



Province of Alberta

The 30th Legislature  
Second Session

# Alberta Hansard

Wednesday morning, December 2, 2020

Day 75

The Honourable Nathan M. Cooper, Speaker

# Legislative Assembly of Alberta The 30th Legislature

Second Session

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New Democrat: 24

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Deol  
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Issik  
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Lovely  
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Renaud  
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Smith  
Yaseen

## Legislative Assembly of Alberta

9 a.m.

Wednesday, December 2, 2020

[The Speaker in the chair]

### Prayers

**The Speaker:** Lord, the God of righteousness and truth, grant to our Queen, to her government, and to Members of the Legislative Assembly the guidance of Your spirit. May they never lead the province wrongly through love of power or desire to please but, laying aside all private interests and prejudices, keep in mind their responsibility to seek to improve the condition of all.

Please be seated.

### Orders of the Day

#### Government Bills and Orders Committee of the Whole

[Mr. Amery in the chair]

**The Acting Chair:** Good morning, hon. members. I would like to call the committee to order.

#### Bill 43

#### Financing Alberta's Strategic Transportation Act

**The Acting Chair:** We are on amendment A2, which was moved by the Member for Edmonton-South. Are there any comments, questions? I see the hon. Member for Edmonton-Glenora.

**Ms Hoffman:** Thank you very much, Mr. Chair. Just because I'm trying to limit the number of papers, would you be so kind? I know that we're on an amendment, but I don't recall the wording of the amendment. Would it be possible to read it into the record for me?

**The Acting Chair:** Certainly, hon. member. The amendment A2 reads as follows. Mr. Dang to move that Bill 43, Financing Alberta's Strategic Transportation Act, be amended by adding the following immediately after section 17:

Expiry

18 This Act expires on December 31, 2050.

**Ms Hoffman:** Thank you so much, and thank you to my colleague the Member for Edmonton-South for proposing such an amendment. We have a few amendments for this piece of legislation. It probably shouldn't be a big surprise given that our concerns lie with making life better and making life more affordable for everyday Albertans.

I appreciate that in the introduction of this bill and subsequent opportunities to speak, the sponsoring minister, the Minister of Transportation, has spoken to one very specific project. With regard to that one very specific project clearly the folks in La Crête have been advocating for a bridge for quite some time, and they, from accounts shared in this House, overwhelmingly are willing to support a toll, which the minister has documented as costing somewhere between \$10 and \$20 per vehicle for a personal transport vehicle and probably \$150 for a large commercial vehicle. Let me be very clear that \$150 is probably less than a lot of large commercial vehicles will spend on an hour-and-a-half or two-hour detour, which is the case when the current ferry is out; \$10 is probably less than many vehicles would spend on fuel as well on about an hour-and-a-half or two-hour detour. Some vehicles might

spend as much as \$20, but certainly the vast majority would probably spend \$10.

In terms of the monetary impact for folks, especially when I think about the heavy harvest vehicles full of grain predominantly towards the end of the summer or early fall when they need to get to a transportation corridor, this will make the commute far shorter than if there were no bridge and there were no ferry. I also want to recognize that that ferry has served the community for many, many years, but it's become more challenging with the dams that have happened in northeast B.C.

I appreciate that the minister has come here defending this one piece of legislation by talking about one specific project, but the issue is that this legislation doesn't just impact one specific project in the northwest of Alberta. This legislation has the ability, and certainly the minister has spoken very freely in this place that he thinks it has the likely impact that any time there's a new project or a new expansion – for example, the minister was just asked yesterday about a project in Lethbridge, the widening of the bridge in Lethbridge, and the minister failed to commit that there will be no tolls added to that bridge when new lanes are added to it. This would've been something very simple to rule out if the intention was not to increase fees, fines, tolls on everyday Albertans. The everyday Albertans that we're fighting to make life more affordable for are the ones who could quite negatively be impacted by this legislation. If the minister wanted to make this bill a solution for a problem in La Crête, there probably wouldn't be this opposition within the opposition with regard to this bill, but the minister chose not to do that.

We have many times brought forward legislation to solve specific problems for specific communities or specific sectors, but this bill is general legislation that impacts all new highways, and "highways" is much broader than the definition of "highways" – that's for sure – for what most ordinary folks would think of when they think of a highway. It includes many different forms of corridor and transportation, even squares or driveways. This is a piece of legislation that has far more sweeping impacts than the bridge that's needed for the folks in La Crête.

When I think about the people in Lethbridge who have been waiting for their bridge expansion for a very, very long time and the fact that now we have the Finance minister refusing to speak specifically to that project or any other project other than La Crête – the government has been very keen to talk about La Crête in the context of this bill. But when I think about, Mr. Chair, even ridings in Calgary that are going to be potentially impacted – the Deerfoot is long overdue for an expansion and a widening, and I would say that when that must happen, if there is a toll tied to it because the government created this opportunity for themselves through this Bill 43, which we're considering today, that would be indeed very damaging.

Specifically speaking to this amendment, while I have deep concerns about the reaching impacts of this legislation, I appreciate that not all government members appear to at this point. It seems like a bit of a middle ground, as proposed by the Member for Edmonton-South, is to look out a number of years – I believe it's 2050 that the proposed expiry is or the date for review is required – and to request specifically through this legislation that it be up for review. That's a long time from now in most accounts, but at least it's a date. I know that we have some pieces in this House where we've said that they must be reviewed in five years or 10 years or some specific orders that are just a few months, so it's not that this is being proposed for this. It's about the lifespan of that project, according to the Transportation minister, who, when he was asked about amortizing the project, talked about a 30-year sort of lifespan

on the bridge and how it would be amortized through those user fees, through those tolls, over that period of time.

If this is specifically about that project, reviewing this in the lifespan of that project or towards the end of that lifespan of that project seems like a reasonable compromise, specifically for members of this House to land on something that reflects their priorities and values in terms of this specific bridge but reflects most Albertans' priorities and values in terms of not wanting to be gouged, not wanting to be forced to pay excessive fees for things that many have in the past deemed essential public transit or essential transit opportunities or corridors.

When I reflect on other remarks that have been given in this place, I recall a speech from a member, a passionate speech from a member, about the Coquihalla, and we all know that the Coquihalla no longer has . . .

**Ms Goodridge:** Me.

**Ms Hoffman:** Yes, it was you, hon, member. Yeah.

We all know that the Coquihalla no longer has a toll on it as the project has been amortized, and now it's available without having to reach into your pocket or your wallet to get additional funds to be able to finance that portion of transport. So I think it is only fair and reasonable that we do regularly reflect on the legislation that we have and whether or not it's meeting the needs of the people of Alberta.

**9:10**

I do want to flip back to concerns that I have around the toll component and the fact that the government has made this possible for any infrastructure project moving forward, essentially, related to transportation in that the government was very explicit during the election when this was asked: would there be tolls? The now Premier, then candidate, talked specifically about how this would only be for industrial developments; it would only be for projects that industry needed, that industry should be paying.

He was very explicit on that, and he shamed us for bringing fear or concern into people's hearts or minds regarding tolls that the general public would need to use. We specifically were talking about soccer and hockey moms and dads. We were talking about people needing to drive to work that live on one side of a community and need to travel to another side. The Premier was very quick to shame – and one of his favourite tag lines was “fear and smear;” there are a few government members that like to use that – about our concerns that this could have more far-reaching impacts than just industrial projects that are required for commercial expansion.

But here we are, not even two years after we were, you know, accused of causing fear in the hearts of ordinary folks – “How dare we?” – and here we have a bill that absolutely will impact ordinary folks in terms of their finances because the government has decided to make this bill about something far greater than simply one bridge that is requested and that the community is behind in northwestern Alberta. I have to say that I continue to be disappointed. I don't, however, continue to be shocked because evidence has demonstrated time and time again that this government and specifically the leader of the government will say one thing – when we ask questions to probe and talk about potential outcomes, he will accuse us of inciting fear and not being grounded in reality, and then a few months later the reality is far too evident.

Another very clear example was removing the indexing of AISH. This is something that should have probably been done in our first year in government. We're accused often of: well, why didn't you do this, and why didn't you do that? Four years goes very quickly,

as I'm sure many of my colleagues in this place know, whether you're on this side of the House or that other side of the House. The fact is that we're virtually at the halfway point in a four-year mandate. Let me tell you: the second half goes faster than the first. The second half seems to go far faster.

I think that's the same in most people's lived experience. I know that for my nieces and nephews to go from their fifth birthday to their sixth birthday, like, that was an eternity. Fair enough; they had to wait 20 per cent of their life to cycle around the sun again and be back at the point where they were celebrating a birthday. The later you get in life, the smaller a fraction of your life a year is; therefore, the faster time seems to go. It's the absolute same with the precious time we have in this House when it comes to bringing forward legislation and moving forward our mandate and our political goals.

Let me again reiterate: this has nothing to do with the mandate that the UCP was elected on. In fact, the UCP very clearly during the election campaign said that they weren't going to do this. This is something that makes it harder next campaign to trust the words that are spoken during an election campaign, having the opportunity to reflect on the actions just a year and a half after that election campaign.

When I spoke briefly to the portion on AISH, that was another example of government saying: “You know, there's no way. We voted for that bill. We voted for indexing when we were in opposition. There's no way we'd reverse that.” Yet very quickly after being elected, in the first budget cycle, that was exactly what happened. Before that happened the now Premier, then candidate, was saying: how dare you incite fear in folks when they voted for that bill? Well, because reality and proven, demonstrated choices time and time again show that what the government has said when they are campaigning for votes and what the government does when they are in a position to write legislation aren't congruent; they are, in this example, quite oppositional.

If the government wanted us to take them at their word that this is about one specific project that one specific community has been very vocal in advocating for and has agreed to the terms and conditions that the Minister of Transportation has outlined, then I beg that the government narrow its scope.

One of the ways the government could do some goodwill on this is to pass this amendment and commit to reviewing this legislation at the time outlined by the Member for Edmonton-South. I think that that is at least a step in the right direction to demonstrate that this isn't simply a bill about grabbing cash from people's wallets who are hard strapped. When I think about other projects that were approved and that funding started to flow for when we were in government just a few years ago and the potential that now those projects, when they open, could be taxed or have fees or levies or tolls tied to them, it's frustrating. Those certainly weren't the conditions upon which we embarked on those agreements with communities or with the federal government, for example.

When I think about my own riding here, Edmonton-Glenora, on the north edge of the riding is the Yellowhead highway. That's a project that folks have some mixed opinions on, but clearly there is a time when that work needs to happen, and whether it's in the best interests of people who live in the neighbourhoods or people who live in the city to have so many stoplights on that road has been something that's been questioned for many, many years. This is the Trans-Canada highway, and we've got sections of it that have stoplights still.

The proposal that is working its way through, that has been agreed to be jointly funded in partnership between the province, the federal government, and the municipality, the city of Edmonton, is something where, when people were negotiating those terms or when people were part of the discussion, including folks who live

adjacent to the Yellowhead who I represent, none of them imagined there would be a time when there would be a toll on those roads. The government has yet to denounce that there will be. The government continues to evade the question. This is certainly about replacing infrastructure, but it's also about expanding it.

Is the government going to tie one lane to a toll? Is the government going to tie one interchange to a toll? You can get there using another route; you just need to take an interchange that's, like, 10 kilometres out of your way. That one already exists, so that one won't be tolled, but the new ones will be tolled. Well, that doesn't exactly pass the head-nod test when it comes to considering whether or not that meets the obligation of truth that was set out when this bill was introduced.

I also remember the comments from my colleague the Member for Edmonton-Whitemud, who spoke about intent. She used a lovely story about her children. She said to her children following Halloween: "We're going to leave your two buckets of candy out. This is your bucket, and that is your bucket. Don't take each other's candy." And the kids agreed they wouldn't take each other's candy. She said that if one of them would have gone into the bucket and taken only the suckers and said, "Well, I didn't take the candy; I just took suckers; I didn't take all the candy; I just was very specific about what I took," that wouldn't have met the intent with which the agreement was made around trusting them with access to their own candy.

That is essentially what the Minister of Transportation has said with regard to this specific bill. He said: "We didn't say that we wouldn't add tolls to some transportation. We said that we wouldn't add it to transportation, but that doesn't mean we can't add tolls to some bridges or to some roads or to some lanes on needed expansions."

Again, Mr. Chair, you know, if that's how we want to start doing politics in this province, which appears to be the trend, I think that it's going to make life harder on the folks who elected us, and I think it's also going to make life harder on the folks who are elected. When we say something, they expect us to keep our word. I would say that this legislation does not keep the word of the Premier. It does not keep the word of the Transportation minister, and I think it's not a good look for folks who are in this profession to keep playing word salad and trying to nuance their way through commitments that they made to the electorate and how they are eroding that trust and confidence in the public.

