



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

# House of Commons Debates

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VOLUME 148 • NUMBER 097 • 1st SESSION • 42nd PARLIAMENT

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OFFICIAL REPORT  
(HANSARD)

**Tuesday, October 25, 2016**

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**Speaker: The Honourable Geoff Regan**

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# HOUSE OF COMMONS

Tuesday, October 25, 2016

The House met at 10 a.m.

FALUN GONG

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*Prayer*

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## ROUTINE PROCEEDINGS

• (1005)

[*Translation*]

### PUBLIC ACCOUNTS OF CANADA

**Hon. Scott Brison (President of the Treasury Board, Lib.):** Mr. Speaker, it is an honour today to table, in both official languages, the Public Accounts of Canada for 2015.

The Auditor General of Canada has provided an unqualified audit opinion on the Government of Canada's financial statements.

The Government of Canada is committed to sound financial management and to monitoring the use of public funds to enhance accountability and transparency.

\* \* \*

[*English*]

### PETITIONS

#### TAXATION

**Mrs. Cheryl Gallant (Renfrew—Nipissing—Pembroke, CPC):** Mr. Speaker, I am pleased to present a petition signed by campers who stayed at Smugglers Cove RV Resort, in Picton, Ontario, which is located in the scenic riding of Bay of Quinte.

The petitioners call on the government to ensure that campgrounds with fewer than five full-time year-round employees would continue to be recognized and taxed as small businesses.

#### WILD SALMON

**Mr. Fin Donnelly (Port Moody—Coquitlam, NDP):** Mr. Speaker, I am pleased to present a petition in support of my private member's bill to strengthen the Fisheries Act, Bill C-228.

This petition is signed by Canadians from British Columbia and Newfoundland, proving that Canadians right across the country care about the health of our wild salmon. The petitioners are calling on the government to pass my bill, Bill C-228, which will come to a vote in the House in December, to #helpsavewildsalmon.

**Mr. Kerry Diotte (Edmonton Griesbach, CPC):** Mr. Speaker, I have the honour to present a petition relating to the persecution of Falun Gong practitioners in China.

The petitioners are calling on Parliament and the Government of Canada to establish measures to stop the mass murder of innocent people and the harvesting of their organs, to condemn the persecution of Falun Gong practitioners, and to urge Chinese authorities to bring the leaders responsible for these crimes to justice.

#### 150TH ANNIVERSARY OF CONFEDERATION

**Hon. Peter Van Loan (York—Simcoe, CPC):** Mr. Speaker, as part of the government's war on history, neither Confederation nor history are included as permitted themes for the 150th anniversary of Confederation.

The petition that I present today has been organized by members of the Kings County historical society in New Brunswick. They have a unique connection to Confederation as one of the most prominent exhibits in their local museum is a quilt stitched together by a local Hampton area seamstress in 1864. This quilt is made from the gowns worn by the ladies to the balls held during the Charlottetown Conference that led to Confederation.

The petitioners call on the government to reverse the decision not to have Confederation as a theme of the 150th anniversary of Confederation, and to pay respect to Canada's history by making Confederation a theme of the 150th anniversary of Confederation.

#### HOME CHILDREN

**Hon. Judy A. Sgro (Humber River—Black Creek, Lib.):** Mr. Speaker, I rise to present a petition. The petitioners are calling on the House of Commons to recognize that over 100,000 British home children, child migrants, were systematically relocated from their British homeland to Canada in order to indenture them as farm labourers and domestics as part of an unjust immigration policy.

The petitioners are calling on the Government of Canada to start a legacy that will educate Canadians on the home child issue of the past, and to remedy that with a public apology.

*Government Orders*

## HIV/AIDS

**Ms. Elizabeth May (Saanich—Gulf Islands, GP):** Mr. Speaker, I rise this morning to present two petitions. The first is from many residents within my riding as well as from London, Ontario, calling for a national AIDS strategy, but specifically one that looks at the proven method of treatment as prevention.

## AGRICULTURE AND AGRI-FOOD

**Ms. Elizabeth May (Saanich—Gulf Islands, GP):** Mr. Speaker, the second petition is focused on small farms in the global south, particularly to protect small farmers and their right to collect, exchange, and save seeds.

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**QUESTIONS ON THE ORDER PAPER**

**Mr. Kevin Lamoureux (Parliamentary Secretary to the Leader of the Government in the House of Commons, Lib.):** Mr. Speaker, I ask that all questions be allowed to stand.

**The Speaker:** Is that agreed?

**Some hon. members:** Agreed.

\* \* \*

[*Translation*]**REQUEST FOR EMERGENCY DEBATE**

## MUSKRAT FALLS HYDROELECTRIC GENERATING FACILITY

**The Speaker:** I have received notice of a request for an emergency debate. I have read the letter from the hon. member for Manicouagan. I invite her to make some brief remarks.

**Mrs. Marilène Gill (Manicouagan, BQ):** Mr. Speaker, pursuant to Standing Order 52, I am requesting an emergency debate on the Muskrat Falls hydroelectric generating facility.

The project is an absolute fiasco, and the government has to make some big decisions about it very quickly. Parliament should participate in making the decision, but the usual rules do not provide for that.

The Inuit are worried about mercury pollution, which could contaminate fish. The site has been evacuated because of demonstrations, and an Inuit leader is on a hunger strike to shut down the project.

The government, which has a fiduciary obligation toward indigenous peoples and is responsible for the Fisheries Act, granted the necessary permits. The Inuit are now asking the government to suspend those permits to delay flooding of the area, which is scheduled to begin very soon.

There is more. The government is financially committed to the tune of \$6.4 billion in the form of a loan guarantee, but Muskrat Falls is a fiasco. It is years behind schedule, and costs have spiralled out of control.

There is every indication that the federal loan guarantee will convert to direct participation, leaving taxpayers on the hook. Despite the initial estimate of \$6.4 billion, costs have mushroomed and may reach or even exceed \$15 billion. To date, Newfoundland

and Labrador has spent all of the money Ottawa committed, but the project is far from complete.

The province is asking the federal government to increase its \$6.4-billion contribution through a new loan guarantee, one that is much larger, if not unlimited. Once again, the government must respond very quickly, because Newfoundland and Labrador is running out of money.

A loan guarantee is not an expenditure, and Parliament does not have to vote on it as an appropriation.

The government could be exposing taxpayers to financial risk worth about \$10 billion in the very near future, without the House having any say in the matter. There is no normal procedure under which I can submit this issue to the House.

The only avenue open to us is that of an emergency debate, which is the reason for my request, and I hope you respond positively, Mr. Speaker.

• (1010)

**The Speaker:** I appreciate the hon. member's intervention, and I thank her for it. Of course, these are important issues, but in my opinion, they do not meet the criteria required by the Standing Orders.

The member for Montcalm is rising on a point of order. I assume that it has nothing to do with the ruling I just gave regarding the request for an emergency debate, the ruling being that the request does not meet the criteria under the Standing Orders.

**Mr. Luc Thériault:** Mr. Speaker, I did not understand your ruling, and more to the point, I did not hear any grounds. I heard only a statement. I would have liked to hear at least some grounds.

**The Speaker:** I presume the member has been here for previous requests for emergency debates in the past. He would have seen that it is up to the Speaker to indicate whether the request meets the criteria. As I have already indicated, the request does not meet the criteria. I suggest that the member read the standing order.

**GOVERNMENT ORDERS**[*English*]**WAYS AND MEANS**

## MOTION NO. 9

**Hon. Bill Morneau (Minister of Finance, Lib.)** moved that a ways and means motion to implement certain provisions of the budget tabled in Parliament on March 22, 2016, and other measures be concurred in.

**The Speaker:** Is it the pleasure of the House to adopt the motion?

**Some hon. members:** Agreed.

**Some hon. members:** No.

**The Speaker:** All those in favour of the motion will please say yea.

*Government Orders*

**Some hon. members:** Yea.

**The Speaker:** All those opposed will please say nay.

**Some hon. members:** Nay.

**The Speaker:** In my opinion the yeas have it.

*And five or more members having risen:*

**The Speaker:** Call in the members.

• (1050)

[*Translation*]

(The House divided on the motion, which was agreed to on the following division:)

*(Division No. 133)*

**YEAS**

Members

Aldag	Alghabra
Alleslev	Amos
Anandasangaree	Arseneault
Arya	Ayoub
Badawey	Bagnell
Bains	Baylis
Beech	Bennett
Bibeau	Bittle
Blair	Boissonnault
Bossio	Bratina
Breton	Brison
Caesar-Chavannes	Carr
Casey (Cumberland—Colchester)	Casey (Charlottetown)
Chagger	Champagne
Chan	Chen
Cormier	Cuzner
Dabrusin	Damoff
DeCoursey	Dhaliwal
Dhillon	Di Iorio
Dion	Drouin
Dubourg	Duclos
Duguid	Duncan (Etobicoke North)
Dzerowicz	Easter
Ehsassi	El-Khoury
Ellis	Eyking
Eyolfson	Fergus
Fillmore	Finnigan
Fisher	Fonseca
Foote	Fragiskatos
Fraser (West Nova)	Fraser (Central Nova)
Freeland	Fry
Fuhr	Garneau
Gerretsen	Goldsmith-Jones
Goodale	Gould
Graham	Grewal
Hajdu	Hardie
Harvey	Hehr
Holland	Housefather
Hussen	Hutchings
Iacono	Joly
Jones	Jordan
Jowhari	Kang
Khalid	Khera
Lametti	Lamoureux
Lapointe	LeBlanc
Lebouthillier	Lefebvre
Lemieux	Leslie
Levitt	Lightbound
Lockhart	Long
Longfield	Ludwig
MacAulay (Cardigan)	MacKinnon (Gatineau)
Maloney	Massé (Avignon—La Mitis—Matane—Matapédia)
May (Cambridge)	McCallum
McCrimmon	McDonald
McGuinty	McKay
McKenna	McKinnon (Coquitlam—Port Coquitlam)
McLeod (Northwest Territories)	Mendès

Mendicino	Mihychuk
Miller (Ville-Marie—Le Sud-Ouest—Île-des-Sœurs)	
Monsef	
Morneau	Morrissey
Murray	Nassif
Nault	O'Connell
Oliphant	Oliver
O'Regan	Ouellette
Paradis	Peschisolido
Peterson	Petitpas Taylor
Philpott	Picard
Poissant	Qualtrough
Ratansi	Rioux
Robillard	Rodriguez
Romanado	Rota
Rudd	Ruimy
Rusnak	Sahota
Saini	Samson
Sangha	Sarai
Scarpaleggia	Schiefke
Serré	Sgro
Shanahan	Sheehan
Sidhu (Mission—Matsqui—Fraser Canyon)	Sidhu (Brampton South)
Sikand	Simms
Sohi	Tabbara
Tan	Tassi
Tootoo	Trudeau
Vandal	Vandenbeld
Vaughan	Virani
Whalen	Wilkinson
Wilson-Raybould	Wrzesnewskij
Young— 175	

**NAYS**

Members

Aboultaif	Albas
Albrecht	Allison
Ambrose	Anderson
Angus	Arnold
Ashton	Aubin
Barlow	Barsalou-Duval
Benson	Bergen
Bernier	Berthold
Bezan	Blaikie
Blaney (North Island—Powell River)	Blaney (Bellechasse—Les Etchemins—Lévis)
Block	Boucher
Boulerice	Boutin-Sweet
Brassard	Brown
Calkins	Cannings
Caron	Carrie
Chong	Choquette
Christopherson	Clarke
Clement	Cooper
Cullen	Davies
Deltell	Diotte
Donnelly	Dreeshen
Dubé	Duncan (Edmonton Strathcona)
Dusseault	Duvall
Eglinski	Falk
Fast	Fortin
Gallant	Garrison
Généreux	Genuis
Gladu	Godin
Gourde	Hardcastle
Hoback	Hughes
Jeneroux	Johns
Julian	Kelly
Kent	Kitchen
Kmiec	Kwan
Lake	Lauson (Stormont—Dundas—South Glengarry)
Laverdière	Lebel
Liepert	Lobb
Lukivski	MacGregor
MacKenzie	Maguire
Masse (Windsor West)	May (Saanich—Gulf Islands)
McCauley (Edmonton West)	McColeman
McLeod (Kamloops—Thompson—Cariboo)	Miller (Bruce—Grey—Owen Sound)
Moore	Mulcair
Nantel	Nater
Nicholson	Nuttall
Paul-Hus	Poilievre
Quach	Raït

*Government Orders*

Rankin  
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Richards  
Saganash  
Saroya  
Shields  
Sorenson  
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Sopuck  
Stanton  
Stetski  
Stubbs  
Thériault  
Trost  
Van Kesteren  
Vecchio  
Wagantall  
Warkentin  
Waugh  
Weir  
Yurdiga

## PAIRED

Nil

**The Speaker:** I declare the motion carried.

[*English*]

**Mr. Mel Arnold:** On a point of order, Mr. Speaker, I would like it noted that the member for Argenteuil—La Petite-Nation was not in his seat as you started to read out the motion, so his vote should not be counted.

[*Translation*]

**The Speaker:** The hon. member for Argenteuil—La Petite-Nation was not in his seat when I read the motion.

**Mr. Stéphane Lauzon:** Mr. Speaker, I got to my seat just as you started reading. I am sorry.

[*English*]

I was late.

[*Translation*]

**The Speaker:** The result will be adjusted to reflect that the hon. member did not vote.

I appreciate the interventions from both members.

\* \* \*

● (1055)

[*English*]**BUDGET IMPLEMENTATION ACT, 2016, NO. 2**

**Hon. Bill Morneau (Minister of Finance, Lib.)** moved that Bill C-29, a second act to implement certain provisions of the budget tabled in Parliament on March 22, 2016 and other measures be read the first time and printed.

(Motion deemed adopted, bill read the first time and printed)

\* \* \*

**CANADA PENSION PLAN**

The House resumed from October 24 consideration of the motion that Bill C-26, an act to amend the Canada Pension Plan, the Canada Pension Plan Investment Board Act and the Income Tax Act, be read the second time and referred to a committee.

**Mrs. Celina Caesar-Chavannes (Parliamentary Secretary to the Prime Minister, Lib.):** Mr. Speaker, I am very pleased to stand

today to speak to Bill C-26, which aims to amend the Canada Pension Plan, the CPP Investment Board Act, and the Income Tax Act.

When I was campaigning last year, and in fact in many meetings and conversations I have had since then, I heard over and over again that people are worried about their financial future and specifically about whether they are saving enough to retire with security and dignity. That is why I am pleased to share my reasons for supporting Bill C-26, which aims to address those concerns in a responsible and meaningful way by expanding the CPP.

[*Translation*]

Earlier this year, Canada's provincial finance ministers met with my colleague, the federal Minister of Finance, and agreed that more must be done to ensure all Canadians are able to retire with dignity. They recognized that an expansion of the CPP plays a major role in achieving this. It was a textbook example of the kind of consensus we can achieve when everyone comes to the table as partners in pursuit of better service to Canadians.

[*English*]

Many people in my riding of Whitby, and right across the country, are working harder and longer than ever. According to a 2012 study, almost two-thirds of Canadians are working more than 45 hours per week. That is a 50% increase from more than 20 years ago.

On top of that, advancements in technology mean that workers are on call 24/7. Even with all these extra hours and hard work, many are concerned that they will not have enough money for retirement.

Far too many Canadians are facing significant drops in their quality of living upon retirement. In fact, 1.1 million Canadian families are approaching retirement having not saved enough. That is why we have recognized the need to do more for workers, and we are taking action.

[*Translation*]

The Canada pension plan has been a source of financial security for Canadians for more than half a century. It provides Canadians with a predictable benefit, year after year. Unlike private investments or pension plans it is not subject to market volatility. It is also one of the more efficient ways for Canadians to save as its massive contribution base allows the CPP investment board to deliver strong net returns.

Despite all the benefits provided by the CPP, there has been a recognition in recent years that it is not doing enough to support Canadians in their retirement. Our government has heard these concerns and is moving to address them. Bill C-26 will significantly boost how much each Canadian will receive from the Canadian pension plan. Under the current system, retirees receive one-quarter of their earnings; after this much needed expansion, that will increase to one-third, up to a maximum annual benefit of nearly \$20,000.

*Government Orders*

• (1100)

[English]

As a former small business owner, I know that the CPP plays an important role in ensuring that employees can save for their retirement. Employees work very hard for companies. It is very important to me that they be able to retire with dignity.

It was a priority of our government to move forward with the expansion in a responsible way, which is why we are phasing it in over several years. Starting in 2019, annual CPP contributions will begin to increase modestly over seven years. As an example, a worker earning just over \$50,000 will contribute an additional \$6 per month in 2019, and by 2025 that worker earning the same amount will be contributing about \$40 per month.

The expansion of the CPP will benefit all workers; however, it is very important that workers on the lower end of the income spectrum are not unfairly burdened. Our government understands that while lower income workers want to save more for their retirement, they face tight budgets that will make the increased contributions difficult for them. This is why Bill C-26 also proposes to increase the working income tax benefit to offset increases in CPP contributions. The working income tax benefit will be increased to roughly match the level of CPP contributions. This will allow lower income workers to increase their retirement saving without creating unfair burdens on their tight budgets.

I also want to speak about how this legislation would benefit the next generation of workers. Young Canadians face a much different employment landscape than their parents or grandparents did, many of whom worked in the same job for the same company for decades and have access to private pension plans as part of their compensation, providing them with financial security upon retirement.

[Translation]

That is no longer the norm. It is now common for workers to change jobs, or even fields, a number of times throughout their careers, which can have significant effects on their pension contributions and payout.

Even more troubling is the overall decrease in companies providing registered pension plans to their employees. In those organizations offering pension benefits to their employees, we are seeing a significant shift away from defined benefit plans to defined contribution plans, which often provide less financial certainty upon retirement.

[English]

When we combine all of these factors with rising life expectancy, it is becoming more likely that Canadians, in particular young Canadians, will outlive their savings. The expansion of the CPP would mitigate that risk. In fact, young Canadians who are entering the workforce over the next few years will benefit the most from this change to the CPP. As such, this expansion is a tangible investment in the future security of our children and grandchildren.

While recognizing that this expansion would do the most for our younger workers who are just beginning to make investments in their CPP, we must acknowledge that too many current retirees are facing

significant challenges in making ends meet. This is why our government is also taking steps to improve the quality of life for seniors today. In budget 2016, our government confirmed that it was boosting the guaranteed income supplement top-up to benefit single seniors with up to \$947 annually. This will help lift low-income seniors out of poverty and improve the financial security of about 900,000 single seniors across Canada. This increase is directly targeted to assist those seniors who are most vulnerable.

In closing, I would like to thank my colleague, the Minister of Finance, and his provincial and territorial counterparts for their hard work on this important issue. This expansion is an important part of ensuring that all Canadians have a secure and dignified retirement. I am very proud to stand here and support Bill C-26.

• (1105)

**Mr. Harold Albrecht (Kitchener—Conestoga, CPC):** Madam Speaker, this summer I had the privilege of talking to an accountant who manages the payroll of a number of small and medium-sized companies. When she heard about this proposed CPP increase she was very concerned that not only would it not allow firms to hire new people, but it might also, in some cases, require the layoff of some people because of the increased CPP premiums over time.

Therefore, how can it possibly be of benefit to have a few seniors earning a few more dollars in retirement when there are hundreds of thousands of jobs being lost across the country as a result by people who really need the jobs now?

**Mrs. Celina Caesar-Chavannes:** Madam Speaker, our government has taken a responsible approach to implementing the expansion of CPP. As I said in my statement, it will start in 2019 and increase over time to 2025.

I want to be clear about the expansion. For someone making about \$50,000 a year, it would start at \$6, and by 2025 it would be \$43 extra they would be putting into their retirement. Doing the math, this would be equal to roughly \$2 per day that Canadians, people in my riding of Whitby, would be able to securely put into a fund that they would be able to use when they retire, ensuring that they are able to retire with dignity.

Many employers are really looking to this as a way to show their employees they are committed to ensuring that they can retire with dignity, by both contributing a little more to CPP than they currently do.

**Mr. Kevin Lamoureux (Parliamentary Secretary to the Leader of the Government in the House of Commons, Lib.):** Madam Speaker, I would like to pose a more general question.

Today, we are debating the issue of the Canada pension plan, but the Prime Minister has done more than just propose changing the CPP. There are three real foundations to our pension program. There is the CPP, which we are dealing with today. There is the OAS, which the Prime Minister and Liberal government reduced the age of eligibility for from 67 to 65 shortly after taking office. That reversed something the former prime minister had put in place.

*Government Orders*

There is also the guaranteed income supplement. The increase in that will see some of the poorest, if not the poorest, seniors from all regions of our country receive a substantial increase. It will be somewhere in the neighbourhood of \$900 more. That will help those seniors most affected by poverty.

Could my colleague share her thoughts on what I believe is a good government that truly cares about our seniors?

**Mrs. Celina Caesar-Chavannes:** Madam Speaker, I thank my colleague for eloquently stating some of the initiatives our government has taken to really look at what is happening with our seniors population, not just for today, but putting steps in place so we can take care of them tomorrow.

As mentioned, the OAS was rolled back so that seniors could retire at 65. They had been planning to do so all their lives and heard that they might have to work an extra two years under the previous government's plan. I know in talking to some of the residents in Whitby, they were concerned about that.

The guaranteed income supplement of about \$1,000 also helps. It helps them today, but the expansion helps those tomorrow.

• (1110)

**Ms. Marilyn Gladu (Sarnia—Lambton, CPC):** Madam Speaker, Finance Canada has said that this new CPP increase would reduce employment, reduce GDP, reduce business investment, reduce disposable income, and reduce private savings by 7%. Could the member comment on that?

**Mrs. Celina Caesar-Chavannes:** Madam Speaker, we know that Canadians are not saving enough for their retirement right now. That \$2 a day we would be expanding the CPP by would allow people who currently put that \$2 in a jar and take it out every time their car breaks down or something happens in their family, to have that money stay in a fund that would allow them to have security and dignity when they retire. That is what our government is looking forward to our seniors having.

**Mr. Darrell Samson (Sackville—Preston—Chezzetcook, Lib.):** Madam Speaker, I am extremely happy to rise today to speak to Bill C-26, the legislation that deals with proposed changes to the CPP. I am also happy because this is another initiative that our government has brought forward after committing to it prior to the election, and one that we continue to work on.

I want to thank our Prime Minister and our Minister of Finance for not wavering on this issue. This is an important initiative that needed the support of the provinces and territories, which we were able to successfully get.

When we talk about CPP we think about our seniors, but this is also about our youth, because over time they will become seniors. Time goes by quickly. When our youth start in the workplace they do not have any of the benefits that our generation had. The private sector chooses not to invest in the Canada pension plan, so our young people do not really have a guarantee at the end.

We want our seniors to be able to retire with respect and dignity. We want them to be able to live the golden years they worked for all of their lives. However, it is going to be difficult for our youth to do the same, because when they become seniors, there will be no pension funds available for them.

There is also the question of those who are going to soon reach the "senior age", if I may use that term. Information from the Department of Finance in 2012 indicated that about 24% of individuals who were soon to retire were not saving enough to make sure they could continue their existing standard of living while working. That is a challenge as well.

I should add that Canadians live longer, and everyone is happy with that. I sure am. However, with that comes the need for people to save more, which can be a challenge for some individuals. By proposing changes to the Canada pension plan, the government is putting some protections in place to allow future seniors to retire in a much better way.

[*Translation*]

I would like to briefly outline what is being put in place with the provinces' agreement. This process will begin in 2019 and end approximately seven years later. The investments will be modest at first, but will increase over the seven years. The money invested will increase benefits from 25% to 33%, which is huge. In 2025, a person who is now earning an average salary of \$50,000 will have \$4,000 more for their pension. That is a sizeable increase.

The other important aspect is that those who retire and have a lower income will be able to benefit from the gains without contributing more. By the end of this initiative, the pension amount will have increased by 50%.

• (1115)

This means that people who receive \$13,100 today could receive up to \$20,000, which is a dramatic increase. That is a good example of a government that is working closely with the provinces and territories to ensure that Canadians will benefit more fully.

[*English*]

It also shows our government is proactive. We are not sitting back and risking that times will be really tough and Canadians will not have something with which to retire. We are being proactive.

Let us look at other jurisdictions. Let us talk about the U.S., for example. The social welfare programs could be somewhat in danger. I am quoting from what I believe is called the American social security program that is projecting that the benefits Americans are receiving now when they are retiring will not be guaranteed to still be there in 2033. That could be devastating for Americans, today and in the future and for future generations. That is extremely dangerous.

There is no question that our government is taking a proactive approach to this, and I believe this is a shining example of working together with the provinces and the territories. I believe this is what I would call true federalism, where people, communities, and governments are coming together to put in place an initiative that would make life better for Canadians in the future.

This is not the only initiative that our government has put forward. When we were first elected, the first main initiative we put in place was the 7% tax reduction for Canadians. On top of that, we were the only ones who were willing to and who did put an increase on income tax for the wealthiest Canadians. That was a major initiative that our government put in place.



*Government Orders*

The second one, which we know—and as I travel across my riding, seniors and Canadians who will retire soon share that—is the fact that the age for OAS was returned to 65 years old. Canadians are extremely happy that they do not have to work those extra two years. That is another major initiative that our government brought forward.

There are all kinds of those. We can look at the budget. The 2016 budget focused on the child care benefit. That child care benefit program, while I was campaigning, was the most important thing.

We are saying Canada needs more people. We want immigrants, we want refugees, and we also want to have more kids, young families; so we need to support them, and we are supporting them with that major initiative of the child care benefit.

The infrastructure investment will create jobs and create foreign investment. Those are initiatives that will be very positive.

I have to say in closing that I am extremely happy with this initiative. I know that the people in my riding will be extremely happy with this, and I also know that Canadians will be happy. This is the Canadian way of doing business, and it is how government should work, working together for the betterment of all Canadians.

• (1120)

**Mr. Harold Albrecht (Kitchener—Conestoga, CPC):** Madam Speaker, twice now we have heard people from the other side say that this is an issue that would address seniors' poverty. There are those who disagree with that. In fact, I would like to quote from someone we all know, and I will tell you who that is in a minute.

Whatever the reason might be to expand the CPP, it is not to eliminate poverty. The poverty rate among seniors is now as close to zero as we can get. Yes, a little over five per cent of seniors today still have income below the poverty line....

This is according to the chief actuary of Morneau Shepell; and his co-author is our current Minister of Finance.

Even if the question is about poverty, these changes that we are proposing today will not be fully implemented for 40 years, so how can we honestly say that this is addressing seniors' poverty?

**Mr. Darrell Samson:** Madam Speaker, we have to have a vision, a plan to put structure in place, and move that plan forward. When we go up the ladder, we do not climb to the top; it is one step at a time, and these steps are what we have put in place. It is a very gradual approach on a seven-year plan that will help all Canadians. This is not about seniors today; this is about those who will join the senior category soon, about young people who will be seniors in time, and that is what this plan will do. It is a big-vision project initiative with many parts to it.

**Ms. Jenny Kwan (Vancouver East, NDP):** Madam Speaker, as the member may well know, six in 10 Canadians do not have a workplace pension, and to make matters worse, young Canadians are increasingly working precarious, temporary, and part-time jobs without benefits, let alone building a pension or retirement savings program. In the interim, as this plan will not really kick into effect for 40 years for many people, what can be done and what is the government doing in the interim to address the issue of precarious work, particularly for young Canadians?

**Mr. Darrell Samson:** Madam Speaker, it is a very important question because I believe that many of the initiatives we put in

place in the last year are already contributing greatly to youth and employment, and by that I mean investment in infrastructure. That is a major investment in job creation. We are looking from one extreme to the end. We are talking about 40 years, but if we look closer, in 2025 there will already be major benefits for Canadians. This is another piece of our vision to make Canada great again. With this measure, as well as the guaranteed income supplement, the OAS, the CPP, and tax reduction—I could go on for a while—there are many great things we put in place. This is one piece of the big puzzle.

• (1125)

**Mr. Kevin Lamoureux (Parliamentary Secretary to the Leader of the Government in the House of Commons, Lib.):** Madam Speaker, could I get the member to continue on with what he is saying specifically to a question about not helping our seniors today? This is a piece of legislation that would help workers of today and into the future for retirement. However, dealing with seniors today, what is going to help is the significant increase to the guaranteed income supplement, which will literally take thousands of seniors out of poverty as a direct result.

Would the member agree that it is more than dealing with one of our three foundation pension programs, but by doing this we are helping many Canadians?

**The Assistant Deputy Speaker (Mrs. Carol Hughes):** A brief response from the member for Sackville—Preston—Chezzetcook.

**Mr. Darrell Samson:** Madam Speaker, that is a very good question. It is a gang: the CPP is coming in, the guaranteed supplement is coming in as well, and the age to receive OAS has been moved back to 65. Then we are stimulating the economy through infrastructure investment. We are ensuring that investment for young families will help with the cost of living to educate and allow their kids to—

**The Assistant Deputy Speaker (Mrs. Carol Hughes):** Resuming debate, the hon. member for Sarnia—Lambton.

**Ms. Marilyn Gladu (Sarnia—Lambton, CPC):** Madam Speaker, it is my pleasure to rise today in this House to address Bill C-26, an act to amend the Canada Pension Plan, the Canada Pension Plan Investment Board Act, and the Income Tax Act.

When introducing legislation, it is important to consider what problem we are trying to solve. One might think, from the rhetoric spouted by the government, that we are in a retirement crisis, but I am fact and evidence based—as the government claims to be but is not—and I can say that, according to a study by McKinsey & Company, 83% of Canadians are on track to maintain their current living standards in retirement.

Fred Vettese, the finance minister's co-author, says that Canadians are not facing a retirement crisis, nor is such a crisis likely to arise. Finance Canada says that, overall, Canada's retirement income system is performing well.

*Government Orders*

Canadian retirees achieve relatively high income in retirement and compare well to retirees in other organizations. With support from all three pillars of the retirement income system, the median Canadian senior earns 91% as much as median Canadians. Internationally, Canada has one of the best income rates for seniors.

Statistics Canada has stated that the number of seniors living on low income has dropped to 3.7%, among the lowest in the world. If our retirement system is doing so well, why is the government taking time and money away from other issues in an attempt to change it?

The Canada pension plan is internationally recognized as one of the strongest and most reliable retirement systems, yet here we are about to make detrimental changes.

[*Translation*]

What problem are we trying to solve? It must be the fact that 17% of Canadians are not on track to maintain their lifestyle when they retire. We therefore need to ask ourselves whether we really should impose a tax hike on all Canadians, including small businesses that are already struggling, in order to help that 17%. Is there a better approach? What impact will this increase in the CPP have on individuals and small businesses?

The Department of Finance Canada, the minister's own department, said that Bill C-26 would reduce employment in Canada and cost 1,040 jobs every year for the next 10 years. That will result in a drop in the GDP, a drop in corporate investments, a drop in Canadians' disposable income, and a 7% drop in private savings in the long term.

[*English*]

It will have a very negative impact on small business. The CEO of the Federation of Independent Businesses says that two-thirds of small firms say they will have to freeze or cut salaries, and over a third say they will have to reduce hours or jobs in response to a CPP-QPP tax hike.

The senior director at the Canadian Chamber of Commerce warns:

This comes at the worst possible time—an economy reeling from weak commodity prices and slower consumer spending will be lucky to eke out growth of 1.5% next year. It's difficult to stimulate the economy while pulling money out of the pockets of Canadians.

Small business creates more than 80% of the jobs in Canada. These businesses are already struggling, especially in Ontario and in my riding, where sky-high electricity costs imposed by the Ontario Liberals and uncertainty about the federal carbon tax and increasing bureaucratic burden have driven many of these businesses to the brink, where this final CPP increase will cause them to exit.

These changes would force industries to leave Canada in favour of lower taxes and contributions south of the border. This would not grow our economy and would only put more strain on Canadian families.

What about Canadians who are self-employed? This would cost them about \$2,200 more per year. What about those who are already struggling with incomes below \$40,000 per year? The Liberal government has done nothing for them in tax relief. The carbon tax would increase the price of everyday purchases for this group, and the proposed CPP changes would take more money out of their

pockets. This has to stop. Struggling families will only fall further into debt, and our economy will stagnate.

● (1130)

Who will benefit from this measure? No one will benefit for 40 years. Meanwhile, this government will have access to that tax revenue for 40 years and we are just supposed to trust that it will not spend that money on anything else. I apologize for being skeptical, but the Liberals have already added \$40 billion to their spending spree this year and I do not believe that giving this government more money is a good idea.

Therefore, 40 years from now, let us talk about those people on the plan then.

This plan would increase the income replacement rate from 25% to 33%. That is 8%. The problem is that the basic economic rule of the time value of money tells us that at the current interest rate costs double every 20 years. In 40 years, costs would have quadrupled and yet this benefit would only increase 8%. This measure means people will be even poorer with the proposed CPP changes. These proposed changes will have a negative impact on this generation and will not help future generations.

Let us say we took the current maximum CPP rate and applied the consumer price index rate of inflation of 2.5%. In 40 years, the current value would need to be at minimum 100%, actually 240% greater, not 8% greater.

This proposed CPP change will not help small business. It will not help those who are self-employed. It will not help seniors. It will not help the young generation that will be needing retirement options in 40 years.

Simply put, the proposed changes will do nothing but provide the government with more money to spend. Canadians will not profit from these changes and in reality many will suffer. The immediate and long-term loss of jobs, business opportunities, and disposable incomes will only further shrink our economy and limit the futures of Canadians.

However, I am always one to come with solutions. Here are several possibilities.

[*Translation*]

I would like to suggest a further increase to the guaranteed income supplement to help seniors who are currently struggling. Sixty dollars a month is not very much compared to Kathleen Wynne's \$130-a-month increase in electricity fees. If the government wants to help seniors who are trying to live on less than \$40,000 a year, it could use the existing guaranteed income supplement, without incurring any additional administrative costs, and increase the amount given to seniors by at least 3% per year to keep up with inflation. It would be even better if the government increased the GIS by 10% once the carbon tax takes effect in 2018.

[*English*]

I believe access to significant TFSA's and voluntary CPP contributions will give Canadians control and flexibility to invest in their retirement when and how they feel comfortable.

*Government Orders*

Changes such as the ones presented in the bill will slow our economy. It is simple. The less money Canadians have, the less they are able to save. The TFSA should be increased and savings promoted, instead of taking more money from Canadians families.

The financial instability of these proposed changes will create a significant effect on all Canadians, especially those with lower incomes.

I have an idea for young people who need good retirement options in 40 years. How about creating well-paying jobs with good pension options?

I can create 3,000 well-paying jobs, with full pensions, for young people in my riding with \$12 million of infrastructure money if the infrastructure minister is serious about creating jobs.

For small businesses, how about implementing the tax decrease to 9% that the government promised?

Any or all of these solutions would be better than what is proposed in Bill C-26.

As such, I will not support the bill, but I move:

That the motion be amended by deleting all the words after the word "That" and substituting the following:

"the House decline to give second reading to Bill C-26, An Act to amend the Canada Pension Plan, the Canada Pension Plan Investment Board Act and the Income Tax Act, because it will: (a) take more money from hardworking Canadians; (b) put thousands of jobs at risk; and (c) do nothing to help seniors in need."

• (1135)

**The Assistant Deputy Speaker (Mrs. Carol Hughes):** The amendment is in order.

Questions and comments, the Hon. member for Dufferin—Caledon.

**Mr. David Tilson (Dufferin—Caledon, CPC):** Madam Speaker, normally when we pass a bill in this place, it is to benefit something; it is to improve our way of life, to solve a problem. This bill would not take effect completely for at least 40 years.

Knowing that fact, will this bill benefit anyone right now? Will it benefit any individuals who are in their 20s, 30s, 40s, 50s, 60s, or 70s? Will it benefit anybody in those age groups?

**Ms. Marilyn Gladu:** Madam Speaker, this will not help anybody. Finance Canada has said this will reduce employment, the GDP, business investment, disposable income, and private savings. I spoke about how even the people who would receive the benefit 40 years from now would be worse off because of the time value of money and the purchasing power they would have at that point.

**Mr. Bill Casey (Cumberland—Colchester, Lib.):** Madam Speaker, it has been interesting to listen to the debate. The other day a member said that there was a high proportion of seniors in the riding. I too have a high proportion of seniors in my riding. If it were not for the Canada pension, I do not know what those seniors would do. Also Canada pension provides disability.

Members have said that people will leave Canada because of this and that it will cost employers because of this. I would like to set the clock back and ask the hon. member this. If there were no Canada pension, all these same arguments that the opposition has given

would apply. Would the member still be against Canada pension, because obviously all the same arguments would apply? Would the member vote against establishing Canada pension?

**Ms. Marilyn Gladu:** Madam Speaker, the government needs to quit dreaming about what might happen or what if we turned the lock back and start focusing on trying to create jobs and introducing programs that are going to do something for somebody. This will do nothing but hurt small business. It will hurt all the people who are already struggling. It will not help the people in the future.

**Ms. Jenny Kwan (Vancouver East, NDP):** Madam Speaker, while I agree that the plan we are talking about today would take a very long time to kick into effect, in the interim there are a whole lot of people who are not getting the support they need.

The most recent figures available show that some 30% of single elderly women live in poverty. In fact, that number has tripled over the last 20 years. Could the member offer some suggestions as to what could be done now to effectively lift vulnerable elderly women out of poverty?

• (1140)

**Ms. Marilyn Gladu:** Madam Speaker, I certainly talked about some solutions in my speech, and I love the targeted program that the member has suggested. We look at what the problem is and if we see that elderly single women are having a struggle, we decide we will give them specifically an increase. Those are the kinds of solutions I would like to see.

**Mr. David Tilson:** Madam Speaker, I have had constituents in my riding who are employers in small business. They have said that if they have to pay an additional \$1,000 per employee, they will have to lay people off. Has my colleague had that experience in her riding?

**Ms. Marilyn Gladu:** Madam Speaker, small businesses in my riding are already starting to go out of business. We have huge electricity prices that the Ontario Liberals brought in. The federal threat of the carbon tax is going to be horrible in my riding because we have petrochemicals and oil and gas. All of these have options to go to the states and take their carbon footprint with them. This would just be an added burden to small businesses. When we think about 10 employees, we are talking about more than \$10,000 or \$15,000 a year.

**Hon. Judy A. Sgro (Humber River—Black Creek, Lib.):** Madam Speaker, I am pleased to stand today to talk about Bill C-26. It has been a long time coming for this side of the House.

I have listened to my colleagues in the opposition and they clearly have an ideological slant, which is very different to how we think on this side of the House. Therefore, I am pleased to see that Bill C-26 has been presented.

*Government Orders*

At one point, I was the Liberal critic for seniors and pensions, and so we have had a lot of to and fro. I am glad to see that today's debate and discussion is being done in a respectful way. However, as the former critic, I think back to the dozens of times that I had asked the previous Conservative government to make changes to the CPP, and I am reminded of its constant foot-dragging and excuses for inaction.

The Conservatives' ideology is very different than that on this side of the House. They said that pension reform was something best left to the provinces. They also said that pension reform had no business on the floor of the House. I am very proud to say that we are going to prove them wrong again, as we did many years ago when we introduced CPP.

Seniors, like those living in my riding at 7/11 Arleta, helped to build our country. They deserve better than to be relegated to the shadows of the Conservative economic inaction plan. For nearly a decade, Canadian seniors were told that better was impossible, and that Canadians needed to tighten their belts and do more with less. This argument might have resonated with the core Conservative supporters, but missed the mark with seniors with a background in physical work, which was work that paid less but demanded more.

Seniors with low incomes, failing health, and challenging circumstances know too well the heartbreak of deciding between groceries and hydro, between rent and a grandchild's Christmas gift, or any number of other impossible choices demanded because of a pension that just did not keep pace with increasing costs. Today, because of this government and our commitment to do the right thing for seniors, that shameful history of taking seniors for granted will finally be behind us.

Today, for the first time in far too long, Canadian seniors, like Paterra Catania, whom I spoke to just yesterday on this issue, have a reason to smile and have hope. Real change is taking root within their homes and bank accounts but, most important, for the future of their children and their grandchildren.

In the last election, the Liberals promised to protect income splitting for seniors, which we did; to restore the old age security and GIS eligibility age to 65, which we did; to increase the annual GIS payments; and to enhance the CPP, which is exactly what we are doing now.

We have protected the income splitting, restored the age to 65; allocated \$670 million per year to double up the GIS for the lowest-income seniors; and now we have Bill C-26, which will be to enhance the Canada pension plan. These are not small changes, but this is real help for real people in the future.

In just one year, this government has started to reverse years of contempt and neglect at the hands of the Stephen Harper government and his ideologically-driven Conservatives. Of course, it is important to note that to amend the CPP, the following was required, which we were told was next to impossible for the last five years: agreement from two-thirds of the provinces representing 50% of the population, which is a good achievement for our folks on this side of the House; a fully costed strategy; and an agreement from the federal government, which was something the previous government refused to give for eight years.

Set another way, this change was certainly not easy, but it is amazing what can be done when good people come together with a common goal rather than making excuses for inaction. Change can be hard, but change is necessary.

This brings me back to Bill C-26.

Today, middle-class Canadians are working harder than ever before. Many are worried that they will not have the savings they need to live with dignity during their retirement years. Many people were unaware of just how difficult it was if one had not saved enough money when reaching that age of 65. To make matters worse, each year fewer and fewer Canadians have workplace pensions to fall back on.

• (1145)

The Conservative wait-and-see strategy failed to do anything except make matters worse. It is going to take time to fully reverse the damage done by the years of neglect, but we will start by putting more money into the hands of those who need it most. Bill C-26 would increase the amount of the retirement pension, as well as the survivor's and disability pensions, and the post-retirement benefit. Once fully implemented, Bill C-26 would boost how much seniors would get from their pensions and would help by giving low- and middle-income seniors choice and flexibility in their daily lives.

To make sure these changes are affordable, we will phase them in over seven years. We are not going to bring them in overnight. We will phase them in very gradually from 2019 to 2025, so that the impact on employers is gradual and manageable, and they know that it is coming. Every Canadian deserves a secure and dignified retirement after a lifetime of hard work. Through this enhancement, we have taken a powerful step to help make that happen.

Last year, the Liberals made a commitment to Canadians to strengthen the CPP in order to help them achieve their goal of a strong, secure, and stable retirement. Bill C-26 is an important step along that path. It would increase the maximum level of pensionable earnings by 14% in 2025, provide for the making of additional contributions by 2019, and allow for the creation of the additional Canada pension plan account and the accounting of funds in relation to it. This would be a vehicle for many people who want and have the ability to put an extra few dollars away. They will be able to do that now, knowing that the money is going into a fund that is well run and will be there for them to ensure their retirement.

*Government Orders*

Many of these measures were part of a detailed pension reform white paper that I prepared in 2010, with the help of many industry experts. As we celebrate this victory today, I would like to thank people like Jean-Pierre Laporte, James Pierlot, Bernard Dussault, and many others who worked on the white paper that made possible the change that we are looking at in Bill C-26 today.

We may have toiled in darkness for many years, but now there is a government that is not afraid of change. Liberal administrations of the past clearly understood the need to protect seniors and help prepare people for those senior years. Whether we are referencing the Old Age Pensions Act, delivered by the Mackenzie King government; the Old Age Security Act, delivered by Louis St. Laurent; or the Canada pension plan and guaranteed income supplement, both delivered by the Lester Pearson government; Liberal governments have a collective legacy of valuing the long-term pension security of Canadians.

Bill C-26 is the next chapter in that story and I am glad to support the legislation on behalf of the people in the communities of Humber River—Black Creek.

• (1150)

**Mr. Harold Albrecht (Kitchener—Conestoga, CPC):** Madam Speaker, in my colleague's remarks, she referenced the implementation of CPP in 1964. In fact, Judy LaMarsh, the Liberal minister who was responsible for establishing CPP in 1964, had this to say, "It", referring to CPP, "is not intended to provide all the retirement income which many Canadians wish to have. This is a matter of individual choice and, in the government's view, should properly be left to personal savings and private pension plans".

Finance Canada, in 2015, stated:

Overall, Canada's retirement income system is performing well. Canadian retirees achieve relatively high levels of income in retirement, and compare well to retirees in other Organization for Economic Co-operation and Development countries. With support from all three pillars of the retirement income system, the median Canadian senior earns about 91 per cent as much as the median Canadian—well above the Organization for Economic Co-operation and Development average of 84 per cent.

It is 84% in OECD countries and Canada's is 91%. Therefore, internationally, Canada has one of the lowest low-income rates for seniors.

My question is this. Where is the panic? Even if there were one in terms of poverty, this is not going to be implemented fully for 40 years, so how would it help seniors?

**Hon. Judy A. Sgro:** Madam Speaker, certainly nobody is talking about there being a panic, but what would we do if we did not have the CPP? I meet with people in my office all the time who have small amounts in their CPP because they did not contribute long enough. Many of them did not go to work until after their families were raised, and CPP is all relative. What people put in is what they get back.

They may not be in the 91%, but there are an awful lot of people out there who are struggling to make ends meet. I am aware of the good work that my colleague does and I am sure he is very much aware of the seniors today who are suffering. We are talking about wanting to make sure that our children, our grandchildren, and others do not have to figure out whether they will have macaroni and

cheese once this week or twice this week because they do not have enough money to make ends meet.

That is the reality today. Seniors of today do not want their families to have to do that. Bill C-26 is moving a step forward in the direction of positive things.

**Hon. Wayne Easter (Malpeque, Lib.):** Madam Speaker, listening to my colleague's remarks and some of the questions and speeches coming from the other side, it seems they want to drive us back. Good governments plan for the future. Is that not what the bill is all about?

I cannot help but wonder at some of the remarks, especially from the official opposition. Do constituents never enter their offices? Have they never seen constituents who are seniors, who did not do the proper planning for their retirements and who are now in their office without money, questioning whether or not they should buy a pill or eat? That is the situation some of today's seniors are faced with.

Is the bill not looking to the long-term future, to try to secure pensions in such a way that future seniors do not face some of the terrible situations some of the current seniors face?

**Hon. Judy A. Sgro:** Madam Speaker, I want to thank my hon. colleague for that question. I know the great work he does in his own constituency, consistently, on behalf of the many people who are struggling.

What we are trying to do is to show leadership. That is what I believe the federal government's role is. It is to bring the provinces together and get them all to understand. That takes years. I have been battling for five years on this issue. I understand in politics one has to battle for several years and keep making the case until people start to become sensitive to the issue.

When we are talking to seniors today, they are very supportive of Bill C-26 and pension reform, because they wish it had been there for them. At least they know that with the leadership of our government it is going to be there for their children and their grandchildren in the future.

• (1155)

**Mr. Brian Masse (Windsor West, NDP):** Madam Speaker, I am pleased to rise on Bill C-26. The Canada pension plan is an iconic part of Canadian life. I am pleased that we are doing something about it. It is important to put a number of contexts in place with regard to why this is important for our seniors, our young people, and the people who are paying into it right now.

With the changes being made, the reality is that by 2025 the pension increase will only be made available to 8% of people, and it will take 49 years for this to come into full effect. In fact, it is those who are 16 years old now who will see the benefits of this.

There is no doubt that we will be supporting this because it is a start. We need to start somewhere.

*Government Orders*

The government now has an agreement with the provinces. I would also like to thank all of the Canadians who participated in moving on this issue. That is important because one political party is trying to tear down all of the efforts that the rest of the country has put into this. The fact is that whether we like this agreement or not and whether we agree with all of it or not, the provinces have agreed. They have decided that this is something they will do and want to do.

Quebec has its own system, and it will continue to maintain that. However, it has also indicated that it would have some measures that complement and work together with this, in the spirit it has shown in the past with respect to a pension system.

I have seen all of the good work done by the Canadian Labour Congress, Unifor, and also the retirees from various unions across this country. When I say that, I am talking about not only the current workers but also the retirees and their families. I have been at the meetings, which are open to the public and to the media, and there have been lots of contributions made by people who are not part of those organizations. Others come in off the street and talk about seniors' issues and pensions. Many of those people will not benefit from this. Although they will pay into this system and not benefit from it, they believe in it because it is part of a Canadian way of living that they support. They do not have any reservations or the tendency to say, "What's in it for me?" Rather, what they are looking at is their grandchildren and other people who do not have the same benefit.

What is interesting is that the unions are one of the best protected groups in terms of private pensions, and they realize the benefit of this negotiated agreement.

It is interesting to note that, similar to our Canada pension plan, this is a deferred wage, which is what a pension is. It is security and a deferred wage. Therefore, when employers and employees sit down and negotiate remuneration for services, some will take less today to have more tomorrow as part of their benefit. What more tomorrow might mean to them is the sense of security that they would have, whether that relates to mental health, to having a security blanket, to a way of planning things, or to having a certain lifestyle in Canada or many parts of the world, but Canada used to be one of the best places for that.

From an economic standpoint, I would argue that this is one of the best places to invest. Those who have talked about how it will basically crush business, will defer jobs, and all of those different things have not been listening to all of the testimony at the industry committee when we looked at manufacturing and other industries. The business industry has argued different things, such as SR and ED tax credits, and a number of different programs and services. Most recently some businesses want tax holidays, but they do not bring up the Canada pension plan. All of these witnesses have not brought up the Canada pension plan.

What people really need to understand is that I still have members in my community who will not apply for employment insurance because they are too proud. They feel that they do not want to receive that help or that it is reserved for someone else. However, they forget that it is the individual and the company who pay into employment insurance and that it is their money.

●(1200)

Over the years Liberal and Conservative governments have taken \$54 billion from Canadians. Canadians need to apply to get the EI benefit if they qualify. It is their money.

It is similar to this issue with respect to the Canada pension plan and pensions in general. If we manage public pension plans properly, they will be there for everyone in the country and allow people to stay off welfare and other types of social assistance paid for by Canadian taxpayers. If people fall through the cracks without having a proper pension, then taxpayers have to pick up the costs. The money will come from taxpayers one way or another.

This is an incredible opportunity. As I mentioned, what businesses want in terms of subsidies, or what some people would define as corporate welfare, are corporate tax cuts, which we could control. However, businesses will not necessarily invest in Canada when they get these benefits, for a variety of reasons.

Let us take taxed holidays for example. A lot of American states have tax holidays, open cash settlements, infrastructure development, and reduced corporate taxes just to win jobs. I wonder if members remember the debates that consumed us here in this place for nearly two decades about lowering corporate tax rates, that by doing so many jobs would be created. To create jobs, we would just have to lower the corporate tax rate. Those jobs did not come. The manufacturing industry and other types of value-added industries have been crushed in this country because of that ideology. The carrot and stick approach with respect to corporate tax rate reductions has not worked. It has not provided any benefits. In fact, we saw private pensions shrink during that time. As a result of those private pensions shrinking, we have now had to resort to stronger public pensions.

One of the factors that would retain young people who are looking for employment in this country, especially when we are considering the brain drain and other things, is a stable retirement program. The Canada pension plan is that program. They will pay into the plan for the rest of their working lives in Canada and get a guaranteed benefit at the end of the day. That is predictable.

Companies tell us they are dealing with a whole series of things that will change, the most recent being the issue of labelling and health. It was on the news last night what industry has to do in putting more labels on things. Companies want a predictable outcome similar to many Canadian youth are looking for right now as their future. Predictability will keep people and companies here.

It was interesting to hear a Liberal member say that we need to "make Canada great again". I do not know how Trump made it into this chamber, but he has.

*Government Orders*

It is important to look at the amendment the Conservative Party has put forward. I understand why amendments are put forward. This amendment is against pensions and is peculiar. What we are talking about at the end of the day is having agreement between the federal government and the provinces, and that is what we have here. Different political parties at the provincial level have now said they can do this. Whether a Conservative government, the Saskatchewan Party, a Liberal government, or an NDP government, they have all said they can do this for all of Canada. The federal government is going to be a part of making it happen.

Destroying all of that and putting it back to where so many files are would be a major step back, like destroying relationships with the provinces, most recently with respect to health. It would be a major step back for all of the people who have fought for this in not only my community of Windsor and Essex County but the whole of Canada, which has done so much to make sure we have some movement on pensions.

For that reason New Democrats will be supporting this legislation. We will continue to work to make sure that seniors who are living in poverty and have to make terrible choices and who fall through the cracks will have the support of a government that cares about them. Hopefully this band-aid fix will become a full solution one day.

• (1205)

**Hon. Judy A. Sgro (Humber River—Black Creek, Lib.):** Mr. Speaker, I know that my hon. colleague battles constantly in his riding and here in the House to improve the quality of life for many people, not just seniors, and that he is well aware of the discussions that have been going on for many years.

As we move forward on Bill C-26, how many folks has he talked to in his riding about how important this issue is?

I ask because if we listen to the members of the official opposition, they seem to think this is not important, not necessary, and that the pooled pension plans they introduced and TFSAs will solve all of the problems.

Does the member agree or disagree with that?

**Mr. Brian Masse:** Mr. Speaker, I served on the non-partisan Canada-U.S. parliamentary committee, whose bi-partisanship has been very helpful. The hon. member has done wonderful work there as well to make sure that Canada is well represented.

I see this as being somewhat similar to that bi-partisan committee, because this is not being pronounced as the be-all and end-all of something. It is part of the pieces of a puzzle that will create a base of income for people. It is an improvement, and I give the government credit for getting agreement with the provinces on the issue. It is not exactly what I would want to see done, but at least it is there and will be an improvement. We need to work on drug costs and a number of different things that affect seniors, but at least we have something here. Again, to destroy this at this moment in time would be a setback.

**Mr. David Tilson (Dufferin—Caledon, CPC):** Mr. Speaker, this CPP hike will take 40 years to be implemented. I have people in my riding in their fifties, sixties, or seventies tell me that by the time the bill is fully implemented, they will not be around. They ask why they are paying \$1,000 a year for this plan that will not benefit them. It is

going to benefit someone 40 years from now. What do I tell these constituents?

**Mr. Brian Masse:** Mr. Speaker, if they are in their sixties and seventies and are still paying into the CPP, that shows what we have to do to work on having a good retirement income to start with. I am sure they would not want their grandkids to have that same legacy of having no choice whether to retire or work. The people we have had in our town halls have said they want to do this for their grandchildren. We hear the same arguments from people who do not have kids, or do not have kids in school anymore. They say they should not pay taxes for education, because their kids have already graduated and are out of school. We do so because we believe in a strong Canada and in not leaving people behind.

I am confident that the people in our constituencies will support us in making sure that we do not leave a legacy of poverty for other people.

**Mr. Bill Casey (Cumberland—Colchester, Lib.):** Mr. Speaker, there are a lot of things I would like to comment on, but I only have a short time. In my area in Nova Scotia, employers are moving away from private pensions and hiring three part-time people instead of two full-time people. My own children were employed in that way and three of them have just taken jobs with pensions, but until then they did not have them.

The Conservatives are arguing that this will burden the business community, that it will drive people out of the country, and so on. I believe they would use the same argument if there were no Canada pension plan and we were talking about initiating a Canada pension plan.

Does the hon. member for Windsor West think that the Conservatives would vote against the Canada pension plan altogether if there were none?

• (1210)

**Mr. Brian Masse:** Mr. Speaker, yes. It baffles me that they would even consider destroying the bill. It is really odd to suggest that this will result in many successful businesses folding up their tents and operations. In my riding where we produce automobiles we have an opportunity to sell vehicles elsewhere and gain profits from that. There are other ways to control costs and to help businesses and industry. This is one that is done for people, in which we know where the subsidy is going. It is going to make sure that private pension plans are augmented by the public one.

The reality is that if Conservatives had it their way, this could end up being similar to their child care program, which the private sector was not interested in and did nothing as a result of. It was fair enough that they were not interested, because that is not their job. This is our job and so is child care. That is why we have to do it.

*Government Orders*

[*Translation*]

**Mr. Joël Godin (Portneuf—Jacques-Cartier, CPC):** Mr. Speaker, I have no idea why people are saying some of the things they are saying in the House this morning. Who said the Conservatives want to destroy the CPP? Nobody. I have no idea what has gotten into them.

I rise today, October 25, 2016, to urge my colleagues opposite to reconsider Bill C-26 on the Canada pension plan.

First of all, this government has many other priority files it should be dealing with before taxing employers and employees even more. I am not sure that employees and employers can trust this government when it comes to economics. That is what we have seen during its first year in office. It is disastrous. The government promised a \$10-billion deficit, but it is \$30 billion in the March 2016 budget. Now here it is October 2016, and experts are talking about a deficit in the \$34 billion to \$40 billion range. That is huge. That is the budget for the Liberal government's first year in office. Its fiscal year started on April 1, 2016.

When we Conservatives were in power, we did our homework, and we gave the country a budget surplus in October.

The Liberals began managing and taking full control of the budget on April 1, 2016, and already in October experts are saying that the deficit could reach as high as \$40 billion. What a disaster. On top of that, the Liberals are asking Canadians to trust them and accept an additional tax in the form of increased CPP premiums. People do not trust this government.

We governed like a real government. I must point out that our prime minister was all business. He was an economist. He knew how to count. Our country is being governed by a former drama teacher. I have nothing against drama teachers. My son is a young high school student and is in two plays. Teachers do important work. We need to recognize the work that these people do, as they support our teenagers in discovering and developing their talents. I applaud them. Besides, I think our current Prime Minister would be better on the stage than on the floor of the House of Commons.

I have some difficulty in believing that this government is capable of properly managing a CPP premium increase. We can already see all the damage it has caused in just one year. I will refrain from listing all of it here today, because it would be a long list. It has been only one year; imagine all four years.

Let us come back to our seniors, who are such a treasure. We must recognize all the efforts they made to build our beautiful country. Enough with the melodramatics and saying that Canada is not a good country to live in. That is not true. When I meet with people at seniors clubs and retirement centres in the beautiful riding of Portneuf—Jacques-Cartier, which I am proud and honoured to represent, I always thank seniors. I say thank you because we would not be where we are today without them. I thank them for leaving us with the way of life we have today, one which we as parliamentarians work on improving day after day.

When next I see them I will be embarrassed to tell them that the current government introduced a bill under which, 40 years from now, future retirees might be able to have a better retirement and that this measure will be implemented during the next election, in 2019.

We spend time with seniors. I am sure that the 338 members of the House visit old age homes, senior centres, and retirement homes.

• (1215)

People will tell us that it is ridiculous and that they will never see a penny of that money. Seniors are smart. They will surely add that the Liberals are going to waste that money. They will say that they cannot trust the Liberals. Others will add that they do not want to give the Liberals the money that they worked hard all their lives to earn.

We know that the population is aging. We took the necessary steps to help people prepare for a comfortable and dignified retirement. We made it so workers can earn more tax-free income through TFSA's, or tax-free savings accounts for the members opposite who are not familiar with it. However, as soon as the Liberals took office, they quickly reduced the maximum amount that could be contributed to a TFSA. What was the hurry? How did that affect society? All of the brokerage firms experienced a slowdown.

I do not claim to be an economist, but I would still like to give a little lesson on economics. Financial institutions use people's savings to give out loans or make investments, which creates jobs and drives the economy. When the economy is doing well, it creates collective wealth. That helps governments balance their budgets, as we did in 2014-15. It is not hard to understand. As I said, I am not an economist, but this is a basic principle. Experience has proven it to be true.

What a great vision. The Liberals are blinded by camera flashes. We believe in Canadians. We believe that people are capable of saving and that they can afford a comfortable retirement. Before the party of the sponsorship scandal took office, the former Conservative government believed in Canadians and in the regions. We believe that all individuals should keep as much of their hard-earned money as possible so that they can make their own decisions as to how to spend it.

Who knows better than us what is best for us? Who believes in the individual? The former Conservative government, not the Liberals opposite. We believe that Canadians should be able to manage their own money. The current government wants to put more money in its coffers in order to waste more and spoil its friends. The Liberals say they are helping Canadian families even though this new law is going to take up to \$2,200 out of their pockets every year. That does not make sense and there is no plan.

We cannot trust the children of the sponsorship scandal, and I am speaking of the Liberal government. I cannot trust them, and they themselves have shown me that. Our government tightly managed our beautiful country's retirement system, had a vision for it, and made it prosper.

As my time is running out, I will jump to the conclusion of my speech. This is a quote that shows this government's lack of coherence, the false debate being used to distract our hard-working Canadians, and that it is treating them like idiots: "Whatever the reason might be to expand the CPP, it is not to eliminate poverty. The poverty rate among seniors is now as close to zero as we can get."



*Government Orders*

Who said that? Fred Vettese, chief actuary at Morneau Shepell. That firm belonged to the current minister, who worked with Mr. Vettese. Along with a gentleman by the name of Bill Morneau, he co-authored “The Real Retirement”, which was published in the *Financial Post* on June 5, 2016.

I urge the government to go back to the drawing board and put in place measures that will make today's seniors believe in this government. I personally do not believe in it.

● (1220)

**The Deputy Speaker:** I would remind all hon. members that using another member's last name is not allowed. Members must use riding names or titles.

**Mr. Nick Whalen (St. John's East, Lib.):** Mr. Speaker, I heard what the member said about how seniors in his community will not benefit from the new Canada pension plan. I have talked to seniors in my riding, and they have all told me that, even if they themselves will not benefit, they are glad to know their children, their friends under the age of 50, and other people in their community will benefit from a better program with defined pension benefits.

Is it possible that the people to whom the member spoke care only about themselves and not about their friends or their children?

**Mr. Joël Godin:** Mr. Speaker, Portneuf—Jacques-Cartier is not the wealthiest of Canada's 338 ridings. We talk to people on a regular basis. Obviously, every family's financial situation is different, as is that of every individual and every senior living alone.

That being said, Statistics Canada reports that 3.7% of Canadian families do not achieve an acceptable level of income. That is not so bad. That 3.7% is certainly important, and we had a system that allowed people aged 65 to 67 to contribute to the Canada pension plan. Those two additional years of contributions helped make things better for the 3.7%.

Let us stop blowing things out of proportion and saying that all Canadian seniors are poor and live in uncomfortable situations.

**Mr. Erin Weir (Regina—Lewvan, NDP):** Mr. Speaker, the member for Portneuf—Jacques-Cartier said that the government wanted more money in its coffers, which is probably true.

That being said, I would like to ask the member for Portneuf—Jacques-Cartier if he understands that the Canada pension plan is a separate fund. It is not part of the government's budget.

**Mr. Joël Godin:** Mr. Speaker, I thank my colleague for his excellent question.

I have to say that I simply do not feel secure with the government across the way. I do not believe in the current government's economic strength. I am afraid. I do not trust it. It is putting a plan in place that looks 40 years into the future, when we need to live in today's reality.

Today's seniors deserve to be properly treated. We worked very hard on that, and we will continue to do so. I encourage the Liberal government to do the same thing.

**Mr. Alupa Clarke (Beauport—Limoilou, CPC):** Mr. Speaker, my question is for the member for Portneuf—Jacques-Cartier, my colleague from the greater Quebec City area.

Over the past year, the Liberal government has broken a number of its promises. My colleague also talked about the Minister of Finance, who has contradicted himself somewhat, in terms of his current policies compared to what he has written in the past.

I wonder if the member could comment on what he thinks of the Liberals' pattern of breaking their promises and abandoning the convictions they have expressed in the past.

● (1225)

**Mr. Joël Godin:** Mr. Speaker, I want to commend my colleague whom I have the privilege of working with to represent the Quebec City region. My colleague is from a Quebec City riding. I do not want to cause any confusion. There is the riding of Québec, Quebec City, and the Province of Quebec. I want to thank my colleague for the question.

We are drowning in broken promises. Those members over there were elected on their promises. They fooled environmentalists, they fooled economists, and they fooled families. The only plan they have, and I dare not say it in the House, is a plan for something down the road that we will discuss when a certain bill comes before us in the spring. That is the only plan they have. That is not reassuring for the Canadian families who are working so hard every day to earn money.

I hope they will be given the chance to do what they want with the money they save. Give them the tools to do more. If they do more, there will be more and that will allow us to provide better social programs to Canadians.

[*English*]

**Mr. Erin Weir (Regina—Lewvan, NDP):** Mr. Speaker, a strong pension system is a cornerstone of a decent society. Adequate pensions provide retirement security to those who build our country. Pensions reduce the extent to which seniors must draw upon other social welfare programs. When retirees spend pension income in their local communities, it provides an important and relatively stable source of consumer demand. Therefore, pensions are critical to our economy and to our broader society. That is why most other advanced countries have established robust universal public pension systems to cover all workers.

Even the United States set up a public social security system that is more generous than the current Canada pension plan. Here in Canada, I believe we made an historic error. We set up a public pension system only as a complement to workplace pensions. The CPP replaces only about a quarter of employment earnings, on the assumption that employees have another pension from their employers. That assumption has been severely tested in recent years, and I would suggest that the Canadian approach to pensions is actually very similar to the American approach to health care.

*Government Orders*

This reliance on the workplace for benefits has many pitfalls. Workers can lose benefits if they change jobs or if their employer goes bankrupt. The aggregate costs of administering separate plans in each workplace, or separate accounts for each employee, are far higher than administering a universal plan that covers all Canadian employees. In any case, we are at a point where only about one-tenth of private sector employees have a defined benefit pension plan in the workplace.

Of course, we can and must do more to safeguard workplace plans where they exist. One idea would be to enact a national pension benefits guarantee fund, as exists in the United States and at the provincial level in Ontario. This is something the Government of Canada could try to initiate for the whole country that would serve as a backstop to workplace pension plans.

However, the fundamental solution is to enhance the Canada pension plan to provide more defined benefit coverage for all Canadian employees, regardless of where they work. The CPP is universal, efficient, portable between employers, and indexed to inflation.

We in the NDP, and our allies in the trade union movement, have advocated doubling CPP benefits over time to replace half of employment income. The government's plan to eventually expand the CPP to replace one-third of employment income does not go far enough, but it is a significant step in the right direction. I am proud of the role New Democrats have played in the House to push the government to follow through on its promise to improve the CPP.

The federal-provincial agreement reached on the CPP is so reasonable that even Saskatchewan's right-wing premier, Brad Wall, signed on to it. To provide a bit of context, in the months before the deal, Premier Wall had been the shrillest opponent of expanding the CPP. When commodity prices were high, it was not the right time to enhance the CPP, according to Mr. Wall. When commodity prices were low, he again said that it was not the right time to expand the CPP. Indeed, in response to falling oil prices, Premier Wall's priority was to argue against improved CPP benefits rather than in favour of improved employment insurance benefits for laid-off resource workers.

● (1230)

There is quite a contrast with our neighbouring province in this regard. In Alberta, Premier Notley made a very strong case for extended employment insurance benefits. As a result, that benefit extension was provided to all Albertans. In Alberta, we had effective advocacy by the provincial government for better EI benefits.

In Saskatchewan, we had a right-wing premier going on a crusade against expanding the CPP. He completely ignored the issue of employment insurance. As a result, the government left half of Saskatchewan out of extended EI benefits and, even after having added the region of south Saskatchewan, it is still excluding Regina.

Workers in my city are paying the price for a lack of effective advocacy from our Premier. However, even though Premier Wall was so hell-bent on opposing an expansion of the CPP, even he came around to sign on to this important federal-provincial agreement.

It is really quite striking that premiers of all stripes, including a very right-wing premier, as I mentioned, have signed on to this

reasonable compromise, and yet in this House, the federal Conservatives are opposing improvements to the Canada pension plan. I really think it speaks to just how out of touch the Conservatives are with the reality of working Canadians, that they alone are standing up and opposing any kind of enhancement of the CPP.

While I would certainly argue that this bill is an important step in the right direction, obviously it is not sufficient. Obviously, much more needs to be done to help current retirees and to help lower-income working people. We want to see the government do a lot more to improve the guaranteed income supplement for seniors.

I would note that, in the proposed bill, the enhanced portion of the CPP is actually a separate line on income tax. Might there be a way of exempting the additional benefits from the GIS clawback? That is just one idea that could perhaps help lower-income seniors.

Another idea would be to expand the working income tax benefit as a way of compensating lower-income employees for any cost of increased contributions. The government has said it is going to do this, but we absolutely need the details. We need to see something concrete for working Canadians.

On balance, I think this is a good bill. The NDP is going to support it. However, definitely the government can and should do more.

I would like to briefly respond to some of the points made in the last speech by my hon. colleague from Portneuf—Jacques-Cartier. He suggested that, instead of expanding the CPP, we should just increase the contribution limit for tax-free savings accounts. However, voluntary savings are not working. Canadians are not even filling up the TFSA contribution room they already have. That is why it is important to expand the CPP. Just further increasing the contribution limit to the TFSA would not help all the Canadians who are not meeting the current limit. It would just help the very affluent who have the extra money to put into that account.

In support of private savings, the member for Portneuf—Jacques-Cartier also made the point that those savings would be reinvested in the economy. However, the same is true of funds contributed to the Canada pension plan. Those funds would also be reinvested. While certainly savings and investment are important, that is by no means an argument against expanding the CPP.

As I pointed out in questions and comments, this money does not go into government coffers. Unlike the EI fund, the CPP truly is a separate fund with its own administration that does not appear as part of the government's budget.

In summary, this proposal is an important way of ensuring retirement security for all Canadian employees.

*Government Orders*

•(1235)

**Mrs. Celina Caesar-Chavannes (Parliamentary Secretary to the Prime Minister, Lib.):** Mr. Speaker, I wonder if my colleague could further elaborate. He mentioned, and we know as a government, that Canadians are not saving, they do not have enough to contribute to a TFSA, and they are going to need to retire. Can the member expand a bit further as to why he thinks all the premiers have come together with our Minister of Finance to make this ground-breaking deal?

**Mr. Erin Weir:** Mr. Speaker, it is clear that Canadians are not saving enough for retirement. I do not think that is the fault of Canadians. It is the result of stagnant wages and insufficient employment income.

We in the NDP have proposed a number of solutions in this House, but clearly there is a lack of retirement savings, and as I mentioned in my speech, there is also a lack of workplace pensions. Only about one in 10 private-sector employees even has a defined-benefit pension in the workplace. In response to this lack of private savings and this lack of workplace pensions, what we need to do is expand the public pension system to ensure a decent level of defined-benefit pension coverage for all employees.

Of course, I wish the government had gone further in this regard, but it is clearly a sensible move and that is why all provinces are on side with it.

**Ms. Marilyn Gladu (Sarnia—Lambton, CPC):** Mr. Speaker, my question for my colleague is this. Why is he ignoring the facts?

Eighty-three per cent of Canadian households are on track to maintain their current living standards in retirement, according to a study from McKinsey & Company. Statistics Canada is saying that the number of seniors living on a low income has dropped to 3.7%, among the lowest in the world. So there is not a retirement crisis. Why is the member ignoring the facts?

**Mr. Erin Weir:** Mr. Speaker, if the idea is that current seniors are not living in poverty, that might be true because current seniors often did enjoy good pensions in their workplaces. The problem is that many people who are currently in the workforce do not have workplace pensions and will not have security in retirement. That is why it is very foresighted to start phasing in increases to the Canada pension plan now, so that there will be better pension income for today's workers when they retire.

This is very much about the future. It is not about seniors living in poverty today; although, there are some seniors living in poverty today, and that is one of the reasons why it is so very important to improve the guaranteed income supplement as well.

**Mr. David Tilson (Dufferin—Caledon, CPC):** Mr. Speaker, I would like to make a couple of responses for the member from the NDP caucus.

Finance Canada people are the ones who advise the government on this type of bill, and did advise the government on this type of bill. They have made an analysis that shows that higher CPP premiums would hurt the economy. They say they would reduce employment. They say there would be fewer jobs per year for the next 10 years. They say they would reduce the GDP. They say they would reduce business investment. They say they would reduce

disposable income. They say they would reduce private savings over the long run.

My question for the member is this. Having heard this advice from the people who advised the government that is putting this bill forward, with that advice should this bill proceed?

•(1240)

**Mr. Erin Weir:** Mr. Speaker, I appreciate the question, but what my hon. colleague has done is present a number of quantifiable statements without actually giving any numbers.

A critical question is by how much this increase in CPP contributions would reduce private savings. If every additional dollar of CPP contributions reduces private savings by 50¢, then there is still a net increase in retirement savings as a result. Really what the Conservatives would need to show to sustain this argument is that every additional dollar contributed to the CPP would remove a full dollar from private savings, and that is not at all clear, and the member has not even tried to make that claim.

It is also important to note that CPP contributions are indeed tax deductible, so there is actually a fairly immediate return to the contributor in that sense. They are also matched by the employer. The CPP is a good deal for Canadian workers.

**Mrs. Cathy McLeod (Kamloops—Thompson—Cariboo, CPC):** Mr. Speaker, I am pleased to stand to speak to Bill C-26, an act to amend the Canada Pension Plan, the Canada Pension Plan Investment Board Act, and the Income Tax Act.

What does this really mean, in layman's terms? It means that there would be a phased-in, mandatory, hike to the CPP premiums for both employer and employee. This hike would be as high as \$2,200 per employee.

It is clear from this legislation that the government is not only trying to solve a problem that does not exist, in terms of our system, but does not trust Canadians to make decisions about how they best spend their own money. I think, actually, this bill should really be called the "Wynne bailout bill" or "Liberal election tit for tat" because we know that the Ontario government got itself into a really difficult position with some commitments in terms of what it was going to do with the retirement fund, and indeed, the federal Liberals had to come to its rescue.

I am going to give a few examples about the negative impact of this legislation but, first, I will talk about something that is important and that has been a bit lacking in the conversation we have had today. The tools they are going to use are our Canada pension plan and our Canada Pension Plan Investment Board.

Most Canadians are very aware of this pillar of our retirement program, but very few have much of an understanding of the underlying dynamics. Certainly when I was a young adult in the workforce, I knew there was something called CPP that was coming off my paycheque. However, the big rumour at the time when I was initially contributing was that this CPP was going to run out of money so I really had to worry about saving my own money anyway.

That clearly has not happened, but I think we are making assumptions about this plan, and I think we need to pay some attention to this plan and what it is all about.

*Government Orders*

I do want to draw members' attention to an October 17 article by Andrew Coyne. He raised some really important issues that have, again, as I noted, not been raised in this debate. I am going to spend a minute or two talking about the issues he raised, by quote or paraphrase, because I think they are absolutely critical and they represent concerns I have had over the last couple of years.

The first is that "CPP is supposed to be cheaper than private plans on account of its larger scale".

Most Canadians have no idea, but costs at the investment board have increased, times 22, over the past decade. They have gone from \$118 million to more than \$2.6 billion. That is an absolutely enormous increase that has happened over just a short time frame.

At roughly 1% of assets, and that is not counting the distribution costs, the CPP is now significantly more expensive than most private exchange funds. I think the Liberals should be truly alarmed about that. This is something they need to get a handle on.

He goes on to say:

...the CPP doesn't "help" you to save, it forces you to. If you're already saving as much as you'd like to, it's unclear why the government's judgement should be substituted for yours; or if you're already saving as much as you can afford to, forcing you to save more hardly makes you better off.

And so far as forced savings are justified, it's never been clear why they must also be invested through the CPPIB....

The CPP II, as we will call it, is to be fully funded, and there are systemic risks that are associated with the portfolio as a whole. This fund has greatly increased these risks in the last years: 40% are now in private equity, illiquid assets like roads and bridges that are not traded on the public market.

Again, we have a pretty significant increase in the costs of managing this fund, and we have a very significant change in the risk portfolio.

There is nothing wrong with this if, one, all Canadians know what they are getting into; two, they can tolerate the extra risk; three, they have properly priced and accounted for it; and four, the returns are worth it.

The CPP, in Mr. Coyne's opinion, met none of these tests and for the 19 million contributors—perhaps they are like me when I was a young adult—it comes off our paycheques and we really do not know what is happening with the funds.

● (1245)

The first thing the Liberals have failed to do is look at what is happening and what they need to do about it. We should not blindly move forward in giving a greater monopoly to the CPPIB without some careful review regarding the rapidly escalating costs and risks. What we are creating is a bit of a monopoly in terms of forced government savings.

In addition to the concerns I have just raised, and I think I shared some important information, I would like to give a couple of examples of how this forced savings program would have some negative impacts. A lot of my colleagues have shared a number of examples, but I would like to talk about a few more.

Someone I know quite well has a technology firm that is doing exceptionally well, but it was a real struggle when he was getting this firm up and going. When he was first starting, there were times when he was concerned about making payroll. Like many entrepreneurs, he was putting a lot of energy in, but it took a while to see a return on his investment. It is a small company with a few employees.

We already know that the current government has chosen to raise the small business tax, so even if he was lucky enough to make a little bit of money, that was going to go up. That is money, typically, that would have been reinvested in the business.

Now he would also have, with 10 employees, an additional cost, and it could be \$10,000. That \$10,000 could be reinvested in the company to make it bigger and help it become successful. With that \$10,000, perhaps the employees and the employer might have preferred to have some stock options. The employees could believe in the company, and in terms of their benefits packages, might think they would have more advantage with some other structure for receiving remuneration. Clearly, for that new business that is striving to make it, this is a measure that is going to create some real challenges.

I have some relatives, a young couple, who have been saving for their first home. They both graduated from university and are saving for their first home. They live just outside of Toronto. They had the down payment and were all ready to go, then all of a sudden, the mortgage rules changed. Now that the mortgage rules have changed, they do not qualify for the amount they need to purchase this home. Not only has the government changed the amount they are going to have to raise for a down payment, it is making it more difficult for them to save. They were putting a couple of thousand dollars a year away to pay off their student loans and buy their first home, but all of a sudden, they are going to have to divert some of the money they have chosen to do something else with into the CPP, the mandatory payments.