Again, I just want to say that four years goes fast. I know that the government is of the opinion that they've accomplished a great deal of their mandate. They haven't accomplished it all, and this definitely isn't part of the mandate.

**9:20**

Why is this bill being given such precedence? I would say that it's because the government, while it says one thing, has a proven track record of going after pocketbook issues in the wrong sense, going after what folks have in their pockets and chipping away at the finances that they do have. Let me remind all members of this place that the now government was very effective in framing one specific piece of legislation as an attack on everybody's pocketbooks.

Let me tell you, what the government has done since the election is to increase personal income tax, increase education property tax – now they're deferring that, so they say, "This is a great gift because we increased it, but we're not going to force people to pay it this year; we're going to force them to pay it in future years;" well, that's not much of a gift, Mr. Chair – to bring in more user fees and tolls – and specifically this bill is about toll roads – to increase insurance payments, to increase school fees. The number

of direct negative impacts on everyday families and their finances is astounding, and it continues.

If the government wanted to restore some confidence in their mandate, in their word, they would be wise to move forward on this amendment as proposed by my colleague from Edmonton-South. It's a reasonable time frame. Some might think it's quite long, but it is a time frame where the government can say: "You know, we listened. We're going to review this. It's in place for now, but it won't be in place forever."

As our colleague for Fort McMurray-Lac La Biche pointed out, legislation has impacts, and the impacts of this, I think, will be far reaching and far lasting. She was talking about the impacts of her dad saying that the legislation was the reason why we couldn't have a highway like the Coquihalla in the province of Alberta. I would say that this legislation might be the reason why a lot of soccer moms and dads or hockey moms and dads or folks just trying to get to work won't be able to do so with the same level of confidence and the same money in their pockets that they once did.

These are a few of my overall reflections. Number one, I think the amendment helps create some accountability measure to the people of Alberta.

Thank you.

**The Acting Chair:** Hon. members, we are on amendment A2 to Bill 43. Are there any other members who wish to speak? I see the hon. Member for Edmonton-South.

**Mr. Dang:** Thank you, Mr. Chair. It's a pleasure to rise and speak to the amendment on Bill 43, Financing Alberta's Strategic Transportation Act. I think that it's very interesting what we've been hearing from the government members and, of course, the opposition members as well. I mean, I hope the majority of my colleagues here in the opposition at least will support me, and I'm hoping to gain some support from the government as well.

I think that when we first introduced this amendment last time, when we were here in committee, the minister spoke briefly about the rationale of why the minister doesn't believe that this is a good amendment. Just to remind the House perhaps, the minister spoke about how, while he had used the La Crête bridge project as inspiration for this legislation, he doesn't believe that that's the be-all and end-all and that that's why he doesn't support this amendment.

Mr. Chair, this causes a really peculiar issue for me, and perhaps it causes a contradiction of the government's statements. The government and the minister have spoken at length in this place on this bill at this stage and at other stages around how this legislation was created because of the La Crête bridge and that it was only intended to be used on that, and then they completely said and completely denied that it would be used on additional projects, that it would be used on other infrastructure, and that this was designed because of extensive consultations with the communities in and around La Crête. That was the rationale given for this legislation. Then they said: of course the Premier was not mispeaking or was not misleading when he spoke during the campaign and said that there would be no toll roads because this is something that is specific, it's narrow, and it was accepted by that community.

So when the minister rose in this place and said, "Well, now, we don't want to limit the scope because we may use it for other projects" – we don't want to limit the scope because we may use it for other projects – and when we've heard the minister publicly talk about how, for example, it might be the Deerfoot in Calgary, how it might be highway 2, Mr. Chair, when we've heard the minister rise in this place and actually contradict that statement and then in

the media suggest that they would be using other projects, it creates a contradiction. It creates hypocrisy.

It creates a situation where this government is saying one thing in this place and then doing a completely different thing, where they are saying that this legislation is designed only for the La Crête bridge and was inspired and designed for the La Crête bridge but then are rejecting this amendment. Actually, in the minister's own remarks when he responded to this amendment, he said: "Well, actually, this government is interested in other projects. This government is interested in creating more user fees and charging families more and costing families more just to get to work."

That's what this government is actually doing when they reject this amendment. When this minister rises in this place and uses that language and talks about how it's inspiration and not actually designed for this project, no longer designed for this project, it contradicts what the minister had said in second reading, it contradicts what the minister had said in other parts here in committee, it contradicts what government members have been saying, and indeed it shows the truth. It shows that this government is more interested in charging Albertans more, giving \$4.7 billion away to profitable and wealthy corporations, and then telling Alberta families that they will have more user fees, that they will get less, and that they will need to pay more every single day.

If this was indeed designed for a single project, if this was indeed designed under consultation and created for a single project, where the minister has admitted in his opening remarks in second reading that it would take approximately 30 years for this bridge to be paid off, a sunset clause like this would make sense. We would be designing legislation for the projects that were intended. We would be designing legislation around the projects they are intended for.

Instead, now the government tells us the truth. Now we've introduced an amendment, and the government tells us the truth, that they are more interested in giving \$4.7 billion away to profitable and wealthy corporations while charging Alberta families more in user fees, while telling communities and telling families that they will have to pay additional fees and be worse off just to get to work every day than actually fighting for their interests.

Mr. Chair, it looks like we now know the truth. When the Premier said during the campaign that they would not be introducing toll roads, that is now no longer the case. It turns out that now this government is interested in charging families more, is interested in user fees, is interested in increasing fees across the spectrum. It's particularly concerning because Albertans now know the intent. They now know the intent of this government's policy. They now know that this government really did create this legislation to introduce these significant user fees, to cost families more.

Mr. Chair, to be clear, before this pandemic began, 50,000 Albertans had already lost their jobs. Currently over 260,000 Albertans are out of work, and this government is saying: "We want them to pay more. We want them to pay more." While they're looking for a job and even if they find a job, they will end up having to pay more just to get to that job. Just to get to that interview, they will have to pay more. That's the policy that this government is introducing. They're giving profitable corporations \$4.7 billion to lay off thousands of workers in this province. Over 2,000 people were laid off in Calgary because of this government's policies, giving \$4.7 billion away, while companies took record profits away from Alberta. And then those same Calgarians who were laid off, those same Calgarians who no longer have work as a result of this government's policy, are now going to have to pay more just to use the Deerfoot.

That's what this minister is suggesting. That's what this minister said in the media when he introduced this bill. That's what the

minister is now suggesting when he says: "Well, actually, we weren't just focused on the La Crête bridge. We actually are interested in tolling other roads. We actually are interested in increasing user fees for every single family."

Mr. Chair, we see this as a pattern from this government. We see this as a pattern of behaviour. We see municipal funding cut. We see municipal property taxes going up, the education property tax portion going up. We see the provincial taxes going up in terms of personal income taxes in what the Canadian Taxpayers Federation calls a sneaky tax grab. We see user fees going up in things like land title searches. We see fees going up in every situation.

In this case we see now user fees for toll roads, for roads to get to work to make the income that would potentially pay those personal income taxes that have now sneakily gone up, to make the income that would pay for these fees. After being laid off because of this government's policies, giving \$4.7 billion away to wealthy and profitable corporations, this government has now made it exceptionally clear that their intent is to continue increasing user fees, is to continue charging families more, is to continue taking money out of the pockets of everyday Albertans. That's the policy that we're talking about here. That's why this amendment is so important. That's why it's so important to see the light and to shine sunshine on what this government is doing, on what this government's real intents are.

9:30

Mr. Chair, in second reading and in previous stages here in committee we've heard extensively from the government, government members and ministers, including the Minister of Transportation, how: no, no, no; this project was designed for La Crête; this legislation was designed for La Crête. Then once this amendment is introduced, the minister backtracks on that. The minister goes: no, no, no; actually, this UCP government wants to introduce toll roads on other projects as well. It's interested in introducing toll roads on other projects as well, including Deerfoot, including highway 2.

Mr. Chair, it simply doesn't make any sense. Why are we telling families that they have to pay more to get to work? Why are we telling families that are already laid off because of this government's policies, that have already lost their jobs – over 2,000 Calgarians lost their jobs directly because of this government giving \$4.7 billion away to profitable and wealthy corporations in Calgary, giving \$4.7 billion away in corporate giveaways. Then over 2,000 Albertans lost their jobs in Calgary, over 50,000 Albertans lost their jobs before the pandemic began, over 260,000 Albertans are out of work right now, and those Albertans who are looking for jobs, who are driving to interviews, who are trying to put food on their table, who are trying to pay the bills at the end of the month – just to get to that job interview they may have to pay more money – they're going to have a user fee put on.

That's what this government has actually talked about. They're not standing up for everyday families; they're not fighting for Albertans; they're not trying to make life more affordable. Indeed, they are actually making life more expensive every single step of the way. They're making life more expensive just to find a job. Just to try and put food on the table, Albertans will have to pay more. That is the reality of what this government's policies are creating. This government's policies are unsustainable. They're creating a situation where Albertans are paying more to drive their car, they're paying more to get to work, and on the back end of that, they're paying more for insurance as well.

Mr. Chair, at every single facet, every single opportunity this government has, they're increasing costs on Albertans. They're taking money out of the pockets of families. They're making life

harder for everyday Albertans every single chance they get. They raise personal income taxes. They give \$4.7 billion away to profitable and wealthy corporations. They increase user fees. They increase insurance premiums. Every single opportunity this government has, they make life harder for Albertans. They make life harder for the over 260,000 Albertans who are currently out of work. For a government that claims – that claims – they are laser focused on jobs and the economy, they are unable to create a single job. They make life more expensive, and then families are expected to simply cope. They're told that they have it pretty good.

Mr. Chair, it doesn't make any sense. It doesn't make any sense that this government will continue with these job-destroying, economy-destroying policies. It doesn't make any sense that the government will continue making life harder for so many Albertans when thousands of Calgaryans, thousands of Albertans, hundreds of thousands of Albertans are currently unemployed, that they would continue to increase fees on so many families, that they would continue to increase personal income taxes, that they would continue to increase insurance rates, that they would continue to increase user fees like this one, like toll roads.

When this government said, "This is only designed for La Crête; this is only designed for a single project," I wanted to take them at face value. I was extraordinarily skeptical. I even rose in this place and said: if that is the case, then why is the scope of this legislation so broad? The government minister rose in this place, and he replied: well, it's simply because that's how we draft legislation in this place, and we want to make sure we cover all our bases.

So, Mr. Chair, I said: okay; great. If it is only for a single project, which this government claims they have done adequate consultation on, then it would be simple to create a sunset clause. It would be simple to do the math. In the minister's own remarks in second reading he said that based on the user fees they expect, which is approximately \$150 for commercial vehicles and \$10 to \$20 for personal vehicles, it would take about 30 years for the bridge to be paid off fully through tolls. So why don't we put in a sunset clause? Once that amendment was introduced, once I introduced this amendment, the minister immediately rose in this place and said: whoa, whoa, whoa, whoa; actually, the government might put tolls on other roads as well. The government might actually charge families that are in Calgary or in Edmonton or across this province.

Mr. Chair, it turns out, then, that the government's intent is now clear, that the government did not design this legislation for La Crête, that the government did not design this legislation based on consultation around one project, that the Premier was mistaken when he said that they would not introduce tolls during his campaign. Indeed, Albertans were not given the full truth. Instead, it's very clear now that Albertans are going to be expecting to pay more. The families in Lethbridge will have to pay more, the families in Calgary will have to pay more, and the families in Edmonton will have to pay more.

When the NDP was in government, I announced along with our Transportation minister at the time, Brian Mason, that we'd be expanding the southwest Anthony Henday, one of the most heavily trafficked sections in this entire province. It has hundreds of thousands of vehicles on it, Mr. Chair. It's the most heavily trafficked portion of the entire Anthony Henday Drive. We did not put a toll on the expansion because we knew that the families that are on those roads, the families that are driving it every single day, are driving it to get to work. They're going to try and earn money, to pay their bills, to put food on the table. That is the reason that we have this infrastructure in Alberta. That is the reason hundreds of thousands of Edmontonians are now going to expect a new portion

of this road to be expanded in the months to come, in the years to come.