I could go on and on with examples of where this legislation is going to create a challenge.

In conclusion, I think the government is fixing a problem that does not exist. We have heard clearly that it does not exist. It is forcing Canadians to do something that perhaps is not their priority. We have entrepreneurs who could take that \$1,000 a month, who are investors, who might have something else they could do with that \$1,000, whether it is their own investment portfolios or investing in their businesses.

The Liberals are going to negatively affect the economy, and they have not fully assessed, in any comprehensive way in recent years, the escalating cost and the risk. I think the Liberals of today are very different from the Liberals of before. When CPP was first introduced, and we have heard this in the debate already, Judy LaMarsh, in 1964, stated:

It (CPP) is not intended to provide all the retirement income which many Canadians wish to have. This is a matter of individual choice and, in the government's view, should properly be left to personal savings and private pension plans.

*Government Orders*

●(1250)

The Liberals need to really reflect on the path they are going down, and we should all have very significant concerns.

**Mr. Ken McDonald (Avalon, Lib.):** Mr. Speaker, my hon. colleague mentioned the small business tax and the fact that it did not go down. As a former small business owner and an employer, I always felt that if one had customers with the money to hire a business to do the necessary work, one could grow the business from there, not by getting a very small tax break that the business would see very little of, because to enjoy that tax break, one would have to be profiting big dollars for it to take effect.

She mentioned workers being able to save for their own retirement and in another statement said that they are not able to save for the purchase of a home. I would like to know what she would say to seasonal construction workers, whether they be electricians, plumbers, or whatever, who are working without defined pensions from their employers and are moving to jobs here and there. What will they do when they decide to retire?

This is a good idea. They know they will have at least a secure Canada pension income fund to depend on.

**Mrs. Cathy McLeod:** Mr. Speaker, this is one of the arguments the Liberals have made. They talk about the increase they made to the small business tax and say that it is 1% or 2%. What they do not seem to realize is that if it goes from 9% to 10.5%, that is not 1.5%. That is closer to 10%.

Let me tell the member, who says he is a small business owner, that if all of a sudden his taxes were going up by 10% and payroll taxes were increasing significantly with an increase in Canada pension plan deductions, it could make all the difference in terms of whether the business was a success or could expand.

Do not just take my word for it. The Canadian Federation of Independent Business has clearly articulated that this is a concern for small business.

**Ms. Marilyn Gladu (Sarnia—Lambton, CPC):** Mr. Speaker, in addition to the very negative impacts this CPP increase would have on small business and the economy, which my colleague talked about, a point I have not heard made today is the fact that to have a payroll deduction, one has to be on the payroll. I do not know what it is like in her riding, but in my riding there is 16.7% unemployment among youth, and the government is doing nothing to create jobs. I wonder if she could comment on that.

**Mrs. Cathy McLeod:** Mr. Speaker, that is an excellent point. I was recently in Calgary. I understand that there are 100,000 workers in Alberta who are unemployed right now, and we do not seem to be focused on that as an issue. We have a softwood lumber agreement that has not been signed, and we are looking perhaps toward some punishing trade wars. I could give example after example about creating the jobs we need.

The government said it was going to spend \$10 billion to create jobs. It is now at \$30-plus billion, and to be frank, we have not seen the job creation it promised with that approach.

●(1255)

**Mr. Jim Eglinski (Yellowhead, CPC):** Mr. Speaker, I am pleased to rise in the House today to speak to Bill C-26 and the Liberals' plan to expand the Canada pension plan.

This expansion would take more money from Canadians' paycheques, place more hardship on small businesses, and do very little for vulnerable citizens. Vulnerable seniors would gain little or nothing from the expanded CPP, as many have not contributed to the CPP and therefore are not eligible to receive CPP entitlements.

I quote from the Fraser Institute, through their colleagues, Charles Lammam and Hugh MacIntyre, who stated:

Instead of expending political energy on debating CPP expansion in the misguided belief that many middle- and upper-income Canadians are not saving enough for retirement, the focus of public debate should be on how best to help financially vulnerable seniors.

For low-income seniors who have contributed, an increase in CPP income could trigger a reduction in other government transfers, meaning little or no net increase in retirement income. If this plan goes ahead, the CPP premium rate will start rising in 2019, and the maximum level of pensionable earnings will go up from \$54,900 this year to \$82,720 in 2025.

According to a study by the Fraser Institute, this expansion will take money from Canadians, with little benefit in return.

Simon Gaudreault, chief economist at the Canadian Federation of Independent Business, stated that the agreement will have serious negative impacts on workers and the Canadian economy and that the announced changes, including increased contributions, may put Canadian wages, hours, and jobs in jeopardy.

Forcing Canadians to make higher contributions to the CPP will take more money from their paycheques. This means that they will have fewer dollars to invest outside the formal pension system and in private voluntary savings, such as RRSPs and TFSAs. This would result in little to no increase in total savings.

In addition to making it more difficult for Canadians to contribute to their TFSAs, the Liberal government has slashed contribution limits back to \$5,500. Our government raised them, because it was such a popular program, from youth to seniors.

Our Conservative Party was proud to introduce the tax-free savings account that encouraged Canadians to be responsible in saving, and many Canadians have come to rely on these savings accounts when planning for their future. Tax-free savings accounts have provided Canadian families and seniors with a secure and flexible savings option that protects their money from being eroded by taxes.

The Liberals cut the limits for these savings accounts, and now they are taking even more money from the pockets of Canadians, making it difficult for them to use these accounts. The changes being made by the Liberals, in my view, will make life less affordable for Canadians who are trying to save for their vulnerable years.

*Government Orders*

• (1300)

Canadians should be able to manage their own money. With the out-of-control spending we have seen from the Liberals over this past year, they cannot trust the Liberal government with their pensions.

Vulnerable seniors will gain little or nothing from an expanded CPP. For low-income seniors who have made contributions, an increase in CPP income could trigger a reduction in other government transfers, such as the guaranteed income supplement. This would mean little or no net increase in their retirement income.

Our Conservative Party believes in reasonable, evidence-based policies that help Canadians retire with dignity, which is why the previous government expanded the guaranteed income supplement. The Liberals clearly agreed with this approach, since they increased the GIS by 10% in the first budget.

The Canada pension plan expansion may not effectively target those middle-income earners who are at the greatest risk of pension problems.

Employers and employees may decide to shrink their workplace pensions over their earning range when the CPP is newly expanded so the workers are not over covered.

An increase in payroll contributions after 2019 may result in a downward pressure on wages or employment. This would force Canadians to contribute more to the Canada pension plan, and would reduce their private voluntary savings. Canadians should choose how much they save and spend based on their income and preferred lifestyle.

The CPP tax hike will take money from the paycheques of hard-working Canadians, put hundreds of thousands of jobs at risk, and do nothing to help the seniors who need it today.

In 2013, the total household net worth of Canadians was \$7.7 billion, split almost equally between pension assets, namely CPP/QPP, RRSPs, employer pensions, real estate equity, and other financial and non-financial assets.

A similar CPP hike scenario studied by the Canadian Federation of Independent Business in 2015 said that it would eliminate 110,000 jobs and permanently lower wages by nearly 1%.

Dan Kelly, the president and CEO of the Canadian Federation of Independent Business stated, “Two thirds of small firms say they will have to freeze or cut salaries and over a third say they will have to reduce hours or jobs in their business in response to a CPP/QPP hike”.

For the above reasons, I will not be supporting this bill.

Throughout my riding of Yellowhead in Alberta there are many unemployed people and many who are still working. Those who are working are the younger generation, many of whom would look at the Canada pension plan and not trust that there would be funds there when they retired.

When we talk to financial planners throughout my area, we find that many young people, those who are just starting in the workforce and those who are already there, are putting money away for their

retirement. They understand what it means to preplan their own destiny. Our government brought in the tax-free savings account specifically for those people who wanted to plan for their own future and use the money they could invest today, knowing that when they took that money out or when they retired, they would not be paying tax.

The difference between the Canada pension plan and the tax-free savings account is that people can put as much money as they wish forward. At the same time, our government gave them the option to make voluntary contributions to the Canada pension plan, which is what I believe should be in place today, rather than having to make greater mandatory contributions.

• (1305)

**Mr. Adam Vaughan (Parliamentary Secretary to the Prime Minister (Intergovernmental Affairs), Lib.):** Mr. Speaker, I have listened to several of the speeches and it seems members have settled on some statistics, even if we accept them as being accurate. We keep hearing about the 83% who are doing okay, that they are saving privately for their retirement, and that is good. Some of the programs the previous government put in place have helped that. We acknowledge that and have not changed them. In particular, the TFSA for seniors is a responsible and appropriate way to go forward.

However, what about the other 17% who do not have the capacity to save, do not have the income to save, do not have the good luck not to have to dip into their savings before they get to retirement?

Why can we not focus on what needs to be done for them beyond saying just get a job? Why can we not have a safety net in place for the poorest of the poor who are seniors, enhance the CPP, ensure the capacity is there to support these people if bad luck comes their way, even if they do all the other things the rest of us are doing to protect our security in our old age? Why can members not focus on that 17%?

**Mr. Jim Eglinski:** Mr. Speaker, I believe the Conservative government gave the opportunity to make voluntary contributions to the Canada pension plan. Yes, it may not affect those who are having a hard time, but I do not believe that taking money from the paycheques of hard-working Canadians having difficulty is going to help them any more than the old plan with the option to add extra funding if they so wish. There is a responsibility for individuals to look at their long-term prospects and their future.

**Mr. Alexander Nuttall (Barrie—Springwater—Oro-Medonte, CPC):** Mr. Speaker, to follow up on the member's question a minute ago, it is interesting to hear talk about the 17% that happened to come from the lowest 5% in terms of income in society. Does the member agree with the member across the floor that taking more money out of the paycheques of the lowest 17% somehow makes them more successful?

*Government Orders*

**Mr. Jim Eglinski:** Mr. Speaker, the simple answer is, no. It is just going to make it more difficult. We have many people coming out of university. Forcing them to pay more money into the Canada pension plan will make it harder for them to pay off their student loans. It will make it harder for young and middle-income families to plan for holidays or for their kids' post-secondary education. It will be difficult for many small businesses to keep people working or create new jobs.

**Mr. Harold Albrecht (Kitchener—Conestoga, CPC):** Mr. Speaker, I want to underline a point my colleague made toward the end of his response, and that is the impact on small business. This summer I had the privilege of talking to an accountant who does payroll for a number of small businesses. When she heard about this proposed increase from 9% to 11%, she was astonished. She said that this was going to hurt the small businesses she worked for. Some of them will not be able to hire and some of them will have to lay someone off.

At the very least, this is a huge blow to small and medium-size business. We all agree, and the Minister of Small Business repeats it often, that small business is the backbone of our Canadian economy. How will a punitive payroll tax on small business improve the lives of Canadians who are looking for a job? It is fine to get a 33% CPP benefit when people retire, but they need to have had a job to do that. If there are no jobs available, this is not a productive way to go.

**Mr. Jim Eglinski:** Mr. Speaker, the hon. member is absolutely correct. I look at my own situation and my family. My son-in-law and daughter own a company. They work in the oil patch. They employ anywhere from 65 to 100 people a year. This is going to be a great hardship. It means they probably will not be able to hire two additional people. That is two additional people in my riding who may not work. However, if this were not in place, those people may be hired and may be working.

I think we will see that in many small companies that employ 50 to 100 people. That is \$50,000 to \$100,000 a year more that they have to look at. They could take that money and invest it in new equipment that may spur more work and may require more people to be hired. It is definitely impacting small businesses.

• (1310)

**Mrs. Karen Vecchio (Elgin—Middlesex—London, CPC):** Mr. Speaker, this week the Minister of Finance tabled Bill C-26, An Act to amend the Canada Pension Plan, the Canada Pension Plan Investment Board Act and the Income Tax Act.

I had the opportunity to listen to the minister's speech, and the question and answer portion. I listened to him try to explain to us in the House, as well as to the viewers, how this bill was good for Canadians. I had the chance to ask the first question to the minister during that period, and although he is a great speaker, I did not get the answer I requested.

To start, I am going to pose this question once again, but in a different way and hope that through the following hours of debate that there is finally an answer. I shared with the minister two quotes from the Canadian Federation of Independent Business CEO, Dan Kelly:

It is tremendously disappointing to see that finance ministers are putting Canadian wages, hours and jobs in jeopardy and willfully moving to make an already shaky

economy even worse. Despite all the talk, it appears that jobs and the economy are not particularly high priorities for the governments that have signed off on this deal.

Another quote from Dan Kelly stated:

Two thirds of small firms say they will have to freeze or cut salaries and over a third say they will have to reduce hours or jobs in their business in response to a CPP/QPP hike.

These two statements are very troubling, especially with the statistics from 2013 indicating that there are 1,116,423 small businesses in Canada. That makes up 98% of all employer businesses in Canada. This same information shows that 86% of Canadian exporters were small businesses in 2009, that accounted for \$68 billion in exports or approximately 25% of Canada's total export value.

Locally, I have received data from my riding of Elgin—Middlesex—London, done by CFIB. When polled on the support for CPP increases, 12% of all Canadians in Elgin—Middlesex—London supported this increase. That is 12%. That means 88% of the people polled did not agree with the CPP tax increases.

With these important figures, I will continue to discuss the concerns with increases to CPP and the impact on small businesses. Rather than continuing with all the stats and figures, I want to share with the House my own personal experience as a small business owner.

Many of us come to the House with different skill sets and different assets, which is very important. One of the assets that I have was being a small business owner. I had the opportunity to run a small business with seven employees. That was run by my former husband and I. When we took this business over in 1998, we purchased it as a franchise. The gentleman was moving out of the franchise business.

At that time, we had received the books showing how well the business was doing, so we were very excited about the first day on the job. However, our first day accomplished \$81 in sales. My former spouse and I had paid two staff throughout the entire day. We were open from 7:00 a.m. to 11:00 p.m., and we paid two staffers throughout the day for their shifts.

At the end of the day, our cash received for the items we sold was \$81. Obviously the issue here was we needed to look at how to run a proper business. How could we do this? We had many obstacles in front of us, but one of the first things we needed to do was reduce our costs. By doing so, we had to look at what were some of the costs that a business could reduce without impacting what is being sold.

I was in a small coffee shop. We were a coffee house where there was entertainment five nights a week. We served an area where there was a TD Bank and many other local businesses. We were a very common stopping ground for people on their way to work and leaving work.

*Government Orders*

One of the first things we did was business promotions. That was able to bring in some sales, but at the same time we had extraordinary expenses. I was in a location where our actual cost for rent was \$3,800 per month in the downtown core of London. I was dealing not only with an extravagant expense when it came to the rent, but we also had high hydro costs. For anyone who lives in Ontario, believe it or not, it is actually even worse than it was in 1998. We were spending at least \$400 and \$500 per month on those costs.

We also had other costs that we had to look at, whether it was municipal taxes or different things that we had to go and propose to council, so we could put seating outside. There were many things we had to deal with that had red tape.

• (1315)

The number one thing I did was to reduce costs. It was a really horrible choice to reduce the number of staff. To make that business work, I needed to make sure we had inventory. I needed to make sure there were coffee beans and milk, that the lights were on, and that we paid the rent. That was what was important to me, because without those things, I could not run a business. The first expense I could change was to decrease my staff by two employees. It was a very difficult decision for us to make because it involved the lives of two students going to Western University. We had to take away 15 hours of work per person just to make ends meet.

Over time, we did do better. Nonetheless, anyone who is a small business owner will recognize that we are not just there counting the receipts at the end of the day, but are paying the bills. In my case, I recognized that I could buy a pound of pre-cooked bacon for \$7.50, or I could pre-cook that bacon myself in my own kitchen for \$3.50. Every single thing mattered, especially when the first day of business brought in \$81.

The first thing I had to do was to reduce my staff. Seven days a week, for a year and a half years, I would go in and work. Take into consideration that at the time I had a child who was three months old, as well as a 19-month old, and a child who had just reached the age of 4 and had just started junior kindergarten. This is about a family run business. It is not about rich small business owners. This is about a family that was running a business: a mom, a dad, and three children. I would go in there and scrub the toilets and do all of those things so that we had the business.

By the end of this, we did end up doing very well, and after about 18 months, it was either a matter of our mental wellness and selling the business, or continuing to work every day. We decided to sell that business.

However, one of the biggest things we had to do to keep our costs low was to reduce wages. With wages, we have to look at what payroll means. It is not just the CPP contributions that the government is talking about. Those premiums are matched not only by employers but also by the employees themselves. We have employment insurance premiums. We have WSIB, and I am sure there are very similar programs across the country. Therefore, as a small business owner we are not just dealing with paying the taxes that are removed from someone's pay. We are also doing matching contributions.

There are many things to consider, but I think that is the one thing on which we have to sit back and get into the shoes of a small business owner.

Making business decisions can be very difficult. I fear with this change to the CPP that the government is asking small businesses to make that same decision I had to make in order to have a successful business. To reduce costs, we had to reduce expenses. An easy way of reducing expenses is the hardest job, and that is by cutting staff. It is cutting human resources, and we need to talk about that.

On Friday, I asked the member for Foothills about the challenges in his region, where over 200,000 jobs have been lost in Alberta. In my region I saw a similar thing happen between 2008 and 2010, when we went through the global economic downturn. I asked him in particular if the CPP tax hikes would hurt new businesses. Obviously, the answer is yes.

Changing direction, we also have to make sure that Canadians are aware of what this program is. In the CFIB's Ipsos poll, it was noted that 40% of Canadians think the government contributes to the CPP. We have to make sure that people realize that is not the case. It is the employees and the employers who contribute. It is not about the government here.

We cannot confuse Canadians when we are talking about CPP and are throwing in the point that the GIS has been increased. All we are doing is taking the three pillars of retirement and confusing the average Canadian who has not had an opportunity to sit down and study it.

Retirement is about three pillars. It is about the CPP contributions of the employee and the employer. It is about the social programs, such as old age security and the guaranteed income supplement, and it is about personal savings. This government has reduced personal savings with its changes to the tax-free savings accounts. However, the bottom line is that more money cannot be taken out of Canadians' pockets.

I want to finish with a quote that I am sure the government has heard many times:

Whatever the reason might be to expand the CPP, it is not to eliminate poverty. The poverty rate among seniors is now as close to zero as we can get. Yes, a little over five per cent of seniors today still have income below the poverty line...

That was Fred Vettese, chief actuary of Morneau Shepell and co-author of the finance minister's book, *The Real Retirement*. This segment was taken from *The Financial Post*, June 5, 2016.

• (1320)

I would really ask that we look at these things and recognize that CPP is not about poverty reduction. These proposed CPP increases would hurt, especially when we are going to be seeing things like a precarious carbon tax and the cancellation of the small business tax reduction by the current government.



*Government Orders*

**Mr. Mark Gerretsen (Kingston and the Islands, Lib.):** Mr. Speaker, there is no doubt that my colleague has a valid point when she talks about making sure that employers are able to afford the CPP contribution increases. As a small business owner myself, I am fully aware of the fact that the employer has to match the CPP contributions. But it really comes down to balance. It is about where the healthy balance is.

I can appreciate that my hon. colleague might feel differently about this particular piece of legislation, but what does she propose we do 20 or 30 years from now when there are people who have not properly prepared for retirement? The burden would ultimately fall on the taxpayer one way or the other. We can either try to assist now and help them plan for the long term, or we can deal with the consequences in the future of not doing so now. Perhaps it is a fundamental difference of political philosophy at work here, but I am curious if the member could comment on that.

**Mrs. Karen Vecchio:** Mr. Speaker, I thank the member for that great question. Truly, we are talking about saving for the future in 40 years. If people do not have jobs, they cannot save money in the first place. What we are going to be doing is taking a big slash at small-business opportunities. People cannot save something if they do not have something, and that is what we have to remind ourselves.

If we want to see great job creators in Canada, then give them the opportunity to succeed. Make sure that things like the 9% small business tax is implemented, instead of saying that we are going to do it in the future.

Make sure things like carbon pricing—or carbon tax or whatever we are going to call it—are taken into—

**Mr. Mark Gerretsen:** Pricing.

**Mrs. Karen Vecchio:** I was trying to be kind to the member, Mr. Speaker. He asked a good question.

We have to make sure that every time we look at that, it is part of this balance we talk about. But if we are saving for the future, the number one thing we have to save is money from employment. If we do not have jobs, we do not have money to save.

[*Translation*]

**Mr. Matthew Dubé (Beloil—Chambly, NDP):** Mr. Speaker, I am a bit confused about the Conservative Party's position. The member just said that this is a tax on small businesses. However, she also said that this is not a source of revenue for the government.

Meanwhile, the member for Portneuf—Jacques-Cartier said that he did not trust this government. His colleague said that this is not a source of revenue for the government. Furthermore, member for Portneuf—Jacques-Cartier should know that the Canada pension plan does not operate in Quebec. Quebec has the Quebec pension plan. However, that is another matter.

I would like to ask my colleague a question to try to sift through the confusion surrounding the Conservatives' position. I have never owned a business like my colleague has. However, I have served coffee in a business where retired people came and spent money. In order to operate, businesses need customers.

How can the Conservatives reconcile their position that the increase in the CPP is not good for small businesses but that seniors

need to have a secure retirement, if seniors do not have any money to spend in those businesses?

[*English*]

**Mrs. Karen Vecchio:** Mr. Speaker, any time it is an expense to a business it is seen as a tax. When we look at the Canada pension plan contribution, employment insurance contributions, WSIB contributions, and the business tax that small business owners would see, those are taxes. Those things are not on the bottom line. When businesses are looking at their ledger page, those things are removed. They are in the red column instead of the black column, so we need to look at that.

I am not confused by any means by this. I am definite that this is not a good thing for Canadians. We can sit here and try to sell this as a future option, but we cannot be selling future options when people do not have options today.

• (1325)

**Mr. Scott Duvall (Hamilton Mountain, NDP):** Mr. Speaker, I have been hearing for the last two days that the sky is going to fall, that business is going to face an apocalypse because of the CPP increase. There are all kinds of increases when people are doing business. It is called the cost of doing business. There is EI. There is WSIB, as my colleague said before. These are simple tax increases.

If we do not look at this now, what are we going to do in the future for our children who are not going to have any kind of increased CPP benefits? The TFSA is nothing but an emergency fund. If there are no jobs, they cannot save. What are we going to be doing in the future to help our children?

**Mrs. Karen Vecchio:** Mr. Speaker, I am a mom of five children, so any time we are talking about children and employment and youth opportunities, I will be right there at that table because they are important.

The CPP is not the golden retirement that it is made out to be. It is a small part of retirement. The sky is falling and we have to look at that fact. I have never said that before in my life, but the sky really is falling. We have to look at the fact that municipal taxes will continue to increase, that the carbon tax will be here, and that there will be so many other things for businesses to deal with because we are in a global economy.

It is fine to say that we need to save for the future, but there will be no saving if small businesses do not exist.

[*Translation*]

**Mr. Matthew Dubé (Beloil—Chambly, NDP)** Mr. Speaker, I am very pleased to speak today to Bill C-26, which would reform the Canada pension plan.

First of all, I would like to mention that as Quebec MPs we fall under another plan, the Quebec pension plan. Although the Quebec government did not support this agreement because it has its own plan, it nevertheless committed to making similar changes to its plan, and so much the better.

*Government Orders*

However, debate on this bill provides an opportunity to speak to the set of measures and the situation not only of current retirees, but also of those who will soon retire or even those who will retire in the distant future. Ultimately, one of our main roles as legislators, although this is often forgotten, is to think about and plan for the long term.

Retirement is a real problem today. The cost of living is going up, and people are finding it more and more difficult to save for retirement, whether that time is a long way off, in the very near future, or already a reality for them. One reason for that is that fewer and fewer companies are offering private pension plans. Even when they do, such plans are no guarantee of a secure retirement.

Consider all of the companies that have gone bankrupt and the impact that has had on employee pension plans. We saw some dramatic examples of that during the 2008 crisis. Unfortunately, the present economic situation suggests that nothing can shield us from that kind of thing happening again.

It is also important to note that, despite what I have been hearing from certain Conservative members, poverty among seniors actually is a serious problem that we need to tackle, using tools such as the Canada pension plan, old age security, and the guaranteed income supplement.

The Liberal government promised to improve the guaranteed income supplement and lord knows that is a long awaited measure. The government promised to index the GIS to the cost of living, but that has yet to happen. This is very important because as I said, when we retire the cost of living goes up, but our income remains stagnant and that is a big problem.

Two weeks ago, on October 4, I attended the seniors' forum in Chambly. It was their 10th anniversary. This yearly forum is an opportunity for community organizations serving seniors in the greater Chambly area, representatives from both MPs offices, as well as representatives from the various seniors clubs in the region, to talk about services provided to seniors. It is a good opportunity for us to meet with seniors and talk to the various organizations that serve them in order to get a better understanding of their reality.

I do not claim to know what seniors are going through in my colleagues' ridings. However, some seniors have to live in low-income apartments and some are struggling. Women who live alone have to deal with the financial burden of paying for groceries and housing. These are very difficult situations and if as legislators we do not take our responsibility seriously and ensure that seniors have a stable income and improve the financial tools available to them, then we are shirking our responsibilities and that affects all of us.

Fortunately, we can tip our hats to the government for pushing back the age of eligibility for old age security from 67 to 65. We can commend the Liberals on that because that senseless move did nothing for workers. In fact, it punished workers who work in mines or other jobs that require a great deal of manual labour. One way or another, we want to ensure that they can retire sooner rather than later.

● (1330)

We are reminded that the parliamentary budget officer's reports indicated at the time that the old age security system was entirely sustainable, and we could keep the retirement age at 65.

Contrary to what a number of members from all parties have said, the issue of retirement is not only about our seniors, although they are the ones who will suffer the immediate consequences. However, it also concerns young people my age, even though retirement may seem a long way off. It is particularly meaningful considering our currently reality, and I am referring to the rise of precarious work. Precarious jobs affect everyone. Young people are particularly affected by this issue, but not only young people.

It is very interesting that we are having this debate on the need to provide a secure retirement to the next generation one week after the Minister of Finance said that young people just need to accept precarious jobs and basically chill out, to paraphrase.

The fact remains that it is absolutely unacceptable to ask young people to be content with just summer jobs.

Of course, retirement is far away for young people. However, the fact remains that if we do nothing today and if we do not start taking this reality seriously, there is going to be quite a problem in the future.

The Canada pension plan is not the only solution because, ultimately, if young people work on contract or have precarious jobs, it is only one of the tools in the toolbox that is supposed to ensure their financial and retirement security. For that reason, we are calling on the government to work harder on dealing with these problems. In fact, at this time, the government seems to accept that this will be the reality in the next few years and that that is just too bad. Well, we do not accept it. The situation is unacceptable. The government should do more about it, and these kinds of comments by a finance minister will not help the situation.

With regard to the guaranteed income supplement, for example, we could do other things to make life easier for people who need it. After all, as taxpayers, they contributed to it. These people should receive the GIS automatically. That would make things easier for many seniors who have told us that there are always complicated forms to be filled out in order to receive the benefits to which they are entitled.

I would like to come back to other measures that affect more than just retirement. We need to look at all of the measures in place for people who need them. I heard a Liberal member say that every measure is important. However, I am thinking about someone who came to my riding office recently. I will not mention any names out of respect for privacy, but they know who they are.

*Government Orders*

A few years ago, my colleague from New Westminster—Burnaby gave my constituents an excellent presentation on the various measures that exist, such as tax credits for people with disabilities. A retired senior couple attended that presentation. They had a child who was benefiting from some of the measures for people with disabilities. Small changes were made that may have gone unnoticed, that were not mentioned in question period, and that are not considered matters of national importance. However, because of these small, subtle changes made in the budget, this couple's child no longer benefits from these tax measures. Who is paying the price now? A retired senior couple who is taking care of their child who used to benefit from those measures.

We are going to support Bill C-26 because we know that the Canada pension plan is very important in helping retirees live with dignity and allowing older and younger workers to have the retirement that they deserve when they reach that stage in life. However, I would like to remind the government that, if it really takes Canadians' financial security seriously, then it needs to review all of the measures, even the small tax measures that do not seem to have an impact. They do have an impact. They affect people's lives. It is very important to look at all of the measures. The government should not content itself with passing a bill like this one and then say that it is finished and that it solved those people's problems. It is much more complicated than that. It is important that the government take this responsibility seriously.

● (1335)

I now invite questions from my colleagues.

**Mr. Alupa Clarke (Beauport—Limoilou, CPC):** Mr. Speaker, I would like to thank my colleague from Beloeil—Chambly for those very interesting remarks.

There are a lot of seniors in my riding, and I am very concerned about their living conditions. Every week, when I go to my riding, I can see that most of them are living in deplorable conditions. When I work with Meals on Wheels, I see their circumstances up close.

In addition to their fragile economic situation, they lack a stable support network. They are so alone. I think that is due in part to the major social upheavals of the 20th century that led to community fragmentation. Seniors no longer have their cousins, aunts, uncles, brothers, and sisters nearby to help.

Aside from what the state can do to help our seniors, I would like to know if my colleague from Beloeil—Chambly has thought of ways to restore the sense of social solidarity that is fading away or gone altogether.

**Mr. Matthew Dubé:** Mr. Speaker, we certainly recognize the challenge my colleague is talking about, namely the social isolation of seniors. A call centre in Chambly that is trying to ease senior isolation has been doing excellent work for many years now. Other organizations do similar work, and we are very pleased that they do.

Although it is hard to pass up the opportunity to sing the praises of people who work hard on the ground in my riding, I must say that, as legislators, we have a duty to take responsibility. Without wishing to overlook the problem raised by my colleague, and I say this with the utmost respect, the fact remains that many of his colleagues seem to be insinuating, at least in their speeches, that seniors do not need

help and are not as poor as some Liberal and NDP members are suggesting. They are wrong. My colleague himself talked about the vulnerability of our seniors.

While I would love for families to get more involved, why, as the managers of this country, are we not ensuring that seniors have the financial resources they need, at least to pay for their groceries and their rent?

[*English*]

**Mr. Mark Gerretsen (Kingston and the Islands, Lib.):** Mr. Speaker, I thank my colleague for his commitment to supporting the bill. He sees the value in this and it is very commendable.

He touched on a really good point, which has come up a number of times in this debate. It is specifically with respect to the fact that the labour market is changing. Jobs now are not the same. Thirty, 40, 50 years ago, someone could get one job, spend his or her career in it, have a pension afterward, and be taken care of. However, the reality of the situation is that things are changing now. As things change, we have to adapt and change the way we go about making sure that services are provided for people when they get older and, in particular, seniors.

I am curious if he wants to expand a bit on the fact that for the younger generation, the labour market is changing. The average individual will have seven careers throughout their time in the labour force. I wonder if he could give his opinion on that matter and how this particular initiative would help to prepare people for the future.

● (1340)

[*Translation*]

**Mr. Matthew Dubé:** Mr. Speaker, I thank my colleague for the question.

We have to make the distinction between a person who changes careers, someone who holds a number of jobs, and someone living in a precarious situation. At the end of the day, we are talking about good jobs. There are good examples in a number of workplaces, even in unionized workplaces where there have been good jobs for a long time. We are seeing two-tiered pension systems.

Just think of young workers starting at a place like Canada Post. We had that debate here in the House in 2011. During collective agreement negotiations, the employer was trying to negotiate less generous pensions for its younger employees. That is a big problem.

I can understand why some younger workers want to explore the labour market and that it is changing. Nonetheless, insecurity also exists in good, stable jobs. Insecurity does not just mean changing jobs. It also has to do with working conditions and the quality of the employment. That is what we are criticizing.

*Government Orders*

[English]

**Mr. Dan Albas (Central Okanagan—Similkameen—Nicola, CPC):** Mr. Speaker, there is currently, depending on which accounting method one uses, an \$8-billion or \$24-billion unfunded liability within the Canada pension plan. I believe these changes would do nothing. Is the member concerned that these new enhancements may end up being used to fill that unfunded liability, rather than going to the people who contributed?

[Translation]

**Mr. Matthew Dubé:** Mr. Speaker, there is still a lot of work to do to make the Canada pension plan viable. However, we have to stop scaring people and giving them the impression that their money will be stolen.

As my colleague from Windsor West said so well, the only time government raided any type of fund was when the Conservative and Liberal governments dipped into the employment insurance fund. Employers and employees contribute to the Canada pension plan to ensure that workers can retire with dignity. Young people and not so young people deserve it.

[English]

**Mrs. Cheryl Gallant (Renfrew—Nipissing—Pembroke, CPC):** Mr. Speaker, I rise on behalf of the people in my riding of Renfrew—Nipissing—Pembroke to participate in this important debate regarding Bill C-26, an act to increase taxes by charging a job-killing payroll tax on working Canadians. The bill would amend the CPP, Canada Pension Plan Investment Board, and the Income Tax Act to implement a job tax.

In politics, as in business, timing is everything. I want to be clear to all Canadians following this debate that I believe we all agree that any specific action that assists in allowing individuals to retire in dignity is good public policy. However, Canadians need more than platitudes from the party in power to know if what is being proposed is in their best financial interests and in the best interests of our country.

Changing elements of this country's social safety net is not something that should be done on an ideological or partisan basis. Conservatives are individuals who take the position that individual choice is preferable. Choosing one's retirement is no exception to our rule of freedom to choose. Individuals from the left take the position that Big Brother, big government, should make all the decisions, which, in this case, is choosing one's retirement. Somewhere there has to be a compromise, which is the current Canadian system of retirement savings.

Canada is a mix of the old age pension, the supplement, which tops up the OAS in the absence of any other income with an eligibility requirement, as well as a variety of tax-assisted savings plans, such as registered retirement savings plans, tax-free savings accounts, and public and private pensions. Anytime some group, individual, or political party seeks to upset the balance of our society, they must be vigorously challenged.

The main purpose of the pension system is to assist households to achieve a balance of assets and liabilities over its most productive time period to prepare for the time when the household's ability to accumulate revenue declines. This is achieved by transferring

resources from working life to post-retirement when income dries up. This is referred to as smoothing consumption over life. What pension plans should not be is a pool of capital for government to take from to fund schemes of dubious or ideological value.

The reason I oppose this plan to expand the CPP at this time is varied. However, it is the Ontario experience that represents the biggest reason why Canadians should be very skeptical of any scheme to tax more dollars out of their and their employers' pockets, particularly under the cover of saving for retirement.

Pension plans exist for the benefit of the pensioners, not for governments in search of cheap and easy capital pools. I send this warning as a direct consequence of comments made by the President of the Treasury Board who has suggested the Liberals see Canadian pension plans as a convenient source of money to finance their party's schemes. I quote from a national newspaper:

...pension funds often invest in infrastructure such as toll roads, airports or other revenue-generating projects. They are seen as less risky and more predictable than financial markets. ...there is no problem with this as long as the fund has the ability to operate wholly independent of the government, and is able to make decisions based solely on their potential to generate a maximum return for the pensioners it serves. But there's real reason to doubt this would be the case in the Liberal scheme.

Right now, the Canada pension plan is fairly well managed. The same could have been said before the Toronto Liberal Party decided to take what used to be a well-managed provincial crown corporation and run it into the ground. I am referring to Ontario Hydro, or Hydro One as it is now called in my province. I make reference to Ontario, because I believe all Canadians should be made aware of the absolute public policy disaster that occurred in Ontario and what happens when ideology is substituted for common sense, particularly when large sums of taxpayer dollars are involved.

First of all, Canadians need to know why the Ontario debacle is relevant to today's discussion about the job-killing tax of Bill C-26.

The failure of Hydro One can thank what is referred to derisively by Ontario ratepayers as the Green Energy and Green Economy Act. This ideologically driven Toronto Liberal policy has, as one of its principle architects, Gerald Butts. Mr. Butts moved, at great taxpayer expense, it has been revealed, from Toronto to the most senior position in the Prime Minister's Office in Ottawa, along with dozens of other ex-Toronto Liberal staffers at great public expense also.

Lynn Morrison, who is Ontario's Integrity Commissioner, observed that, and I quote from the summer edition of the Canadian Parliamentary Review:

During her investigations into Ontario's gas plants, she found political staff had ignored long-established procedures and put party interests ahead of public interest.

These staff now surround the Prime Minister in Ottawa.

*Government Orders*

• (1345)

Under previous Conservative governments, Hydro One, Ontario Hydro, operated at arm's-length from government, much like CPP today. Gerald Butts and his friends changed all that. Through cabinet directives, appointees to the agencies that were supposed to be regulating the electricity monopoly, Ontario Hydro, they forced Hydro One to raise the price of electricity to the highest cost in North America.

This policy to increase the price of electricity has led to energy poverty in Ontario. Tens of thousands of people struggle to pay their electricity bills. For many, it is a choice between heat or eat.

High electricity prices have caused the loss of tens of thousands of jobs in what was once a thriving manufacturing sector in Ontario. This was all done under the cover of climate change, with the smear that if individuals did not support industrial wind turbines in their background, they were a climate change denier, the same sort of left-wing smear that if people do not support this new job tax, they are against a comfortable retirement.

They called the industrial wind turbines so-called green infrastructure and proceeded to hand out fat, juicy contracts to Liberal Party supporters, starting with the then Liberal Party president for \$478 million.

To Toronto Liberals like Gerald Butts, wind turbines are green ideology. The fact that some of their Liberal buddies could cash in just made them push harder. Even though the non-partisan provincial auditor identified a \$37 billion black hole, which is getting bigger and bigger, there was no accountability. Unfortunately, Ontarians only found out about the misspent funds after the money was gone.

Canadians must ask themselves if they want to gamble their retirement the way the Toronto Liberal Party people gambled electricity prices and lost? Ontario is now the most indebted subnational government in the world.

Let us summarize where this bad legislation will take Canadians.

The CPP job tax hike will take money from the paycheques of hard-working Canadians, put hundreds of thousands of jobs at risk, and do nothing to help seniors who need it.

The Liberals are refusing to tell Canadians exactly how much it will cost, but we know many workers and their families in my riding of Renfrew—Nipissing—Pembroke will be paying thousands more dollars every year out of their pockets.

This also means that it will be harder for new graduates to pay off their student loans or for young people to buy their first home. It will be harder for families to save for vacations or their kids' post-secondary education. It will be harder for companies to create jobs and give workers raises.

Canadians who follow the proceedings in the House of Commons during question period have become very aware of a Prime Minister who is wholly distracted whenever he is asked a direct question on a matter of substance, an unfortunate practice that is mimicked by his chief minister of special access fundraising, who follows the same talking points set out by their handler in the Prime Minister's office.

We are seeing a pattern here, similar to the nightmarish regime at the legislature in Toronto where most of that political Liberal staff fled from after destroying the Ontario economy with their huge carbon tax/global adjustment fee charge on electricity bills, eliminating hundreds of thousands of jobs in the manufacturing sector in the process.

What Canadians have begun to realize is that there is a wide separation between the public utterances of the Liberal Party and what is actually happening in Ottawa. This is called style over substance, which samples of the opinions of voters indicate they understand and recognize how the Liberal Party operates in Ottawa today.

It is important to put on the public record that the before the Minister of Finance and he was in private business, he was saying the opposite about Canadian savings to what he is now telling Canadians about why Canada needs a new job tax. Read the book.

I wonder how the Minister of Finance felt about charging for special access before he started collecting contributions. Let us look at the rise in taxes.

The Liberals will hike the CPP job tax from 9.9% to 11.9%, starting in 2019. As a result, the CPP job tax is up to \$2,200 per worker. This CPP job tax in some cases will be split between the employer and employee. For the entrepreneurial self-employed, they will be required to pay 100% of the CPP job tax increase.

Under the guise of helping Canadians save for retirement, in fact the Liberals are pushing through a not so cleverly disguised tax increase on employers and employees.

What this does for employees is take money out of their pockets. What this does to employers is similar except worse. By taking capital away from an employer, the employer has few options.

The first option is to try to raise prices to pay the higher job tax and risk going out business when forced to match the lower wages, safety and environmental standards of a country like China, a country the Liberals are keen to sign a free trade pact with. Option two is to eliminate jobs in the business.

• (1350)

**Ms. Marilyn Gladu (Sarnia—Lambton, CPC):** Mr. Speaker, I definitely am very concerned when I hear that the Liberals are thinking of taking the money coming out of the pockets of taxpayers and using it for infrastructure, and that Gerald Butts might have something to do with it.

Could the member elaborate a bit more on that one?

**Mrs. Cheryl Gallant:** Mr. Speaker, the other option is to permanently lower wages by either implementing an immediate wage freeze or negotiate reductions from all employees for the same work.

*Statements by Members*

Under the cover of so-called help to save for retirement, the Liberal Party is using the CPP as a way to raise taxes and to confiscate the retirement savings of Canadians. Unlike Conservative tax-free savings accounts or registered retirement savings plans, if a CPP contributor dies, either through natural means or the Liberal Party's policy of assisted suicide death, the contributions of a taxpayer contributor are confiscated and individuals who contribute during their entire lifetime and die soon after retirement do not have the opportunity bequeath a pool of funds to their heirs.

**Mr. Mark Gerretsen (Kingston and the Islands, Lib.):** Mr. Speaker, I thank my colleague for her contribution to this debate. It definitely was encouraging to hear her start off by not asking one of my colleagues to resign like she did last time.

We are discussing the CPP, how to strengthen it and how to make it better for future generations. A lot of the discussion we hear from the other side of the aisle is how this would add more of a burden on small businesses and on the people who contribute to CPP today.

How do we properly plan for the future? What do we do with people 20 or 30 years from now who have not properly planned? We will have help them one way or the other.

If my hon. colleague is not prepared to invest today, how does she plan to deal with the problem when it presents itself two to four decades from now?

• (1355)

**Mrs. Cheryl Gallant:** Mr. Speaker, probably the segment of society which is in the most perilous position financially is the widows of men who worked and who did not have a private pension plan. They were stay-at-home moms who did not work outside the home. They are now left with the old age security and a guaranteed income supplement.

This whole new regime-added deduction from the paycheques of employees only serves to make the economy weaker. Conveniently, though, for the Liberals, what it would do is provide a new pool to invest in all their ideological schemes.

It is no wonder Kathleen Wynne and the Toronto Liberal Party were so keen to set up their own version of the CPP.

Changing the CPP at this time is a bad idea.

**Mr. Brian Masse (Windsor West, NDP):** Mr. Speaker, some Conservatives have argued that the current level of the CPP is adequate and financial stables. Others have argued that it is not. Could the hon. member tell us which position is it?

**Mrs. Cheryl Gallant:** Mr. Speaker, my position, and the position of the Conservatives, is that this CPP hike is a tax hike. It is not only a tax hike to the employee who will see less on his or her paycheque, but it is a tax hike on the employer. When employers are self-employed, they take a double hit because they not only have to put in their contribution as a worker but as the owner of the business as well.

**Mr. Dan Albas (Central Okanagan—Similkameen—Nicola, CPC):** Mr. Speaker, the member has suggested that Liberals will view money that is not their own for their own ideological ends. She said that many have speculated that the Liberal Party will look to pension funds, particularly ones in Canada, as a source of revenue

for many of their spending schemes, whether they be on infrastructure or other things. This is a dangerous idea.

Pensions by their very account have a mandate to serve their pensioners, and a big part of today's economic growth is in other markets outside of Canada. Any investment plan is going to take into account trying to get outside of the Canadian market so it can have growth and minimize exposure.

Does the member agree that the Liberal proposal would not be a good thing for Canadian pensioners?

**Mrs. Cheryl Gallant:** Mr. Speaker, the new tax hike on pensions and employers is not a good idea. It reduces the availability of employment, while putting retirement savings at risk.

## STATEMENTS BY MEMBERS

[English]

### NUCLEAR WEAPONS

**Ms. Elizabeth May (Saanich—Gulf Islands, GP):** Mr. Speaker, I rise to draw the attention of the House to a worsening situation in arms control. Globally, we have seen an alarming development in states modernizing nuclear weapons for what they describe as tactical purposes. This may remind some of my colleagues of Dr. Strangelove.

We simply cannot use nuclear weapons. Rather, we should be disarming globally. A working group this summer in the United Nations is working to present, for the United Nations, a 2017 negotiation of a treaty with the goal of eliminating nuclear weapons. I do not understand how it could have happened, but in August Canada voted against taking that to the UN General Assembly.

It is going to the UN General Assembly. Another vote will take place in as little as a few days' time. It is critically important that Canada stand with those who want to ensure we have a world without nuclear weapons.

\* \* \*

• (1400)

### HOUSING

**Mr. Mike Bossio (Hastings—Lennox and Addington, Lib.):** Mr. Speaker, it is Housing on the Hill Day, and I want to thank Bob Cottrell, president of All-Together Affordable Housing Corporation. Under Bob's leadership, this not-for-profit has expanded to include a five-unit building in Belleville for low-income individuals living with chronic illness. This has a significant local impact in combatting poverty.

On a national scale, our government's investment of \$2.3 billion to expand access to affordable housing, including for seniors, will also make a great impact.

All-Together believes that every person has the right to live in dignity, the right to reside in sustainable housing that is safe, decent, affordable, and adapted to their needs. I could not agree more.

They say that home is where the heart is. I can attest that Bob Cottrell's heart is big enough to provide a home for many people. I applaud him for his continued efforts and thank him for his friendship.

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#### VISITING STUDENTS

**Mr. Jamie Schmale (Haliburton—Kawartha Lakes—Brock, CPC):** Mr. Speaker, there is a special group of students in Ottawa today who are participating in a program I call the “capital experience”, where student leaders from each of the seven high schools in my riding come to Ottawa for three days to learn about career opportunities in public life. They have visited Parliament, the South Korean Embassy, Amnesty International, the Supreme Court of Canada, the University of Ottawa, and Summa Strategies Canada Inc.

I wish to thank those who shared their time with these students and thank the businesses and service clubs who sponsored them.

Today, I welcome these students to Parliament: Saige Krofchick and Colby Farrell from Brock; Olivia Earl and Danica Freiter from Crestwood; Olivia Anstess and Tayler D'Andrea from Fenelon Falls; Andrew Carmount and Rachel Reddering from Haliburton; Ksenia Shulyarenko, Ellyn Duke-Watson, and my co-op student Jerad Zitman from I.E. Weldon; Lilly Virtue and Summer Schweitzer from L.C.V.I.; and Chris Flynn and Lauren Gignac from St. Thomas Aquinas.

I ask all my colleagues to join me in wishing these young people all the best as they make decisions regarding their future careers.

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#### SMALL BUSINESS

**Mr. Chandra Arya (Nepean, Lib.):** Mr. Speaker, Canada is a trading nation. We need global trade to sustain the prosperity we enjoy in our wonderful country. We need to promote more bilateral and multilateral trade agreements. We need to honour our trade commitments.

Like every other government in the world, the federal Government of Canada is the biggest buyer of goods and services in our country. We need to use this buying power to develop and sustain small businesses in Canada. Small businesses employ more Canadians than large ones.

There are many contracts offered by the Government of Canada that fall outside of the scope of these bilateral and multilateral trade agreements. Hence, I suggest that, subject to all bilateral and multilateral trade agreements, the Government of Canada, when awarding contracts for the purchase of goods and services, give preference to Canadian small businesses.

#### Statements by Members

#### MILLENNIAL GENERATION

**Ms. Niki Ashton (Churchill—Keewatinook Aski, NDP):** Mr. Speaker, tomorrow we will be hosting a national forum on the Hill entitled *The Precarious Generation: Millennials Fight Back*.

We invite all to attend this forum, the first of its kind.

[Translation]

Millenials have something to say about their future. The stories we heard were often very moving and more powerful than what we could have imagined.

[English]

The most common words that have come up at our consultations across the country are “hopelessness” and “anxiety”, and common phrases are “I've done everything I needed to do and I still can't make it” or “The deck is stacked against me”.

[Translation]

Young workers represent only 15% of the labour force, but more than 25% of unemployed workers. In fact, 48% of young workers have part-time jobs, and often that is not by choice.

[English]

The struggle for justice for our generation is a struggle for all Canadians. It is part of a global struggle against exploitation and marginalization, a struggle for a better social and economic system for us all.

Tomorrow's forum is only the beginning.

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#### 150TH ANNIVERSARY OF CIVIL CODE

**Mr. Nicola Di Iorio (Saint-Léonard—Saint-Michel, Lib.):** Mr. Speaker, 2016 marks the 150th anniversary of a historical milestone in Canada's history.

[Translation]

Today we mark the passage of the Civil Code of Lower Canada in 1866, one year before Confederation. Setting out the principles and the law while ensuring the coherence of the rules, and thus allowing citizens to enjoy the benefits of the rule of law, are just some of the virtues of the Civil Code.

Today, many modern states have given their citizens this powerful tool to help build a strong civilization.

● (1405)

[English]

I invite all of my colleagues to mark the 150th anniversary of our Civil Code and its colossal contribution to the legal duality of our country.

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#### THE PUSH FOR CHANGE

**Mr. Bruce Stanton (Simcoe North, CPC):** Mr. Speaker, today I pay tribute to Joe Roberts, a man who grew up in Midland in my riding but who, in 1989, was a teenage addict living on the streets of Vancouver.

*Statements by Members*

With the help of family and a caring police officer, Joe was able to turn his life around. He went on to lead his own enterprise. He became financially independent and he has shared his story with audiences across the country.

Five years ago, Joe and his colleagues created The Push For Change, a project to raise the issue of youth homelessness to greater attention from policy-makers and the public. Thirty-five thousand young Canadians face this reality every year.

Last May 1st in St. John's, Newfoundland, Joe started pushing a shopping cart on a 9,000-kilometre trek across Canada, and he is speaking out in every community he visits. Today is day 178, and Joe is here visiting parliamentarians with his wife and campaign director, Marie.

I invite all hon. members to join me in saluting Joe Roberts' campaign and The Push For Change.

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**WOOD CONSTRUCTION**

**Ms. Joyce Murray (Vancouver Quadra, Lib.):** Mr. Speaker, I am proud to recognize the University of British Columbia for successfully completing the world's tallest wood building. At 18 stories high, Brock Commons shattered the previous record of 14 stories for wood construction. Trees sequester atmospheric carbon dioxide and their wood stores the carbon, so in addition to being aesthetic, versatile, and safe, wood is a sustainable building material.

Expanding possibilities for wood construction is good for the environment and good for the economy too, since wood product innovation provides new markets, new jobs, and new export opportunities. UBC's newest wood building will serve as a living lab for continuing this innovation.

B.C.'s forest industry leadership, our world-class university and its partners, and this record-busting building have shown that, through green innovation, the economy and the environment do go hand in hand, and when it comes to green buildings, the sky is the limit.

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[Translation]

**SANTINA SEMADAR PANETTA**

**Mr. Angelo Iacono (Alfred-Pellan, Lib.):** Mr. Speaker, on this International Artists Day I would like to pay tribute to our Canadian artists, especially to Alfred Pellan, after whom my riding is named.

I would also like to recognize a Canadian artist from Laval, who has received international acclaim for her extraordinarily unique style. Santina Semadar Panetta's work has been shown in the world's major museums, and she has just returned from Paris after winning first prize at the Carroussel du Louvre art exhibit.

[English]

She has recently won the Leonardo Da Vinci Universal Artist award, and she will be the only Canadian artist representing Canada at the biennale in Italy in March 2017.

I invite all members to discover her art at [santinasemadarpanetta.com](http://santinasemadarpanetta.com).

[Translation]

I am proud that this great artist lives in the riding of Alfred-Pellan.

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[English]

**SPECIAL OLYMPIANS**

**Hon. Pierre Poilievre (Carleton, CPC):** Mr. Speaker, today 70 special Olympians, their parents, and volunteers are on Parliament Hill to share their incredible stories.

Special Olympics Canada provides sporting opportunities to more than 35,000 athletes of all ages, 100 of whom will be going to the games in Austria next year for Canada. They represent a powerful movement of those who show greatness by conquering hardship every day.

Almost one million disabled people have the pride of a job, and many more want the same opportunity. They have champions in people like Mark Wafer, the Tim Hortons owner who has employed more than 100 disabled people, saying that they get the same wages and often do a better job than their counterparts, or Meticulon in Calgary, which is turning autistic young minds into IT professionals. That is the power of work and opportunity that the special Olympians here today personify.

They remind us that God made each of us special, that all have precious value, and that everyone must be free to earn a great life.

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●(1410)

**HIGH-SPEED INTERNET**

**Mr. Colin Fraser (West Nova, Lib.):** Mr. Speaker, in my beautiful riding of West Nova, too many rural communities do not have access to quality, reliable, high-speed Internet service.

In 2016, Internet has become an essential service in the digital economy. Some people in my riding cannot watch this proceeding online, access government services, do their banking, or even check their email. Businesses such as seafood exporters cannot adequately communicate with their customers overseas, and tourism operators have trouble promoting their operations and attracting prospective visitors to our part of the world.

I was pleased that budget 2016 committed \$500 million for extending and enhancing high-speed broadband coverage in rural and remote communities. I certainly look forward to continuing to work with our government and our provincial and municipal partners along with industry to ensure that we link communities across West Nova and rural Canada to the rest of the world with high-speed Internet.



*Statements by Members*

[Translation]

**DIANE MARTEL-BARITEAU**

**Mrs. Sherry Romanado (Longueuil—Charles-LeMoine, Lib.):** Mr. Speaker, this month is Women's History Month and we are honouring the outstanding women who shaped Canada's history. They are the reason why Canada is the country that it is today.

Today, I want to pay tribute to a woman from my riding of Longueuil—Charles-LeMoine, Diane Martel-Bariteau. She is a dedicated volunteer from our community. For 20 years, Ms. Martel-Bariteau has been very involved in the operations of the organization that she helped to found, Maison de la famille LeMoine.

This community organization improves the quality of life of parents, women, and children in the riding of Longueuil—Charles-LeMoine. Providing educational services and assistance to people in need is admirable.

As a woman and a volunteer myself, I commend Ms. Martel-Bariteau for her dedication. She deserves all of our respect.

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[English]

**YAZIDI PEOPLE**

**Hon. Michelle Rempel (Calgary Nose Hill, CPC):** Mr. Speaker, a Yazidi prayer says, "Thou has led us out of darkness into the light".

Nadia Murad and her people have seen much darkness, but she has not been consumed by it. She has instead been the spark of light that has borne the hope of her people, awakening the world to our moral obligation to protect, preserve, and bring justice to victims of genocide.

Canada stands with Nadia and her people. For her oppressors, Nadia has spoken and we will stop their evil and see them to justice; they did not break her, and her strength will be their undoing.

Today, Canada forms a covenant with Nadia to answer her call to bring deliverance, refuge, and justice to her people. We will honour it, and we will challenge the world to do the same: to act to do what is right and to stand for what is good, just, and beautiful.

We honour Nadia and we heed her call, not only because we must but because it is she who brought light to darkness.

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**SPECIAL OLYMPICS CANADA**

**Mr. Adam Vaughan (Spadina—Fort York, Lib.):** Mr. Speaker, it is an honour to follow those comments.

Today, Special Olympics athletes, coaches, and parents from across Canada are here in Ottawa to meet with MPs. This past September, I had the great honour of meeting an inspiring young man, Quinn Martin, a swimmer from my riding of Spadina—Fort York. He told me how the Special Olympics have enriched his life by giving him the chance to compete in the sport he loves. However, it has also done something more important. It has given him his voice, a voice that he now uses in his family and his community to advocate for his peers.

Today, I also had the honour of meeting another athlete from Toronto, Simran Kaur, her parents Hardeep Singh and Jaspal Kaur, and Linda Ashe, the vice-president of the Special Olympics, are here in Ottawa today.

The Special Olympics program and communities right across this country, from coast to coast to coast, are helping more than 40,000 Canadians like Quinn experience the joy and the transformative power of sport. I would like to take this opportunity to thank Special Olympics Canada for the positive role it plays in all of our communities across this country. This evening, it will be hosting a reception with the Minister of Sport and Persons with Disabilities. I encourage all of us to attend—

**The Speaker:** Order, please.

The hon. member for Esquimalt—Saanich—Sooke.

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**HUMAN RIGHTS**

**Mr. Randall Garrison (Esquimalt—Saanich—Sooke, NDP):** Mr. Speaker, today marks Rainbow Day on the Hill, a day when we invite LGBTQ youth to come to Parliament to shadow out-MPs. We hope this opportunity to see lesbian and gay leaders in action will inspire these youth to become involved as leaders in their own communities.

While today the focus is on youth, I also want to remind the government that there is much unfinished business when it comes to my community. Hundreds were kicked out of the Canadian Forces for being gay, lesbian, bisexual and transgender and are still saddled with dishonourable discharges. Hundreds of gay men are still haunted by criminal records for things that are no longer illegal in Canada, often preventing them from travelling or volunteering. Thousands of public servants faced government-orchestrated witch hunts and firings for being members of our community. The harm this did to people's careers and lives remains unacknowledged. The gay blood ban and an unequal age of consent remain in place.

Yes, symbols are important, but the current government needs to act on this unfinished business and in doing so to help put an end to homophobia and transphobia once and for all.

\* \* \*

● (1415)

**BY-ELECTION IN ALBERTA**

**Mr. John Barlow (Foothills, CPC):** Mr. Speaker, it looks as though Conservatives were right after all about how Albertans feel about the job-killing Liberal carbon tax.

### Oral Questions

The residents of Medicine Hat—Cardston—Warner sent a very loud message to the Liberal government yesterday. The electors of Medicine Hat—Cardston—Warner recognize we need some blue skies to balance out the Liberals' not so sunny ways. This by-election was about Canadians standing against the Liberal government's massive deficits, tax hikes, and its plans for a job-killing carbon tax.

I personally know how gruelling it can be to run in a by-election. I want to congratulate Mr. Motz, his team, and his volunteers on their win. He will be an outstanding representative for his riding and, like all Conservative members, he will be a strong voice for the Canadian taxpayer.

We all mourn the loss of Jim Hillyer, who was a great MP, but today I would like to welcome Glen Motz to our team. Here are some numbers I want to put out there: Conservatives, 70; the coalition for a carbon tax, 26.

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### ROYAL CANADIAN NAVY

**Mr. Stephen Fuhr (Kelowna—Lake Country, Lib.):** Mr. Speaker, today is navy day on the Hill. This is a unique opportunity to recognize the importance of Canada's navy and naval organizations, a time to celebrate Canada as a maritime nation. Whether conducting search and rescue operations, deploying combat-ready ships, or providing humanitarian assistance, a strong navy is vital to ensuring Canada's safety, freedom, and prosperity.

The Royal Canadian Navy is in the midst of the most comprehensive fleet modernization in its peacetime history. The national shipbuilding strategy will ensure we have a relevant maritime capability that will defend both our national and international obligations well into the 21st century.

Today I ask all members of the House to join me in recognizing the significant contributions of Canada's navy and to thank both our sailors and their families for their dedicated service and support in defending Canada and its interests at home and abroad.

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## ORAL QUESTIONS

[English]

### IMMIGRATION, REFUGEES AND CITIZENSHIP

**Hon. Rona Ambrose (Leader of the Opposition, CPC):** Mr. Speaker, almost eight months ago on International Women's Day, I asked the Prime Minister to bring Yazidi women and girls, who have been victimized as sex slaves, to Canada. Since then, Germany has brought in over 1,000 Yazidi sex slave survivors as refugees. Nadia Murad is one of these women and she is here today, asking for Canada to do its part. It is time for Canada to step up.

How many Yazidis will the government commit to bring to Canada in the next 120 days?

**Right Hon. Justin Trudeau (Prime Minister, Lib.):** Mr. Speaker, I thank the member opposite for her question and her leadership on this file. It is important to emphasize that Canada will always be an open country, willing to step up and support people in need from all around the world. That is what we did over the past

year in welcoming 30,000 Syrian refugees. That is what we are going to continue to do.

I am pleased to see Nadia again today and reassure her that in the coming months we are committed to bringing in vulnerable Yazidi refugees.

**Hon. Rona Ambrose (Leader of the Opposition, CPC):** Mr. Speaker, I thank the Prime Minister for his verbal commitment, but we will not rest until we see actions.

[Translation]

German Chancellor Angela Merkel has called upon the international community to establish safe zones in the conflict area of Iraq.

Will the Prime Minister respond to that call and help establish safe zones?

• (1420)

**Right Hon. Justin Trudeau (Prime Minister, Lib.):** Mr. Speaker, the reality is that the government understands how important it is for Canadians to strengthen Canada's image as an open country. Canada welcomes people in need from around the world. That is why, together, we welcomed over 30,000 Syrian refugees. That is also why we are committed to bringing in Yazidi refugees in the coming months.

\* \* \*

[English]

### INTERNATIONAL TRADE

**Hon. Rona Ambrose (Leader of the Opposition, CPC):** Mr. Speaker, the Canada-EU trade agreement represents jobs. It represents 80,000 new jobs for Canadians and a half a billion new customers for Canadian businesses, but the Prime Minister is not taking it seriously. He did not get the deal done and he has failed Canadian families that are looking for work. Conservatives understood the benefits this deal brings to Canada and we fought hard to get it over the finish line.

With so many jobs at stake, will the Prime Minister get on a plane and do whatever it takes to get this deal done?

**Right Hon. Justin Trudeau (Prime Minister, Lib.):** Mr. Speaker, from the day we took office, we saw the difficulties and the challenges that would remain in getting CETA accepted. That is why we made changes to make it a more progressive deal and to fix the ISDS provisions that were of concern to Europe. We worked with multiple countries on improving relations and responding to the concerns they had. We are very pleased with the kind of work that we have been able to do to get CETA to this point. We look forward to having a positive resolution in the coming days.

*Oral Questions***THE ECONOMY**

**Hon. Rona Ambrose (Leader of the Opposition, CPC):** Mr. Speaker, speaking of getting on a plane, I want to thank the Prime Minister for making the trip to Medicine Hat to rally our troops for our new MP Glen Motz. After seeing him up close, Albertans were reminded of the huge cost of his carbon tax for families, for seniors, for small businesses, and they decisively voted Conservative.

Will the Prime Minister hear this message, stop his job-killing policies, get Albertans back to work, and please visit more often?

**Right Hon. Justin Trudeau (Prime Minister, Lib.):** Mr. Speaker, as I have for many years, I will continue to visit Alberta very often and all corners of the country. The fact is—

**Some hon. members:** Oh, oh!

**The Speaker:** Order. Hon. members are in a good mood today. I know they want to hear the rest of the Prime Minister's answer.

The right hon. Prime Minister.

**Right Hon. Justin Trudeau:** Mr. Speaker, I will continue to get out across this country to listen to Canadians and talk about how to build a stronger economy and protect the environment at the same time. I will not write off any corner of the country and will continue to engage and show Canadians that every voice matters to me.

This gives me a great opportunity to congratulate all the candidates who stepped up in our democratic process and to indicate that I look forward to welcoming the new member for Medicine Hat—Cardston—Warner to the House.

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**ETHICS**

**Hon. Rona Ambrose (Leader of the Opposition, CPC):** Mr. Speaker, fundraising by the Prime Minister's most senior cabinet ministers has now crossed the ethical line. From drug company executives to mining tycoons, his cash for access fundraising with the finance minister makes it seem like the Liberals learned nothing from the 1990s. These fundraisers are unethical and they violate the Prime Minister's own rules to raise money from people who are seeking preferential access to government.

Why is the Prime Minister ordering his ministers to be star attractions at these cash for access Liberal Party fundraisers?

**Right Hon. Justin Trudeau (Prime Minister, Lib.):** Mr. Speaker, Canadians know that they elected a government that is more open and accessible to all Canadians than ever before.

The number of consultations our ministers are doing, listening to Canadians, is actually the subject of much mirth and criticism from our opponents across the aisle, but we get out and are accessible to everyone. In terms of fundraising, we will always follow all the rules and all the laws in place. The low limits on personal donations in the federal system ensure that there are no ethical challenges in fundraising that follows the rules.

**Hon. Thomas Mulcair (Outremont, NDP):** Mr. Speaker, the Prime Minister has given clear directives forbidding the sort of cash for access fundraising that a number of ministers have been caught participating in, but last week when we raised the problem, the Prime

Minister refused to admit anything was wrong or to return the money.

Today we found out why. The Prime Minister has his own sketchy fundraisers on the go. Canadians are wondering, has the Prime Minister lifted his ban on “pay for play” permanently or is it just as long as he is doing it?

• (1425)

**Right Hon. Justin Trudeau (Prime Minister, Lib.):** Mr. Speaker, as Canadians watch what is going on in the electoral cycle south of the border, we can be confident that the system we have in place is actually tremendously powerful in terms of keeping individual donations low, banning corporate donations, and banning union donations.

The rules in place ensure that when those rules are followed, there are no ethical breaches. There is openness, transparency, accountability, and the expectation of openness that Canadians expect of all their members of Parliament.

**Hon. Thomas Mulcair (Outremont, NDP):** Mr. Speaker, last week his defence was that he is not as bad as the Conservatives. This week it is that he is not as bad as Trump.

[*Translation*]

The Prime Minister knows that, given its checkered past, his government's ethical conduct must be irreproachable. Giving privileged access to people who can write \$1,500 cheques to fill Liberal Party coffers is not irreproachable ethical conduct.

Will the Prime Minister be sincere in his efforts to serve the public interest and put an end to his government's practice of giving rich people access to ministers?

**Right Hon. Justin Trudeau (Prime Minister, Lib.):** Mr. Speaker, in our federal system, we have very clear, very strict rules about fundraising. It is impossible for anyone to donate more than \$1,500 per year to a federal party. We are following those rules, as are all members of the House.

That is what Canadians expect. That is why money does not influence our decisions as the government or as parliamentarians. All Canadians can be proud of our system.

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**INDIGENOUS AFFAIRS**

**Hon. Thomas Mulcair (Outremont, NDP):** Mr. Speaker, the situation in Muskrat Falls is getting worse by the day. This government promised a new nation-to-nation relationship with indigenous peoples.

In the words of the Prime Minister, “No relationship is more important to me and to Canada than the one with Indigenous Peoples.”

*Oral Questions*

What happened to those fine words? Will the Prime Minister finally take action on this file and protect the health of the indigenous peoples who depend on these fisheries?

**Right Hon. Justin Trudeau (Prime Minister, Lib.):** Mr. Speaker, indeed the commitments we made to indigenous peoples indicate that respect, collaboration, and partnership are essential.

We believe the same to be true about the provinces. The fact that the province is working with the communities affected and consulting indigenous peoples is very important in determining whether to move forward with the project or not. We have confidence in our provinces in this confederation.

[English]

**Hon. Thomas Mulcair (Outremont, NDP):** Mr. Speaker, hunger strikers and their supporters travelled all the way from Labrador to bring concerns about Muskrat Falls to the Prime Minister here in Ottawa. All they got in return was a flippant, insulting comment from a Liberal backbencher that shows how out of the touch the government really is when it comes to the realities in Labrador. These are fundamental issues of indigenous rights and health.

What is the Prime Minister doing, specifically, to address the concerns raised by Inuit and Innu about the poisoning of their fishery with methyl mercury? What is he doing?

**Right Hon. Justin Trudeau (Prime Minister, Lib.):** Mr. Speaker, the relationship with indigenous peoples is extraordinarily important for this country, based on respect, based on science, based on partnerships. That is why we are ensuring that the province continues to consult and engage on this project with the full respect that we all expect will be shown towards indigenous peoples in this country.

\* \* \*

[Translation]

**REGIONAL ECONOMIC DEVELOPMENT**

**Hon. Denis Lebel (Lac-Saint-Jean, CPC):** Mr. Speaker, the Prime Minister is going to eliminate the position of minister responsible for the Economic Development Agency of Canada for the Regions of Quebec. This is a slap in the face to the regions of Quebec, which are losing someone who specifically listened to their needs.

Worse still, none of the other 39 Liberal members from Quebec are standing up and saying that this is not right and that we must defend the regions.

Do they realize that, to help the regions, it takes people who are very familiar with each region of the country?

Will the Liberals keep those positions, and will any members from Quebec stand up and say that it makes no sense to eliminate them?

**Hon. Navdeep Bains (Minister of Innovation, Science and Economic Development, Lib.):** Mr. Speaker, we have a strong team of 40 members from everywhere across the province who are working hard for Quebec.

Through Canada Economic Development for Quebec Regions, our government is working to support economic development in the regions of Quebec. Our government is committed to promoting

innovation, fostering the growth of businesses, and developing a clean economy that benefits everyone.

● (1430)

**Hon. Denis Lebel (Lac-Saint-Jean, CPC):** Mr. Speaker, for eight years, I had the honour of serving as the minister responsible for the Economic Development Agency of Canada for the Regions of Quebec. From Sept-Îles to Hemmingford, from Val-d'Or to Longueuil, I travelled all over Quebec.

I have nothing against the minister and I am not familiar with the Mississauga region, but I can say that, in Quebec, it is important to understand the uniqueness of each region. When it comes time to create jobs, it is really difficult.

Will the government finally sign the softwood lumber deal? If the deal with Europe falls through, can we at least reach a deal for softwood lumber?

[English]

**Hon. Navdeep Bains (Minister of Innovation, Science and Economic Development, Lib.):** Mr. Speaker, Quebec wants a government that is going to be able to deliver for it. That is why we have invested \$380 million in our post-secondary institutions in Quebec. That is why we have invested over \$300 million in the regional economic development agency, to invest in all regions throughout Quebec.

More importantly, we are committed to the aerospace sector. With the Mirabel announcement, for example, we are going to help secure over 1,000 jobs in that region. That is delivering for Quebec.

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**INTERNATIONAL TRADE**

**Hon. Gerry Ritz (Battlefords—Lloydminster, CPC):** Mr. Speaker, when the now trade minister was in opposition as trade critic she said, "Mr. Speaker, on CETA, we in the Liberal Party are adults".

Unfortunately, she was unable to follow her own advice last week as she stormed out of the room during important talks.

Since the trade minister cannot get it done, will the Prime Minister spend some of his shrinking political capital, get on a plane to Brussels, and finalize this important deal?

**Hon. Chrystia Freeland (Minister of International Trade, Lib.):** Mr. Speaker, I am all in for Canada at the negotiating table and I will continue to deliver for Canadians on trade time after time.

As it happens, I am 48-years-old, and I am proud of the achievements in my life, from growing up in northern Alberta to raising my three kids in Toronto today.

I am sure every member of the House is equally proud of their achievements and their work for Canadians. For any member to infer that any other member is not an adult diminishes us all.

**Some hon. members:** Oh, oh!

**The Speaker:** I know that all members want to be seen as adults and therefore will want to listen to the answers.

The hon. member for Battlefords—Lloydminster.

**Hon. Gerry Ritz (Battlefords—Lloydminster, CPC):** Mr. Speaker, it is her line not mine.

The fact that the trade minister walked away from a deal that would deliver at least 80,000 new jobs for Canadians and increase our bilateral trade with the EU by 20% gives Canadians, business, and exporters cold comfort.

The Prime Minister loves to roll up his sleeves for photo ops. How about he rolls up his sleeves, gets on a plane, and gets the job done that the trade minister could not. If he cannot do that, maybe he would like to double down and get the TPP done.

**Hon. Chrystia Freeland (Minister of International Trade, Lib.):** Mr. Speaker, when it comes to CETA, Canada has done its job. In fact, Stephen Harper's former director of policy has said, "There is not much to fault this government for on CETA. I think they have been working hard. In fact, I know they have been working hard to conclude this deal."

Perrin Beatty, a former Conservative minister and CEO of the Canadian Chamber of Commerce, has said, "Canada has done what it can.... This is a matter of internal politics within Europe and they have to resolve it themselves."

If the Conservatives really support CETA, maybe they should be adults and get behind this.

\* \* \*

#### SMALL BUSINESS

**Hon. Candice Bergen (Portage—Lisgar, CPC):** Mr. Speaker, last week, the millionaire finance minister told those Canadians who work in jobs like truck driving or reception that their services are no longer required.

**Some hon. members:** Oh, oh!

**Hon. Candice Bergen:** Mr. Speaker, there is a lot of yelling.

**The Speaker:** Order. I am hearing noise from both sides. We do not want to hear noise from both sides. We want to hear the question.

The hon. opposition House leader.

**Hon. Candice Bergen:** Mr. Speaker, this talk of adult conversations seems to have gotten everyone all worked up.

The dismissive comments by the Liberal finance minister are sadly very typical of the Liberal elite. While the finance minister has time to hobnob and listen to his rich friends who can pay for access to him, he ignores ordinary Canadians who work in everyday jobs.

When will the finance minister stop consulting these friends who are so clearly out of touch with ordinary Canadians, and start doing his job?

**Hon. Bill Morneau (Minister of Finance, Lib.):** Mr. Speaker, we know that it is critically important to support Canadians as they strive to be successful. We know that the challenges of globalization and technological change are real. We also know that Canadians can succeed.

We are working to support them through education, training, and retraining, methods that we know will enable us to continue to be

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successful in the face of global challenges. That is what we are going to do for Canadians now and in the future.

• (1435)

**Hon. Candice Bergen (Portage—Lisgar, CPC):** Mr. Speaker, what the finance minister might not be aware of is that there are small businesses that create jobs, such as for receptionists and truck drivers, that people are happy in and want to keep doing. It is ministers like this who do not understand the jobs created by small businesses, which sometimes employ one, two, or three people.

Whether it is an increase in taxes on small businesses, CPP tax hikes, or a carbon tax, why are the Liberals so intent on making enemies out of small businesses and the good people who work every single day for them?

**Hon. Bill Morneau (Minister of Finance, Lib.):** Mr. Speaker, I am pleased to say that, as part of our pre-budget consultations, we have now talked to more than 140,000 Canadians. We absolutely recognize that listening to Canadians is critically important.

We know that many Canadians are anxious to see that the success they want for themselves and their families can actually be delivered, and that is what we intend on doing. We started it with budget 2016, and we are going to keep on this track this fall and next year so we can ensure, for the future of Canada, that Canadians are successful as they face challenges in their roles.

\* \* \*

[Translation]

#### YOUTH EMPLOYMENT

**Ms. Anne Minh-Thu Quach (Salaberry—Suroît, NDP):** Mr. Speaker, last weekend, the Minister of Finance said that precarious employment has become the norm for generation Y and that we have to get used to it.

Today, the Prime Minister was booed at the young workers summit for repeating the words of his Minister of Finance. The Liberals' inaction is fuelling young people's cynicism. Many of them have precarious jobs and they are looking to the government to improve their working conditions.

When will the government drop its laissez-faire attitude and get on this? When will it show some leadership? When will it do something about precarious employment?

[English]

**Hon. MaryAnn Mihychuk (Minister of Employment, Workforce Development and Labour, Lib.):** Mr. Speaker, I think each and every one of us knows the tough times that youth are facing in today's economy. Our government recognizes the changing nature of work and how young Canadians need to be prepared to adapt to these challenges. This is exactly why our government has made unprecedented investments in skills and training, much of it directed to youth, to help them find and keep good-paying jobs.

In addition, last week I was proud to launch the Expert Panel on Youth Employment. This panel is going to—

*Oral Questions*

**The Speaker:** The hon. member for Churchill—Keewatinook Aski.

**Ms. Niki Ashton (Churchill—Keewatinook Aski, NDP):** Mr. Speaker, after a year of the government turning its back on young people, delegates at the CLC youth conference today symbolically turned their backs on the Prime Minister. Young Canadians are growing increasingly frustrated by their precarious future.

Yesterday, I invited the Prime Minister to our national forum on the rise of precarious work in the millennial generation.

Will the government recognize that this trend is a result of policies, many brought in by Liberal governments, that are marginalizing the millennial generation? Will the Prime Minister recognize that young Canadians do not need selfies, but that what they need is economic change?

**Hon. Bill Morneau (Minister of Finance, Lib.):** Mr. Speaker, how we can work to ensure success for young Canadians is absolutely critical to this government. We started down this path in budget 2016 by talking about how we could help students.

We are working on strategies to ensure that we help people to get the skills, training, and retraining that will allow them to face up to the economy of today so they can be successful not only today but in the future. That is our agenda. It is real change.

\* \* \*

[Translation]

**ETHICS**

**Mr. Jacques Gourde (Lévis—Lotbinière, CPC):** Mr. Speaker, all Canadians should have fair and equal access to the finance minister. The fact that the Liberals are putting a \$1,500 price tag on that access in the form of a contribution to the Liberal Party is a problem.

Which classes of Canadian society is this privileged access to the Minister of Finance reserved for and why?

**Hon. Bardish Chagger (Leader of the Government in the House of Commons and Minister of Small Business and Tourism, Lib.):** Mr. Speaker, they are intentionally confusing things.

There are open and transparent pre-budget consultations, and there is lawful fundraising. We are following the rules, and I hope that all other members of the House are too.

**Mr. Jacques Gourde (Lévis—Lotbinière, CPC):** Mr. Speaker, privileged access to the Minister of Finance suggests that some files crucial to the economic health of our country are influenced more than others to the benefit of certain interest groups.

Can the Minister of Finance reassure the House and state that privileged access by these wealthy individuals does not influence Canada to move in the wrong economic direction, thereby harming Canadians' well-being?

• (1440)

**Hon. Bardish Chagger (Leader of the Government in the House of Commons and Minister of Small Business and Tourism, Lib.):** Mr. Speaker, all Canadians have access to our government. We have a more open and transparent government. That

is what Canadians asked for and that is what we will give them. We are following the rules and we will continue to do so.