Mr. Chair, when this minister then rises in this place and says that highway 2, Deerfoot – it becomes very clear that the intent was always to charge Calgaryans more. The intent was always to charge Albertans more. This government and this Premier's intent was always to increase user fees, was always to do things like sneakily increase the personal income tax, was always to do things like increase insurance rates for families, was always to do things like make life harder for Alberta families because those are the realities of these policies, and it's not a hypothetical. It's not a hypothetical. This minister has publicly stated that if Deerfoot in Calgary was ever to receive an expansion; he said on the radio in Calgary that if it was ever to happen, there would be tolls on it, right? It's not a hypothetical. This is actual government policy. That's what the minister has actually said in the public.

Mr. Chair, there are millions of Albertans who live in Edmonton and Calgary, rural Alberta, Lethbridge, who live across this province, who now know that this government's intent was not only to give \$4.7 billion away to profitable corporations while 50,000 Albertans lost their jobs before the pandemic began, currently over 260,000 Albertans, was not only to increase their car insurance rates, was not only to increase the costs on their family by allowing massive tuition increases, was not only to increase the costs on their families by raising personal income taxes in a sneaky tax grab, was not only to increase costs on families with user fees such as land titles searches, was not only to increase costs on families, but now there's an increased cost to even try and drive to a job interview. There's an increased cost to actually even drive to work.

Mr. Chair, the policy of this government is clear. The policy intent of this government is clear. It's not looking out for everyday Albertans. It's actually making life harder, making life less affordable, making life more expensive for every single family across this province. The policies of this government have led to over 50,000 Albertans being out of work before the pandemic began, currently over 260,000 Albertans out of work, and the policy reality of this is that families are paying more and getting less. They're getting less access, they're having harder times getting to work, and they're going to have a harder time putting food on the table. That's the reality of this government's policy. They're not fighting for Albertans. They're not standing up for families. They're not standing up for jobs. Instead, it looks like this government is only giving \$4.7 billion away to profitable and wealthy corporations. That's what's going on here.

That's why this amendment is so important. That's why this amendment shines light on what this government's true intent is. It shines light on what this government's true policy objectives are, and one is to continue increasing user fees. It wasn't enough that insurance went up. It wasn't enough that it cost more to do a land titles search. It wasn't enough that personal income taxes went up. Indeed, now to drive on the roads themselves, this government would charge you more. This government would tell you that you have to pay more. This government will continue to take money out of the pockets of everyday Albertans. This government will continue to tell families that they are expected to pay more while corporations that are profitable and wealthy continue to get massive giveaways to the tune of \$4.7 billion, Mr. Chair. That's what's happening here.

What's happening here is that we've now, through this amendment, shown that this government's ploy to open up additional tolls wasn't restricted, wasn't limited to what they claimed in this place, what they spoke about excessively, saying that it was designed in consultation with La Crête and that was what it was intended for. It's clear that is no longer the case. It's clear

that the actual intent is to increase user fees. The actual intent is to charge families more, is to cost Albertans more, is to make life more difficult, and this government's policies are making life more expensive. It's making life harder for every single family in this province. People, whether you live in Lethbridge or Edmonton or Calgary or Fort McMurray, are going to be paying more in almost every single facet of their life. Every single day, Mr. Chair, at every single opportunity, this government raises costs on families. This government makes it harder to be an Albertan. This government makes it harder to put food on the table for your family. That's the reality of what this policy is doing.

That's why this amendment was so important. That's why when this Transportation minister rose in this place and contradicted himself, that's why when this minister rose in this place and started talking about how there was actually intent to broaden the legislation and to broaden the scope and that narrowing it would be bad because it wouldn't allow them to put any tolls on other roads – that's when it became very clear. It became very clear that this government is not fighting for Albertans. This government is not fighting to make life more affordable. This government is not fighting for the interests of families. Instead, this government is fighting for the interests of \$4.7 billion in corporate giveaways, corporate giveaways to profitable and wealthy corporations, Mr. Chair. That's what's becoming so clear.

9:40

Mr. Chair, it really is disappointing because members of the opposition here would've loved to take the government at face value when they said that this is designed for one project, that the community of La Crête has asked for this project, that we've done extensive consultations. When the government said that, members of the opposition would've loved to take it at face value, but when they reject amendments that are reasonable like this, when the Minister of Transportation rises in this place and says, "Well, actually, we want to do additional tolls, so we can't accept this amendment," when the Minister of Transportation says that, it proves to families, whether they live in Lethbridge, whether they live in Medicine Hat, whether they live in Edmonton, whether they live in Calgary, whether they live in Fort McMurray, that it is going to cost them more, that every single day this government is bringing in policy that will cost them more, that will make it more difficult to live in Alberta, that will make it more difficult to put food on the table, that will make it more difficult for the 260,000 Albertans who are currently out of work. Over 50,000 of those Albertans lost their jobs before this pandemic even began because of this government's policy. For those families now if they want expansion on the Deerfoot so they can go and apply for a job, if those Calgaryans want to apply for a job and go to a job interview, it's going to cost them more because there's going to be a toll road.

That's what the policy of this government is. That's what the policy intent of this government is. It's to raise their personal income tax so if they find a job, they'll have to pay more in taxes, and then if they get to that job so they can pay more in taxes, they're going to have to pay a user fee up front. The government is making it more expensive every single day. The government is making it harder to be a family in Alberta every single day. The government is increasing fees in every single way they can find. This government which claims they are proponents of small government, this government which claims they are proponents of fiscal responsibility, this government which claims they are fighting for Albertans, instead, is making life more expensive; instead, is making it harder for families; instead, is making it more difficult for Albertans.

Mr. Chair, it is extraordinarily disappointing, it is extraordinarily troubling to see this policy. Thank you.

**The Acting Chair:** Hon. members, we are on amendment A2. I see the hon. Minister of Justice.

**Mr. Madu:** Thank you, Mr. Chair. It is always a pleasure for me to rise before this Assembly, you know, to speak on important matters that affect all of us and our province. I am proud. I want to be on the record that I am proud of Bill 43, that my colleague the Minister of Transportation introduced before the floor of this Assembly, the Financing Alberta's Strategic Transportation Act, and in that context I would like to speak on the amendment brought forward by the Member for Edmonton-South, who seeks to put an expiry date of December 31, 2050, on this important piece of legislation. The Member for Edmonton-South can sit in this Assembly and speak in general terms without relevance to the content of the bill before us, and that is his prerogative. He's an elected member of this Assembly. He is entitled to use his time as he wishes, but I think it's important that we clarify the bill before this Assembly.

Let me begin by saying that he is always fond of talking about the \$4.7 billion, and the members opposite are always, at every opportunity they have, rising before the floor of this Assembly to talk about how this government gave away \$4.7 billion. The blind truth is that Albertans, despite what the members opposite would want you to believe, see through that that is a bogus claim. Every single reputable economist in this country, you know, has had to debunk that allegation. Albertans see it for what it is, which is the persistent desire on the part of the members opposite to mislead. [interjection] The Member for Calgary-McCall is heckling, and that is very consistent with what we see before the floor of this Assembly. You saw, Mr. Chair. We all sat here. We listen to all the noise that they make in this particular Assembly. We don't heckle them, but they don't have the simple courtesy to just sit down and listen to the members on this side.

Mr. Chair, I just want to again focus on, you know, the bill before this Assembly. I listened to the Member for Edmonton-Glenora and the Member for Edmonton-South talk about this bill as if this bill is going to – if you sit down at home listening to them, you would think that this bill is going to toll every single road in Alberta. If you are at home listening, that is what you would come to conclude listening to the members opposite. That is part of why the members opposite cannot be trusted by Albertans, because they come before the floor of this House. Their aim is to create confusion, to mislead, and to divide Albertans.

Mr. Chair, you know, they talk about making life more expensive. The Member for Edmonton-South likes to stand here and talk about things that have no relevance whatsoever to the issues before the floor of the Assembly. He talks about making life more expensive. I want to remind Albertans that this is an opposition party that was in office, saddled Albertans with multibillion dollars in carbon tax, a tax that they did not campaign for, a tax no single Albertan saw coming and the reason why they are today sitting on that side as the opposition, amongst other things, a multibillion-dollar tax that made life more expensive for every single Albertan. It doesn't matter where you live in this province. It doesn't matter your class. It doesn't matter the type of work you do. It doesn't matter whether you drive to work or whether you walk to work or take the train. It doesn't matter. They saddled Albertans with so much expense. [interjections] I can hear the Member for Calgary-Buffalo heckling as well. That's what they do in this Assembly.

Mr. Chair, you know, while the members opposite were in charge of our province, they nearly ran our province to the

ground. The reason why Albertans voted against them: they saddled our province with multibillion dollars of debt. They chased away hundreds of billions of dollars in investment. Investors were so scared to come to our province, to bring in capital, to invest as a consequence of policies pursued by the members opposite. They have no credibility whatsoever to talk about what it means to build, what it means to rebuild an economy, what it means to make life more affordable. They colluded with the federal government and pursued policies that devastated our economy. The reason why we are in a deep economic crisis right now is as a consequence of the policies that the members opposite pursued from 2015 to 2019.

The reason why Albertans, again, fired them, Mr. Chair – it is unfortunate. You know, they talk about people suffering, people out of employment, and that is true. Our citizens across our province right now are suffering, and nobody, certainly from this side of the aisle, wants to ever minimize that. We acknowledge that Albertans are suffering right now, and that's why we are working hard and doing everything we can to make sure that we rebuild our economy and make life a little bit better for everyone.

But, Mr. Chair, the reason why Albertans are suffering right now, again, goes back to the mistake that we made as a province by electing the NDP. If we had not made that particular mistake, we would be in a better place to manage this economic recession and this pandemic. Other provinces are doing a little bit better because of the stewardship by their government between 2015 and 2019. Instead, what we got was a reckless NDP government that ran our province to the ground and made it impossible for us to prepare for tomorrow.

9:50

Albertans understand that we have to go back and rebuild and cushion ourselves from the disastrous consequences of that NDP government so that we would not have to deal with a depressed economy, chase out investors, so that if we are dealt something of this magnitude in the future, we are in a stronger position to deal with it. You know, Mr. Chair, between 2015 and 2019 there were almost 180,000 Albertans who were out of work consistently while the members opposite were in charge of this amazing province. Consistently for four years – consistently for four years – they ran their deficit every single year in multibillion dollars. Consistently. Those are facts.

**Mr. Sabir:** Still less than yours.

**Mr. Madu:** Mr. Chair, I can still hear the Member for Calgary-McCall heckling. You know, it is unfortunate.

**Mr. Sabir:** Point of order.

**The Acting Chair:** A point of order has been called.

#### Point of Order Relevance

**Mr. Sabir:** Standing Order 23(h), (i), and (j). The member has persisted in repetition that will bring disorder to this House. Whatever he has said so far has nothing to do with the amendment on the floor. I didn't hear the word "amendment" once in his last 10 minutes. He's on a rant that Albertans made a mistake in 2015 of electing the NDP government. He's on something that they don't trust. Look at the polling. You're ranking second in the entire country. Nobody trusts you. Please, speak to the amendment. That's clearly not what this amendment is about.

**Mr. Madu:** Thank you, Mr. Chair. Obviously, this is not a point of order. There's nothing in 23(h), (i), and (j) that speaks to the comments that I have been making with respect to responding to the amendment and the commentary by the Member for Edmonton-Glenora and the Member for Edmonton-South. Again, I mean, here you are, you know, trying to impede the debate on this amendment. The Member for Edmonton-South stood up in this particular Assembly without referencing the bill before us, talked about \$4.7 billion, talked about how we made life more expensive and all of those things. This is not a point of order.

**The Acting Chair:** Thank you, hon. members, for your submissions. I have provided, I think, very considerable latitude to all members in this House, as I typically do, and to all previous speakers as well. I wanted to point out that 23(h), (i), and (j) are not points of order that reference anything to do with repetition; that would be 23(c). Having said that, the Minister of Justice was engaged in a debate on policy, and I am certain that he will tie that into the amendment shortly.

Please proceed. Thank you.

#### Debate Continued

**Mr. Madu:** Thank you, Mr. Chair. You know, again, talking about what we must do to make life a little bit easier for Albertans, I would submit that the members opposite have no clue what that is all about.

I want to come back to the bill before this Assembly. Listening to the Member for Edmonton-Glenora and the Member for Edmonton-South, as I said before, you would think that this bill is meant to toll every single road in our province. Again, that is not true. Section 2 of that particular bill talks about designating a toll highway. You know, Mr. Chair, for the purpose of this Assembly subsection (2), part of it, reads:

The Lieutenant Governor in Council shall not designate proposed new highway infrastructure, new highway infrastructure or a portion thereof, or proposed expanded highway infrastructure, expanded highway infrastructure or a portion thereof, as a toll highway unless . . .