[English]

**Mr. Blaine Calkins (Red Deer—Lacombe, CPC):** Mr. Speaker, on November 7, the finance minister will be the star attraction at another cash-for-access fundraiser, organized by Barry Sherman, the chairman of Apotex. We know that Apotex has lobbied the finance minister three times in the last six months. Now, we learn that Apotex is actively suing the federal government.

Clearly, the Prime Minister's rules are being broken. Why will the Prime Minister not punish his ministers? Is it because the Prime Minister has secretly instructed his ministers to engage in these cash-for-access kickbacks anyway?

**Hon. Bardish Chagger (Leader of the Government in the House of Commons and Minister of Small Business and Tourism, Lib.):** Mr. Speaker, first, I reject the premise of the question. I have to say they are intentionally confusing an open and transparent budget consultation process with lawful, ethical fundraising.

It is important to recognize that this government follows the rules, the same rules that were put in place by the previous government. If those rules worked for the Conservatives when they were in government, why do they not work for them now?

Our government committed to Canadians to be more open, more transparent, and to engage and consult with them.

We will continue to listen to Canadians.

**Mr. Blaine Calkins (Red Deer—Lacombe, CPC):** Mr. Speaker, the only thing they rejected is them with their own rules. The rules that the Prime Minister published were clear: no stakeholder should get preferential access because they donate to a party or a politician. He either believes in his words or he does not.

The vice-president of RBC Dominion Securities attended an event with the finance minister in October. The CEO of EllisDon construction attended the Prime Minister's event in September. And now the chairman for Apotex is helping organize the finance minister's November high-roller event.

Does the Prime Minister believe in his rules, and if he does, when will he stop dodging these questions and put an end to these cash-for-access fundraisers?

**Hon. Bardish Chagger (Leader of the Government in the House of Commons and Minister of Small Business and Tourism, Lib.):** Mr. Speaker, I have to say that what is clear is that the Conservatives have not changed their ways. They continue to mix an open and transparent budget consultation process with fundraising for political parties, fundraising that all parties in the House do, fundraising that follows the rules that were put in place by the previous government.

The reason they are being so noisy is that they do not want to hear what is happening, because we are following the rules, and to act otherwise is just unjust, something the Conservatives are very good at doing.

*Oral Questions*

[Translation]

**AIR TRANSPORTATION**

**Mr. Robert Aubin (Trois-Rivières, NDP):** Mr. Speaker, we have learned that the government was considering privatizing Canadian airports. Even though huge amounts of taxpayers' dollars were spent on building these infrastructures that are crucial to our economy, the government is considering a fire sale of these assets to finance its deficit.

We know that the recommendation to privatize airports came from the Emerson report, even though, oddly enough, the report completely ignored the views of airport workers and travellers.

Is the government considering implementing these recommendations in order to finance its infrastructure plan?

**Hon. Marc Garneau (Minister of Transport, Lib.):** Mr. Speaker, I would like to thank my colleague for his question.

The Emerson report does make 60 recommendations, and my colleague just spoke about one of them. We are studying all these recommendations while maintaining the priority of protecting consumers' and Canadians' interests with respect to airports, airlines, and what is important to them. We are examining this issue, but definitely have not made any decisions.

\* \* \*

**HOUSING**

**Ms. Marjolaine Boutin-Sweet (Hochelaga, NDP):** Mr. Speaker, today, representatives of the Canadian Housing and Renewal Association, the CHRA, across Canada were on Parliament Hill to talk to us about housing.

They are concerned about rent subsidies disappearing when social and co-operative housing agreements expire. This year alone, over 140,000 households are in danger of losing their subsidies. The minister responsible for housing has a mandate to address this urgent matter, but has done so only with temporary measures.

What is the minister's long-term plan?

● (1445)

**Hon. Jean-Yves Duclos (Minister of Families, Children and Social Development, Lib.):** Mr. Speaker, I thank our colleague for giving me an opportunity to talk about how important the work of the partners she mentioned is in developing a national housing strategy and for a renewed federal commitment to helping all of our families with their housing needs.

In the March 2016 budget, we announced major investments to meet short-term needs. We are very happy to be working with the whole community and all other levels of government to assure Canadians that we will continue to be there for them, in the short and long terms, to help them with housing.

\* \* \*

[English]

**TOURISM INDUSTRY**

**Mr. Ron McKinnon (Coquitlam—Port Coquitlam, Lib.):** Mr. Speaker, today the world's largest travel guide, *Lonely Planet*, named Canada the premier destination for 2017.

We know that our government is working hard to make sure that Canada is ready to welcome the world as we celebrate 150 years of Confederation. Can the Minister of Small Business and Tourism please tell us what we are doing to build on this momentum and to make sure that we are fully supporting our tourism industry?

**Hon. Bardish Chagger (Leader of the Government in the House of Commons and Minister of Small Business and Tourism, Lib.):** Mr. Speaker, I would like to thank the hon. member for that great question.

Being named the top tourist destination in 2017 by *Lonely Planet* is both an endorsement and an opportunity, an opportunity to grow the economy, increase export revenues, create more jobs for the middle class and those working hard to join it, and bring more tourists to our great nation for a taste and feel of what Canada has to offer.

Small businesses are the backbone of the tourism industry, and where the Conservative government was cutting support, our government has increased funding to Destination Canada to increase our market share and to ensure that people do not just visit Canada, they keep coming back.

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**IMMIGRATION, REFUGEES AND CITIZENSHIP**

**Hon. Michelle Rempel (Calgary Nose Hill, CPC):** Mr. Speaker, at committee we heard searing testimony that showed that Yazidis face discrimination by UN refugee processing agents. The sad reality is that the UN is not referring Yazidi genocide victims to Canada as candidates for entry as government-sponsored refugees.

Given this, will the government commit to working with a broad range of groups, such as Yazda, to develop new ways of identifying genocide victims and immediately bringing them to Canada?

**Hon. John McCallum (Minister of Immigration, Refugees and Citizenship, Lib.):** Mr. Speaker, I think the great thing about today is that parties have risen above partisanship, and all of us are supporting this motion about Yazidis, just as all parties supported our effort to bring 25,000 refugees from Syria. When we look around the world, we can be pleased, although we have some differences, that we have come together on these two important refugee issues, and we will work to get the job done.

**Hon. Michelle Rempel (Calgary Nose Hill, CPC):** Mr. Speaker, the Yazidi survivors of sexual slavery have been subjected to horrors that many of us cannot even understand. As one victim said, "If you can't save us, please bomb us. We can't bear to live".

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These women need to come to Canada, and they will need special support and care. Will the government commit to bringing Yazidi sex slave survivors to Canada and to ensuring that special programs are in place to care for them and aid in their recovery?

**Hon. John McCallum (Minister of Immigration, Refugees and Citizenship, Lib.):** Mr. Speaker, I had the pleasure and the honour to meet Nadia earlier today. I salute her for the amazing work and dedication she has shown on this subject.

I assure you, Mr. Speaker, that we on this side of the House are every bit as enthusiastic and committed to welcoming Yazidis to this country. We are looking into various ways in which this can be done, and we will do the job.

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### NATIONAL DEFENCE

**Mr. James Bezan (Selkirk—Interlake—Eastman, CPC):** Mr. Speaker, images of Canadian troops operating Iraqi vehicles, sighting targets with sniper rifles, and painting targets near Mosul have emerged on social media. One source said that Canadian soldiers are still moving on the front line.

When the Liberals were in opposition, they demanded more transparency but have now ended briefings on what our troops are doing in the battle for Mosul. This is blatant hypocrisy. Why should Canadians have to learn on Twitter what our troops are doing to defeat ISIS, rather than from the government?

**Hon. John McKay (Parliamentary Secretary to the Minister of National Defence, Lib.):** Mr. Speaker, as you will recollect, the House debated the train, assist, and advise motion back in February and March of this year, and based upon that motion, and based upon instructions from the government, the military is, in fact, conducting its train, advise, and assist motion. Any other commentary beyond that, such as suggested by the hon. member opposite, would, in fact, jeopardize operational security, and he would not, I am sure, wish to do that.

• (1450)

[Translation]

**Mr. Pierre Paul-Hus (Charlesbourg—Haute-Saint-Charles, CPC):** Mr. Speaker, I think that the safety of our soldiers is more important and that Canadians should be informed.

The government is very tight-lipped about what our soldiers are doing in Iraq. Our Kurdish partners, in contrast, do not seem to have the same sense of restraint. Kurdish news station Rudaw broadcast images of Canadian soldiers on the front line during the Mosul liberation operation. We are getting information about where Canadian soldiers are on the ground and what they are doing from a Kurdish agency. That is pathetic.

Will the Liberal government start being transparent and give Canadians information?

[English]

**Hon. John McKay (Parliamentary Secretary to the Minister of National Defence, Lib.):** Mr. Speaker, I am actually a bit surprised that the hon. member would raise issues of images of Canadian soldiers, alleged or otherwise. It is an important operational security

issue that the government, if I may use his words, remains tight-lipped about these issues.

The siege of Mosul is under way. It is enjoying some success. Canadian soldiers stay within their mandate to train, assist, and advise.

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### THE ENVIRONMENT

**Mr. Fin Donnelly (Port Moody—Coquitlam, NDP):** Mr. Speaker, it has been 12 days since the *Nathan E. Stewart* ran aground, spilling diesel fuel into the traditional waters of the Heiltsuk first nation. The situation is being described by first nation leaders as an environmental disaster, and the government response has been an abject failure. First, massive delays, then a vessel hired to help with the cleanup began to sink, and yesterday, oil booms failed because of rough weather.

What is the government doing to prevent further damage? Is this what the minister meant by a world-class response, and if so, what planet is he living on?

**Hon. Marc Garneau (Minister of Transport, Lib.):** Mr. Speaker, our government remains committed to improving marine security. That is why I am working with my colleague, the Minister of Fisheries, Oceans and the Canadian Coast Guard, to come forward with a coastal strategy that will improve marine safety. Certainly the tragic events of the *Nathan E. Stewart* tug sinking is a clear illustration that we need to do more. We are working with the local community. I spoke today with the Heiltsuk chief of that region, and we are working with them.

We will be coming forward with better measures in the future to address marine security.

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### TELECOMMUNICATIONS

**Ms. Rachel Blaney (North Island—Powell River, NDP):** Mr. Speaker, instead of expanding access to broadband Internet, companies like Telus are actually disconnecting my constituents. As of November 16, residents of Cortes Island and parts of Quadra Island will have no Internet whatsoever.

While we have seen some commitments on broadband, there seems to be zero funding for last-mile connection in rural Canada.

What will the government do to prevent my constituents from being cut off from the Internet next month and to make sure that all rural Canadians have access to broadband?

**Hon. Navdeep Bains (Minister of Innovation, Science and Economic Development, Lib.):** Mr. Speaker, we understand the challenges on the digital divide. This is something our government is very much committed to addressing. We are also working on a program called connecting Canadians, and it is about making sure that we connect Canadians in rural and remote regions.



Above and beyond that, in the last budget we committed over \$500 million for broadband connectivity. We are going to be rolling out this program to make sure that we deal with that digital divide and the socio-economic issues that exist in some of our urban centres, as well.

\* \* \*

### INDIGENOUS AFFAIRS

**Mrs. Cathy McLeod (Kamloops—Thompson—Cariboo, CPC):** Mr. Speaker, the RCMP is investigating how a chief and his family allegedly took \$4.2 million over three and a half years. This money was to be used for bands to improve life on reserve but instead went to trips to Cuba and Vegas. The information sat in the department for years, where people noticed nothing amiss. Members only found out about this outrageous abuse through the First Nations Financial Transparency Act.

When will the minister ensure that basic information is easily accessible to band members?

**Hon. Carolyn Bennett (Minister of Indigenous and Northern Affairs, Lib.):** Mr. Speaker, accountability and transparency are key tenets of the government and are vital in ensuring the delivery of the historic investments in indigenous and northern communities through budget 2016.

While we are engaging first nations on the way forward on transparency and accountability, first nations continue their long-standing practice of reporting on their financial and program performance both to their members and to the department. The member knows this very well.

**Mrs. Cathy McLeod (Kamloops—Thompson—Cariboo, CPC):** Mr. Speaker, the Liberals have been engaging for over a year, and they have done absolutely nothing.

The First Nations Financial Transparency Act showed that the vast majority of first nations expenditures were reasonable and appropriate. Unfortunately, we now have a list of bands where there is significant concern, from Alexander to Samson Cree. In the words of Sherry Greene, the grassroots people are the ones suffering in the end.

When will the minister get the records out of the department's basement and enforce the transparency act?

• (1455)

**Hon. Carolyn Bennett (Minister of Indigenous and Northern Affairs, Lib.):** Mr. Speaker, the government takes these allegations of misuse very seriously, and when necessary, as the member knows well, INAC conducts a forensic audit to ensure that the funds were used in the intended manner.

The audit was commissioned by the Alexander First Nation, and therefore we cannot comment on it, but we are reviewing the situation to determine whether or not a forensic audit will be required.

We are working with the information and each first nation, and any first nation member who has any questions can get that information—

**The Speaker:** The hon. member for Cypress Hills—Grasslands.

### Oral Questions

#### ETHICS

**Mr. David Anderson (Cypress Hills—Grasslands, CPC):** Mr. Speaker, the Minister of Agriculture and Agri-Food's chief of staff faces allegations of perjury in court this week.

Is it true that this is a private prosecution because the previous charge filed was thrown out by Justice of the Peace and former Ontario Liberal agriculture minister Leona Dombrowsky, whose family sold its quota to the same chief of staff's company?

There was \$140 million of egg quota, lawsuits left and right, sealed court records, and a failed Liberal candidate.

Why is the minister keeping this walking, talking ethics time bomb around?

**Hon. Lawrence MacAulay (Minister of Agriculture and Agri-Food, Lib.):** Mr. Speaker, having a person in my office with agriculture experience is an asset to my office and to the agricultural community.

This is a very successful and upstanding member of her community, my chief of staff. She is a successful lawyer and a successful businesswoman. She has also been nominated as citizen of the year.

I think it is an asset to agriculture and an asset to my office to have a woman with these credentials working in the office.

\* \* \*

[Translation]

#### HEALTH

**Mr. Denis Lemieux (Chicoutimi—Le Fjord, Lib.):** Mr. Speaker, as many of my colleagues know, I am working to make Saguenay the Canadian capital of healthy lifestyles. I am challenging my colleagues in the House to do the same in their community.

Can the Minister of Health tell us how the major announcement she made yesterday on healthy eating habits will help Canadians make healthy choices?

**Hon. Jane Philpott (Minister of Health, Lib.):** Mr. Speaker, I thank my colleague the member for Chicoutimi—Le Fjord for the question.

We are using all the tools at our disposal including legislation, regulations, and education to encourage healthy choices. We are updating Canada's Food Guide, improving labelling, addressing sodium, trans fats, sugars, and food colouring, as well as dealing with advertising aimed at children.

*Oral Questions*

[English]

**INTERNATIONAL TRADE**

**Mr. David Yurdiga (Fort McMurray—Cold Lake, CPC):** Mr. Speaker, the Canadian International Trade Tribunal has begun an investigation into the Liberal drywall tariff and its effects. The tribunal expects to have its first hearings in late November.

This Liberal drywall tariff is far from being settled and has devastating effects on the people in Fort McMurray, who are trying to rebuild their homes and lives.

Will the Minister of International Trade suspend the Liberal tariff until a verdict is reached, or is this new tax just too much for the Liberal government to pass on?

**Hon. Bill Morneau (Minister of Finance, Lib.):** Mr. Speaker, we know that many families in western Canada are concerned that anti-dumping tariffs are affecting the price and availability of drywall, especially those working to rebuild Fort McMurray.

There are concerns that these duties could delay important projects, including the rebuilding there. Ensuring fair trade practices is important, but delays in reconstruction are a serious concern. That is why I have asked the Canadian International Trade Tribunal to investigate whether or not tariffs are in the public interest immediately, instead of after its final determination is made, and to report on their findings as soon as possible in January so that we can determine the best path forward.

\* \* \*

**NATIONAL DEFENCE**

**Ms. Sheri Benson (Saskatoon West, NDP):** Mr. Speaker, today is Rainbow Day on Parliament Hill, but the government has failed to fix many issues still facing members of the LGBTQ community.

LGBTQ Canadians who served this country proudly as members of the Canadian Forces and were dishonourably discharged for being gay or lesbian are still waiting for the revision of their service records.

Given that the defence committee has just voted unanimously to right this wrong, and the military ombudsman stands ready to act, will the government act to revise the records without further delay.

**Hon. John McKay (Parliamentary Secretary to the Minister of National Defence, Lib.):** Mr. Speaker, the question by the hon. member was raised by her colleague earlier in the year. It is an important question, and I think all of us in the House can agree that the practices prior to 1992 are unacceptable in 2016. As this is an important issue, the whole of government is engaged in this in an appropriate and fulsome response to the question she has raised.

I am hoping that in the fullness of time we will get back to her in a way that is quite appropriate.

\* \* \*

● (1500)

**NATURAL RESOURCES**

**Ms. Jennifer O'Connell (Pickering—Uxbridge, Lib.):** Mr. Speaker, today is the first annual Energy Star day in Canada. The

Energy Star symbol identifies high-efficiency products in lighting, appliances, electronics, and new homes.

Would the hon. Minister of Natural Resources tell the House how the Energy Star program contributes to energy efficiency in our daily lives and saves Canadians money?

**Hon. Jim Carr (Minister of Natural Resources, Lib.):** Mr. Speaker, we are proud to support Energy Star, a symbol that identifies products and new homes that meet or exceed high efficiency standards. Earlier this year, I presented the 2016 Energy Star Canada award at the Manitoba hydro building in Winnipeg, one of the most energy efficiency buildings in the world.

On this inaugural Energy Star day, we encourage all Canadians to make a commitment to save energy and protect the environment.

\* \* \*

**HEALTH**

**Mr. Gordon Brown (Leeds—Grenville—Thousand Islands and Rideau Lakes, CPC):** Mr. Speaker, this morning I met with a number of thalidomide survivors who are in Ottawa today. Their stories are heartbreaking. They have been denied coverage under the compensation that our government announced in 2015, and they have no right to appeal.

Will the Minister of Health do the right thing, start working with the survivors, and provide them with the compensation that would make their life more bearable?

**Hon. Jane Philpott (Minister of Health, Lib.):** Mr. Speaker, as the hon. member has indicated, the story of the use of thalidomide in the 1950s and 1960s was a tragedy. As Minister of Health and as a family doctor, I sympathize deeply with the hardship that this has caused for those who have been impacted.

The previous government developed a compensation program for affected individuals and selected Crawford & Company to act as an independent third party administrator.

Our government is committed to continuing to offer support to help people live the rest of their lives with dignity.

\* \* \*

[Translation]

**NATURAL RESOURCES**

**Mr. Rhéal Fortin (Rivière-du-Nord, BQ):** Mr. Speaker, the Muskrat Falls hydro project in Labrador has become a total fiasco that has already cost taxpayers \$6.5 billion. The work site is literally a disaster. However, the Prime Minister and the Government of Newfoundland and Labrador are talking about lifting the cap on federal funding. It could cost as much as \$15 billion, and no one can guarantee that it will not go up more than that.

*Business of Supply*

Does the Prime Minister plan to throw more of Quebec taxpayers' money down the bottomless pit of Muskrat Falls, a project that will hurt Quebec?

[English]

**Hon. Jim Carr (Minister of Natural Resources, Lib.):** Mr. Speaker, as we know, the previous government offered a loan guarantee to the Muskrat Falls project in 2013. If the Government of Newfoundland and Labrador seeks to have that loan guarantee extended, the Government of Canada will look at it very seriously.

[Translation]

**Mrs. Marilène Gill (Manicouagan, BQ):** Mr. Speaker, Muskrat Falls is an economic disaster, an environmental disaster, and an insult to Quebec.

The premier of Newfoundland behind the project even described it as an opportunity to declare independence from the yoke of Quebec. All members across party lines, except for the Bloc Québécois, voted in favour of this project, despite two unanimous motions by the Quebec National Assembly denouncing this scandalous attempt to create unfair competition for Hydro-Québec.

Quebeckers paid for their electricity network themselves. How can anyone justify asking them to fork out billions of dollars to help their competitor?

[English]

**Hon. Jim Carr (Minister of Natural Resources, Lib.):** Mr. Speaker, if the Government of Newfoundland and Labrador wishes to discuss the possibility of an extension of loan guarantees, the Government of Canada will consider it seriously.

\* \* \*

#### PRESENCE IN GALLERY

**The Speaker:** I would like to draw to the attention of hon. members the presence in the gallery of Ms. Nadia Murad Basee Taha, Nobel Peace Prize nominee and United Nations Goodwill Ambassador for the Dignity of Survivors of Human Trafficking.

**Some hon. members:** Hear, hear!

## GOVERNMENT ORDERS

● (1505)

[English]

#### BUSINESS OF SUPPLY

##### OPPOSITION MOTION—GENOCIDE AGAINST THE YAZIDI PEOPLE

The House resumed from October 20 consideration of the motion, and of the amendment.

**The Speaker:** It being 3:05 p.m., pursuant to an order made on Thursday, October 20 the House will now proceed to the taking of the deferred recorded division on the amendment to the motion relating to the business of supply.

Call in the members.

● (1515)

(The House divided on the amendment, which was agreed to on the following division:)

(Division No. 134)

#### YEAS

##### Members

Aboultaif	Albas
Albrecht	Aldag
Alghabra	Alleslev
Allison	Ambrose
Amos	Anandasangaree
Anderson	Angus
Arnold	Arseneault
Arya	Ashton
Aubin	Ayoub
Badawey	Bagnell
Bains	Barlow
Barsalou-Duval	Baylis
Beech	Bennett
Benson	Bergen
Bernier	Berthold
Bezan	Bibeau
Bitte	Blaikie
Blair	Blaney (North Island—Powell River)
Blaney (Bellechasse—Les Etchemins—Lévis)	Block
Boissonnault	Bossio
Boucher	Boudrias
Boulerice	Boutin-Sweet
Brassard	Bratina
Breton	Brisson
Brown	Caesar-Chavannes
Calkins	Cannings
Caron	Carr
Carrie	Casey (Cumberland—Colchester)
Casey (Charlottetown)	Chagger
Champagne	Chan
Chen	Chong
Choquette	Christopherson
Clarke	Clement
Cooper	Cormier
Cullen	Cuzner
Dabrusin	Damoff
Davies	DeCoursey
Deltell	Dhalival
Dhillon	Di Iorio
Diotte	Donnelly
Dreeshen	Drouin
Dubé	Dubourg
Duclos	Duguid
Duncan (Etobicoke North)	Duncan (Edmonton Strathcona)
Dusseault	Duvall
Dzerowicz	Easter
Eglinski	Ehsassi
El-Khoury	Ellis
Eyking	Eyolfson
Falk	Fast
Fergus	Fillmore
Finley	Finnigan
Fisher	Fonseca
Footé	Fortin
Fragiskatos	Fraser (West Nova)
Fraser (Central Nova)	Freeland
Fry	Fuhr
Gallant	Garneau
Garrison	Généreux
Genus	Gerretsen
Gill	Gladu
Goldsmith-Jones	Goodale
Gould	Gourde
Graham	Grewal
Hajdu	Harcastle
Hardie	Harvey
Hehr	Hoback
Holland	Housefather
Hughes	Hussen
Hutchings	Iacono
Jeneroux	Johns
Jolibois	Joly

*Government Orders*

Jones	Jordan
Jowhari	Kang
Kelly	Kent
Khalid	Khera
Kitchen	Kniec
Kwan	Lake
Lametti	Lamoureux
Lapointe	Lauzon (Stormont—Dundas—South Glengarry)
Lauzon (Argenteuil—La Petite-Nation)	Laverdière
Lebel	LeBlanc
Lebouthillier	Lefebvre
Lemieux	Leslie
Levitt	Liepert
Lighthound	Lobb
Lockhart	Long
Longfield	Ludwig
Lukiwski	MacAulay (Cardigan)
MacGregor	MacKenzie
MacKinnon (Gatineau)	Maguire
Maloney	Masse (Windsor West)
Massé (Avignon—La Mitis—Matane—Matapédia)	
May (Cambridge)	
May (Saarich—Gulf Islands)	McCallum
McCauley (Edmonton West)	McColeman
McCrimmon	McDonald
McGuinty	McKay
McKenna	McKinnon (Coquitlam—Port Coquitlam)
McLeod (Kamloops—Thompson—Cariboo)	McLeod (Northwest Territories)
Mendès	Mendicino
Mihychuk	Miller (Bruce—Grey—Owen Sound)
Miller (Ville-Marie—Le Sud-Ouest—Île-des-Sœurs)	
Monsef	
Moore	Morrissey
Mulcair	Murray
Nantel	Nassif
Nater	Nault
Nicholson	Nuttall
O'Connell	Oliphant
Oliver	O'Regan
O'Toole	Ouellette
Paradis	Paul-Hus
Pauzé	Peschisolido
Peterson	Petitpas Taylor
Philpott	Picard
Plamondon	Poilievre
Poissant	Quach
Qualtrough	Raii
Rankin	Ratansi
Rayes	Reid
Rempel	Richards
Rioux	Ritz
Robillard	Rodriguez
Romanado	Rota
Rudd	Ruimy
Rusnak	Saganash
Sahota	Saini
Samson	Sangha
Sansoucy	Sarai
Saroya	Scarpaleggia
Schiefke	Schmale
Schulte	Serré
Sgro	Shanahan
Sheehan	Shields
Sidhu (Mission—Matsqui—Fraser Canyon)	Sidhu (Brampton South)
Sikand	Simms
Sohi	Sopuck
Sorbara	Sorenson
Stanton	Ste-Marie
Stetski	Stewart
Strahl	Stubbs
Sweet	Tabbara
Tan	Tassi
Thériault	Tilson
Tootoo	Trost
Trudeau	Trudel
Van Kesteren	Van Loan
Vandal	Vandenbeld
Vaughan	Vecchio
Viersen	Virani
Wagantall	Warawa
Warkentin	Watts
Waugh	Webber
Weir	Whalen
Wilkinson	Wilson-Raybould

Wong  
Young  
Zimmer — 313

Wrzesnewskyj  
Yurdiga

NAYS

Nil

PAIRED

Nil

**The Speaker:** I declare the amendment carried.

[*Translation*]

The next question is on the main motion, as amended. Is it the pleasure of the House to adopt the motion as amended?

**Hon. members:** Agreed.

(Motion agreed to)

**The Speaker:** I wish to inform the House that because of the deferred recorded divisions, government orders will be extended by 12 minutes.

\* \* \*

● (1520)

#### CANADA PENSION PLAN

The House resumed consideration of the motion that Bill C-26, An Act to amend the Canada Pension Plan, the Canada Pension Plan Investment Board Act and the Income Tax Act be read the second time and referred to a committee, and of the amendment.

**Mr. Bernard Généreux (Montmagny—L'Islet—Kamouraska—Rivière-du-Loup, CPC):** Mr. Speaker, as the new official opposition critic for economic development in Quebec, I am pleased to contribute to the debate on Bill C-26, which would increase employee and employer contributions to the Canada pension plan.

It is important that we debate this bill because many Canadians are currently unaware of the consequences of the Liberal plan. What is worse, many of these changes will only be implemented in 2019. Therefore, it will be impossible to assess the impact and the potential harm of this bill before the next election.

Why wait? That is because the Liberals know that every Canadian's income will decrease and that thousands of jobs will be put at risk by imposing an additional burden on businesses, including SMEs, which are the backbone of our economy.

A total of \$2,200 a year will be collected from workers and the entrepreneurs and businesses that create jobs. The Liberals are tight-lipped about that. An Ipsos poll published last month provides supporting evidence, by showing that 80% of Canadians want to be consulted before increases in contributions to the retirement program take effect. This same poll also revealed that 70% of workers do not support the CPP expansion if it affects wage increases, which is very likely.

The Liberal government is also claiming that it is listening to young people, but if it took the time to explain to millennials what is about to be imposed on them, they would be taking to the streets to protest this government's attitude.

*Government Orders*

Let us put this in perspective. The Maple Spring of 2012 in Quebec occurred as a result of the provincial Liberal government's decision to increase tuition by \$1,625 a year. Students are supposed to be able to complete a bachelor's degree in three years in Quebec. If a tuition hike of \$1,625 a year for three years caused that much outrage among young people, how will they react if word gets out that the federal Liberals are about to take \$2,200 away from them every year for the rest of their working lives, which will likely span four decades or more?

I can already tell that the Liberals opposite are going to say that they are investing for the millennial generation's future. Is that really the case? Let us look at the numbers to determine whether young people will really come out ahead. Take for example a taxpayer who earns the maximum amount of \$82,700 proposed by Bill C-26. At the current contribution rate of 9.9%, this worker would be entitled to a pension worth 25% of his salary or \$20,675. If the contribution rate is increased to 11.9%, as proposed in Bill C-26, the worker would be entitled to a pension worth 33% of his salary or \$27,291. That is an increase of less than \$7,000 a year. A person who earns an average income of \$40,000 would only get \$3,200 more, and that income would also be taxable.

However, if instead we allow families to take the \$2,000 a year that would be confiscated from them under Bill C-26 and invest it themselves in a TFSA, for example, in 40 years they will have saved over \$280,000, which is a rate of return of 5% per year. When they retire, they would have an additional \$14,000 a year or double what they are being offered under the Liberals' retirement plan.

What is even better, is that, unlike the CPP payments, that money would be completely tax free. They can always contribute more if they want, although the Liberals chose to reduce the TFSA contribution limit to \$5,500 after we increased it to \$10,500 in our last budget.

There are also other advantages to preferring a TFSA over an increase in the CPP. If a person dies, the amount of his TFSA goes to his estate. The money goes to family, friends, or the charity of his choice. On the other hand, if a person dies and all his pension funds have been invested in the CPP, the government takes the money. There is only a reduced annuity of 60% for the survivor in the couple, if the couple has remained married, as is not always the case as we can see from today's divorce rate, or a meagre \$237 per month for the children, only up to age 18, or to age 25 if they remain in school. For everyone else, nothing.

• (1525)

Of course, all this applies only if the CPP remains solvent. Our population is getting older, and life expectancy has increased considerably since the introduction of the CPP in the 1960s. Young taxpayers have no guarantee that the money will be there when they need it. The Liberals dipped multiple times into the employment insurance fund under the Chrétien and Martin governments. It is difficult for us to trust them again.

The CPP Investment Board says it will be solvent for the next 75 years. The former Pearson and Trudeau governments thought that as well, with a combined contribution rate of 3.6%, which proved inadequate. The Chrétien government had to triple the rate to 9.9% in the 1990s. Instead of examining long-term solutions, as our

former government was doing, to ensure the continuity of the CPP fund by progressively raising the retirement age to 67, the new Liberal government has no other solution but to further tax workers and employers in order to mask the problem. Furthermore, many specialists have said that putting the retirement age back at 65, contrary to what we did, would cost the government billions of dollars in the years to come.

Bill C-26 increases the contribution to 12%, and if the Liberals' sunny ways and rose-coloured glasses projections again prove incorrect, what guarantee do we have that it will not be necessary to hike CPP contributions again in 10 years or 20 years? If that is not a Ponzi scheme, I would like to know what is.

Faithful to its current policy of buying Canadians' votes with borrowed money, the Liberal government goes on dreaming that it can continue to ask future generations to pay for its mismanagement. That is cross-generational theft, and it is absolutely shameful.

This is why we are going to oppose the passage of Bill C-26. This bill is going to cost more for workers and entrepreneurs, of whom I am one. I have mentioned several times in the House that I am an entrepreneur. I have 25 employees and, for my company, this policy represents \$25,000, even almost \$30,000 in additional costs per year. What will probably happen is that I will be forced to abolish a position or a position and a half to be able to provide this amount to the workers' fund. So this is jeopardizing thousands of jobs, it will be of no assistance whatever to persons already retired, and it will make it increasingly difficult for companies to create jobs.

The government has to consult the people who will be paying the tab. If it had done so, Bill C-26 would never have appeared on the *Order Paper*.

• (1530)

**Mr. David de Burgh Graham (Laurentides—Labelle, Lib.):** Mr. Speaker, I have listened to my colleague's speech and I would like to know if he has supported the CPP program from the beginning. Does he want us to plan for the future or does he think that we should manage our own retirement, each of us on his or her own?

**Mr. Bernard Généreux:** Mr. Speaker, we need a balanced approach to pension funds. It is important to have a retirement plan already in place. We have one with the Quebec Pension Plan and the CPP in Canada.

It is important to have one, but it is also important to allow all employees or workers to invest in the funds they think suit them best. It is not up to the government to tell all workers where to put their money.

We are no longer in the 1960s or 1970s. We are now in 2016, and I can say that many people and many young people are now saving. My son and my daughter are saving. They do not have the same concept of what constitutes saving. In my time, I was not saving as they are doing today.

Things have changed, and we must trust future generations to take care of themselves and their own retirement.

**Mr. Pierre Nantel (Longueuil—Saint-Hubert, NDP):** Mr. Speaker, I would like to thank my colleague for his speech.

*Government Orders*

I would like to ask him a simple question. I understand very well that, in economic approaches of public management there are differing schools of thought. Obviously we are not on the same side of the fence on this subject.

Clearly, we can deplore the fact that this program will not take full effect for 50 years, but as a matter of fact, right now, people are living in poverty; elderly people are being left high and dry because they did not adequately plan for retirement and furthermore have received no assistance.

That is my question. If we preach that everyone is free to act as they see fit, how do we explain that, as we speak, so many people, so many seniors, are living in poverty? Why is it that Quebecers and Canadians are saving so little? Have you failed in publicizing your initiatives aimed at encouraging them to save more?

**The Assistant Deputy Speaker (Mr. Anthony Rota):** I remind the hon. member to address another member through the Speaker.

The hon. member for Montmagny—L'Islet—Kamouraska—Rivière-du-Loup.

**Mr. Bernard Généreux:** Mr. Speaker, I thank my colleague for his very good question.

He may have a point. We may not have done a good enough job of educating Canadians about the tools we put in place during our 10 years in office to help them save for retirement. The fact is that if we compare what is happening now to what was happening 50 years ago, people are saving a lot more now than they did then. That is definitely a change for the better.

It is clear that people, whether young or older, can now take charge of their own savings. They do not need the government to impose a new tax on them or a new way to save or any kind of forced savings.

**Mr. Luc Berthold (Mégantic—L'Érable, CPC):** Mr. Speaker, I applaud my colleague's excellent speech. He is a businessman who knows what he is talking about when it comes to pension plans and the new taxes and costs that Canada's small businesses will have to absorb.

I would like to talk to my colleague about the last election campaign, during which the party now in power promised to enhance the Canada pension plan. I was here when the minister delivered his speech about a long-term agenda for Canadians.

When a 75-year-old hears a political party promise higher Canada pension plan benefits only to turn around and say nobody will see higher benefits until 2025, how satisfied is that person going to be?

Is it not a little deceitful of the government to promise something during an election campaign and then take an extremely long time to keep that promise?

• (1535)

**Mr. Bernard Généreux:** Mr. Speaker, I thank my colleague for his question.

I have to choose my words carefully because I could use some very crude language to explain what he just said. He used the term "deceitful". I would go further and say that what we saw and heard during the election was, to be polite, smoke and mirrors. That was

not the only thing that the party in power, the Liberal Party, promised to do. It said that it wanted to do many things, but it did not do them, and it will probably never do them.

My colleague mentioned that I am an entrepreneur, which I have also mentioned a few times. However, it is important to realize that every one of us has all kinds of different experiences. The life of an entrepreneur is very difficult. One must always stay on top of things and be very patient to continue developing businesses.

**Mrs. Sylvie Boucher (Beauport—Côte-de-Beaupré—Île d'Orléans—Charlevoix, CPC):** Mr. Speaker, today I rise in the House to speak to Bill C-26, which seeks to enhance the Canada pension plan. Although the bill's intention is good, I think it is important to point out certain facts.

First of all, in order to qualify for a pension, one must first have a job. Just last week, the Minister of Finance painted a very grim picture when he said that we just have to accept that jobs are precarious, and still, the Liberals want to implement a system to enhance the Canada pension plan.

Where are we going to find the money, if jobs are so precarious? Will it come out of taxpayers' pockets? What about creating jobs? The Liberals talk a lot about retirement, but never about creating jobs.

As usual, the Liberals are living on another planet, not the one that middle-class Canadians live on, and they are not creating any jobs. Our current economic situation is disastrous, and the Liberals continue to spend recklessly.

On top of that, some households will have to pay up to \$2,200 more a year, when we know that they worked so hard to save that money. These smoke-and-mirrors tricks are the Liberal way. In their la-la land, everything happens by magic. More than anyone, the Minister of Finance should be able to wake up his Prime Minister.

We are not living in the land of unicorns nor are we living the life of the rich and famous. We are real people, people who work, people who are scrambling to work, and people who have trouble saving. Canadians will have to wait 40 years for the CPP to increase. As a result, no new benefits will be paid to the retirees who currently need them.

According to the logic of the Minister of Finance, who said last week that Canadians should get used to mobile employment, temporary contracts, and a number of career changes in their lives, who will benefit from this plan? It is not seniors. Is it the next generation? I do not believe so, since, the way things are going, that generation will be overtaxed and its power to pay will be reduced.

Already today, new graduates are struggling to find jobs. Imagine what the situation will be like in 10 years. It will be more difficult for them to pay back their student loans and buy their first home, especially since the minister just tightened the mortgage requirements. This measure could have a huge impact, particularly on the first-time home buyer's market. Those who qualify to purchase a home will have to settle for a semi-detached or a condo. Those who were just able to afford a condo will have to continue renting or living with their parents. It will create more boomerang children.

*Government Orders*

Bill C-26 is an enormous financial hole for taxpayers. For Canadian families, this means there will be less money in their pockets, and it will be even harder for them to save money for a vacation or for their children's post-secondary education.

Young families today will have to deal with this job shortage because according to the Minister of Finance, they will have to get used to seeing certain jobs disappear and adapt to job insecurity. In fact, that is what is happening right now in some of our regions. If we follow the Liberals' logic, young people will not be able to contribute to this plan because job opportunities will be scarce.

When it comes to taking more money out of Canadians' pockets and out of our pockets, the Liberals are champions. They never miss an opportunity to impose another new tax on taxpayers. We do not have to look far in the text of the bill to see that this government plans to take money here, there, and everywhere.

Why is this government so set on taxing Canadians? The Liberals have the nerve to get rid of tax credits for children's sports and arts, and reduce the TFSA contribution limit by half. Why do they not trust Canadians? Do they think they are more responsible than Canadians? Do they really think that taxpayers' money will do better in their hands until retirement comes along? I doubt it. Not all of us have \$1,500 to spend to get access to one of their ministers.

• (1540)

When we gave out tax credits and collected fewer taxes, we still managed to balance the budget. This government is doing its utmost to get every last penny from families and yet still finds itself in the red to the tune of over \$30 billion. If anyone is truly irresponsible, it is the Liberals opposite.

Basically, the Liberals subscribe to the theory that the end justifies the means. However, they talk mainly about the end, and only whisper about the means, because they know that no one is excited about the new taxes, especially voters.

As my grandfather used to say, heaven is blue and hell is red. Let us not allow the Liberals to lay waste to the Canadian economy with their grandiose ideas.

**Mr. René Arseneault (Madawaska—Restigouche, Lib.):** Mr. Speaker, in response to our colleague's intervention referring to the la-la land of unicorns and smoke and mirrors, I would like to ask her how she can explain the 100% score obtained by Liberal MPs in the Atlantic provinces with the same promises as the government in place.

Those provinces have an economy that is among the most stagnant in the country and probably one of the fastest-aging populations.

What correlation can my colleague make between her observations and the fact that Atlantic Canada is in an economic slump where it is often necessary to make an effort to create jobs? How can she see a correlation between her comments and the situation of Atlantic Canada?

**Mrs. Sylvie Boucher:** Mr. Speaker, I thank my colleague on the other side of the House, for whom I have great respect. This is precisely the problem with the Liberals: nothing but promises, empty rhetoric and selfies. At some point, you have to take action.

Our two regions have an aging population. I also represent a remote region, which needs money right now and not in 50 years. They make promises that are going to be fulfilled in 50 years, but in the meantime we are telling young people that they will have to get used to having fewer skilled jobs, precarious jobs such as truck driver or receptionist, or no job at all. Who will pay for all that? Certainly not them.

• (1545)

[*English*]

**Mr. Don Davies (Vancouver Kingsway, NDP):** Mr. Speaker, I listened carefully to my hon. colleague. She talked about the very real need that Canadians have across this country.

The previous Conservative government's response to the pension and retirement crises facing Canadians from coast to coast was to do nothing to increase the Canada pension plan but instead to raise the age of eligibility for old age security from 65 to 67 years of age. Therefore, the Conservative answer was to make Canadians work longer, from 65 to 67, which would cost the average Canadian \$12,000 a year.

After the results of the last election, does my hon. colleague still think it is a wise policy to make Canadians work until they are 67 years of age before they collect old age security in this country?

[*Translation*]

**Mrs. Sylvie Boucher:** Mr. Speaker, I thank my hon. colleague for his question.

Unlike the NDP or the Liberals, I believe in Canadians. I believe that all Canadians are capable of making their own decisions. At some point, the government has to stop acting like a parent. You have to ask people to take charge of their lives. No one is against virtue, but promises are nothing but wind.

[*English*]

**Mr. John Barlow (Foothills, CPC):** Mr. Speaker, I wanted to ask my colleague a question. We have heard some comments from the other side about the impact the Conservative policies had. We had 1.3 million net new jobs. We had the best growth in the G7.

What the Liberals are not talking about is the impact the CPP tax hike will have on small businesses, which are our job creators. I would like to ask my colleague if she could talk a little more about the impact this CPP tax hike will have on small businesses.

[*Translation*]

**The Assistant Deputy Speaker (Mr. Anthony Rota):** The hon. member for Beauport—Côte-de-Beaupré—Île d'Orléans—Charlevoix has 30 seconds to respond.

I needed 30 seconds just to say the name of the riding.

**Mrs. Sylvie Boucher:** Mr. Speaker, you are lucky; sometimes it takes even longer.

*Government Orders*

Obviously this is a puzzle for small businesses too because of the aging population. As the government opposite said, our jobs have become precarious. Yes, it is a puzzle, and it is costing businesses twice as much when we do not even have the population we need to work for those businesses.

Our government balanced the budget and still gave out money. Unlike them, we were responsible.

[English]

**Mr. Don Davies (Vancouver Kingsway, NDP):** Mr. Speaker, I am pleased to rise today in the House to speak on behalf of the New Democrats and express our support at second reading for this important piece of legislation. Bill C-26 amends the Canada Pension Plan act, among other acts, to incorporate the recent agreements reached with the provinces to enhance the Canada pension plan benefits for all Canadians.

While we believe that better was possible and will continue to urge the government to make a more improved plan available for workers in this country, and despite the fact the full effect of these changes will not be felt for 49 years, this CPP enhancement is in theory an important first step in improving retirement security for young Canadians. We congratulate everyone, particularly labour, which worked so hard to lay the groundwork for this agreement.

New Democrats have fought for decades for increases in the Canada pension plan, old age security, and the guaranteed income supplement benefits for all seniors. In fact, the idea of having universal retirement security programs for all Canadians has been a core New Democrat policy going back to the formation of our party. We have urged every government for decades to make meaningful improvements for Canadians, so that every Canadian can retire in security and in dignity.

Our support for the bill is qualified. That is because while the enhanced expanded CPP proposed by the bill is a plan that will benefit a new generation of workers entering the workforce, it does almost nothing to alleviate the retirement income crisis of those approaching retirement now and, quite frankly, in the decade or two ahead. We must now see immediate action by the government to help those seniors and Canadians who are on the cusp of retirement and who will not benefit from these changes. Government must build on the momentum of this agreement and take the next steps to improve long-term retirement security for today's workers, including addressing the valid concerns raised by Quebec about the impacts on low-income workers.

In the New Democrats' view, much more needs to be done to help our seniors live with the dignity they deserve. The high cost of housing and prescription medication, the clawback of the GIS, and the indexing of pensions are just a few immediate issues that we think require more work by the government. We also think that the government needs to keep its promise to introduce a new seniors price index to make sure that old age security and the guaranteed income supplement keep up with rising costs.

Retirement insecurity in this country is reaching a crisis level, as many Canadians do not have adequate savings to maintain their lifestyle upon retirement. A large part of this problem is fuelled by the erosion of workplace pension plans to the point that six in 10, or 60% of, working Canadians have no workplace pension.

In the New Democrats' view we need a clear breakdown from the government as to who will benefit the most from this plan and who will benefit the least, and how these changes will interact with other programs, and how we can strengthen the workplace pension regime in this country, as well as the public component that the bill addresses.

By way of background, it is helpful to review what is being proposed by the bill. Currently the CPP covers earnings up to a cap of \$54,900. For earnings up to the cap, the CPP is designed to replace about 25% of the income. The maximum pension that a worker who fulfills all the criteria, working for 40 years and contributing the maximum amount, can look forward to is about \$1,092 per month or \$13,100 per year.

Contributions are 4.95% for the employer and the employee, up to the same cap. The expanded CPP proposed by the bill is a separate new tier. The new tier is added on top of the existing one. The new CPP tier does two things phased in over the next nine years to 2025. First, it takes the replacement rate up to 33 1/3% from the current 25% of earnings, and, second, it expands the upper earnings cap from today's \$54,900 up to \$82,700.

• (1550)

The net result is that when this plan is fully phased in by 2065, a worker who earns \$54,900 annually in 2016 dollars would receive a maximum annual pension of about \$18,117 in 2016 dollars by the time he or she retires. For a worker at the \$82,700 maximum tier amount income level, CPP benefits would rise to a maximum of \$20,352 a year in today's dollars.

The reason I am using today's dollars is that it is important to understand the very limited expansion that the current government has brought forward. If people can imagine that in 2065 they would be at the maximum CPP pension if they contributed for 40 years at the maximum earnings level, with a resulting pension of \$20,352 a year, just about every Canadian planning for retirement would see that that is absolutely insufficient to retire with.

We all, though, acknowledge that the Canada pension plan was never designed to be a full retirement plan—although there is a credible argument to be made that a government pension plan could in fact achieve that if it were wanted—but was intended to be supplemented by private savings and workplace pensions. This is why I raised earlier the very alarming statistic that more than half of Canadians have no workplace pension. This is very different from the 1960s and 1970s when a much higher percentage of Canadians had a plan at work.



*Government Orders*

Canadians who are working today cannot expect to have very much pension income from their employment. Of course, given the rising costs of living in this country, particularly in Vancouver where I come from, it is very difficult for them save the amount of money they will need to supplement their Canada pension plan. So what the New Democrats would like to see and what we have advocated for a long time is a Canada pension plan designed in a way that the worker and the employer would contribute sufficient money to replace 50% of the money a person would need upon retirement. In concert with that, we also propose strengthening the programs, policies, and laws in this country to encourage employers to create pension plans in the workplace to help those workers supplement their pensions. We also believe, for instance, that laws that protect pension funds upon bankruptcy also need to be strengthened so that workers, as we saw in the case of Stelco, would not see their deferred salaries—the money they have saved over the years—distributed among creditors upon bankruptcy. That is a long-standing problem in this country that neither Conservative nor Liberal governments have ever had the political courage to touch, but it is a matter of fundamental justice.

The Canada pension plan is the best pension plan in this country for a number of reasons. It is portable. It does not matter if people quit or leave a job in New Brunswick and move to British Columbia and start working again, because their Canada pension plan will still be activated. It is the cheapest pension plan in the country. There is an associated cost for employers, who normally have to provide a pension plan, as they have to hire pension lawyers and actuaries and custodians of the money, whereas in this case, all of the costs of the plan are borne by the government. Being the largest plan in the country, it is also the safest repository of Canadians' income. In sum, it is the cheapest, most portable, safest pension plan in this country.

I think Canadians from coast to coast would love to see the current government increase Canada pension plan contributions to such a degree that we could phase these in slowly and affordably over time so that the plan would actually do what it is intended to do, which is to make sure it replaces 50% of workers' income upon retirement so that more Canadians can retire in dignity.

I just want to conclude by saying that I often hear the Conservatives use language calling this a payroll tax. Retirement investment is not a tax. It is an investment. There is no secret to pensions. People put away a bit of money for a long period of time. That is savings, and that is how they fund their retirement. When workers and employers both contribute to that pension plan, that is how we get a dignified retirement for Canadians in this country, and it is about time that the Conservatives recognized this and joined the 21st century so that Canadians can retire in dignity and with some level of security.

• (1555)

**Ms. Marilyn Gladu (Sarnia—Lambton, CPC):** Mr. Speaker, I would like to thank the member for his speech, but I would like to correct his misimpression. There is no retirement crisis.

Morneau Shepell, a co-author with the finance minister, said that Canadians are not facing a retirement crisis, nor is such a crisis likely to arrive. This has been backed up by studies by McKinsey & Company, which say that 83% of Canadians have enough money to keep their current standard of living in retirement. Therefore, it is

really about focusing on the 17% of Canadians who do not have adequate retirement savings.

Would the member agree that it is better to target an approach to that 17%, who are typically low-income earners and senior women, to actually help those people who cannot afford to retire?

**Mr. Don Davies:** Mr. Speaker, I do not know that I accept the premise of that question. The proposition that there is not a retirement income crisis or a problem in this country does not jibe with the figures I have seen. I have seen figures that show that 30% of single elderly women in this country live in poverty, and that number has tripled in the last 20 years.

As I stated in my speech, it is quite uniformly accepted that six out of 10 workers in this country, particularly young workers, do not have any workplace pension whatsoever. I am not sure what cohort the member is talking to, but for the people who live in my riding, most are finding it very difficult to actually just meet their monthly expenses, never mind put away sufficient income to fund an adequate retirement.

It is easy for us in this House to stand up and pretend it is not a problem. We vest in our pension after six years in the House, with a pension of \$35,000 a year after serving for six years. However, if members get out in the communities and talk to real people, most people are very concerned about their retirement, and many Canadians, I would daresay more than half, will not have enough retirement income to live the kind of secure retirement they want.

• (1600)

**Mr. Kevin Lamoureux (Parliamentary Secretary to the Leader of the Government in the House of Commons, Lib.):** Mr. Speaker, I very much appreciate that New Democrats are supportive of this legislation. I think we share a lot in common. Workers today will benefit from this agreement that was achieved between the provinces and the leadership in this national government.

Today we have Bill C-26, but there are other aspects of the pension program. I am looking specifically at the GIS, the guaranteed income supplement, and how that program also helps supplement individuals who are in need of income.

Does the member have any thoughts on how he sees this as a bill that is one piece of what I would suggest are the three pillars of the pension issue: the CPP, the GIS, and the OAS? Can the member provide some comment in regard to the GIS and the OAS?

**Mr. Don Davies:** Mr. Speaker, I think those are valid comments.

The New Democrats did campaign on the promise that, were we elected government, we would also not proceed with the Conservatives' plan to increase the retirement age from 65 to 67 for old age security qualification. I congratulate the government for implementing that policy as well.

I will give the government less credit, however, for its plan on increases to the guaranteed income supplement. As was famously said of Mackenzie King, Liberals don't do in halves what they can do in quarters.

*Government Orders*

I think that is very true in the case of the GIS, because the amount of the increase to the GIS, although welcomed by seniors, is clearly insufficient to actually lift enough seniors out of poverty. The NDP is going to continue to press the government to increase those GIS payments so that there is not a single pensioner in this country, not a single senior who has given a lifetime of work to this country, living in poverty in this country. The GIS improvements do not do it yet.

This Canada pension plan gives a little bit of money but over a long period of time. We are going to continue to press the government to make even further enhancements to the CPP in the future.

**Hon. Alice Wong (Richmond Centre, CPC):** Mr. Speaker, it is my pleasure to rise today to discuss the proposed changes to the Canada pension plan in Bill C-26.

As has been mentioned by my colleagues earlier, this change would raise CPP premium rates. This plan would also increase the maximum level of earnings on which CPP premiums would need to be paid. The net result of these changes would be that both employers and employees would have to pay more. Indeed, the CRA has published a table showing that this amount could be as much as \$2,200 more, each and every year, and this number would continue to go higher and higher.

Nearly all Canadians would be affected by this expansion. Everybody earning a salary in this country would be negatively affected and would see their paycheques decrease as this payroll tax takes effect. Likewise, employers would see the cost of hiring employees rise.

As a former small business owner, I have first-hand experience in seeing how a business can be affected by payroll taxes, including CPP premiums. During the past year, I have thoroughly enjoyed my role as the critic for small business, holding the government accountable for its actions and inactions. I have heard from entrepreneurs and small business owners from across the nation in round tables and one-on-one meetings. Each time the topic of the proposed CPP expansion is brought up, immediately I hear the same thing: when the cost of hiring employees rises, employers hire fewer people. Payroll taxes, which include CPP premiums, are one of the largest costs for small business owners.

These employers are leaders of our communities and care about investing in their employees. However, if they cannot afford to pay for their employees, they will be forced to either reduce their workforce or increase the workload on their current staff to avoid hiring new workers.

One entrepreneur from Toronto explained to me that she is already feeling constrained by the increasing tax burden on her business. She said that, if the CPP expansion were to move forward, she would have to expand the job duties of each of her current employees rather than hiring new workers to fill the gaps.

Small business representatives from across the country have also added their voices to this conversation, urging the government to rethink this plan. Among them, the Canadian Federation of Independent Business, the CFIB, is the most notable. It conducted a number of surveys on its members, asking for opinions and

potential business decisions they would have to make, should this expansion move forward. The results are troubling.

These surveys indicate that two-thirds of small business owners believe that this expansion would compel employers to freeze salaries in order to account for the changes. The math is simple. Dollars that would otherwise go into salaries would, instead, go into extra payroll taxes. When we consider the government's track record of increasing payroll taxes, increasing small business taxes, implementing a nationwide carbon tax, and cutting tax credits, it is no wonder business owners are choosing to hold onto their wallets.

I would not be shocked to see the Liberals finally decide to raise the GST to pay for their spending spree. Who wants to invest in such a high tax environment? One of the arguments being used to support the expansion of the CPP is that it would help struggling seniors. However, the proposed plan would not be fully implemented for another 40 years, which means seniors would not be receiving the help now that the government says they need. I would challenge the government that there are many other ways they could help seniors and the aging population, but the Liberals have chosen to turn their backs on Canadian seniors.

• (1605)

I am going to let the House know what seniors think. The carbon tax would increase the cost of everything, including their groceries and heating their homes. That would be dramatic. That would be devastating to our seniors.

Now that I have talked about seniors, I will talk about our youth, whom the government claims the bill would benefit the most. Our youth benefit from employment, and this bill would make it more difficult for employers to hire our graduates. Young participants in my round tables are more concerned about their jobs, about their take-home money now, instead of paying into something for 40 years down the road.

Not only that, but we are forcing Canadians to invest in a pension plan that offers a low rate of return. According to a well-quoted study by the Fraser Institute published in May 2016, and externally validated by many other organizations, the projected real rate of return for CPP investees is 2.1%.

I will quote from the study:

Canadian workers retiring after 2036...can expect a real rate of return of 2.1 percent from the CPP.

This basically means the majority of our workforce today, contributing to CPP, is making a real rate of return that is barely above inflation. Remember, when people retire and draw funds from the CPP, that amount is taxed with income taxes.

Some Canadians are comfortable with the CPP and the fact that it is backed by the government, but we are given no choice in the matter. CPP legislation forces all Canadians to participate in this low-return investment. The government has made the decision for the rest of the country, regardless of the personal situation for how Canadians want to fund their retirement.

*Government Orders*

There are other ways that government could encourage Canadians to invest in their retirement. There are already many options available to individuals, including the well-known registered retirement savings plan or tax-free savings accounts. The CPP is only one method of saving, amongst others, but this is a forced method of saving for retirement.

By highlighting and encouraging other programs, Canadians are able to create a retirement financial plan that suits them best and does not solely rely on government to make this choice for them.

At a time when our economy is struggling and many people are unable to find work, such an expansion of the CPP would only magnify these problems. Our job creators would face another burden in their ability to hire new workers, and Canadians would have less money in their pockets to invest in the economy.

I am convinced the government does not want to help Canadians save. If it did, the Liberal government would not have chosen to reduce the amount of money individuals can contribute to their RRSPs or tax-free savings accounts.

Canada has excellent programs that allow Canadians to choose how they want to save their money for retirement. As I have said before, instead of making it more expensive for our small businesses to hire staff and create jobs, we should be minimizing taxes, cutting red tape, and trusting Canadians to make their own decisions regarding how to spend and save their money. I will continue to fight for our hard-working job creators.

• (1610)

**Mr. Kevin Lamoureux (Parliamentary Secretary to the Leader of the Government in the House of Commons, Lib.):** Mr. Speaker, one of the things that has become very apparent is that the Conservatives are articulating why they believe we should not have any sort of a CPP program, from my perspective from listening to them in this debate.

The arguments the Conservatives are using today are the same types of arguments they used when there was opposition to the creation of the CPP. Maybe an appropriate question to ask members of the Conservative Party would be whether the Conservative Party supports CPP, and maybe the member could enlighten this House.

A number of Conservatives are nodding yes. If that is the case, why, then, would they oppose the good work of so many provincial jurisdictions, working with Ottawa and the many different stakeholders, who are saying that now is the time for us to give this increase? It does not take effect today. It takes effect in a couple of years from now.

**Hon. Alice Wong:** Mr. Speaker, Canadians have already said many times that they want to have a say in their own retirement plans. The government has not consulted with real people who are working and paying into the CPP.

I must agree that the CPP has its own value; however, the expansion that the government is suggesting would not really help present retirees and future retirees. It would only kill jobs, which all our people need in order to grow the economy

The member opposite has twisted the facts, saying that the Conservatives do not support the CPP. We do not support the

expansion of the CPP that the government is suggesting right now, with increased premiums that would kill jobs and push our youth to unemployment.

• (1615)

**Mr. Richard Cannings (South Okanagan—West Kootenay, NDP):** Mr. Speaker, figures show that 30% of single elderly women in Canada live in poverty. Could my colleague tell me what her party's plan is to get those women out of poverty?

**Hon. Alice Wong:** Mr. Speaker, I was the minister responsible for seniors for five years. Our government did a lot for seniors. We increased the GIS to the highest amount in a quarter century.

For single women who do not have any CPP, we really want the government to look at other ways, because increasing the CPP would not help even a single woman who is retired now. We need to make sure these women have proper housing subsidies. We want to make sure they stay healthy so that going to the doctor or pharmacy will not cost them anything.

Do members know what is going to kill them? The carbon tax is going to kill them, because they will have to pay more for everything.

**Ms. Marilyn Gladu (Sarnia—Lambton, CPC):** Mr. Speaker, we are seeing high youth unemployment in my riding, and I have heard comments about that today. If people do not have jobs, they cannot contribute to CPP and they are certainly not going to be able to take advantage of it later.

I wonder if the member shares that experience.

**Hon. Alice Wong:** Mr. Speaker, new graduates are finding it more and more difficult to pay back their student loans and find jobs after school. With higher payroll taxes and likely limited jobs coming from our small businesses, the CPP enhancement would only magnify these problems. New graduates need money in their pockets to pay back their school debt. We need to help our new graduates find work by creating jobs, not sticking our job creators with larger payroll taxes.

**Mr. Mark Strahl (Chilliwack—Hope, CPC):** Mr. Speaker, it is tough to follow the member for Richmond Centre after that kind of firebrand speech, but I will do my best.

It is always a pleasure to rise to speak about legislation before the House. Today, we are talking about Bill C-26, which would increase CPP premiums and increase that payroll tax for a benefit sometime in the future. The finance minister has admitted now that the benefit would be realized by workers 40 years from now. That is who will see the benefits from this.

Let us be under no illusion, Even though the government wants us to talk about increasing CPP benefits, this would do nothing for seniors today and it would do nothing for workers approaching retirement. Maybe if people are in their twenties and in jobs that are stable enough that they are making enough money to make the full contribution, this would benefit them, but for the next 40 years they would be paying more. That is our main concern today.

### *Government Orders*

When the bill came forward, when this idea was floated, I sought to consult my constituents, as I do on pieces of legislation like this. I heard back from a prominent local business owner in Chilliwack who is involved in the business community. I want to share his thoughts on this. He is actually in the financial services industry and helps others plan for their retirement, so I think he has a level of expertise that the House should well consider.

I will be quoting extensively from his contribution to my consultation. He said:

If the primary intent is to take care of Canadians, I wonder what other options were explored. If mandatory contributions to retirement plans are desired, was there a "choice" option considered? Perhaps a Canadian could choose to contribute more to CPP, or, instead, open their own locked-in pension plan and make the mandatory contributions there...have restrictions on withdrawals, risks, etc.

Most 'regular Canadians' would not profess to know all the details and the considerations that were explored by the Federal Government, before proposing this solution. Most business owners would like to think that the government is working in their best interest...I sincerely hope it is. However, perhaps incentivising Canadians to save more by increasing the RRSP contribution limit, not decreasing the TFSA limit (as this government has done), providing larger tax benefits for contributing to mandatory Locked-in RRSPs, etc... options like this might warrant more exploration. Not only would Canadians need to take ownership and increase their education on the matter, but it could also increase and improve the private sector...both of these are good for Canadians.

I understand some things are necessary and hard choices need to be made. My fear is that the increased mandatory contributions are not going to solve the real issue. The issue touted by the Federal Government is that Employer Pension Plans are becoming fewer and farther between and Canadians are not saving for themselves. One might make the argument that having an employer or the government say, "we'll do this for you" is part of the problem. If Canadians are not saving enough, then they need to be educated, incentivised and learn to save for themselves. I believe in having a pension plan like CPP, however, if we don't address the real issue (too many Canadians are spending all the money they earn, in order to increase their "lifestyle" as rapidly as possible...not taking responsibility for their own future...) we will need to increase contributions to CPP again in the future, for a similar reason...

I have a family member in his early 30s. He is very aware that he has no pension and needs to create his own pension. He chooses to be content with his lifestyle and does not spend all the money he makes. He continues to educate himself, as well as increase his good habits of contributing to his RRSP, TFSA and savings...this is what Canadians need to do.

I would make the argument that having a public pension plan is a very good thing, for many reasons. However, if the public pension plan begins to try and replace or "take over" the responsibilities of Canadians, it might be considered to be creating and enabling a problem for the future of the very Canadians it wants to protect. I'm not saying that line has been crossed with the current CPP changes, but if the line hasn't been crossed yet, it appears, at least on the surface, that we are headed that way.

Those are words from a very prominent business person in Chilliwack who is concerned about this approach of the government. I share many of those concerns. I think that the proposed changes to the CPP, again, as has been said many times by Conservatives on this side of the House, could result in over \$2,000 a year being taken from the incomes of Canadian workers. In a family, that is about \$1,100 each.

● (1620)

Earlier, I heard a member from the NDP say that he was concerned about people who come into his office who are living paycheque to paycheque. My riding is not a high-income riding. The average income is under \$40,000 a year. My constituents are living paycheque to paycheque. Bill C-26 and increasing mandatory CPP contributions will not help them. It will take money away from them and put it into a CPP plan that they may never be able to access.

That is another part of this discussion that I think we need to be honest about. When we are talking about increasing a mandatory payroll deduction, we are taking \$1,000 away from a Canadian worker and putting it into a government-run CPP pension plan. If that person dies before reaching the age of retirement or does not live to the age of 85, this increased amount of money that is taken from each and every paycheque, the reduction in disposable income for the families in my riding, is not saved in an RRSP, a TFSA, or something that is designated to the individual. It is not an asset that can be passed on to the heirs of the contributor, to their family, or to their children like a TFSA or an RRSP.

Therefore, to say that it is for their own good that the government will take more money off of their paycheque and put it into an account that they can draw from in retirement might sound great to people because they might think that they could stand to save a little more. However, what they do not realize and what they are shocked to learn when they learn more about CPP, which most people do not look into until they approach retirement, is that this is not an asset that is transferrable to their heirs. Rather, if they die young it goes into the general revenue of the account. It disappears. Therefore, they have spent their entire working life paying more under this plan and they do not have the ability to pass that on to their heirs.

This is bad for the people who say they want a choice in how they save. It is bad for low- and middle-income Canadians who will not benefit but will see a reduction in take-home pay, a reduction that they simply cannot afford. Certainly, as the member for Richmond Centre said, as the government seeks to increase costs on all Canadians through a carbon tax, they can ill-afford yet another payroll tax that reduces their take-home pay. It is bad for families because they cannot pass along this investment. It is not like other registered investments that can be passed on. It does not help seniors now.

We know that during the campaign the Prime Minister famously accused small business owners of simply being people who were looking for ways to avoid paying their fair share of taxes. Therefore, we should not expect the Liberals to take the concerns of groups such as the CFIB seriously. However, on this side of the House we do. Last year, for the first time in 30-plus years, the CFIB was not invited to make a pre-budget consultation, so perhaps it should not surprise us that the Liberals are not taking its advice as well.

However, Dan Kelly, the president and CEO of the CFIB, stated:

It is tremendously disappointing to see that finance ministers are putting Canadian wages, hours and jobs in jeopardy and willfully moving to make an already shaky economy even worse.... Despite all the talk, it appears that jobs and the economy are not particularly high priorities for the governments that have signed off on this deal.

*Government Orders*

He went on to say:

Two thirds of small firms say they will have to freeze or cut salaries and over a third say they will have to reduce hours or jobs in their business in response to a CPP/QPP hike....

This is going to affect real, hard-working, taxpaying Canadians. This is not going to help those workers for 40 years. It will not help seniors in retirement who may hear about this and think that they will get a raise. They will get nothing out of this. Rather, this is simply taking away choice from Canadians in planning for their own retirements, and taking away money from their paycheques now, which as far as we are concerned is the wrong direction. We will be voting against it.

● (1625)

**Mr. Kevin Lamoureux (Parliamentary Secretary to the Leader of the Government in the House of Commons, Lib.):**

Mr. Speaker, I can better understand, because of the debate, why the former prime minister, Stephen Harper, backed away from the Canada pension plan. We heard member after member talk about how the CPP is not of benefit to Canadians and any sort of increase would be to the detriment of those retiring in the future.

I recall over the last number of years that I have had many petitions that Winnipeg residents, Winnipeg North residents in particular, signed saying that they believed in the CPP and they believed in the GIS and the OAS. The Harper government made a bad decision when it increased the age of retirement from 65 to 67. The Harper government made a bad decision by not engaging the provinces and demonstrating leadership on the CPP file.

Canadians have a right to know exactly where the Conservatives are on the CPP. I listened to the speeches. The arguments Conservative members are presenting today are the same sorts of arguments that were presented when CPP was introduced. Does today's Conservative Party support CPP, yes or no?

**Mr. Mark Strahl:** Mr. Speaker, that is a ridiculous red herring. The Conservative Party supports public pensions. We supported them when we were in government. We believe in the CPP, but we also believe in Canadians. We believe in the ability of Canadians to make choices for themselves. That is why we introduced the tax-free savings account and expanded it to allow people to make their own choice, to save their own money after taxes.

What did the government do as soon as it took office? It immediately rolled that back. It clawed back the ability of Canadians to save for themselves. We believe that Canadians can and want to save for themselves. That is what we saw with the record number of Canadians who opened and used the maximum amount of their TFSAs. These were middle- and low-income Canadians who made savings a priority. Now the government says we do not believe in Canadians. We believe in government. Where there is a problem, the government must try to solve it.

This is not a solution. This is taking money from Canadian workers and putting it into an account that they will never be able to access for 40 years. This does nothing for Canadian seniors now. It does nothing for workers approaching retirement. It is the wrong direction and we will not support it.

● (1630)

**Mr. Alistair MacGregor (Cowichan—Malahat—Langford, NDP):** Mr. Speaker, I appreciated the member's speech and I especially relate to the fact that his riding, like mine, has a lot of low-income people.

I am just hoping he could clear up a few things for me, because I know the Conservatives were in favour of having the \$10,000 limit for TFSAs, but by his own admission, many of the members of his constituency would not be able to take full advantage of that \$10,000 per year. I want the Conservatives to understand that we did not get rid of the TFSA. We brought it back to a simple level, and that is to look after future government revenues so that we can look after the services that many of his constituents and mine might depend on.

I understand that looking after seniors is a multi-faceted issue. The bill looks at the future, long term. It is one part of a parcel. Of course, GIS and OAS, and immediate and near-term futures are other parts. I am hoping he could explain some of the contradictions that seem to be coming from the Conservative side in that respect.

**Mr. Mark Strahl:** Mr. Speaker, I find it interesting that the member referred to “we” did not roll back the TFSAs. The carbon tax coalition lives on. They are in it together.

The NDP and the Liberals tried to paint the TFSA as a tool for the rich. The facts simply did not bear that out. The vast majority of TFSAs were utilized and maxed out by people earning a middle or low income because they made savings a priority. They used the tools that were available to them. It is the most important tool introduced to protect the income and retirement savings of Canadians since the RRSP. It is a shame that the government did not think Canadians could be trusted to manage their own money and rolled that back so that it could perhaps find the fiscal room to raise payroll taxes as it is proposing to do today.

We trust Canadian businesses. We trust Canadian families to make choices for themselves. That is why we will not support the bill, which does not help seniors, does not help workers, and will not address the problem it is seeking to address.

[*Translation*]

**The Assistant Deputy Speaker (Mr. Anthony Rota):** It is my duty, pursuant to Standing Order 38, to inform the House that the questions to be raised tonight at the time of adjournment are as follows: the hon. member for Vancouver Kingsway, Housing; the hon. member for Cowichan—Malahat—Langford, Democratic Reform; the hon. member for Sherbrooke, Canada Revenue Agency.

*Government Orders*

[English]

**Mr. Alistair MacGregor (Cowichan—Malahat—Langford, NDP):** Mr. Speaker, I am very pleased to have this opportunity to speak to Bill C-26, which is the government's effort to expand and enhance the Canada pension plan. As many in the House know, the expansion of the CPP has long been a policy objective of the NDP. From the campaigns of both the Liberals and the NDP, I do not think Canadians are under any sort of surprise that this policy eventually would be brought up in the 42nd Parliament.

As we all know, Canada's retirement system is based on three pillars: a combined Canada pension plan and the old age security from the government side; workplace pensions that used to be provided by many workplaces but are increasingly uncommon; and the RRSP and private savings of Canadians.

Unfortunately, two of these pillars are now in not very good shape and it is a moral imperative that we act to do now what we can, looking into the future, to prop up the third one, namely the Canada pension plan and the combined old age security and GIS.

I listened both yesterday and today to arguments from the Conservatives about giving Canadians more choice and putting money back into the pockets of people. I could not agree more with those two. With this measure, we are giving seniors a choice. I believe that in the future, with more money in their pockets, they will have more choice.

I also understand the arguments the Conservatives have made about the cost of living increases going on in Canada. I do not believe that this is a cost of living increase. It is not a payroll tax. It is a very simplistic argument and it misleads the conversations that we ought to be having about our retirement future. This is an investment in our future. I know of no other tax that Canadians pay where they will actually get dividends at a later point. These are deferred wages that they will be drawing from in their retirement years.

I have also heard of the absolute calamity that Canada has experienced now that the tax-free savings account has been dropped from \$10,000 to \$5,000 a year. The costs to the treasury would have been enormous in later years if the \$10,000 limit had been allowed. I wonder how this connects with the increased reliance on the guaranteed income supplement that the Conservatives are always proposing as a measure to help Canada's seniors. I agree that the GIS plays a very important role, but the goal of this place is to get to a point where the guaranteed income supplement is not as necessary. Despite what the Conservatives say, the measure of the TFSA only helps a small segment of the population.

I have also heard the arguments about increasing personal responsibility. That is a terrible argument to put forward to someone who is living paycheque to paycheque and giving up on their own retirement future to help put their kids through college, to make a housing payment, to put food on the table. To tell someone that they are not personally responsible because they are not saving enough is just a terrible argument to make to people in these tough economic times. We are all hard-wired to help our kids. It is something I would do in a heartbeat and without a second thought.

When times are tough, especially when we have minimum wages that do not even come close to what the living wage is, it becomes

near impossible to save for retirement. The facts from Statistics Canada back this up.

We also know that defined benefit pension plans, like the Canada pension plan, are one of the most effective tools in combatting income inequality and retirement insecurity.

I want to contrast that with the defined contribution plans of which some in the House are in favour. There has been a push from the right to consider that Canada engage in more defined contribution plans, but we can see examples from around the world of the problems with these plans.

I refer hon. members to the case of Australia. Australia has had its superannuation plans. They are defined contributions. They were instituted in the mid-1990s. Around that time, nearly 80% of workers were covered by these plans. We look 20 years later and nearly 50% of Australian seniors now live in poverty. The country is the fourth highest spender on government assistance. Sixty-five per cent of seniors have no money left in their defined contribution funds by the time they reach age 75. That is completely inadequate.

● (1635)

Another recent study compared the pension income of British citizens with defined contribution plans to Dutch citizens with defined benefit plans. It found that the cost was 1.5% more in fees per year to run the defined contribution plan. Over time, these fees add up. In fact, a British citizen who made the same contributions and earned the same investment returns ended up receiving a pension payment that was 50% lower than his Dutch counterpart. This makes it more crucial for the government to push for defined benefit plans that do not suffer from those same problems. The CPP is the best retirement vehicle we have to ensure that happens.

The proposed changes in the bill are welcome, but they are unfortunately inadequate for what is needed now. I want to give that caveat to the government side. It is a good plan for those who are very young now and would have the full benefits in many years, again looking to our future. However, the plan needs to go hand in hand with solutions for those retirees or soon-to-be retirees right now.

Seniors have been struggling and this plan would do nothing for them currently. There has been unacceptable erosion in workplace pensions over the last decades. Six in ten Canadians have no workplace pension. We have even sold the idea that RRSPs and TFSAs are great options to replace workplace pensions. I think everyone here can see from the evidence that has not worked. These voluntary options have shown their inability to address the issue of lacking real pensions and a weak Canada pension plan.

Among those aged 55 to 64 without access to a company pension, about half have less than half of what they would need to pay their bills. A staggering 32% have less than \$1,000 in retirement savings. That is one-third of the population.

*Government Orders*

This is a crisis that needs concrete solutions. When we have seniors living in poverty and food insecurity, with very little to no retirement savings, it is a moral imperative for the government to act. Not only is it the right thing to do, but this kind of thing if left unchecked becomes catastrophic for the economy.

If we are talking about 10 to 15 years in the future and we have millions of Canadians with little to no disposable income, then the economy tanks because they cannot afford to buy anything.

Poverty deniers on the right like to point to home ownership of seniors as proof that there is no crisis. However, we know that even with accounting for the total net worth of seniors, only 28% of seniors without employer pensions have even five years' worth of replaced income saved. Five years of savings is nowhere near the target needed for a happy and healthy retirement.

Enhancing the CPP is something that we have always fought for in the NDP, and we welcome the government's initiative for this. However, more needs to be done.

This plan would raise the CPP up to 33%. We in the NDP will continue fighting for what was passed at the Canadian Labour Congress, which is the voice of working people. We need to go to 50% benefits of the pre-retirement income if we to be serious about tackling the issues of retirement, security, and income inequality.

We also need to continue tackling the GIS and raising it. While the increase that came in budget 2016 was welcome, it has still left a lot of seniors without the adequate income they will need.

Also, if we are talking about seniors and their state today, what happened to the conversation about universal pharmacare, so we never again have a senior who has to choose between healthy food and taking their proper dosage of medication?

We need to enhance home care and palliative care, which is at crisis levels. I hope to see that in the health care accord.

There are a lot of things we could do.

The bill is a good idea, but it only tackles one small part of what needs to be done. We will support its passage, but it is too important not to lose sight of the larger problem of seniors today. Rather than taking a piecemeal approach to pensions and retirement, we need to develop a national strategy for seniors that completely looks at all facets, a strategy that will respect aging. For seniors who have lived their lives building our country, and who continue to make great contributions, the least we can allow them is to live in dignity and with respect.

• (1640)

**Ms. Marilyn Gladu (Sarnia—Lambton, CPC):** Mr. Speaker, I share my colleague's concern about seniors. I am especially concerned that the current fix proposed in Bill C-26 will do nothing to address the problem that elderly widows are having, which is that they may not have worked, their husbands have died, and they do not get any of their husbands' pensions. This bill would do absolutely nothing for them. Could he expound on some of his ideas for a solution?

**Mr. Alistair MacGregor:** Mr. Speaker, when we go back to budget 2016, the increase in the guaranteed income supplement was the specific target. Before that increase came, the number of seniors living in poverty in Canada was about 719,000 and that 10% increase was only going to address 149,000. Of course, the majority is women, so there certainly are more steps that can be taken.

The ball is going to be in the government's court. I hope to see some concrete action in budget 2017. Hope springs eternal with me and we shall see.

**Mr. Kevin Lamoureux (Parliamentary Secretary to the Leader of the Government in the House of Commons, Lib.):** Mr. Speaker, would the member acknowledge that the bill we are debating today is, in part, because provincial governments entered into discussion and, through strong national leadership, came up with the idea that CPP needed to be increased and we needed to start thinking about the future of workers? At some point, they are going to retire and we need to ensure they have somewhat decent pensions for the work they have done.