Unless, unless.

. . . a non-toll alternative route exists or unless, in the opinion of the Lieutenant Governor in Council, stakeholder engagement supports proceeding without a non-toll alternative route.

Subsection (3), Mr. Chair, speaks:

The Lieutenant Governor in Council may not designate a proposed new highway infrastructure, new highway infrastructure or a portion thereof, or proposed expanded highway infrastructure, expanded highway infrastructure or a portion thereof, as a toll highway unless stakeholder engagement has occurred in accordance with subsection (4).

[Mr. Milliken in the chair]

Mr. Chair, you know, again, no one on this side of the aisle said that Bill 43 is only limited to La Crête. Again, the Member for Edmonton-South can stand in this Assembly and shout for all he cares, but that is not true. That is not true. What we said on this side of the aisle is that La Crête inspired this bill. In this time, when all governments across the globe are struggling with the consequences of the recession, the economic consequences of the pandemic, and the fact that every government accepts, economists accept that the government must find, must broaden the tools within their disposal to build public infrastructure, especially infrastructure that would help our critical industries – if industry is asking for it, if a particular infrastructure would not otherwise be built in a particular area of our province unless the community asked for it, the government

must have the tools to be able to make that happen for them. That is exactly what Bill 43 is all about, inspired by the circumstances in La Crête.

The members for Edmonton-South and Edmonton-Glenora can sit in this Assembly and attempt to, you know, mislead Albertans. The fact is that, ultimately . . .

**Mr. Sabir:** Point of order.

**The Deputy Chair:** I hear that a point of order has been called.

### Point of Order Allegations against a Member

**Mr. Sabir:** Standing Order 23(h) and (i). Basically, I think the Minister of Justice referred to the Member for Edmonton-Glenora and accused her of misleading Albertans in this House. I think that's clearly a point of order. I do not believe that people who come here – they're here to represent Albertans. They're not here to mislead Albertans, so I think the minister should withdraw and apologize.

**Mr. McIver:** Mr. Chair, I will say this. While the hon. member pointed out that two members of the NDP misled the House, he should have said the NDP misled the House and not the members. On his behalf I will apologize and withdraw and then remind the hon. member the next time to say that the NDP misled the House instead of the individual members.

**Mr. Sabir:** Point of order.

**The Deputy Chair:** You cannot call a point of order in the middle of a point of order. I'm listening to the Minister of Transportation unless he's completed his comments.

I think it's fair to say that it's very easy to determine that this matter is now closed. There has been an apology given to the House with regard to the comments.

If the hon. minister could please continue.

### 10:00 Debate Continued

**Mr. Madu:** Thank you, Mr. Chair. I mean, again, listening to the members opposite, you would think that this bill will toll every single road in our province. Nothing can be further from the truth. As I was saying before, every government, every country in the world, in the wake of the global economic crisis and the pandemic and its consequences on global economies and national economies, are struggling, you know, to make sure that they continue to build for tomorrow. Every government across the globe is working hard to make sure they have the tools to continue to build infrastructure, even in those places where it could have been harder, would be harder, to build that infrastructure as a consequence of declining revenue.

We have industry that operates in remote areas of our province, in places where it is harder, you know, to build infrastructure. Government, and certainly this government, is prepared to make sure we have the tools to continue to build. I know that the members opposite have a hard time understanding what it means to build unless they are prepared to pursue policies that make it difficult, I mean, for government and economies to continue to be viable.

Mr. Chair, it is important, again, that we focus on the bill before this Assembly and that we do not mislead our province and the people of Alberta when it comes to specific pieces of legislation before this Assembly. Section 2 of this particular bill is clear.

2(1) Subject to subsections (2) and (3), the Lieutenant Governor in Council may, by order, designate

- (a) proposed new highway infrastructure, new highway infrastructure or a portion thereof, or
- (b) proposed expanded highway infrastructure, expanded highway infrastructure or a portion thereof.

There is nothing in this bill that suggests that this government has any intention whatsoever to toll every road in Alberta as the Member for Edmonton-Glenora and the Member for Edmonton-South would want us to believe.

Mr. Chair, again, the record of the members of the opposition when they were in office speaks for itself. We, Albertans, will not go back to an era in which we devastated our economy, where we ran debt and deficits as if money grows from the trees, where we chased away investors. Investors, you know, were so scared to look at our province as a destination to invest, a province that used to be a magnet for innovation and investment, a magnet for investors around the world. We saw the type of policies that made it impossible for investors to come here to invest. We saw the devastation that was done to the largest sector of Canada's economy, the oil and gas sector, by the previous government. We saw a province with a combined debt of \$12.9 billion in 2015. By short order, three and a half years, that debt had become nearly \$70 billion.

Who out there is surprised that the province is going through a period of adversity right now? Who out there is surprised that it was difficult for us to be prepared for this pandemic economically? I don't see any single Albertan out there who doesn't understand how we got here. They know we got here because of the previous NDP government, and they know that we must now begin to dig ourselves out of that particular hole. The members opposite can stand in this Assembly and huff and puff about polling. On this side of the aisle we are focused on protecting public health, protecting lives and livelihoods, and making sure that once again we have the fundamentals right, that we build a solid foundation so that what happened to this province between 2015 and 2019 will not happen again, so that the next time we are confronted with a global crisis or a pandemic of this nature, we are better prepared to deal with it. That's what responsible governments do, not to rack up debt and deficit as if there is no tomorrow.

Mr. Chair, the reality is that, again, this amendment, you know, that seeks to put an expiry date on a project that has not even been built, on a piece of legislation that the projects have not been determined, is highly irresponsible. We do not know how long it will take. Even if we know how long it will take to pay off the investment in building that particular road, from a legislative, legal point of view I would submit that it is highly irresponsible for the Member for Edmonton-South to suggest or put forward an amendment that would lead to an expiry date of December 31, 2050.

On that particular business, I will urge all members of this Assembly to vote down this amendment. Thank you.

**The Deputy Chair:** Thank you, hon. minister.

Are there any members looking to join debate on amendment A2? I see the hon. Member for Calgary-Mountain View has risen.

**Ms Ganley:** Thank you very much, Mr. Chair. I do have rather a long speech on this, but fortunately it's committee; we can all speak repeatedly. I think, before I get into that, I will take advantage of the Speaker's ruling, that everything that the minister said was in order, to reply to those comments.

I think, it's worth starting out by mentioning we're here . . .

**The Deputy Chair:** I hesitate to interrupt. I just do want to make note that I think there is an apology on the record with regard to some of the comments, so I would just caution the member.

**Ms Ganley:** I believe the apology was – I’m definitely not going to use the terms that the minister used. I’m referencing – sorry – the ruling of the person that was in the chair immediately before you.

**The Deputy Chair:** Oh, okay. Perfect. Yeah, okay. Go ahead, please.

**Ms Ganley:** The minister spoke, I think, rather at length, about, sort of, costs downloaded to Albertans. That is, I think, on point with respect to this bill because the concern, certainly, that I have with respect to this bill is that it’s downloading costs onto Albertans. The bill does permit multiple roads to be tolled. I think, perhaps, there’s been an informational disconnect between the minister and other members of his caucus because, in fact, I have been in this House on multiple occasions and heard people rise and say that this bill is only about the bridge in La Crête and that it’s not about anything else and it will never be used for any other purposes.

The minister has now said that, in fact, it will be used for multiple other purposes, which is kind of a different argument. I’m not sure which it is, but the point of this amendment was the on-the-record stated comments by many members on the government side of the House that this bill would be used for no other projects other than that bridge in La Crête. If that is the case, then the government ought to accept the amendment. That not being the case, I think there is a bigger concern with this bill. That is a concern about the impact that it has on the finances of the people of this province.

I think we all agree that the people of this province are under significant strain. I rather pride myself on not going as far as the government and suggesting that extraneous factors that have an impact on the economy are somehow the result of the actions of this government. The price of oil fell internationally. It fell as low – well, it fell. Yeah. I mean, it fell significantly in 2015. It fell again significantly in 2019. Those are factors that are extraneous to this House despite the minister’s rather extensive comments that the drop in the international price of oil was the fault of the NDP in 2015. I will not turn that argument around and suggest that the current economic crisis is the fault of the government alone because I think that is disingenuous to say the least.

**10:10**

I do believe that, however, the situation is one where Albertans are in a significantly difficult time. We’re in a big recession. A lot of people have lost their jobs. I believe that the actions of the government have certainly done nothing to remedy that and have probably added on to that stress for them. We saw 50,000 job losses before the pandemic even hit, which I think is a pretty big concern.

The minister spoke also extensively about deficits, and I think it’s worth pointing out – and I’ve said it before; I’ll say it again – that the deficit in the first year of the UCP government before COVID was even sort of in play was larger than the previous NDP deficit had been. When the minister references extensive and excessive deficits, I think he really ought to look at himself first before he looks to others because it is definitely true that the UCP’s deficit was larger that first year. I think that that is pretty clearly on the record.

I also think that’s it’s worth talking about decorum in this House because, obviously – look, we disagree on this bill. We do. There’s no question about it, that we disagree on this bill, but I think we can do that without becoming excessive. I don’t think we need a 10-minute discussion of policy that was from many, many years ago. I don’t think that that’s necessary, and I don’t think that it’s super helpful. That is, I think, all I will say about that.

I think, as well, in terms of, you know, the minister said: oh, well, the NDP government never did anything to protect Albertans.

That’s not true. We brought in, actually, extensive consumer protection legislation, and I think consumer protection legislation is important. One of the things it dealt with was ticket scalping, but there were many, many areas that were impacted.

One of the other things I was incredibly proud of was the steps we took to regulate AMVIC. There were huge scandals in this province. I don’t know if other folks remember this. This is obviously going back to the old PC government so prior to 2015. Essentially, it was the people that stood to profit from bad behaviour who were in charge of regulating the behaviour. I think we can all see what the problem with that was, and there were multiple lawsuits filed by Albertans; there were multiple complaints filed by Albertans. The motor vehicles association, who was at that time in charge of dealing with those complaints, tended to do very, very little. We came in and we changed that, and that was a big deal. That was a big deal for a lot of people because a car is a very large purchase. For some people it may not seem that way, but for most Albertans that’s a significant investment, so ensuring protection there, I think, is very, very important.

I’d also like to point out that in terms of costs on Albertans – and I don’t deny the progression of income inequality was affecting Albertans. It had been affecting Albertans for a long time – it was the reason I got into politics in the first place in 2015 – this tendency to privilege those who already had a lot of money over those who were sort of working to find themselves in that position, and I thought that was incredibly problematic. That had been going on for years. It certainly can’t be rested at the feet of this government, but I feel that this current UCP government has done very little to address it.

Some of the things that we’ve seen are increases in personal taxes. And before the members opposite sort of jump up and light their hair on fire, our own Premier, our current UCP Premier, is extensively on the record saying that bracket creep is, in fact, an increase in personal income taxes. That’s exactly what’s happening now. The brackets have been decoupled from inflation. Our current Premier, the Canadian Taxpayers Federation, a lot of folks have been on the record saying this, so I don’t think I’m out there on a limb when I say that this government has increased personal taxes.

This government has also increased property taxes, which is a surprising thing to hear since they don’t technically have jurisdiction over it, but by downloading infinite costs – costs of policing, costs of MSI, many, many other costs – onto municipal government, they have in fact indirectly increased taxes and particularly in rural areas, where the costs of policing that are being downloaded onto those rural communities are greater than the costs potentially of their current budget. There’s no other way for them to go forward than to increase property taxes. That’s fine.

I mean, I don’t think it’s fine for the individuals living there, but it’s not out of the scope of the rights of the government. The government has the right to do that. I’m not suggesting malfeasance here; I’m simply suggesting that the impact of their decisions is a very high increase in the property taxes of the people of rural Alberta.

Finally, I think that when we turn to insurance – and the government is on the record extensively saying that the problem was the cap in the first place, which makes absolutely no sense because the cap was at 5 per cent. Honestly, if I was someone running a department and I saw costs escalating in my department at greater than 5 per cent a year, I would raise my eyebrows. I would say: “What’s that? That doesn’t seem right. That’s not value for money.”

The idea that it’s just obvious and transparent that the insurance industry should have costs that rise at greater than 5 per cent a year: I don’t think that’s true at all. In fact, when we were in government,

we had said to the insurance industry: “Look, if you can demonstrate to us, if you can bring forward a legitimate business case to prove that your costs need to increase at greater than 5 per cent a year, then we will have that conversation with you. But we need you to prove it because we think an increase in costs of greater than 5 per cent a year should be questioned if it’s the government, and it should be questioned if it’s anyone else who is charging Albertans.”

That information never came forward because the UCP came into power, and they told the insurance industry that they did not need to provide it. That is a big concern because we have now seen people’s insurance bills going up an average of 24 per cent. Twenty-four per cent. For your average Albertan, that is a really big cost.

Those are my comments with respect to the speaker immediately previous.

I think it’s worth going on to talk about the toll roads themselves. The burden of these costs rests primarily on working Albertans, on middle-class Albertans, on people who potentially can’t afford it. The minister has indicated that this bill is intended to apply to multiple projects throughout the province. I think that’s a big concern. Many people who live in Calgary are aware that the Deerfoot could probably use some upgrading in some places. The idea that part of that may be tolled I think is a concern for a lot of people.

Now, there is a question, certainly, when we talk about tolling infrastructure like this, of government investment in roads versus government investment in public transit. Like, the per capita usage investment in people who are using roads versus people who are using bicycles or transit is much, much, much higher for users of the road. The government subsidizes – I don’t think “subsidize” is the right word. They always say, when we talk about transit, that they’re subsidizing, but I don’t think it’s quite right. It’s a public service, right?

Certainly, the dollars that the government invests in users of the road, in drivers, are significantly higher, orders of magnitude higher, compared to the investment it makes in people who are using bicycles or transit. Certainly, I think that that needs to be rebalanced. That was one of the reasons we were so proud to commit to funding the green line. This government has of course pushed that funding back into out-years significantly. I do think that that problem exists, that there need to be significant investments in public transit to attempt to rebalance that sort of out-of-balance dynamic. I absolutely agree that that is the case.

I think that when we’re looking at rebalancing a system, suggesting that we ought to rest the burden of that rebalancing on people who are barely making it by, on people who struggle every month to meet the obligations of both their rent and their food bill: I just don’t think that that can be right.

I admit that this isn’t the easiest question in the world. I don’t think it necessarily has a clear answer, but I think the outrage that comes with respect to this bill from the public and from our side is because we’re talking again about resting another burden on regular Albertans.

**10:20**

I wish I had the numbers in front of me now. I know that I used to talk extensively about this. I would say that a couple of years ago the average income in Canada was about \$45,000 a year for an individual person, and that can make it a challenge. Let’s even say that it’s \$60,000; \$60,000 seems like a fair number. I think that as a median income that can be a real challenge – right? – for a family. When you think about the costs that people are paying in terms of the cost of housing, the increased cost of insurance, the taxes they are paying, it’s getting hard. When you look at the cost of sort of

big life purchases, buying a house, relative to the average income there has been significant slippage over the last 30 years. For someone who is, say, in their early 20s now, who’s just sort of coming of age now, the costs of the basics relative to the average salary versus what it was, say, 40 years ago – it is much, much harder for the middle class to live now, and that is something that we should recognize. We should be aware of the fact that that is happening.

I mean, I believe that it rests firmly at the feet of this winner-take-all rhetoric that if we just give more money to those who are rich, it will trickle down and somehow turn the economy, all evidence to the contrary. It doesn’t trickle down in that way. I think we have an enormous amount of evidence that it doesn’t, but I think that that rhetoric, that somehow that’s good for the economy and it’s okay for those at the top to be extremely greedy and to have salaries that are hundreds or thousands of times the salary of an average worker, that that’s okay and that that’s somehow healthy for society and for the market – I don’t think that that’s the case.

I am definitely a believer in capitalism. I believe the market is the best way to distribute goods, but there’s no such thing as a system existing in the void. The system that existed in the void is, as has often been quoted, life that is “nasty, brutish, and short,” right? There is no system that exists in the void. The government always sets up the system. The government always creates the rules. So the idea that somehow the privileging of working people, who work for a living, who struggle to get by, who invest their work and their labour in our society, is government interference but that investment in those who were born with massive amounts of wealth, with the ability to invest, is somehow just letting the system take its own course is, I think, completely absurd.

Fundamentally, my concerns about this bill come from the fact that it is once again this government laying at the feet of a middle class and a working class, who are increasingly struggling to afford the basics, the cost of their plans. I can never get onboard with that. I will never think it is right, because fundamentally the thing which drove me here in the first place was that I believe that economic influence is real. I believe that when you have some people whose salary, whose net worth, whose whatever is worth orders of magnitude, hundreds, thousands of times what other people’s is worth, that at the end of the day has negative impacts on our society, on our economy, and on our democracy. It means that some people can buy influence. This bill, like many others, does exactly that.

The idea behind this amendment was that multiple members of the government had stated initially that the purpose of this wasn’t to put tolls on roads, that it wasn’t to put tolls on all sorts of roads, that it wasn’t to toll new lanes, that it wasn’t to toll new roads. The purpose of this bill was just this one bridge. Now, apparently, that isn’t the case, but the purpose of the amendment was to hold the government to account for that, to say: you know, if it really just is about this particular bridge, then let’s put a time limit on, because the bridge will probably be paid for in 30 years. The government now having said that their intent is basically to toll new road infrastructure throughout the province, I think that’s, again, a bigger concern. I think that that makes the situation worse and not better.

[Mrs. Pitt in the chair]

I do support this amendment. I think it’s a good amendment. I think that, well, at the end of the day, if the government is looking to increase its revenue streams, rather than looking to those who are barely making it by, maybe it should look first to the corporations to whom it handed over billions of dollars, who have now not invested that money in creating jobs. We haven’t seen any of those jobs in Alberta, and I would really question anyone who tells you

that that money has created jobs in Alberta because we've seen consistent falls in jobs. Even before the pandemic, under this government 50,000 jobs were lost, so we have seen a significant downward trend. I think there is literally no evidence that that money created a single job in this province. That money was given away. It was taken. It was given out as shareholder profits. It was taken to many other places.

This is a consistent pattern of behaviour on behalf of this government. The federal government has \$300 million sitting waiting to go to front-line workers in Alberta. All that this Alberta government needs to do is match it with one-quarter – one-quarter – of the funds, and that money can go out to Albertans, average Albertans and middle-class Albertans, who we know are more likely to spend it in the economy.

**The Chair:** Are there other members wishing to speak to amendment A2? The hon. Minister of Transportation.

**Mr. McIver:** Okay. Thank you. I will do something different than what's happened in the last 15 minutes. I'll spend a little bit of time talking about the bill. That was an interesting trip around the world, a little philosophy of the hon. member, which is fine. That's what this place is for. It's a place where we come to talk about things, and the hon. member did that but just didn't spend a lot of time talking about the bill.

I pointed this out yesterday, but the folks on the other side choose not to hear what they don't want to hear. The hon. member that made the amendment actually spiked his own amendment in the last sentence that he made in moving it. He pointed out that under the government's estimates – in our estimates we acknowledge that – it'll take 30 or 40 years. I think the hon. member actually read out of *Hansard*. I think he was quoting me – and I'm not arguing that – that it could take 30 or 40 years, and then he wants the payments to stop after 30 years. Clearly, just with the one project at La Crête at Tompkins Landing, his own amendment can't possibly be supported. That should kind of put that to rest.

The opposition is doing their best – this must be good legislation. I hope they vote against it – it's good legislation – and I hope our side votes for it so that it passes. It's good legislation because it's giving a group of Albertans what they want. The opposition wants to say: "Well, you went up and you talked to people. You got a really strong signal that this is what they want. We want you to not give it to them." If there was ever a definition of how the NDP operates, that's it: find out what Albertans don't want, and give it to them. When they vote against this, that's what they'll be voting for, not letting Albertans have what they asked for. This is textbook NDP stuff.

I'm going to divert just for a little bit here because I love – the hon. member said a couple of times how 50,000 jobs were lost pre-pandemic. I will remind the hon. member that they lost over 180,000 jobs pre-pandemic when they were in government and drove over a hundred billion dollars' worth of investment out of this province. So we are busy, less than two years in, trying to clean up the mess that was left behind.

The analogy I often use when I talk to people is that if I'm doing mischief and you give me a shoelace and 10 minutes to tie knots in it, it's going to take you a lot more than 10 minutes to take the knots out of that shoelace. That's kind of analogous to what we're doing here. The NDP had four years to tie knots in Alberta's economy: to take away jobs, to take away investment, to take away quality of life. Honestly, Madam Chair, it's probably going to take us more than four years to undo the knots that they put in Alberta. That's unfortunate, but that's what happens.

You know, the voters are always right. They chose an NDP government in 2015, and they knew four years later that they needed to go back to something that made sense. It's probably going to take us more than four years to get the knots out of the shoelace of Alberta that the NDP did by taking away jobs, the economy, the quality of life, investments. All those things aren't going to come back right away because the long-term damage that the NDP government did will live on for a lot longer than the four years after they're gone. We will continue, as we have, to work hard to correct that ongoing damage done by the NDP government during those dark four years.

**10:30**

Madam Chair, on this item the opposition tends to do their best. It must be good legislation because the best arguments they have are contra to what's actually in the legislation. I heard the hon. member say several times that the government said that they're only ever going to do one project. We never said that. Never said that. Then they said that, well, then we're going to toll every road in Alberta. We never said that either. What the legislation says is that every time we consider doing a toll or a user-pay project, we have to do public consultation, that the money can only go to pay for the project, that there always has to be a nontoll option so that any Albertan that doesn't want to pay a toll can live their whole life in Alberta without paying that toll, and that it can only be on new and expanded infrastructure. When they say that it's going to be on every road in Alberta: no; the legislation actually doesn't allow us to do that. We put a fence around it to not allow these things that the NDP say we're going to do, yet they keep saying that we're going to do it. I think reasonable Albertans will see that.

My advice to the NDP is to read the legislation. If you want to complain about it, this is the place to complain about it, but please complain about what's in the legislation, not what's not in the legislation. What I haven't heard a lot from the opposites is actually complaints about what's actually in the legislation. They make up a bunch of things that aren't in the legislation, and then they set up a straw man, and then they knock it down, but the fact is that what they're saying is going to happen isn't allowed in the legislation.

I was also interested in the previous speaker's argument talking about how middle-class people are going to pay for all this. I think we had this discussion. In this particular, first project there are probably going to be corporations paying for it. The NDP was complaining that the corporations will be able to write that off so they won't have to pay for all of it, because, you know, whatever their marginal tax rate is, they will get some of that back. That's actually a legitimate argument, that they will get some of that back through the tax process, some through the federal government, actually. It's kind of a bit of a transfer, I suppose, from Ottawa to Alberta that way, which is not necessarily a bad thing.

Other projects may be paid for in the future if there are any, and we say that that's a possibility. It's enabling legislation, but it's enabling legislation with a fence around it, again, that there always has to be a nontoll alternative, that it can't be on existing infrastructure. So every road in Alberta can't be tolled. That's right in the legislation. I know that the folks over there like to make up something different than that. It's just not true what they're saying. So I guess that when they have to make up complaints that aren't in the legislation to explain why the legislation is bad, it must be pretty good legislation. That is what I think. And that's what they continue to do.

Interestingly, also the argument the previous speaker made about middle-class people – and you know what? On this side we care about all people. Whether they're rich, they're poor, whether

they're corporations, whether they're individual workers, whether they're unemployed, we care about all of them. This legislation is about providing infrastructure in addition to what the taxpayers would fund, about providing an opportunity that the folks from La Crête would not have had otherwise, and they've asked for it.

Now we know, because they've said it on the other side, that the NDP would not listen to Albertans. They wouldn't even listen. The NDP thinks they know better than Albertans about how Albertans want to spend their money. This is a case where Albertans have said to us: we want to spend our money on this bridge. But the NDP said: "Oh, no. We know better than you. You don't know how to spend your own money. We're the NDP; we know better."

But, no. Actually, I think Albertans know better, and Albertans know better than us, too. The people that have worked and have money in their own bank account know better than their government, no matter what stripe that government is, how to spend that money. Whether we may think the way they spend their money is right or wrong, if we say that, we're wrong and they're right. Albertans are right. They get to decide how to spend their money. And for people to stand in this place, so arrogant, to tell Albertans that they know better than Albertans themselves how to spend their money, well, that's a reflection of what the NDP has said in this House on this bill. It's despicable, and it's shameful, which is why I'm glad that we're going to support it, and I'm happy if they don't because it would really help us make our case about who listens to Albertans and who doesn't in this place, who understands that Albertans are the boss; we are merely their servants.

Yes, we're leading this province, but it has got to be servant leadership, and part of servant leadership is doing what Albertans want and giving them control over how they spend their money. That's how we feel on this side of the House, and the other side, the NDP knows better. You maybe want to spend your money, folks in La Crête, on a bridge, but the NDP says: no, you're not allowed to do that because we know better how you spend your own money. Wow. That's incredible. That is incredible, and that's what they said. In fact, they're talking about how user fees are hard on the middle class. Well – you know what? – here's the thing about user fees: you don't have to pay them.