Would the member comment on the importance of getting the different stakeholders together, specifically the provinces, with Ottawa to come up with an agreement for the betterment of today's workers?

• (1645)

**Mr. Alistair MacGregor:** Mr. Speaker, it is very important to underline in this debate, especially for the Conservative side, that so many provincial premiers came together, even Conservative superstar, Premier Brad Wall, who I think many Conservatives wish was running for leadership. Yes, he was a reluctant partner, but he did come on board at the end. He got the necessary delays to ensure it was implemented and that businesses did not get that shock.

It is very important to remind the Conservatives that there is provincial support, that this has satisfied the seven out of ten rule, with eight provinces coming on board. Quebec has its own pension plan, so it was automatically on the outside. However, that is a very important point to underline.

[*Translation*]

**Mr. Pierre Nantel (Longueuil—Saint-Hubert, NDP):** Mr. Speaker, I would like to congratulate my colleague for his speech, which once again I found to be extremely well grounded in the reality of his riding. He is a new MP, even if it has been a year now, and I know how enthusiastic he is about the work we have to do in this great democracy and about the discussions we have among ourselves.

I would have liked to have his opinion on a thought that someone expressed to me just recently, which is that, at this time, we are seeing a confrontation between two schools of thought on the same problem, and that clearly, what we are referring to when we say that in 50 years' time, 16-year-olds will have access to a better pension plan, is a vision, a blueprint for society.

*Government Orders*

And it does not stop there, I imagine. I assume that the situation in his riding is similar to the one in mine, in Longueuil—Saint-Hubert, where we have some major social housing issues. I think we should move on to other things and look after today's seniors and their situation as quickly as possible.

[*English*]

**Mr. Alistair MacGregor:** Mr. Speaker, that is a very good point. It reminds me of some of the conversations that took place during electoral reform. The problem with our current system of electing governments is that we suffer from policy lurch. It is very hard in this place to take a long-term view when there is a new government, on average, every 10 years that completely clears the deck of the previous government, saying it is going to go in another direction. Then in another 10 years, another new government says that it is going to go in another direction.

Bill C-26 is a very real effort. Yes, it is going to take a long time to get implemented, but it is taking that vision in several decades. Yes, it will only affect the kids of today, but I think those children will be very thankful that we had the foresight to act now before the problem went beyond this.

**Mr. Harold Albrecht (Kitchener—Conestoga, CPC):** Mr. Speaker, it is my privilege to speak to Bill C-26, an act to amend the Canada Pension Plan, the Canada Pension Plan Investment Board Act and the Income Tax Act.

While I believe that the Liberal government has good intentions, it has failed to recognize the negative impact this legislation will have on the overall economy.

As many of my colleagues have already pointed out during this debate and in previous debates, what we see in this legislation is a fundamental difference between the Conservative Party of Canada and the other parties in this chamber. In this party, we believe that Canadians are in the best position to make their own decisions, and this includes decisions relating to their retirement.

Let me be perfectly clear. We in the Conservative Party are not against the CPP. We are not against helping Canadians save more for their retirement. We are certainly not happy to see seniors struggling to live out their retirement in comfort. We do believe that government policy should provide opportunities and avenues to save and to reduce taxes so that Canadians can save more of their own money when it is within their means to do so.

We strongly believe in the right of each Canadian to make his or her own choices. Canadians know what is best for them and for their families.

On the other hand, Liberals and New Democrats believe that government knows what is best for Canadians, and they do not trust Canadians to prepare for their own retirement. They seem to believe that the only way Canadians can save for retirement is through a mandatory increase in CPP contributions by both employers and employees.

We saw this ideology from the Liberal government in its first few weeks, when it slashed the tax-free savings account contribution limit by half. The Liberals made this cut even though the TFSA is a popular means of saving for Canadians at all income levels.

Individuals with annual incomes of less than \$80,000 accounted for more than 80% of all TFSA holders and about 75% of TFSA assets as of the end of 2013. About half of TFSA holders had annual incomes of less than \$42,000. At the end of 2013, about 1.9 million Canadians had contributed the maximum amount to their TFSAs. About 46% of these individuals were seniors, and more than 70% were age 55 or older. Furthermore, about 60% of the individuals contributing the maximum amount to their TFSAs had incomes of less than \$60,000 in 2013.

The tax-free savings account is an avenue for saving that all Canadians should take advantage of. It is an opportunity to have their investment grow at a far higher rate than they would see with the CPP. The money they deposit is readily available in case of an emergency or to make a lump sum payment to pay down their mortgage more quickly. Opposition parties have scoffed at this idea, because they believe that Canadians do not have disposable income to put in a TFSA. If that is true, how can the government justify siphoning off more money from Canadians' paycheques and holding it until they retire?

Canada is heading toward a large increase in the number of Canadians who will be entering retirement over the next decade. This is not the time to be limiting the amount of savings that would benefit these Canadians the most.

The CPP hike will take 40 years to be fully implemented, so none of these new benefits will go to seniors who need it today, or even in the next few years.

This increase will not only not benefit Canadians entering retirement soon, it will directly negatively impact the way families, students, and young employees invest their money now. A CPP increase will take money away from their paycheques, money that could have been invested or spent on immediate needs. I am talking here about new graduates wanting to pay off their student loans, or families saving for their children's education, or a middle-aged couple making a lump sum mortgage payment to reduce overall interest payments. With this plan, some households will be paying up to \$2,200 more per year in payroll taxes. That is \$2,200 per year that is not available to positively impact our Canadian economy.

As I said at the beginning of my remarks, I believe that the Liberals have the best interests of Canadians in mind, and their intention to help Canadians in retirement is good, but it is clear that they are going about it in the completely wrong way.

• (1650)

Let us not forget the impact these policies will have on job creators. Canadians cannot contribute anything to the CPP if they do not have jobs, and the introduction of this increase will result in job losses across Canada.

At a time when the Canadian economy is losing jobs and struggling to create new jobs, and when we see low growth across the board, we simply cannot impose more expenses on business in Canada. This will mean that companies will not hire that extra worker, not create that new position budgeted for, and not expand into new sectors. In some cases, they will actually have to lay off employees.



*Government Orders*

In 2015, the Canadian Federation of Independent Business studied a CPP tax hike and found that it would eliminate up to 110,000 jobs and permanently lower wages by nearly 1%. Simon Gaudreault, chief economist at the CFIB, tells us that this agreement will have serious negative impacts on workers and the Canadian economy. The announced changes, including increased contributions, may put Canadian wages, hours, and jobs in jeopardy.

Hendrik Brakel, senior director, economic, financial and tax policy at the Canadian Chamber of Commerce, also notes that increases will have many effects on the Canadian economy. He said:

...we're worried a big tax increase is headed for the middle class like an elbow to the chest....

This comes at the worst possible time—an economy reeling from weak commodity prices and slower consumer spending will be lucky to eke out growth of 1.5% next year. It's difficult to stimulate the economy while pulling money out of the pockets of Canadians.

It is not just directors and chief economists who are speaking out against this increase. This past summer, a young woman who manages the payroll for a number of small and medium-sized businesses in her area told me that she could not believe that the Liberal government would be increasing this mandatory contribution. She assured me that this would mean layoffs, decreased investment, and postponement of expansion. In other words, no new jobs.

We have heard from experts and ordinary Canadians that Bill C-26 will have negative consequences and will hurt, more than help, our young people and seniors.

Last, I would like to quote Mr. Fred Vettese, chief actuary at Morneau Shepell and co-author, with our current finance minister, of *The Real Retirement*. He wrote in the *Financial Post*, on June 5, that:

Whatever the reason might be to expand the CPP, it is not to eliminate poverty. The poverty rate among seniors is now as close to zero as we can get. Yes, a little over five per cent of seniors today still have income below the poverty line....

Canada has a world-class retirement system, and the numbers support that, with 83% of Canadian households on track to maintain their current living standard in retirement, according to a study by McKinsey & Company. In addition to that, according to Statistics Canada, the share of Canadian seniors living on low income has dropped from 29% in 1970 to 3.7% today, which is among the lowest in the world.

I would like to quote Finance Canada, from June 2015:

Overall, Canada's retirement income system is performing well. Canadian retirees achieve relatively high levels of income in retirement, and compare well to retirees in other Organization for Economic Co-operation and Development countries. With support from all three pillars of the retirement income system, the median Canadian senior earns about 91 per cent as much as the median Canadian—well above the Organization for Economic Co-operation and Development average of 84 per cent. Internationally, Canada has one of the lowest low-income rates for seniors.

I agree with the broad intentions of the Liberal government as it approaches this legislation. We, as members of Parliament, should strive toward the goal of having every single Canadian senior retire in comfort. However, as I have outlined throughout my remarks, I believe that the Liberals have not considered the many negative impacts this policy change will have on Canadians.

I cannot support Bill C-26, as the negative consequences are far too crucial for me to ignore.

● (1655)

**Mr. Darrell Samson (Sackville—Preston—Chezzetcook, Lib.):** Mr. Speaker, I thank my colleague for a very well-delivered speech on Bill C-26.

I have to say that when we look at young Canadians today, they are not living in the same situation we did, and do, meaning that today, most of us at my age, anyway, including my colleague across the floor, have had the benefit of having a pension at the end to help us and to ensure that the golden years are golden. However, for these young people, when they start off their careers, there is no guarantee of any funds or pensions. It is our responsibility to ensure that we do the right things to make this happen.

We know that in the United States, it could be a crippling situation in 2033, as far as the benefits that would be allowed.

It is not only the Liberal Party and the government bringing this to the table. It is all 10 provinces and the territories. Are we saying that the 10 provinces, the territories, and the government are all wrong and are all doing the wrong thing?

Can you expand on that, please?

**The Assistant Deputy Speaker (Mr. Anthony Rota):** I just want to remind the hon. members, when they are speaking, to speak through the Chair and not directly across the floor.

The hon. member for Kitchener—Conestoga.

**Mr. Harold Albrecht:** Mr. Speaker, I think my colleague hits exactly the point I was trying to make in my speech, and that is that my concern is for our youth. It is for our young people.

If we go through with the changes suggested in this bill, as I pointed out, it will result in people not expanding their businesses. Small and medium-sized companies across Canada are faced with really tough choices. When we increase the payroll tax, we end up possibly reducing the likelihood of an increase in wages, or, at worst, we may run the real risk of a layoff or not getting a job.

Yes, I hope our young people have the ability to start off their careers, because they have to start those careers if they are going to actually be able to pay into the CPP and then someday benefit from the CPP.

● (1700)

[*Translation*]

**Mr. Luc Berthold (Mégantic—L'Érable, CPC):** Mr. Speaker, I would like to know what my colleague thinks of the fact that this is an election promise that will be fulfilled very late for the people who will benefit from it.

I say this in the sense that a promise was made to improve the Canada Pension Plan, and those who heard this promise certainly thought that they would be receiving increased benefits.

Does my colleague feel, as I do, that this promise was made to attract voters, and that those voters, the seniors receiving benefits today, have been somewhat misled by the government?

*Government Orders*

[English]

**Mr. Harold Albrecht:** Mr. Speaker, again, he hits directly on the implication of our debate today. I think most people, when they hear about potential increases in Canada pension plan benefits, assume that it will happen now or in the very near future. We are going to increase the CPP. That is a great thing. We all agree that we would like to see CPP benefits improve.

However, what the average Canadian may not know is that before this move is actually fully implemented, 40 years will have passed. My colleague across the way who asked the question earlier and many of my colleagues who are beyond 50 will not benefit from this change in the CPP. I think that is the downside of what we are doing today. We are talking about increasing CPP benefits, but these benefits will not actually be realized in my lifetime, in all likelihood.

The other thing I would like to point out is that at different times we hear that the provinces and the federal government have all come to an agreement, so we should just approve what they are doing and get on with it. However, not everyone feels that way. I conducted a round table in my riding just a few weeks ago, and to a person, these owners of small and medium-sized businesses are very concerned about the impact the increase in the CPP premium will have on their ability to expand and hire new workers.

I just want to quote Mr. Dan Kelly:

It's tremendously disappointing to see that finance ministers are putting Canadian wages, hours and jobs in jeopardy and willfully moving to make an already shaky economy even worse.

I could go on, but I see that I am out of time.

**Mr. Daniel Blaikie (Elmwood—Transcona, NDP):** Mr. Speaker, it is a pleasure to rise today and support Bill C-26 at second reading.

We have heard quite a difference of opinion in the House on the advisability of this bill. Maybe we can start from a place that we do all agree with, that it does not serve the Canadian economy well and certainly does not serve Canadian seniors well to have people retire into poverty. Unless people are going to work their entire life until they drop, we project that there will be a period when they are not working for their income. That income has to come from somewhere, and if it is not coming from their going into work every morning, then it has to come from money they have saved on their own, or it is through a mechanism like the Canada pension plan, or from another kind of benefit if it is not from their working family members.

The kind of system projected by the Conservatives, when they talk about individual savings, is the one we once had when people who were past their working lives had to be supported by their family members. That was great for those who had family members who could support them, and it was very bad for those who did not. So the CPP was by far and away an improvement on that situation, through which people could manage to save for themselves throughout their working life. Things like the OAS and GIS are important in that regard too.

There is a need for income in retirement. We can all agree on that. The gold standard for that would be to have some kind of guaranteed annual income in retirement, I think it is fair to say. But given that we do not provide in that way, the Canada pension plan has been a

great mechanism for working Canadians to make sure they do have at least a basic income when they retire. It was based on three pillars, that there would be a CPP there to provide about a third of what people might need in retirement; that their company pension plan would provide another third; and that their personal savings would provide the final third.

In Canada today, two of those pillars are in serious jeopardy. We know that almost seven out of 10 Canadians working today do not have a company pension, meaning that a third of that retirement income scheme is gone. We know that most working Canadians are struggling very hard to save. Many are living pay cheque to pay cheque, so they are not able to save to the extent they need to in order to be able to furnish a third of their retirement income once they are no longer working. That is why there is a need to enhance the first pillar, the public pension. It has to do more, in our view, to make up for the problems in realizing the potential of those other two pillars.

People may be approached by their financial adviser and told there are all these plans, but one plan has 40 million people in it, those being everyone in the country, and it is fully portable.

Particularly in this age, people are having a hard time finding a job that will last the 20, 25, 30, or 35 years necessary for them to be able to buy in sufficiently into a company pension plan, if there is one, to have it produce adequate income for them in retirement. Most Canadians are going to have seven or eight different employers in their working life if they are young now, and it is almost certainly the case that many of those employers will not have company pension plans. Even if they did, they would not have the same plan. CPP provides an important benefit with its full portability. That is an advantage of the plan.

Every working Canadian is in the plan. That is another advantage in spreading the risk. Furthermore, it has been proven to have some of the lowest administration fees and, therefore, it gets the best value for money for the contributors, who do not have to have their money shuffled off to those who are administering the plan.

It has the added advantage, when every working Canadian is in that plan and everyone who has worked is living off a portion of that plan, that it has a certain political backing. That also goes toward mitigating risk. We really are all in the CPP together in a way that we are not in any private pension plan, so Canadians can feel confident that their savings held with the CPP are less likely to fail than those in many of the private options that are out there.

● (1705)

It has another benefit that is even rarer today, even in the case of Canadians who do have private sector pension plans, in that it provides a defined benefit. That is very helpful when trying to project what income people will have in retirement and, therefore, how much they need to save to go above and beyond what their pension plan will provide, whether CPP or a combination of CPP and a private pension.

*Government Orders*

People who are in a defined contribution plan who do not know what that plan is going to produce once they do finally stop working will find it a lot harder to know exactly how much they have to save. That is another benefit of the Canada pension plan.

I do applaud the effort to raise the benefits of the CPP. I think there are a few things to say about that. One is that I really do doubt whether it is enough. In fact, I do not think it is. I would like to see the government go further in enhancing the Canada pension plan, because I do think it is a great option for most working Canadians, who are not making a lot of money, not just to save for their own retirement in a well-working, proven fund, but also to have their employer make a matching contribution to that.

Indeed, when we talk about Canadians taking charge of their own future and saving their own money through TFSAs, for instance, we do not talk about what is absent, namely employer contributions. That is another important aspect of the CPP.

I would like to see it further enhanced. This is a good first step. It is certainly not worth opposing simply because it is not ideal. However, I would like to see the government push harder for an bigger increase in the CPP. I think it is important.

We also know that this will not do anything for seniors right now. That is important to consider, because it will do a lot for young people over the course of their working lives, but not for seniors rights now. My children, who are three years old and four months old, are going to benefit from this. They will see that benefit. I am quite happy to do that for them. However, for people in my parent's generation who are just looking at retiring, other measures will be needed for them.

I do want to take a moment to address some of the arguments I have heard in the chamber today. The first is that somehow the Canada pension plan is a payroll tax. I simply do not agree with that. It may be true as a term of art in accounting terms, which may be where it is recorded on the ledger. However, for ordinary Canadians who are going into work every day and are working to put food on the table today and for that period in their life they look forward to when they will not go into work every day, the CPP contribution on the part of their employer is part of the wage package. That is part of what they are going into work for, as well. So I do take exception to those who continually refer to this as a tax. It is not a tax. It is part of the wage package.

It is up to Canadians to take charge of their own future and to decide how they are going to save for retirement. In that regard, a perfectly legitimate decision on their part is to decide to do that saving through the CPP, to do it collectively, to have a plan that is better than the options they get through the private sector, and to decide that we are in this together and to elect a government that will implement a mandatory public pension. That is a perfectly acceptable decision. That is something I take them to have done in the last election.

Again, I would like to see it go further. I think many Canadians would like to see this proposal go further. However, part of the decision that was made was also to reject the idea that somehow each Canadian is on their own individually, and that they have to make choices as individuals. I believe we can make a collective decision to

enhance our public pension system and that it would be a good way for us all to save for our retirement, and to do it in a way that is fair to each Canadian.

When we talk about individual Canadians who are saving for their retirement and some of the options available to them, what is missing is that Canadians with more money have more options to invest. As people hit certain income thresholds, they can gain access to certain funds and other clubs that provide better returns. It is a fiction to say that all Canadians are equal when it comes to the private retirement investment market, and that we all have the same options. One of the things that the Canada pension plan recognizes is that we all need to be treated fairly. This is another reason to support the plan.

• (1710)

**Mr. Kevin Lamoureux (Parliamentary Secretary to the Leader of the Government in the House of Commons, Lib.):**

Mr. Speaker, I appreciate that New Democrats have acknowledged that Bill C-26 is a good bill. I want to reflect on the fact that provincial jurisdictions from all regions of the country were able to come to an agreement that this legislation is forward thinking. It would provide in a very real and tangible way retirement monies for those who are working today and are going to be in the workforce for a while now.

My question deals with the other aspect. There is a lot of discussion about seniors in poverty. Yes, the overall numbers have gone down and we have seen in the last number of months, with the Minister of Finance making an announcement that we are going to be substantially increasing the GIS, that we will be lifting literally thousands more seniors out of poverty through the guaranteed income supplement.

Today we are talking about the Canada pension plan. There are three fundamental public pension programs, the OAS, GIS, and the CPP. Does the member have any thoughts on other two programs the bill does not deal with?

**Mr. Daniel Blaikie:** Mr. Speaker, first of all, I concur with the member that one of the important aspects is that the provinces are onside. I would recall for the sake of the chamber that provincial premiers for a long time had wanted to meet with the federal government about the Canada pension plan. The previous government was not willing to engage in that conversation, so I think it was with a sense of relief and gratitude that they came together and finally were able to talk about it.

Again, I think we could have done more with that opportunity and I want to see more done in the future, just as I would like to see more done with the OAS and GIS. There has been talk about some increases. Part of that conversation has to start from what is really an acceptable level of income to get an apartment here in the current Canadian economic context, and given the cost of food. We need to figure out what that number is and then start having a serious conversation about what we need to be able to get Canadian seniors to have that income.

*Government Orders*

What I have seen myself in Elmwood—Transcona is unacceptable. I have been in the living rooms of women who were not working and have shown me that their cupboards and fridges are bare, because all of their disposable income is going to pay rent. That is unacceptable. I know that we have the resources in Canada to make sure that people are not living in those circumstances. We have to start talking about how we are going to do it.

• (1715)

**Ms. Marilyn Gladu (Sarnia—Lambton, CPC):** Mr. Speaker, I want to talk about a couple of risks that occurred to me. One I thought of was when a New Democrat colleague spoke about how new governments overturn what previous governments did. I thought what if the current government were in for a number of years and collected everyone's money, and then the next government just turfed the whole plan? That would be one risk.

Another risk occurred to me when someone talked about the possibility that they might take the CPP fund money and invest it in infrastructure with Gerald Butts influencing that after he has already run Ontario into the ground. I wonder if the member could comment on those risks.

**Mr. Daniel Blaikie:** Mr. Speaker, the idea of a reliable pension plan requires it to be responsibly managed, but there is a great record of success when it comes to the Canada pension plan that shows it has been successfully managed to date. If there are proposals on the table that would imply unsuccessful management, then those are bad proposals. But they do not preclude the idea of expanding the Canada pension plan and its benefits. That is a question about how the fund should be managed.

I think it is also important to talk about the fact that there are a lot of irresponsible things done with people's retirement savings by private investment funds and the banks they invest with. It is a fiction to pretend that somehow there is a big risk by investing retirement savings in the Canada pension plan and that somehow if people deposited those funds in their bank or some other private financial planner, their savings would be perfectly safe. I would argue, from the evidence, that Canadians have a lot more to worry about from private investment options than they do from the Canada pension plan, which has a long public track record.

**Mrs. Kelly Block (Carlton Trail—Eagle Creek, CPC):** Mr. Speaker, I too am pleased to be participating in this debate on Bill C-26, an act to amend the Canada pension plan, the Canada Pension Plan Investment Board Act, and the Income Tax Act.

First introduced in 1965, the legislation creating the Canada pension plan came into effect in 1966, and was created to ensure that all working Canadians have an opportunity to retire in dignity.

I understand that, as members of Parliament, we have a natural tendency to want to do more for the people we represent. We are tempted to use the incredible financial and regulatory power of the government to do more. With an activist government such as this, there is no problem too small or too complex to be fixed by intervention. We know the Liberal Party believes that the government knows better than Canadians. When we believe that government can and should do everything, there is never a need to say no to increased spending.

As the ancient Chinese philosopher Lao-Tzu said, "Govern a great nation as you would cook a small fish; do not overdo it." The current government is overdoing it right now.

The reality is that Canada's retirement system is the envy of the world. Canadians are saving more for retirement today than ever before, and poverty among seniors has dropped significantly in recent years. In light of this, I have a few questions.

What should the fundamental role of government be in our country? What percentage of income should Canadians take home at the end of each pay period? Should Canadians be keeping more than 50% of their total income, as a matter of fairness, because they should be deciding how at least 50% of their earnings are spent? What do we believe about the role of government? Do we believe as a country that the individual financial choices that Canadians make are better or worse than those made by government? What percentage of our gross domestic product should be government spending?

According to the 2016 Index of Economic Freedom, government expenditures presently represent 40.7% of GDP in Canada. In comparison, Australia sits at 35.7% and the United States at 38.9%. Therefore, are we better off in Canada than Australia because more of our economy is put through Ottawa? It is obvious that the Liberal government thinks so. However, I certainly do not. To me, limiting government is extremely important, as it has been shown over and over again that once government gets involved in doing something new or doing more of something, competition and choices decrease, which inevitably is a negative for Canadians.

I am proud to be a member of a party that believes that, despite its best intentions, government does not know best. Government should not be forcing Canadians into making decisions that it thinks are best, yet this is exactly what Bill C-26 would do. This bill is about competing visions: a vision of what government can do versus what government should do. This bill is about Canada's finances, and more specifically, the finances of every single Canadian household and every single Canadian business, both big and small.

When government decides that every Canadian must save more, above all through the CPP and not through any other retirement program, and consequently increases premiums on employers and employees, two things happen: first, Canadians have less money in each paycheque to put into an alternative savings vehicle of their choosing; and second, because Canadians are putting more money into the CPP, they feel less inclined to contribute to other retirement savings plans.

*Government Orders*

As capital is being withdrawn from private sector investment plans, fewer of these would exist, as the demand for them would decrease because retirement contributions would be going to the CPP. This would create an endless feedback loop where increased government intervention would lead to Canadians saving less of their discretionary income for their retirement, which would then lead to government once again looking to top up the CPP through increased contributions, as we have seen in the past. This is an important point, and it is the main reason that I oppose the bill.

• (1720)

Make no mistake, the bill is not some gentle push that will achieve the Prime Minister's stated objectives. The bill would introduce a tax hike. It would be a tax hike because Canadians would not have a choice on whether to pay it. More money would be taken off every single paycheque until retirement. It would be a tax hike because Canadians would not have a choice on how their income would be spent.

The CPP is a mandatory contribution fund. Employees and employers do not have an option to voluntarily participate in the CPP, but are instead required by law to contribute. This distinguishes the CPP from the public pension plans of other countries, such as Britain. Their individuals can opt out of contributing to a central plan in favour of other retirement income schemes.

Let us look at how the bill would affect Canadians. The bill would lead to some households paying up to \$2,200 more per year. It would be harder for new graduates to pay off their student loans, as more of their income would be going into a pocket they would not be able to touch for 40 years; so rather than pay off the principal of their student loans as quickly as possible, graduates would have to either decide to spend less on day-to-day necessities or spread out the amount of time they take to pay back their student loans. Neither one of these is an appealing choice.

The bill would also make it harder for young people to buy that first home. Everybody who has purchased a house knows that in the first few years of repaying a mortgage, the lion's share of each payment is going to the interest and not the principal of the loan. The bill would reduce the discretionary income that Canadians have to pay down their mortgages more quickly. This would once again force Canadians into a choice: either spend less on items of necessity or take longer to pay down their mortgage. Once again, neither one is an appealing choice.

However, these are the types of choices Canadians would have to make going forward. They would have to make similar choices on whether to invest in a registered education plan, or whether to fly home and visit the family for Christmas, and it would be harder for companies to create jobs and give workers raises.

In conclusion, we know that the Liberal Party of Canada believes the government knows best and that it needs to be a perpetual helping hand to all. "Big Brother" seems hardly adequate to describe the interventionist Liberals' first year in office.

The Liberal government has decided that Canadians are not saving enough for their retirement. I think we can all agree that some folks are perhaps not saving enough, but there are other folks, as we heard

in remarks today, who may be saving too much, and then there are folks who are probably saving just the right amount.

People also have vastly different retirement needs, depending on where they live and what their expectations are for their retirement. There are a number of options out there to encourage folks to save, even though a very popular one, the tax-free savings account, was just cut in half.

Getting people to more broadly use these voluntary programs is a good thing that the government should seriously consider. We owe it to our constituents to give them the option on how to save for their retirement. Unfortunately, the government has opted to go the other way.

• (1725)

**Mr. John Oliver (Oakville, Lib.):** Mr. Speaker, when I was knocking on doors in Oakville I ran into many seniors who were struggling and were in very difficult financial situations, and the CPP was simply insufficient for them, combined with their own savings.

For me, personally, the old adage about a tree comes to mind. The best time to plant a tree is 20 years ago. The second best time is today.

When I hear the member speaking about government involvement and her preference that government not be into this, I look at the CPP and ask what the advantages are of the Canada pension plan, which really is not government involvement.

First, it is predictable retirement income, because it is a defined-benefit plan on which people can rely, long-term, looking forward to what the benefit will be from it.

Second, it is pooled risk, so the risk of long-term investments with Canada pension plan is shared and there is a very strong professional management of the Canada pension plan, which further reassures people that they have a level of investment security that they could not achieve on their own.

I come back to the issue of predictability if individuals are left to put money into their own investment strategies and the uncertainty of those strategies over time.

Could the member reflect on the benefits of the Canada pension plan? What are the benefits of a defined-benefit plan versus the contribution models she is proposing?

**Mrs. Kelly Block:** Mr. Speaker, I want to go back to the premise of the member's question when he was talking about seniors. I know that this is one of the arguments that members opposite have made in terms of how this is going to help the seniors he referenced when he was door-knocking and hearing from seniors. According to Statistics Canada, the percentage of low-income seniors was 29% in 1970. Today, it is 3.7%. That is clearly a significant improvement.

*Government Orders*

I would venture to guess that is not just because of CPP, but because of the other tools available to seniors. We know that the best way to prevent poverty in old age is to give people the tools they need to save money today and to let them make their own choices based on their means.

We believe that Canadians know how to manage their money, not the government, especially not this government, which is taking money out of their pockets at every turn.

I know the member is aware that there is old age security and the guaranteed income supplement. That exists also to help seniors who do not have a workplace pension. However, because of the long phase-in period for Bill C-26, we know this would do nothing to support our seniors today.

• (1730)

**Mr. Kelly McCauley (Edmonton West, CPC):** Mr. Speaker, I would like to thank my colleague for her well-reasoned thoughts and logic on the bill. I wonder if perhaps my colleague could share something with me.

We have heard constantly from across the way and to the far left of me about how Canadians do not have any money left over to save. They do not have enough to pay for their grocery bills. They do not have enough to put aside for their children's education. How does she imagine Canadians would be able to have money taken off their paycheques when at the same time they have no extra money for their rent or savings? How would this new government-imposed tax of \$2,000 a year be doable?

**Mrs. Kelly Block:** Mr. Speaker, I thank my colleague for his question, and I have really appreciated all the comments that have been made during this debate. Certainly, I appreciate that we have a public square right here that respects the diversity of opinions.

Finance Canada's own analysis shows that the higher CPP premiums would hurt our economy. We know it would reduce employment by 0.04% to 0.07%. That is 1,050 fewer jobs per year for 10 years. We know it would reduce the GDP by 0.03% to 0.05%. We know it would reduce business investment, it would reduce disposable income, and it would reduce private savings over the long term.

**Mr. Larry Maguire (Brandon—Souris, CPC):** Mr. Speaker, it is my privilege to stand to speak to Bill C-26 in the House today. It has been referred to as the Canada pension plan tax hike bill brought on by the Liberals, and that is certainly what it is.

I want to welcome back all of my colleagues after Thanksgiving. I hope they had a good break and everyone enjoyed it. I know there are many happy Conservatives giving thanks in Alberta today and I would like to announce my support for Mr. Motz as he will be coming from the Medicine Hat—Cardston—Warner constituency to join us in the House very shortly.

One of my colleagues said today that the numbers to remember were 70 for the Conservatives and 26 for the carbon tax. I only go there because my colleague from Richmond Centre indicated that the carbon tax is what would kill seniors. However, that is only one thing.

Forcing tax increases on people, such as Bill C-26 would do, is not very democratic, with the government saying it is going to help

seniors when, clearly, the bill would not help them for 40 years down the road. Even my colleague from Winnipeg indicated earlier that it might be his children who would benefit from this, and that is absolutely true. My grandchildren would probably benefit from it a bit, 40 years down the road, and none of them are even 20 years old yet.

That is the kind of rhetoric that comes out of bills like this that are not well thought out. It would be a tax on the individuals who are going to put up this money, and because it would be such a long time before they would ever get a payback on it, it would be decades after they retire before they would get back what they put it into themselves.

I want to go back to what my colleague from Chilliwack—Hope said today. When people put these funds into the account, it would be a long time before they would see any benefit. They would be putting their money into a plan that, if they die early, an unfortunate circumstance, the money they have put away for all of these years would not accrue to them. It would not go to their families upon their death like in a normal pension plan or their own private savings.

I want to make it very clear that I support the public pension plan, as was questioned earlier by my colleague from Winnipeg North. We have both debated a number of these kinds of bills in the Manitoba legislature when we were both there, but this is not the way to enhance the ability of seniors to have more money in their retirement years. If it is put in place to help those who need it today, then there are many other ways of doing that to make it easier for seniors to access those funds in the near future.

What scale of support would this provide? The tax itself could end up being \$2,200 a year. That would be the increased premiums people would pay. Of course, \$1,100 of that would be paid by the individual and \$1,100 paid by the employer. Having been an employer and knowing how the system works, it is a matching fund. I do not have a problem with that, but what it would do is two things. It would not provide the benefit right away that the government may have been targeting and it would certainly, as my colleague just finished saying, reduce people's ability to put funds into their own private pension plans, if they were able to. It would decrease the amount of money they would get back in the near term. I think the number was that it would reduce it by 7%.

It would also make it tougher for businesses to survive. This is not just a Conservative number. There was a study done. If Liberals do not believe it, they should look at Finance Canada. It is the one saying that higher CPP premiums will hurt the economy, as was also just pointed out.

• (1735)

According to the Canadian Federation of Independent Business a full 70% of businesses in Canada today have indicated that they disagree with the notion that this would be just a modest little tax increase as the Liberals are saying. Actually, the Liberals do not use the word "tax". The only one who uses that word is the environment minister on carbon.

*Private Members' Business*

There is a correlation here between the bills that the government is bringing forward. The government is dropping a carbon tax, which could be 11.5¢, on the same seniors whom it wants to put more money into their pension plans. It looks to me like everybody is paying and the government is taking. That is a concern.

It is ironic that the Liberal government is mandating a tax today on individuals to pay more for a benefit that would only be achievable in 40 years, when it cannot even balance its own budget today. Bigger debt hurts seniors more as well. It particularly hurts the very young who will have to pay all of this back in the future. It is a bit ironic for the Liberals to say that there will be a mandated tax and a benefit, but anyone over the age of 40 today would probably not see that benefit unless he or she lives to be 100 years old.

There are many other ways of helping seniors in the more immediate term. We did it by increasing the guaranteed income supplement, the GIS, when we were in government. The Harper government made the largest increase in the GIS in 25 years. The Liberals liked the idea because they implemented a small increase in that in their very first budget.

The Liberals also did away with the increase in the tax-free savings accounts that would have gone up to the \$10,000 mark. This would have allowed many seniors to save. It may be a surprise to many Liberal members across the floor but the number of seniors who were using the TFSA was in the neighbourhood of 60%. That is a pretty clear indication that those people were doing what the present government is forcing them to do, which is saving for their own retirements. They were putting this money away so that they could use it in the future.

There are also many other ways to help seniors, whether it is through an increase in the basic personal exemption, or whether it is through a decrease in personal income tax. Those are a number of things that could be done, although the government is going the other way. It has increased taxes on small businesses. They certainly are not going to be at the level that we had announced in our election campaign. When a government is simply taxing these folks and saying it is going to be good for them, when clearly it is not, then it is not a clear direction to emulate.

A member asked the other day if we were in favour of the Canada pension plan when it was first put in place back in the sixties. Of course we were, but back then the plan was only to support other pension mechanisms. I would like to quote Judy LaMarsh in referring to the CPP, "It is not intended to provide all the retirement income which many Canadians wish to have. This is a matter of individual choice and, in the government's view, should properly be left to personal savings and private pension plans." Judy LaMarsh was the Liberal minister responsible for establishing the Canada pension plan in 1964. Even the Liberals felt that when the plan was set up it was only to be a supplement to the other mechanisms that were there.

I could go on with a number of other quotes, but instead I will say that 70% of employed Canadians oppose expanding the Canada pension plan, if it means a wage freeze. Over one-third of employed Canadians say that proposed increases are unaffordable, and 80% want the government to further consult before making any decisions.

● (1740)

I think it is very clear that there are a number of things that could be improved and could be done to help seniors. The bill does not do it and that is why I will be voting against it.

**The Deputy Speaker:** The hon. member for Brandon—Souris will have five minutes remaining in his time for questions and comments when the House next returns to business on this particular question.

It being 5:42 p.m., the House will now proceed to the consideration of private members' business as listed on today's Order Paper.

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## PRIVATE MEMBERS' BUSINESS

[English]

### GENETIC NON-DISCRIMINATION ACT

The House resumed from September 20 consideration of the motion that Bill S-201, an act to prohibit and prevent genetic discrimination, be read the second time and referred to a committee.

**Mr. Majid Jowhari (Richmond Hill, Lib.):** Mr. Speaker, I am pleased to speak in support of Bill S-201, the genetic non-discrimination bill previously introduced in the Senate.

I begin by thanking my colleague, the member for Don Valley West, for bringing this important bill to the House.

At the end of my speech, there will be four key takeaways. I will highlight some of the benefits of genetic testing, its importance for preventing life-threatening diseases, and its critical contribution to scientific research and innovation. I will then show how discrimination can hinder these benefits due to the lack of protective legislation.

To avoid repetitiveness, I will not speak directly about what specific legislative changes this seeks to make, as this has already been eloquently covered by my other colleagues.

In the 21st century, we have at our disposal highly advanced mechanisms to extract information and to further our knowledge. We have also learned innovative ways to utilize this knowledge, create new machines, develop techniques, build things, and save lives.

Significant breakthroughs in the medical field have benefited from this abundance of knowledge. Life-saving surgical procedures were improved and life-changing drugs have been developed and tested.

The next prominent medical breakthrough on the table is genetic mapping, acquired through genetic testing.

A genetic test is a test that analyzes DNA and RNA, or chromosomes, for purposes such as the prediction of disease, vertical transmission risks, monitoring, diagnosis, or prognosis, in other words, a test that provides potentially life-saving knowledge. There are currently 6,000 known genetic diseases. This means 6,000 possible causes of death and 6,000 possible individuals living a life of hardship.

*Private Members' Business*

Simultaneously, there are 48,000 genetic tests. This is not an insignificant number. This means there are 48,000 possible genetic cases to be discovered, 48,000 ways to save a life, or 48,000 opportunities to gain knowledge.

Taking a genetic test can save a life. Armed with this knowledge, people can take action to protect themselves. They can take preventive measures or monitor themselves for symptoms to catch a possible disease early on.

Due to the diversity and advancement of discoveries, there are many other opportunities for taking preventive action through genetic testing. For instance, there are tests for genes associated with heart disease, cancers, and kidney diseases, many of which are easily preventable through simple procedures, provided there is early detection and treatment.

Monitoring and treating at an early stage would likely save an individual from having to go through tedious medical treatment procedures, hospitalization, medication, and hardship.

I can go on and on about the many diseases that can be prevented with having early knowledge of an individual's genetic makeup, but I will not. The main takeaway is that research about the benefits of genetic testing to saving lives is certainly not lacking.

Furthermore, genetic testing increases the potential for significant innovations. For instance, the field of genetics and genetic testing is interacting with stem cell research, where scientists are exploring ways to replicate genetically mutated cells for the purpose of closely investigating the functions of the cell and how it leads to manifestation of the diseases.

A recent discovery has been the use of induced pluripotent stem cells, also known as IPS cells, for the modelling of human genetic diseases.

I am neither a doctor nor a medical practitioner, but what I know for sure is that scientists are on the verge of understanding diseases by replicating their functions. They are doing that by using stem cells.

In furthering their understanding of how a disease functions, how it manifests, and why it affects certain tissues and not others, scientists will be better equipped for further innovations to reversing the negative outcomes of genetically mutated cells.