Members across talk about transit. Well, I would ask the folks across that when you get on the LRT in Calgary or Edmonton, you've got to pay three bucks. That's a user fee. They're okay with that, but they don't see the incredible inconsistency between that taxpayer-funded piece of infrastructure and paying a user fee called a \$3 ticket to get on the LRT. They don't see any inconsistency with them saying: well, you should never have the same method. They say: well, roads are subsidized and transit isn't. Well, okay. I think they're both subsidized if the taxpayers are paying for them. They're subsidized by the people that live in Alberta. But the fact is that the folks over there are perfectly comfortable with a user fee when they get on the LRT, yet this is driving them crazy because they want to tell Albertans how to spend their own money.

Madam Chair, I'm embarrassed for them because they keep inventing things that are not in the legislation to complain about. Again I will remind you, Madam Chair and the folks here, that this is a case – and when they use the example of the first project: no, we never said that this will be the last project. The thing is that if there's ever another project, we have in the legislation required ourselves to do public consultation first, so nobody has to worry about being snuck up on. We'll have to do that. We'll have to put rules and stuff in place before we do a toll project in the future that will tell Albertans where the toll project will be, what the fees will be, approximately how long the fees will last for. These are all things so that there won't be any surprises. We haven't allowed

ourselves to give Albertans surprises. We put fences around the legislation, we think consistent with what Albertans would want.

The other side says: well, there's going to be a toll on highway 2 between Calgary and Edmonton next week. No, there's not. If there ever was going to be, we would have to do a public consultation. We would have to add lanes, and it would have to only be on the lanes, and then people would have to agree to do it or we wouldn't collect anything. They actually tried to say, one of their members, that we'll toll a ditch. Sorry. That was so good I put it on my Facebook page, because it was so ridiculous. This is the kind of stuff – yeah, a ditch is part of a highway. Highway sometimes includes the shoulder, the ditch, the sidewalk. You know what? Which Albertan, put your hand up if you're going to pay for a ditch that you never use? Well, the answer is: I'll be surprised if anybody does, which is why it won't happen.

See, they're trying to create issues that don't actually exist, which, again, tells me it's probably pretty good legislation. If they can't find anything in the legislation to complain about, they're inventing things that aren't in the legislation and setting it up as a straw man to complain about it.

Madam Chair, with that, I think I've done as much correction of the misinformation from across the way as I can. I've tried to point out the incredible hypocrisy from the other side, tried to point out that this is a way that we are going to add in some cases additional infrastructure to what the taxpayers pay for when we can make the case for it through a public consultation, and that we are required in the legislation to provide an alternative, so an Albertan that wants to live their whole life here without ever paying for a toll can do that because we are required to provide a nontoll alternative. All of these things are inconsistent with what they've been arguing on the other side, but it's right in the legislation.

**The Chair:** Any other members wishing to join debate on amendment A2? The hon. Member for Edmonton-South.

**Mr. Dang:** Thank you, Madam Chair. I think I'll be very brief. I want to hear more comments from my hon. colleagues, but I did want to respond very briefly to a comment from the Minister of Transportation here, one that he's made multiple times in this place, including when this amendment was first introduced, a few days ago.

Reviewing *Hansard* here, he's mentioned that the reason that this amendment is "spiked" immediately is because it would take 30 or 40 years and that I had mentioned that in my own remarks. Having reviewed *Hansard*, I have said no such thing. Indeed, I have said that, from the minister's quote, it would take around 30 years, "with a payback of 30 . . . years." That's what I was referring to. I used the minister's own calculations when constructing this amendment. I would appreciate it if the minister would not misrepresent my intentions in this place.

**10:40**

Certainly, I think that as we look at the amendment, if we look at the minister's opening remarks in second reading of this bill, as we look at the policy itself, based on the usage rates of this road, it makes the most sense that we have sunset clauses put in place, that we have reasonable limitations put in place, and as those dates come to an end or come close to an end, at that time this House would have the opportunity to review whether it needs to be extended.

I think that sunset clauses are very common in Westminster parliamentary systems, in western liberal democracies, and we should be open to having reasonable checks and balances. I would appreciate it if the minister would reflect the reality of what was said in this place.

Thank you.

**The Chair:** Any other members wishing to speak to amendment A2? I see the hon. Member for Calgary-Buffalo.

**Member Ceci:** Thank you very much, Madam Chair, for the opportunity to speak to the amendment on the floor, which is to sunset-clause Bill 43 at 2050, 30 years from now, which is a generation. Twenty-five years is considered a generation in the way people think about the passage of years.

I don't think there's anything inconsistent with regard to the mover of the amendment, Edmonton-South, and what he has said. I appreciate the views shared by Edmonton-Glenora and my colleague from Calgary-Mountain View on this issue already.

You know, I clearly understand that this is enabling legislation. It means much more than that the La Crête bridge can go on. I agree with my colleagues that from time to time I think I know why this occurs. Members from the other side throughout rural Alberta who have needed infrastructure get approached. People say: "Is this going to happen to us? Are we going to have to pay for that needed highway infrastructure or infrastructure generally that's needed in our communities?" I think members from the other side probably say: "No. This is about La Crête and that bridge that they've wanted for a long time. It replaces some other infrastructure that is there, so don't worry. We're going to be on the list to get our needed roadways when we need them, and you won't have to pay for them." But, clearly, the Minister of Transportation and the bill itself speak to how the possibility is there for rural Alberta, particularly, to have to pay for needed infrastructure that hasn't moved up very far on the list of transportation needs because the volume, perhaps, is not there.

But I want to focus on the amendment. You know, this is the second amendment we've brought forward. I'm glad that we're trying to make a bad bill better, and it's unfortunate that members on the other side don't want to make their bill better. The work that my colleagues have done is important. I've read the bill, and I can tell you that sections 16 and 17, at the back of it, are pretty dry – offences and regulations – so I didn't spend much time there, but I did spend time on the preamble. I just want to spend a little bit of time going through that preamble because the rest of the bill falls out of that preamble. It's not a typical way, I don't think, or certainly in the Finance department that I've seen, that bills are set up.

Nonetheless, the first part of the preamble talks about the "demand for highway infrastructure expansion is growing due to population increases and the need to support economic recovery and development." You know, there are some people, probably, who would debate that first part, that the demand for highway infrastructure expansion is growing due to population increases. Indeed, many people don't want to see highways expand, roads expand in communities. As my colleague from Calgary-Mountain View talked about, they want to see more investment in public infrastructure like rapid transit, buses, you know, intercommunity bus lines in rural Alberta. We don't have that at this point in time in rural Alberta. We have some struggling bus lines that are looking for government assistance to keep them going through the pandemic. The trip, say, between Jasper, Hinton, and Edmonton doesn't pay for itself at this point in time, and people want to use those buses, though there are not a lot of people on them. Bus lines throughout the province are looking for government support.

Anyway, the expansion of highway infrastructure is debatable by some. I think it's important that we expand highways in the proper places, and obviously this bill purports to do that. I'm not sure it does. "The need to support economic recovery and development" is the second part of that first preamble, and there are more ways

than highways to do that, obviously. The previous government, the NDP government, supported economic development by investing in tax credits, tech companies, other sectors of the economy that could grow larger and larger.

The second whereas is all about the government having limited funding available for constructing new and expanded highways. "The use of tolling will allow new or expanded highway infrastructure . . . to proceed where they otherwise may not." You know, that's not the only way to expand highway infrastructure. There is limited funding. My colleagues have argued, I think successfully, that the provincial UCP government giving up \$4.7 billion in revenue that they otherwise would have gotten and not collecting that revenue has put a strain on the fiscal situation of the UCP government at this point in time. They're looking for other ways to raise money, and getting it from people through tolls on roads is another way. There are other ways to do it as well, but they've left themselves with fewer ways to collect that money as a result of giving up \$4.7 billion. They're looking to diversify. I wouldn't go there myself, but that's where we're at.

The next whereas is: "existing highway infrastructure should not be considered for designation as [a] toll highway, unless [its] expansion [and] . . . new . . . is planned to occur." That's quickly followed by: "Whereas Albertans should have a non-toll alternative route to reach their destination." That's the subject of an amendment we brought forward previously, and it was soundly rejected by the other side. I won't argue the point again, but we looked to make that nontoll alternative a convenient one for people or not particularly onerous. Fifty kilometres and 30 minutes out of your way to use a nontoll alternative should be the limit, but the members on the other side thought that that was inappropriate. As a result, the nontoll alternatives don't have any structure around them, so if people, essentially stakeholders, on a website vote for tolling, they're going to have to put up with whatever that nontoll alternative is. It could be, as I said, long and expensive. [interjection] Our amendment was defeated, unfortunately.

The next whereas is: "Albertans should be engaged prior to the designation of a highway as a toll highway." That's in section 2(2), (3), (4) in this bill, and I'll spend a little bit of time on that. If you flip to that, designating a toll highway, there's a process for getting stakeholder engagement. I just laughed when I saw "stakeholder engagement" because repeatedly members from the other side stand up and say: "Stakeholders? Stakeholders? We call them job creators." So maybe we should be coming up with an amendment that says: job creator engagement supports proceeding without a nontoll alternative route.

#### 10:50

The stakeholder engagement that's identified here in (2), (3), (4) of 2 is that a public website on the government of Alberta website will state that the toll highway is being considered and includes a description of the highway, specifying the time period, and that people may provide input and the manner that input may be provided. It doesn't say how much the toll will be, but it does say that there will be a website.

I'm surprised that that's the only way that we're talking about stakeholder engagement. We know that the other side is really quite keen on referendums for things like equalization. It's the subject of another bill before us, the Local Authorities Election Amendment Act, 2020, No 2. That one was all about, you know, how there would be referendums on the third Monday in October in 2021 all across this province, and likely it will be on equalization. I wonder why we're not talking about referendums here, because that would

be a way of gaining the entire community's input with regard to: do you vote in favour of this or against this?

For instance, if there were a referendum in Calgary on: will you pay for tolls for new infrastructure on the Deerfoot Trail, on the Stoney Trail? Stoney is quite new, and parts of it aren't completed yet, and it may work for many decades in the future in terms of its size. But the Deerfoot is a today problem. We know both a.m. and p.m. rushes, and frankly those rushes aren't as distinct as they used to be. They're grey in terms of when they start and when they end now, so it could be around 3 p.m. to about 7 p.m. for the afternoon rush, and the morning could bleed from about 6:30, 7 o'clock to, you know, 9:30. It's several hours in the day; it's just not a rush hour.

I wonder what the result would be of a referendum. I think I know what the outcome would be of a referendum in Calgary on tolling new infrastructure on the Deerfoot Trail. I don't think this government would get the support that they believe is just so reasonable because, you know, citizens, drivers would get the opportunity to use that segregated new infrastructure lane on the Deerfoot Trail. Not an easy thing to do. I mean, we've seen it in other communities. I think the way it's identified here in terms of "must publish a notice on [a] public website of the Government of Alberta" stating that a toll highway is being considered and what that description is and that "the Minister must accept input for the time period and in [a] manner specified [by] the notice published under subsection (4):" I just think that that's a really weak kind of – you can back your way out of those kinds of results with that kind of format. That is the subject of that part.

Let me see. Then it says, "Whereas tolling should be suspended when it is in the public interest, including emergencies." That just makes sense.

The last one that's substantive here in terms of the whereas: "Revenue collected on a toll highway should only be used to finance that toll . . . and related costs, and tolling should stop once capital costs have been recovered." In this case, we're suggesting from *Hansard* and other places that the minister has said that it's about 30 years.

You know, that section – now you have to go to section 4 – talks about entering agreements. Entering agreements is not with regard to the government of Alberta. It's with regard to any person authorizing that person to design, build, finance, establish, collect, enforce, perform additional activities in relation to designing, building, et cetera, et cetera. It's privatizing a portion of highways in Alberta, and it's essentially giving responsibility over to somebody else to run that portion of the highway. Its profit motive is not identified there, but no one is going to do it unless there is a profit motive. That profit motive gets built into the toll, the amount of payment that people have to hand over when they use a portion of the highway which is tolled.

This is the bill that's before us. It is privatizing parts of Alberta's highway system. It is essentially changing things going forward for Albertans who want to use public highways. A portion of those highways will now be privatized, and there will be a profit motive, and Albertans will understandably be – and I'm talking about Albertans besides La Crête, who seem to have done a deal with regard to bringing their infrastructure needs forward. They apparently are satisfied with that. I'm not satisfied that Albertans in the rest of the province, who have scant opportunity through a public website to give their views, will be as satisfied as the people in La Crête.

The sunset clause that we've put forward is an attempt to try and say: try this; we don't think it's going to work well, but at least Albertans know that there is a clause that they can back out of this 30 years in the future. We believe on this side – and I will oppose

this bill – that the amendments would have made it better. But the bill in and of itself is not in a direction that I want to support. I think that the other side has said: you know, we didn't campaign on some things. Well, I don't remember this in the campaign of 2019. I remember jobs, pipelines, and the economy.

Other colleagues on my side have stood up and said: you know, TMX is not a pipeline that you can claim. We as a group put a commitment of 50,000 barrels a day on KXL to help them become fully subscribed in terms of their daily capacity. We didn't commit \$1.5 billion nor a loan guarantee of \$6 billion, but we made that project more viable so that it could go out and get the financing as a result of the province of Alberta committing to daily use of that pipeline.

Jobs. My colleagues have pointed out repeatedly that more than a quarter million jobs are gone from this province. People are looking for work, and we know that jobs, economy, and pipelines are not happening from the other side.

The economy. Well, there are reasons why the economy is lagging significantly and we are in recession. Not all of those are the fault of the UCP government, but I can tell you that while we stand up and say those things, I don't hear the same from the other side in terms of the economy in '15 and '16 having significant challenges that weren't the fault of the NDP government.

**11:00**

I want to remind people that in '17 and '18, this NDP government and the province led the country in economic GDP growth, and that was as a result, in part, of the programs and policies that we brought in, that people on the other side believe were so detrimental to this province.

Madam Chair, trying to make a bad bill better is what we do on this side. We tried to put – with colleagues at city council, I would stand up repeatedly and bring motions forward, and others would have ways to amend those motions. I always felt a little bit, you know, like, "Why are you changing what I'm bringing forward?" But they always explained it as: "We need to put some belts and braces in place." There were two members of council who used to say that all the time, and I think that now, looking back, I can appreciate more . . .

**The Chair:** Any members wishing to speak to amendment A2? The hon. Minister of Justice.

**Mr. Madu:** Thank you, Madam Chair. I move that the committee rise and report progress on Bill 43.

[Motion carried]

[The Deputy Speaker in the chair]

**The Deputy Speaker:** The hon. Member for Calgary-Peigan.

**Ms Fir:** Thank you, Madam Speaker. The Committee of the Whole has had under consideration a certain bill. The committee reports progress on the following bill: Bill 43. Madam Speaker, I wish to table copies of all amendments considered by the Committee of the Whole on this date for the official records of the Assembly.

**The Deputy Speaker:** Does the Assembly concur in the report? All those in favour, please say aye.

**Hon. Members:** Aye.

**The Deputy Speaker:** Any opposed, please say no. Carried.

## Government Bills and Orders

### Third Reading

#### Bill 41

#### Insurance (Enhancing Driver Affordability and Care) Amendment Act, 2020

**The Deputy Speaker:** The hon. Associate Minister of Red Tape Reduction.

**Mr. Hunter:** Thank you, Madam Speaker. I rise on behalf of the Minister of Finance and President of Treasury Board to move third reading of Bill 41, which is part of our government's actions to make auto insurance more affordable for Alberta drivers and stabilize costs in the auto insurance system.

Madam Speaker, the amendments proposed in this bill are straightforward and are part of a balanced set of measures that focus on reducing costs for drivers and insurers, increasing the care and benefits available to Albertans injured in collisions, and improving access to more insurance options. The amendments also advance the government's red tape reduction mandate with targeted improvements to the Automobile Insurance Rate Board. We've set out to establish a more efficient regulator that is more responsive to the marketplace and has the trust of consumers and industry. Ultimately, these legislative proposals and complementary regulatory changes will result in affordable rates, more benefits, and more options and flexibility for drivers. I believe these actions represent the best response from government to the current marketplace conditions and will help us achieve stability.

Madam Speaker, I've said it many times already, and I'll say it again: Alberta's auto insurance system is neither stable nor sustainable. We're addressing the root of the problem, and as such you can see we're implementing smart policy solutions that will ensure a more sustainable and affordable automobile insurance system for Albertans. We're not going to listen to calls for any more Band-Aid solutions that only make things worse for everyday Albertans. Albertans deserve a stable and accessible auto insurance system they can trust.

Thank you, Madam Speaker.

**The Deputy Speaker:** Any other members wishing to join debate on Bill 41 in third reading? The hon. Member for Edmonton-South.

**Mr. Dang:** Thank you, Madam Speaker. It's a pleasure to rise and speak to Bill 41, Insurance (Enhancing Driver Affordability and Care) Amendment Act, 2020, in third reading here. I think that we have done quite a bit of debate prior to this around the merits of this bill, or rather the lack thereof. I think that it's very clear to Albertans, it's very clear to families, it's very clear to this House that this government's, the UCP government's, handling of auto insurance has been an absolute disaster. It's been a disaster that has caused Albertans to pay more every single day. Indeed, the UCP has let profitable insurance companies take the pen on this bill: new regulations that result in automobile insurance rising for everyday families, increased profits for insurance companies while families pay more.

According to this government's own report the industry has pocketed an additional \$820 million in premiums from hard-working Albertans this last year. This is on top of the additional \$4.7 billion corporate giveaway. When we look at the numbers, it simply does not make sense. Albertans are paying skyrocketing insurance rates. On average, this year Albertans are paying 24 per cent more for their auto insurance. Madam Speaker, this is all led by the Premier's former chief of staff and UCP campaign director

Nick Koolsbergen, and the UCP is letting these lobbyists, the insurance industry, control the future of Alberta's insurance industry.

Madam Speaker, it simply does not make sense. We're seeing families pay more. We're seeing families get less time and time again. With every single opportunity this government has and every single decision they make and every single policy implemented, families pay more, and Albertans get less. There is less and less for every single Albertan. Just to drive to get to work, just to have their vehicle, this year Albertans are paying 24 per cent more on average. They're paying significantly more.

Madam Speaker, for profitable, wealthy corporations, for the incredibly wealthy, that does not seem like a lot, but I will remind you that before this pandemic began, 50,000 Albertans had lost their jobs because of this government's disastrous policies. Currently 260,000 Albertans have lost their jobs. This government continues to give \$4.7 billion away to profitable and wealthy corporations. And then what do we see? We see this government telling those same Albertans that the Premier's former chief of staff, leading the insurance lobby, will get to continue to increase their insurance, will get to continue to charge them more. They're already paying 24 per cent more, on average, this year, and next year who knows how much that will be?

After the insurance industry has taken over \$800 million home in profits, after they've received the benefits of the \$4.7 billion corporate giveaway, Albertan families, families that are currently looking for work, families that are trying to put food on the table, families that need to drive to job interviews, that need to drive to the grocery store, that need to drive to work, everyday Albertans, are paying more and more and more. No matter what this government does, no matter what policy this government implements, it seems that they are laser focused on increasing the costs to Alberta families, that they are laser focused on making life more expensive here in Alberta, that they are laser focused on making life less affordable for families, whether it's in personal income taxes, whether it's in auto insurance, whether it's in user fees, whether it's in road tolls. No matter what it is, Madam Speaker, this government's \$4.7 billion giveaway to profitable and wealthy corporations is being paid for by every single family. It's being paid for by every single Albertan. [interjections]

Madam Speaker, members opposite laugh at this. They enjoy this. This is apparently what their direction for this government is going to be: to cost families more, to cost Albertans more, to make life less affordable.

When we look at the changes the insurance industry is backing, when we look at the changes that the lobbyists that have worked for this Premier are backing or creating or pushing forward in this place, we can see plain as day that this legislation does not help the average family. Instead, it helps the friends and donors to the Jason – sorry – to the Premier's campaign. Madam Speaker, I would certainly never refer to anybody by their proper names in this place.

Madam Speaker, certainly, when we see this bill, when we see the implementation of this legislation, we see that the insurance companies have taken the pen, we see that the insurance companies are taking additional profits, we see that those 800 million dollars in additional profits did not result in savings, did not result in reduced costs, and we see that this policy will not result in reduced costs, because Albertans are already paying more.

11:10

When this government lifted the rate cap, when this government decided that Alberta families did not deserve to have a rate cap despite record profits, despite incredibly profitable corporations on this, we saw the real mandate of this government. We saw the real

agenda of this government. Madam Speaker, the agenda turns out to be that instead of freezing automobile insurance premiums for the duration of a pandemic, for the duration of a time when over 260,000 Albertans are out of work – that’s 260,000 families that are struggling to put food on their tables – instead of that, what we see is a government that is laser focused on making life less affordable, that’s laser focused on making life more expensive. Whether you live in Lethbridge, whether you live in Taber, whether you live in Edmonton, whether you live in Calgary, Fort McMurray, Boyle, Barrhead, wherever it is in this province, life is getting more expensive, on average, because of car insurance, because of this legislation, because of these policies, 24 per cent more expensive in this case.

But we know that’s not the only cost this government is adding to families. We know that’s not the only thing this government is charging families more for. We know that they’ve sneakily increased, according to the Canadian Taxpayers Federation, personal income taxes. We know that they’ve deceptively increased personal income taxes. We know they’ve given \$4.7 billion away to profitable corporations. We know they’re bringing in additional user fees. We’ve already seen some of those; for example, in land titles. We know that they’re making it more expensive through things like toll roads and otherwise, Madam Speaker.

When we look now at the automobile insurance industry and look at auto insurance, it turns out that for families that are trying to drive to job interviews, for Albertans who are trying to drive to job interviews, for Albertans who are trying to get to work, for Albertans who are trying to get to the grocery store, for Albertans who are trying to get to school, if you drive a car in this province, you’re paying, on average, 24 per cent more. That’s what’s so shocking about this. That’s what’s so preposterous about the policies of this government, that this government’s policies are costing every single family more. It seems that no matter what legislation we see in this place, whether it’s a health care bill, an education bill, whether it’s an automobile insurance bill, whether it’s a fiscal statutes bill, Madam Speaker, every single time this government brings legislation forward, it has the intent and action of raising costs for families. It has the action of making life harder to live in Alberta, making it harder to be an Albertan, making it harder to put food on the table.

I remind you, Madam Speaker, that this government’s \$4.7 billion corporate giveaway resulted in over 50,000 jobs being lost before this pandemic began. Currently over 260,000 Albertans are out of work. That’s over 260,000 families that are struggling to put food on the table. So we look at this. We look at families who are trying to find work, we look at families that are trying to afford their day to day, and we look at families that are trying to make rent at the end of the month, and then this government decided that the insurance lobby, headed by this Premier’s former chief of staff, headed by this Premier’s campaign director, is going to take the pen on this legislation.

It’s going to get to make the decisions, and it’s going to be able to continue to increase the rates on families. It’s going to be able to do things like raise insurance 24 per cent, on average, here in Alberta while pocketing over \$800 million in profits, while benefiting from the \$4.7 billion corporate giveaway, while benefiting from this government’s attack on families. That’s the really disturbing thing, Madam Speaker. It really is quite disturbing that absurd premiums are being paid, that absurd increases to premiums are being paid, that insurance continues to skyrocket while this government continues to go after every single cash grab they can, while they continue to target the pocketbooks of every single family.

For a government which claims and prides itself on supposedly being a small-government caucus, a small-government party that claims to support all these policies that would increase freedoms, allegedly, here in this province, it is shocking that this government would use every opportunity when they come to this place, would use every single opportunity when they bring in legislation to this place to instead take more money away from families, to instead make it more expensive to be an Albertan, to instead make it more expensive and cost more to simply live here in this province. To simply look for work in this province, it costs more. That’s what the result of these policies is going to be.

Madam Speaker, the changes aren’t only about increasing the rates, aren’t only about making life more expensive for Albertans. Indeed, it attacks Albertans in other ways as well. It makes significant changes for things that are considered minor injuries, for example. If, heaven forbid, you have to claim against your insurance for a health injury, now things like concussions no longer count as major injuries. Things like concussions are now classified as minor injuries, and there are significant caps on the claims for concussions. Not only is it more expensive to go and find a job, not only is it more expensive to go and drive on the roads to a grocery store, but if you get into a car accident and receive a concussion, you’re now eligible for less.