● (1745)

I can easily imagine a world where individuals with a genetically mutated gene or an inherited genetic disease will no longer be affected by the genes simply because scientists have found a way to neutralize the negative impact of the disease. I may be getting ahead of myself here, it may be just wishful thinking, but one thing is for certain. Science, research, and innovation will always find a way, and I strongly believe in that.

In order to gain the ability to conduct their research, scientists need to conduct genetic testing. They need to be able to collect large samples of genetically mutated cells to validate their findings. This is where the problem emerges in Canada.

In Canada, there are strong gaps in the legal system where individuals who take a genetic test will likely suffer unnecessary

consequences. Canadians who cannot be sure they will be protected by the law have chosen to forgo undertaking genetic testing. They have chosen to give up on the knowledge and understanding of their genetic heritage. They have chosen not to participate in clinical trials for the purpose of furthering medical advancement and possibly curing genetic diseases.

I am referring to the gaps that would be addressed when we pass Bill S-201. These gaps, if not closed, will allow for individuals to be subjected to discrimination: the gaps in the Canada Labour Code where employees are not protected from being fired or refused employment based on the results of a genetic test; the gaps in the Canadian Human Rights Act that do not recognize genetic discrimination as a violation of the human rights of Canadians; the gaps that do not protect an individual from being discriminated against before receiving goods, services, or entering into a contractual agreement; and the gaps that do not protect individuals from being forced to take or disclose the results of genetic tests.

If we do not pass Bill S-201 and close the gaps in our legislative system that allow for genetic discrimination, Canadians with an inherited genetic disease will less likely have the chance to learn about their disease prior to its symptoms. They will be fearful of losing their employment through coercion. Our medical and scientific research will likely suffer from having limited test subjects who fear that participating in a breakthrough clinical trial will lead to discrimination in other areas of their lives.

Bill S-201 does not seek to introduce newfound laws. It does not seek to change Canadian values. Bill S-201 simply seeks to close the current gaps in our legislative system and to align our values with our legislation. If our values are not perfectly embodied in our laws, how can we ensure this continuity?

Canada must close the legal gaps with regard to genetic discrimination. I strongly believe this bill will provide Canadians with much-needed protections with no insurmountable ramifications. I encourage my colleagues in the House to closely consider the bill, to consider its positive impacts on Canadian society, and to vote in its favour.

\* \* \*

● (1750)

**MESSAGE FROM THE SENATE**

**The Deputy Speaker:** I have the honour to inform the House that a message has been received from the Senate informing this House that the Senate has passed the following bill to which the concurrence of this House is desired: Bill S-205, An Act to amend the Canada Border Services Agency Act (Inspector General of the Canada Border Services Agency) and to make consequential amendments to other Acts

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**GENETIC NON-DISCRIMINATION ACT**

The House resumed consideration of the motion that Bill S-201, An Act to prohibit and prevent genetic discrimination, be read the second time and referred to a committee.



*Private Members' Business*

**Mr. Mark Strahl (Chilliwack—Hope, CPC):** Mr. Speaker, it is a pleasure to speak again in the House on an issue of great importance to many of my constituents and to many Canadians. I will be supporting the bill.

The bill before us is Bill S-201, genetic non-discrimination act. The summary of the bill says that:

This enactment prohibits any person from requiring an individual to undergo a genetic test or disclose the results of a genetic test as a condition of providing goods or services to, entering into or continuing a contract or agreement with, or offering specific conditions in a contract or agreement with, the individual.

Essentially, the bill is to prevent discrimination based on genetic testing information to ensure that Canadians are not required to give that information to a third party and that this information cannot be shared without their consent.

I want to commend the member for Don Valley West on the speech he gave to introduce the bill in the chamber. I would recommend it to people who want to get a full appreciation of all the intricacies of the law and the amazing genetic testing and research that is out there.

We are in a new age, and the number of tests are expanding, as are the number of diseases that can be detected early on, and the number of genetic markers. The science is expanding every day. We want to ensure that Canadians are protected as more and more of our information, more and more of who we are, is exposed as a result of this testing.

The reason I wanted to talk about this is because of some families in my riding that have already experienced difficulties as a result of diseases they have been tested for, which have affected their ability to obtain life insurance. This is already happening. This is not some futuristic problem that may happen somewhere down the line. This is happening right now.

I would like to share a couple of stories from some people in my area. Quite frankly, I am not going to share their names or even the disease they are suffering from, because they are already concerned about what the repercussions would be for them if some of this information was revealed.

This is from a mom who says, “We chose not to get my son diagnosed, because he is basically healthy. I am looking to renew my life insurance and my agent was told by the underwriter that all patients with this disease have been denied insurance.” It should say whether they are symptomatic or not. She goes on to say, “It seems so unfair because this disease is typically not life-threatening. Disabling, yes, but I was seeking life insurance. If we tell sports organizations or community centres about my daughter’s complicated medical history, they will not let us enrol. I need to not disclose health and safety issue so that she can live a normal life.”

Already there are some problems with obtaining life insurance.

Another family wrote to me and said, and this is about a hereditary disease in this family:

“For us, we had my son and I diagnosed before we knew anything, and before we knew we would never qualify for disability insurance. We have a very difficult time getting life insurance. I pay at least three times the amount for life insurance, even though my

disease does not actually affect my lifespan. We are now in a predicament that our daughter is showing signs of this disease as well. We have to make a decision to get her tested. With testing, we can then qualify for things like the disability tax credit and possibly at-home funding and definitely special needs funding in school, but we are holding off because of the insurance implications. I worry how this testing and a diagnosis will affect her in the future. So we are paying out of pocket right now for her weekly physiotherapy sessions, \$70 a week, and other therapies. We probably spend about \$400 to \$500 a month out of our own pockets so that we can protect her in the future, so that she is not discriminated against.”

● (1755)

Another person wrote to me about this and said that teachers and parents push for and are compelled to get kids outside the typical diagnosis, and funded, but this is going to follow them. It is going to help in some ways but it will hinder in others.

This is a choice that no parent should have to make. They should not have to be faced with the choice of getting funding for their kid, because then their kid will not be able to get life insurance when they are an adult. This is not the kind of country that we should live in, and it is something that we as parliamentarians should strive to protect people from. This is why the bill is so necessary.

There are other cases I think we need to look at. We have seen that mental health care has been an expanding field. This is something that we absolutely have to do more to address as governments at all levels.

I have talked to people who work in the House of Commons who have made it clear as well that not only are they not willing to come forward with their own mental health struggles because of the stigma surrounding it, but they are worried about their insurance and their health care plan. They are worried about the implications for them should they reveal a mental health issue. We encourage people to come forward, but we send a mixed message if we allow those people to be discriminated against for coming forward with that information and for seeking treatment.

This is why I was upset earlier. There is treatment available. There is a course of therapy available. There is funding available for kids, but parents have to make a choice right now, because they know from previous experience that if they reveal this to the wrong medical professional, the wrong insurance company, or even reveal it outside of the school system perhaps, that the child will pay a price for it, even though it will not affect their lifespan. This is not right.

Therefore, I am hopeful that as we study the bill, as we move forward to send it to committee and get more information out there, that we can talk about not only this area but other areas where perhaps our laws are not doing enough to protect those Canadians who are vulnerable, who could be helped but are afraid to seek help because of the repercussions.

*Private Members' Business*

I also want to mention, perhaps on a lighter note, that there are companies now that are advertising that we could just take a swab from our mouths and find out all about our ancestry; go to ancestry.ca and learn more about the makeup of our DNA. I think that, without the protections in the bill, we should be very concerned about that. This information is being retained. If we are not protecting people, what is to say that an insurance company might not ask if one has ever provided a DNA sample to determine one's heritage? If we do not protect those people, what is to say that it would not be a reason to deny insurance if they did not provide that information?

Again, it is more of a concern with this growing availability of DNA testing, of genetic testing. We need to be careful that we protect Canadians. We certainly need to stand up for those Canadians who are currently being negatively affected by the discrimination in the system.

I commend the member for bringing the bill forward, and Senator Cowan as well for starting this. The bill will have my enthusiastic support.

• (1800)

[Translation]

**Ms. Christine Moore (Abitibi—Témiscamingue, NDP):** Mr. Speaker, it is my pleasure to be able to speak to this subject.

Clearly, this is not always a very easy subject to understand, but I think it is important in the context of the current system we are dealing with.

Many people are now faced with difficult choices; take insurance, for example. People are being asked to be more provident in general, to consider taking out life insurance or disability insurance so that they can protect their family in the event of adversity.

However, the problem this raises is that people have access to far more information on health and genetic diseases. For example, we know that a given gene could indicate a greater predisposition to a given disease. Often, nothing is certain. We know there is a greater predisposition in a given gene carrier, but we also know that nonetheless the person may never develop the disease in question.

Because of family history, more and more people are being asked to take a genetic test if they want access to life insurance or disability insurance.

People who refuse to take the test run the risk of being denied insurance. If you pass, it means you do not carry the gene, and you can therefore be insured and everything will be fine. However, if you discover that you do carry the gene, you run the risk of being denied insurance, not only from that insurance company, but also many others that you would approach later. All this because you carry a gene that predisposes you to a given illness that could be very serious, although there is no guarantee that you will actually get the disease.

This could put additional stress on people, because they will be afraid of developing a disease that they may never actually develop. This is very important. This has become increasingly important over time, with the evolution of medical technology.

When it comes to genetic discrimination, it is also important to make sure that people can continue to take part in genetic research without being forced to disclose the results or findings of that research. It is therefore important to ensure the confidentiality of data.

My colleagues might not know this, but Quebec is quite interesting when it comes to genetic research. People who do family research realize that the population base in Quebec did not move very much for many years, unlike in Europe where there were regular unions between people from different regions or countries to consolidate alliances. In Quebec, the people did not move very much at all. This is extremely interesting for genetic research because it allows the researcher to establish family lineage and see how genetic diseases were transmitted within a same family. A significant amount of data is readily available, in other words, it is easy to find out who married whom. Family trees can be established for the vast majority of Quebecers. A number of companies that do genetic research decided to use Quebec's population for their studies.

If the research participants are not sure that their data will be protected or whether they will eventually be forced to disclose to an insurance company the blood sample they might have provided 10 years ago, then this could seriously hamper the research.

This research helps detect the genes that cause certain diseases and contributes to medical advances. Accordingly, protecting people from discrimination also allows advances in research to continue.

Research participants are often compensated financially. I think that practice should continue provided this is really done for research.

• (1805)

However, when insurance is involved, we should consider the need to prevent people from obtaining financial compensation for agreeing to take a genetic test because that is a source of pressure. If an individual is offered a lower insurance premium on condition that they agree to take a test, that becomes a financial incentive. That is perverse and does not help resolve the issue of genetic discrimination. These are very important considerations.

Researchers need access to this data, as do health professionals when this information is found to be pertinent to the condition of their patients, so they can provide appropriate treatment. However, if health professionals have access to these test results, we must ensure that confidentiality is protected. If we do not protect patients' privacy, we run the risk that some people will refuse these tests, will not know that they are at risk of developing a disease, and will definitely not change certain lifestyle habits that are putting them at risk.

Genetic testing can play a preventive role in some respects. If we know that we are at risk because of an abnormal gene, we can work on the risk factors, because those can be mitigated.

When it comes to breast cancer, for example, some genes have been identified, but there are other risk factors, such as birth control pills. By reducing their exposure to such substances, people can reduce their risk, even if they know they may be genetically predisposed to that type of cancer.

I know that genetics may not be the most riveting topic. I would like my colleagues to be more upbeat and enthusiastic, but I must admit that we are discussing a highly specialized scientific field and that it is easy to get lost, particularly for those at home who have even less knowledge of health. That is why we, as legislators, need to protect them properly.

We have the opportunity to speak to experts who can explain to us the challenges associated with this sort of bill. We have the responsibility to protect Canadians, particularly when it comes to such a technical topic. It is not always easy for the people at home to follow what we are doing, but we have here a wonderful opportunity to better protect Canadians. We can ensure that no one ends up in a precarious personal or financial situation and that no one is prevented from protecting their family because they have been refused insurance.

It can even have an impact on their children. Imagine finding out from a genetic test that one has a genetic predisposition. Then imagine being denied insurance because one chose to have the test done. Then imagine one's children and other family members also being denied insurance. That would be a shame. People are increasingly being expected to take charge of things themselves and make arrangements for their own security, so refusing to protect them would conflict with what they are being asked to do.

I am therefore asking my colleagues to support this bill so it can be referred to committee and improved as needed. We must protect Canadians from genetic discrimination.

• (1810)

[English]

**Mr. Peter Schiefke (Parliamentary Secretary to the Prime Minister (Youth), Lib.):** Mr. Speaker, I am pleased to rise in this chamber today to speak in support of Bill S-201, the genetic non-discrimination act, which passed the committee and third reading stages in the other place on April 14.

First put forward by the Honourable James Cowan, senator for Nova Scotia, and moved in the House of Commons by my colleague for Don Valley West, Bill S-201 would allow one of Canada's most important and core values to become entrenched in our laws.

As Canadians, we pride ourselves on our charter and human rights because they provide every single Canadian with equal protections from various forms of discrimination and disadvantage. Unfortunately, to date, we have lagged behind on the key issue of genetic discrimination, leaving thousands of Canadians vulnerable because of their very essence, their DNA.

The Office of the Privacy Commissioner of Canada produced a report in March of 2012 on the potential effects of such a bill. It made the case that one's genetic makeup represents, in the most personal of ways, "one's very identity". If we, as a nation of equals, value the protection of individuals based on their gender, sex, or religion, the question is this. How can we not seek to protect the very

### *Private Members' Business*

basis of their being? The short answer is that we cannot. I believe strongly that we, as the House and the entire body of Parliament, recognize that reality to be a fact.

On at least three separate occasions has such a bill made its way through the committee structure, including receiving extensive praise from the Senate Standing Committee on Human Rights, and three times has the gap that exists in our rights and protections failed to be bridged. Finally, we have an opportunity to change that.

[Translation]

I am proud to be part of a government that values and respects science, scientists, and the scientific community. That is why our government abolished rules that placed restrictions on scientists' work and prohibited them from talking about their work, as important as it is.

If we want to ensure a more prosperous future for Canadians, we have to pay attention to science and make sure that laws designed to protect us evolve in step with technology.

Canada is a society that values freedom and privacy. Giving employers, insurance companies, or any other group the power to use people's most private information against them is not in keeping with Canadian values.

I talked about the speed of scientific progress. From 2003 to 2016, the number of genetic tests available increased from 100 to 33,000. These tests are key to, for example, determining early on whether a woman is predisposed to developing breast cancer and thereby improving treatment success rates.

[English]

I myself have had cancer twice, and as a survivor, I am well aware of the positive impact this type of technology has had and can have moving forward, not just for me, not just for the citizens of my riding of Vaudeuil—Soulanges, but for Canadians from coast to coast to coast. However, without proper legislation, this reality is a double-edged sword. Billions of dollars in genome research has no doubt saved tens of thousands of Canadians affected by a variety of illnesses, because we can now detect them in ways we could not before and, therefore, treat them better than we could before. Indeed, for diseases such as cancer, time is everything. Time is life. It also means that there are about 33,000 new ways for people to try to seep into the personal lives of individuals, ultimately giving them the power to possibly fire, overcharge, or discriminate against them.

Should Bill S-201 not pass through this chamber, Canada may face serious public health challenges, where Canadians, concerned about being treated unfairly due to the fact that their employers or insurers require them to disclose the results of genetic testing, would no longer seek such beneficial testing. The consequences could be that thousands of individuals may never know their chances of developing certain illnesses because they fear the consequences of discrimination more.

We can live in a country that proudly respects science and the advances the scientific community has given us while also protecting the rights and freedoms we as Canadians so proudly enjoy. That is exactly what Bill S-201 seeks to accomplish.

*Private Members' Business*

●(1815)

At its core, this bill addresses an important change that needs to be made to both the Canada Labour Code and the Canadian Human Rights Act. It is not, however, without its challenges.

We are a government of collaboration, committed to engaging with our provincial and territorial counterparts to ensure that certain parts of this bill do not interfere with their jurisdictions. We must, nonetheless, remain committed to supporting the genetic non-discrimination act after ensuring that the rights of the provinces and territories are safeguarded and used to effectively promote the same principles that this bill puts forward. It is my hope that the chamber can see the genetic non-discrimination act for what it is, a crucial step in the move toward protecting our rights, our freedoms, and our privacy.

In conclusion, I think we can all agree that neither the state nor any other group, be it a corporation or organization, has any business knowing the genetic makeup of Canadians, and should not have the power to use this information negatively against any Canadian. We are a country of values, where we respect an individual's rights above all else.

The genetic non-discrimination act is one key step to encouraging those rights and freedoms to continue uninhibited for all the people the House represents.

[*Translation*]

**Mr. Luc Berthold (Mégantic—L'Érable, CPC):** Mr. Speaker, I too am pleased to rise in the House to speak to Bill S-201, an act to prohibit and prevent genetic discrimination.

The beauty of my work as a member of the House of Commons is that I have the opportunity to dig into a number of topics that affect Canadians and discover issues that I barely knew existed in my riding because no one had taken the time to inform me about them.

Bill S-201, introduced by Senator Cowan, opened my eyes to the very real dangers of genetic discrimination in Canada. I am pleased to share my thoughts on Bill S-201 with my colleagues.

During my research, I discovered that Canadians are not really legally protected from genetic discrimination. Across the country, people run the risk of being negatively impacted by genetic tests revealing potential genetic abnormalities. However, these tests are absolutely necessary. They can save lives. Thanks to modern medicine, these tests can forecast diseases a person might develop later on.

On the other hand, some people have a strong desire to know the risks, because there could be financial risks involved when it comes to the protection provided by insurance and all those other kinds of protection currently available to Canadians.

Do people have to choose between their money or their life? I think the answer is obvious: no one should ever have to make that choice. In my view, Bill S-201 responds perfectly to this concern.

Should someone who has a genetic disease have to pay higher insurance premiums? Should they be denied access to employment? The answer to those questions is no.

As I mentioned, we are all potential victims. There are nearly 6,000 genetic abnormalities that could cause diseases, and any one of us could be affected. Every month scientists discover new abnormalities that could affect our health. If there is no legislation in place, it could increase the cost of insurance or limit employment opportunities.

I will be quoting Ronald Cohn a few times in my speech, because I think he is a real expert on this matter. He treats children. I think we should listen to him.

Ronald Cohn, paediatrician-in-chief at The Hospital for Sick Children in Toronto, said that genetic discrimination is a real problem that will only grow with advances in technology.

The rate at which our doctors and researchers will find cures for our diseases will keep pace with the rate of technological advances. We hope these people work as quickly as possible to prevent others from becoming ill and in order to be able to treat people.

Unfortunately, as the rate of medical advances increases, some are eager to obtain these results in order to save money on the backs of the individuals who could develop these diseases in the future.

Another argument in favour of Bill S-201 pertains to the discrimination that other specific groups could be subjected to if certain ill-intentioned people were to have access to test results.

Quebeckers in particular could be especially vulnerable because they lack genetic diversity. Researchers at the Centre de recherche du Centre hospitalier universitaire Sainte-Justine and the University of Montreal have shown that old stock Quebeckers for the most part are descendants of a limited demographic of only 8,500 French colonists. Today, there are several million Quebeckers. With respect to that group, if problems were discovered among the 8,500 colonists, today they are found in hundreds of thousands of Quebeckers.

Some regions of Quebec and their populations were isolated for approximately 400 years. The region of Saguenay—Lac-Saint-Jean is a striking example. In several other Quebec regions, we see the effect of this concentration of old stock Quebeckers, who are dealing with rare diseases inherited from their ancestors.

●(1820)

That is also the case in Newfoundland and Labrador. We are seeing the same phenomenon as in the Saguenay—Lac-Saint-Jean region. Remote locations and a lack of outside immigration for generations have also produced this sort of effect on the population. It is called the founder effect. It has created a number of genetic mutations that have led to hereditary diseases in communities in Newfoundland and Labrador and Saguenay—Lac-Saint-Jean.

*Private Members' Business*

The deadliest disease is arrhythmogenic right ventricular dysplasia. Speaking of subjects I never thought I would raise in the House, this is one of them. This inherited heart disease can result in sudden cardiac death. There are 64 specific families in Newfoundland and Labrador that are carriers of this disease and 80% of the men in these families with what might be called the “malevolent gene” will die before the age of 50. Many people show no symptoms of the disease.

If an insurance company sees test results that show that these people carry this “malevolent gene”, would they sell them life insurance? That is a question we need to answer because, if these companies are allowed to use genetic testing, they may decide not to sell these people life insurance. People who could potentially avoid dying before the age of 50 by taking the test may not want to take it for fear that their insurance company might get a hold of the results.

Once again, we are left with an illogical and immoral choice. It is not right that people should have to choose between doing everything they can to prevent their potential death and making sure that their family is taken care of financially after they are gone. However, that is the dilemma that these people are facing. Would an employer offer a long-term position to someone with such a disease? That is another question we need to ask.

Some first nations communities in northern British Columbia are genetically predisposed to certain serious illnesses. For example, some people in those communities are 20 times more likely than the average Canadian to have a genetic syndrome that manifests as a terrible hereditary heart disease.

Those are the dangers we are facing right now as a people and as Canadians because our laws do not provide for that kind of protection. Between 10% and 30% of patients refuse genetic testing because they fear genetic discrimination against themselves or their family members. Mr. Boudria, a former Liberal minister who now speaks on behalf of Ovarian Cancer Canada, hit the nail on the head with the following statement:

Medically, the current rules are not good enough. Some people would rather not have genetic testing done so that they will not be questioned.... The test could save their lives. We know that cancer is easier to cure if caught early.

That is why we must take action.

In closing, I would like to talk about other circumstances under which people refuse. Many families refuse to have their children tested because they fear the consequences with respect to insurance. Dr. Ronald Cohn, paediatrician-in-chief at The Hospital for Sick Children in Toronto, said the following:

• (1825)

[*English*]

Finding yourself in a situation where you offer somebody a test and then they say “I would love to do it but I'm afraid to,” it's somewhat paralyzing.

[*Translation*]

It is incredible.

Canada is lagging behind. We are the only G7 country that does not have legislation against genetic discrimination. Our neighbours to the south adopted similar legislation almost 10 years ago. France and Great Britain were among the first to adopt or amend their legislation nearly 20 years ago.

Elsewhere in the world, 50 or so countries regulate how genetic data can be used, and 35 of those countries explicitly prohibit genetic discrimination in employment. What is more, in 1997, the United Nations Educational, Scientific and Cultural Organization advocated for all states to provide protection from discrimination based on genetic data or genetic characteristics.

In closing, we support this bill because it is essential. I would also like to acknowledge the excellent collaboration of a participant in the parliamentary internship programme, Jeanette Carney. She provided excellent research for drafting these notes. I wanted to acknowledge that before you, Mr. Speaker, and before my colleagues.

**Mr. Alupa Clarke:** Mr. Speaker, I thank my colleague for his excellent and very informative speech. I also learned a thing or two this evening.

In the research that was done for him, did he see anything that might explain why Canada is lagging so far behind the other G7 countries? Can he explain this decade-long delay?

**The Deputy Speaker:** Order.

Unfortunately, the hon. member for Mégantic—L'Érable will not have the opportunity to respond in this case. However, when we resume debate another member may rise to present his or her comments.

Resuming debate.

[*English*]

**Mr. Robert Oliphant (Don Valley West, Lib.):** Mr. Speaker, I want to do two things in these closing minutes, and the first is to thank colleagues from both sides of the House for their comments, their speeches, and their very strong defence of the bill. There are few opportunities we have in the House to actually share common concerns and do something for all Canadians. Some of this is happening on Bill S-201, and I want to commend hon. members.

I also want to thank the members who spoke to me personally about the bill. Men and women have come to me with stories about themselves, their children, and their parents, particularly about illnesses they have or concerns they have faced in their own lives and have not felt free to tell others about because of the fear of genetic discrimination. They know who they are, and their stories will be kept entrusted with me, and I thank them for that privilege. I hope the bill will be dedicated to each of them and every Canadian who fears the possibility of discrimination if they get a genetic test.

I want to also thank Senator Cowan, from the other place, as has been said, and Barb Kagedan, his wonderful assistant, who has shepherded the bill, not just these months but for many years, and has brought passion and intelligence to this House from the other place and has made my work much easier.

*Adjournment Proceedings*

Senator Cowan and Bev Heim-Myers, the president of the Huntington Society of Canada, recently received a very prestigious award from the American Society of Human Genetics. Bev is also the chair of the Canadian Coalition for Genetic Fairness. They have worked together as health groups, patient organizations, and charities to ensure that parliamentarians can learn, as one of my hon. colleagues said, things we did not know before we came here.

This tribute today is really in their name. It is something they have done and brought to the attention of this House through the Senate, and I think we owe them all a strong vote of thanks. That is the first thing I want to do.

The second thing I want to do is remind the House of the integrity of the bill. There are three parts to it: the genetic non-discrimination act, changes to labour legislation, and changes to the Canadian Human Rights Act. Each part of it is essential to ensure that the bill will be enacted in a way that Canadians can trust that they can get a genetic test to ensure that their health care is absolutely optimum.

Medicine is changing. Twenty-first century medicine is about genetic medicine. It is called targeted medicine, sometimes personalized medicine. It is the nature of medical practice as we know it today. It is revolutionary.

We were asked why Canada lags behind in this, and I think the reason is that we have messed around with a concern about provincial and federal jurisdiction. This House has the opportunity to act and to act strongly and clearly. We should give the provinces the opportunity to comment on the bill and act with them and on behalf of all Canadians to ensure that this act has the kind of teeth it needs to protect them in the most vulnerable place: their health, their existence.

There are parts of this job that we love and parts that we do not love as much. The part I love the most is that we have the opportunity to actually affect Canadians' lives. We have a moment in this House, with this act, to make a change that can actually change the lives of millions of Canadians, who can, with trust and confidence, go to their physicians and get the tests they need so that their clinicians, the practitioners who help them, can have the very best tools.

One of the great privileges I have had is to meet with Dr. Ronald Cohn, Stephen Scherer, and other researchers across this country from coast to coast to coast. They are aching for a piece of legislation so that they can help their patients in ways they are concerned they are not able to do today.

I thank the House for considering the bill. I look forward to tomorrow. I hope members stand and support it and make Canadians a healthier population.

● (1830)

**The Deputy Speaker:** The question is on the motion. Is it the pleasure of the House to adopt the motion?

**Some hon. members:** Agreed.

**Some hon. members:** No.

**The Deputy Speaker:** All those in favour of the motion will please say yea.

**Some hon. members:** Yea.

**The Deputy Speaker:** All those opposed will please say nay.

**Some hon. members:** Nay.

**The Deputy Speaker:** In my opinion the yeas have it.

*And five or more members having risen:*

**The Deputy Speaker:** Pursuant to Standing Order 93, the recorded division stands deferred until Wednesday, October 26, immediately before the time provided for private members' business.

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## ADJOURNMENT PROCEEDINGS

A motion to adjourn the House under Standing Order 38 deemed to have been moved

● (1835)

[*English*]

### DEMOCRATIC REFORM

**Mr. Alistair MacGregor (Cowichan—Malahat—Langford, NDP):** Mr. Speaker, this evening I am looking for something simple from the parliamentary secretary. I would like a clear yes or no on whether the government will support my bill, Bill C-279, to limit the length of federal elections.

I would like to lay out the reasons for the government to support the bill.

The parliamentary secretary has stated his desire to work with me on undoing many of the changes that happened in the unfair elections act and, specifically, look at the length of elections. Members can look at his question period response to see that.

For each day that a campaign lasts longer than 37 days, a political party can spend more money. This means that a party's national campaign can spend \$675,000 a day for every day an election goes beyond 37 days. Political parties can cynically lengthen campaign periods to outspend their opponents. I would argue that this is exactly what happened in the 2015 election.

This spending hurts smaller parties, as they do not have the funds to spend that kind of money. In making an election fairer, we cannot help just the richest political parties gain an advantage.

It is not just political parties' spending of the money that is the issue, but the fact that the general taxpayer has to foot an inflated bill. The 2015 campaign cost the public \$443 million, \$150 million more than the previous 2011 campaign.

*Adjournment Proceedings*

No Canadian wants to be bombarded with radio and television ads all day long during a marathon campaign, especially over the 78-day marathon we just had last year. In fact, when I was going door to door on the campaign trail, I certainly heard time and time again that people were sick and tired of such a long election and could not comprehend why there was no limit to it.

It is not just me making these arguments. This idea is also supported by our Chief Electoral Officer, someone whom I think everyone in the House holds in very high regard.

In his recent report to Parliament entitled, “An electoral framework for the 21st Century”, he laid out recommendations to make our electoral system fairer. He stated that by not having a cap on the length of an election, the level playing field between parties can be compromised. He has recommended that there be a maximum of between 45 to 50 days. My bill would fit perfectly within that range, with a 46-day cap.

With those reasons in mind, I come back to the first part of my question. I simply ask the parliamentary secretary for a clear answer on this. Will the government support my bill to limit the length of federal elections, yes or no?

**Mr. Mark Holland (Parliamentary Secretary to the Minister of Democratic Institutions, Lib.):** Mr. Speaker, I want to thank my hon. colleague opposite from Cowichan—Malahat—Langford for the bill he has put forward and for the excellent arguments he has made in proposing the bill. The bill seeks to limit the length of a writ to 46 days and to ensure that polling does not occur in a holiday period.

I certainly echo his concern with the implications in the last election of an extended writ period where the then-government had the opportunity to elongate that campaign, give itself a spending advantage, and take the other parties by surprise, thus making the field less even.

This issue was raised in the mandate letter that was given to the minister. When it was raised it was also coupled with the idea of spending in the pre-writ period, because one of the concerns I know the member opposite would share with me is that if we have a confined writ period then there is a potential for that spending to still be on the other side of that writ period and for inequities to still exist. We think those two issues should be looked at in tandem, but we very much support the work of the member and look forward to him talking further on that.

He is quite right to say that the Chief Electoral Officer, whom I have enormous regard for, also identified this issue and the importance of it being looked at. That is exactly why the Standing Committee on Procedure and House Affairs is looking at that report right now. That is an all-party committee that is posing questions and getting information. We are also eagerly awaiting the committee's response to the Chief Electoral Officer's report.

It is a question of how we get this right. The spirit is dead on. It is a question of what those mechanisms are to make sure that it is right and fair. I commend the member for introducing the bill, because I think it is in the spirit of what we need to achieve as a House.

Lastly, on the holiday season, I understand the intent. I think the member is coming from the right place. We would just have to

ensure that if there was some kind of emergency circumstance, a circumstance that I cannot conceive of at this moment, which would necessitate an election because of a crisis in the House or something, then we would be able to perhaps make an exception for an extraordinary circumstance. Certainly it is fair to say that no member of the House would want to see an election take place over a holiday period, and least of all Canadians themselves.

● (1840)

**Mr. Alistair MacGregor:** Mr. Speaker, I certainly appreciate the parliamentary secretary's willingness to come forward on this. I had the honour of sitting as a member of the Special Committee on Electoral Reform for four days when it was doing its Atlantic Canada tour. Some of the witnesses did identify the length of election periods as an issue.

I still have not heard a yes or no answer. I am glad to see that there is some positive commitment in that regard. However, when we were drafting the bill, we certainly did go through everything we could with legislative services to examine every kind of possible situation that could come up, which is why we gave that 36- to 46-day range. We thought that giving the government that 10-day range would certainly aid in whatever situation came up. I understand that not everything is foreseeable.

I certainly hope that we can get some good news out of the government in the coming months, if he is not prepared to give a yes or no answer now. I certainly look forward to the government's response in the coming months.

**Mr. Mark Holland:** Mr. Speaker, let me make it very clear to the member opposite. His bill is absolutely the right path and the spirit of it is exactly what we have to achieve.

To clarify, what we are looking at is how to deal with that pre-writ period and some of those questions around spending limits, but those are things I think we can work on together. I am very encouraged by that, and I think the bill is absolutely in the right place.

I am glad he mentioned the other processes. I look at the whole report of the Chief Electoral Officer and the need to modernize our institutions, the recommendations he gave, not just on this issue but others. The member and his party have been good partners in exploring how we can make the House a better place and how we can make reforms that honour the recommendations of the Chief Electoral Officer.

I look forward to continuing to work with the member, both on this and other issues.

[*Translation*]

CANADA REVENUE AGENCY

**Mr. Pierre-Luc Dusseault (Sherbrooke, NDP):** Mr. Speaker, I am very pleased to revisit a question I asked the Minister of National Revenue on June 7.

*Adjournment Proceedings*

The question was about the scheme devised by KPMG to help rich Canadian taxpayers avoid paying their fair share of taxes in Canada. That day we also learned that the accounting firm was recommending its tax avoidance scheme not only to avoid taxes, but also to avoid paying divorce settlements and alimony. This scheme allowed them to hide their assets and investment income. Thus, in the event of divorce, the client could use the scheme to be exempted from Canada's Divorce Act and from certain requirements that are settled as part of a divorce.

The June 7 question was about this major scheme that was reported by the CBC, but that was also studied by the Standing Committee on Finance. It was at this committee that we learned of these specific details, thanks to our requests for documents about the scheme.

My question for the parliamentary secretary, who will answer shortly, is specifically about these unscrupulous tax experts. In its testimony, KPMG declared that it would no longer use this scheme because its image is too important and it felt that this scheme, which was implemented in the 1990s and early 2000s, was no longer appropriate today, in 2016. KPMG told us that.

There are unscrupulous tax experts and accounting firms that have no problem proposing these kinds of schemes to their clients, for \$100,000. That is what happened in the Isle of Man situation that I am talking about today. The firm placed its clients' money, sometimes millions of dollars, in an account on the Isle of Man. Without wanting to give anyone any ideas, their scheme involved giving a gift to a foreign company that miraculously or coincidentally was located on the Isle of Man. When it is a gift, there is no income tax attached to it. There is nothing attached. In the end, we learned that the money had been placed under the responsibility of a foreigner on the Isle of Man, who was in fact associated with the KPMG accounting firm. All the income generated by those investments was given back to those rich taxpayers in the form of gifts.

In other words, a gift given to a foreign entity comes back to the person who gave it. It is the concept of a gift that must be called into question. When you expect to get something back in return for a gift, that is no longer a gift. The foreign firm gave the taxpayer a gift, but the taxpayer did not have to pay taxes on it because gifts are tax-free. That was KPMG's strategy.

My question is straightforward, and I hope to get a straightforward answer. What does the government plan to do to combat unscrupulous tax experts and accounting firms like KPMG where tax experts do everything in their power to help rich taxpayers avoid paying their fair share of taxes? What will happen to KPMG? What will happen to the tax experts who developed this scheme and who took part in it?

• (1845)

**Mr. Emmanuel Dubourg (Parliamentary Secretary to the Minister of National Revenue, Lib.):** Mr. Speaker, I would like to begin by thanking my colleague, the opposition member for Sherbrooke. I know that international tax avoidance is a subject that interests him as much as it does me.

I am pleased to answer his specific question by telling him first off that, with our unprecedented \$444-million investment, he can expect

to see the Canada Revenue Agency taking some significant measures.

I appreciate the opportunity to get into some specifics about the hard work the government is doing to combat international tax evasion and tax avoidance.

He referred repeatedly to a number of taxpayers, so I am sure he knows that section 241 of the Income Tax Act prevents us from disclosing personal information. That is confidential information. Asking questions about specific individuals can be prejudicial, which is why I am going to talk about what the Canada Revenue Agency is doing to combat international tax evasion.

It is also very important to remember that the KPMG case is before the courts and the agency's work on this issue is not yet complete. I am therefore unable to comment further on this matter as this could undermine or influence the judicial process under way.

Most Canadians pay their fair share of taxes. However, some individuals try to cheat the tax system. Our government is taking the measures necessary to ensure that wealthy Canadians cannot avoid paying their share of taxes. We allocated an additional \$444 million to the CRA so that it could do more to combat international tax evasion and aggressive tax avoidance.

This unprecedented investment will give the Canada Revenue Agency the resources it needs to combat this phenomenon. The agency has already started using this funding in order to implement programs that target those who create and promote tax schemes for the wealthy.

In fact, 25 new auditors will help investigate the activities of 200 proponents a year, six times more than the agency is currently able to investigate. This new funding will help develop a rigorous process for collecting and analyzing information that will enable the agency to detect the growing volume of tax evasion and avoidance activities.

We have measures in place. The Minister of National Revenue has also made announcements to expand international co-operation, create an independent advisory board on offshore compliance, and begin work to estimate the tax gap. We are doing so many things that I hope that the member for Sherbrooke will come back and ask us for more information on what we are doing to combat tax evasion and international tax avoidance.

• (1850)

**Mr. Pierre-Luc Dusseault:** Mr. Speaker, I thank my colleague, the Parliamentary Secretary to the Minister of National Revenue, for his response.

However, I would also like to continue asking him questions on the specific topic of penalties and sanctions that could be imposed on the accounting firms and tax experts that developed these strategies, because most taxpayers would not have the capacity to do so.



*Adjournment Proceedings*

It is beyond clear that these files, without talking about any specific cases, which I did not necessarily do earlier by naming any taxpayers, are being developed by some very skilled tax experts who have just one objective in mind, and it is certainly not the common good of society. Their only goal is to help the people who consult them pay less in taxes.

Does the government plan to make any legislative changes to bring in real, harsher penalties and sanctions, not only for the accounting firm, but also for those who work on a daily basis to keep as much money as possible out of the public purse? That is in fact their role, and clients of those firms pay them to do just that.

Does the government plan to introduce any legislative changes to make penalties harsher, in order to deter these people from engaging in the same kind of practices in the future, because the consequences of doing so will be more severe, hopefully far more severe?

**Mr. Emmanuel Dubourg:** Mr. Speaker, as I said, an advisory committee was formed. If there are recommendations to be made, the committee will make them. If legislative measures are necessary, we will get to them in due course.

However, in this specific case, the hon. member wants to know the measures that were taken. I can tell him that in early March, we requested an independent study to show that we did a thorough review of the KPMG affair. Efforts were made to obtain the names of all the taxpayers who took part in this scheme.

The results of the review indicate that CRA acted appropriately in managing the KPMG case. The results allow us to conclude that the compliance actions taken by CRA were consistent with its policy and procedures, and that they were reasonable and substantiated by evidence.

In closing, I would add that the review also confirmed that the measures taken by CRA were consistent with the code of integrity and professional conduct for CRA employees.

**The Deputy Speaker:** The motion to adjourn the House is now deemed to have been adopted. Accordingly the House stands adjourned until tomorrow at 2 p.m. pursuant to Standing Order 24(1).

(The House adjourned at 6:54 p.m.)

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