Again, Madam Speaker, it seems that no matter what happens in this place, no matter what debate is brought forward, no matter what we’re looking at, this government’s policies have the result of increasing costs on families, decreasing what they get for those costs. This government’s policies have directly resulted in Albertans paying more and getting less. That’s what this government brings forward. That’s what this government is listening to. When they listen to the former chief of staff to the Premier, the former campaign director of this Premier, when they listen to the friends and donors of this Premier, what the result is is that Albertans pay more and they get less, every single day, every single piece of legislation. Albertans are getting less. Families are getting less. Those 50,000 Albertans that have lost their jobs because of this government’s policies, because of this government’s \$4.7 billion corporate giveaway, those over 260,000 Albertans who are currently unemployed because of this government’s inaction, those families, those Albertans are still paying more, and they’re still getting less.

At a time when families are struggling, at a time when Albertans need all the help they can get, at a time when families across this province need help, the government has instead listened to the lobbyists of insurance companies, profitable insurance companies, who have taken over \$800 million in profits last year, and said that, well, families can pay 24 per cent more in auto insurance, and heaven forbid that you have to claim for something like a concussion; there should be additional caps, and you should no longer be able to make the case around why you should be compensated fairly in court. That’s the policy. The policy is actually to take rights away from Albertans, to take protections away from Albertans, to take protections away from families, and make them pay more. That’s what the result of these bills is. That’s what the result of this government’s direction is.

Madam Speaker, when the UCP government comes to this place and they say that they are trying to fight for Alberta jobs, they are trying to fight for Alberta families, the question we must ask is: why, then, are they only listening to the lobbyists that have donated and worked for this Premier? Why are they not listening to the families that are saying that they’ve seen a 24 per cent increase in their insurance premiums? Why are they not listening to the over 260,000 Albertans who are out of work, who are saying that they can’t afford to pay more, they can’t afford these cash grabs, these

deceitful, hidden tax grabs by this government, grabs like the increase in personal income tax that even the Canadian Taxpayers Federation, an organization that's closely tied to this UCP government, criticized? Why is this government using every single aspect to increase the costs for families?

In this case it's insurance premiums. It's what you can claim if you get into an accident. It's how you can challenge those claims. All of those processes are being adversely affected. All of those processes are being diminished. All of those processes are no longer as strong as they once were because this government has decided to listen to their friends and donors instead of the 260,000 Albertans who are out of work, instead of the families who are begging this government to listen, instead of the families who are saying that they can't afford to pay more.

But this government chooses to listen to the companies they're giving \$4.7 billion away to in corporate giveaways. They're giving \$4.7 billion away to profitable and wealthy corporations to have the pen on this legislation. They are shaping government policy. The friends and donors of this Premier are shaping legislation that makes life less affordable, that makes life more expensive, that makes it more difficult to live in Alberta, that makes it more difficult to find work in Alberta, that makes it more difficult to buy your groceries in Alberta, that makes it more difficult to see your friends in Alberta.

11:20

No matter what it is, this government seems laser focused on increasing costs, seems laser focused on making life more expensive. No matter whether you live in Lethbridge, in Calgary, in Edmonton, in Fort McMurray, in Grande Prairie, or anywhere in between, life is going to be more expensive, again, in this case, 24 per cent more expensive, because, Madam Speaker, that seems to be the only outcome that results from these bills, that results from bills like this. The only outcome this government seems to be able to receive is to cost families more, is to make it harder to be an Albertan.

Madam Speaker, when we look at legislation this government is bringing forward, when we look at the auto insurance industry, when we look at the acts this government insists on, when we look at their policy agenda, we have to ask ourselves: who is this government fighting for? Are they fighting for working Albertans? Are they fighting for families struggling to put food on the table? Are they fighting for families who are currently out of work? Or are they fighting for their friends and donors? Are they fighting for the insurance lobby? Are they fighting for the former campaign director of this Premier? Are they fighting for the former chief of staff to this Premier?

Madam Speaker, I think the evidence speaks for itself. Albertans are paying more. Albertans are getting less. No matter what we do in this place, it looks like this government is focused on making sure that the pocketbooks of Albertans are a little bit lighter. This government continues to insist on reaching into those pockets and taking more and costing those families more, whether it's indirect fees that this government is levying such as the sneaky and deceitful increase in personal income taxes, such as the \$4.7 billion corporate giveaway, such as the increase in user fees or things like the increase in tuition for families with children. It looks like instead the government is listening to the insurance lobby, which, again, posted an additional \$820 million in premium profits.

I think it's pretty clear that families are not being looked out for by this government, and that's why this opposition is here. This opposition is here to ensure that working Albertans, Albertans looking for work, families have someone standing up for them, have someone that will fight back against this government's attack

on their pocketbooks, someone that will fight back against this government, who insists on making life more expensive, who insists on making life less affordable, who insists on everything they bring to this place making life more expensive, because, Madam Speaker, a 24 per cent increase in premiums – 24 per cent – is hundreds of dollars for Albertans. For families, the over 260,000 Albertans who are currently unemployed, that's grocery bills. That's rent payments. That's cellphone bills. That's gas money to go look for a job.

When we're talking about the actual costs – and to government members and the Premier's friends and donors who work for the powerful lobbyists, who are the powerful lobbyists in the insurance industry, who are posting record profits and benefiting from giant corporate giveaways such as the \$4.7 billion by this government, who are benefiting from over \$800 million in profits, a couple of hundred bucks, a 24 per cent increase in insurance premiums may not seem like a lot, but let me tell you, Madam Speaker, that for the families who are struggling to put food on the table, for the families that are trying to pay for child care, for the families that are trying to pay for rent, it makes a huge difference. It makes a huge difference. And that's why . . .

**The Deputy Speaker:** Are there any members wishing to join debate on Bill 41 in third reading? The hon. Member for Edmonton-City Centre.

**Mr. Shepherd:** Well, thank you, Madam Speaker. I appreciate the opportunity to rise and speak to Bill 41, the Insurance (Enhancing Driver Affordability and Care) Amendment Act, 2020, a bill which is subject to that creative style we often see applied to naming pieces of legislation in what certainly the government generally wants to have the public believe is their intent but often seems to be somewhat contradictory to what the legislation actually does. In this particular case I do not believe this legislation will make insurance in the province of Alberta more affordable for drivers, and I certainly do not see that they are showing a great deal of care for drivers in the province of Alberta.

Now, when the Associate Minister of Red Tape Reduction spoke to this bill and moved third reading on behalf of the Minister of Finance, he said that this bill is focused on addressing the root of the problem with affordability of insurance in the province of Alberta. He said that they're getting to the root of the issue of this tension between insurance companies and the Albertans who are required to buy insurance.

It would appear, then, that, as in so many cases, this government sees the root of this problem being that Albertans have had it too good for too long, Madam Speaker, that they've demanded too much from their insurance companies even while those companies have continued to make profits year over year. The root of this problem, apparently, as it seems to be with so many things with this government and with this Premier as he stands and preaches personal responsibility while taking so little for himself, is that Albertans are the problem and that Albertans must be made to pay for that. Apparently, according to this government the root of the problem is that Albertans have paid too little for the privilege of being able to get to work, to their medical appointments, to visit their friends and families, to be able to travel to visit the parks for which this government also is now wanting to charge Albertans more.

This apparently goes, I would say, Madam Speaker, to the core philosophy that we have seen demonstrated by this government time and time again, which is, apparently, that we need to give more to profitable corporations and simply hope that some benefit as a result of that will trickle down to Albertans. Now, that has not been

successful so far for this government, 19 months into their first term, as they have doubled down and accelerated their \$4.7 billion corporate giveaway and instead seen jobs lost in the province of Alberta, jobs driven out of province, have instead seen that those companies have taken the dollars that they've received and they have not invested them back in the province of Alberta.

They have taken them and gone elsewhere, yet this government makes that the core philosophy in every approach that they choose to take in solving issues and challenges for Albertans, and we see it again here in Bill 41. It is also apparently part of the core philosophy of this government to raise costs for Albertans, and that is again what we see happening in Bill 41. We have seen this government, when speaking of driving for seniors in this province, decide that they would put that cost back onto seniors when they need to get a driver's exam, when they need to go to their doctor to get that driver's exam for them to be able to continue to drive, to access services, or to visit folks perhaps in their rural community, where government members have often taken the time to remind us that driving is such an essential thing.

This government made cuts and put that cost back on seniors in the province of Alberta, much as they, despite their, well, engaging in quite a bit of trickery, a lot of word play, Madam Speaker, around the issue of income tax, having promised they would not increase the income tax rate, went right ahead and deindexed income tax in the province of Alberta, so that every Albertan now pays more income tax every single year thanks to this government, which, again, part of its core philosophy appears to be raising costs, putting more burden on everyday Albertans while giving that money away to profitable corporations. That is, again, what we see here in Bill 41.

**11:30**

This is a government that says that Albertans have had it too good. Apparently, too many Albertans are having it too good accessing AISH that funds below the poverty line, but there are too many Albertans taking advantage, apparently, Madam Speaker, of that program to the point that the Premier had to go on the record with the media and muse about making it harder for people to access that program, to the point now that they are conducting a review, a three-week review, in which they will again demonstrate what this government considers to be consultation.

I doubt there will be consultation with very many of the actual Albertans who are affected by that whereas on this bill, certainly, the consultation that took place, as ably noted by my colleague from Edmonton-South, was the Premier's former staff, campaign manager, in the backroom with the insurance lobby, because, again, this government is not interested in actually hearing from actual everyday Albertans or making their lives easier. That is a secondary thing that's supposed to happen somewhere down the line after this government has given more away to profitable corporations.

Now, one of the other concerning aspects of this legislation, Madam Speaker, has been raised by privacy advocates, who have been very critical of a particular aspect of this legislation, that being the expansion of usage-based insurance. Now, here's another example where this government likes to preach a philosophy of getting out of Albertans' lives and giving them more freedom and giving them less interference and protecting Albertans' rights while actively undermining that on another level. I've talked about this at great length with Bill 46 and will be continuing to talk about that at great length, about how this government is utterly gutting privacy rights of Albertans, not listening to policy experts on how their changes to rules and legislation around health information is jeopardizing Albertans, and taking away protections that they have

in place unlike every other jurisdiction in the world, as noted by our Information and Privacy Commissioner.

Here with this legislation we see them doing the same. Bill 41, through the expansion of usage-based insurance, would make it easier for insurance companies to monitor drivers' behaviour by collecting detailed data through devices embedded in their vehicles or software installed on their smart phones, so direct monitoring of Albertans through their digital devices.

Now, Sharon Polsky, the president of the Privacy and Access Council of Canada, is on the record stating that the government of Alberta and other governments across the country need to update the access and privacy legislation to meet current needs to genuinely give us a right of privacy and to put us in control of our information. Yet, as I said, Madam Speaker, we have heard from our own Information and Privacy Commissioner, that independent legislative officer that is put in place to protect the best interests of Albertans as the expert in our privacy legislation, that this government through Bill 46 is going in exactly the opposite direction.

A government which claims that it is here to protect Albertans' rights is utterly failing on the job when it comes to the modern evolving area of digital rights, privacy and information, a massively growing field. For a government that says that it wants to support innovation, that is a massive failure. If you want to use digital technology to provide better opportunity for Albertans – indeed, the Member for Lacombe-Ponoka is quoted in the media as saying, "Alberta drivers will have more choice and control over their own insurance costs" in regard to this. If you want to provide that choice, then, Madam Speaker, you also need to provide the protection. What this government is instead choosing to do is simply to create a Wild West, where companies get to introduce these kinds of technologies but the government does not do its job in ensuring that it's providing protections for Albertans as it gives access to that information.

Now, I recognize that in Bill 46 the government is giving itself the power to choose who gets to access that information, all kinds of control, and then failing to provide the protections. That is a step beyond what we are seeing here in Bill 41. I will acknowledge that. In this case indeed Albertans have the choice of whether they are going to access this technology and this system. But let's not fool ourselves, Madam Speaker. We are not talking here about an equal balance of power between an individual Albertan and insurance companies. That is what this government fails to understand. Individual Albertans have nowhere near the power to defend and protect themselves in the face of potential abuse or pressure. Their government has to do so on their behalf.

[The Speaker in the chair]

Indeed, I recognize, Mr. Speaker, that there is a reality of caveat emptor, buyer beware, but it is also recognized that the job of government is to provide protection for the people they represent. If they are going to open the door to these new opportunities, there should be very careful thought given to what those implications are. Again, this goes back to the core of what I started with in my remarks today, recognizing that this government is coming at the insurance problem saying, "Albertans are the issue; it is the consumer that is demanding too much," which is why we see that the changes in this bill are all about taking things away, potentially jeopardizing Albertans who may have a brain injury from a concussion – they have to accept less – putting a cap on what Albertans can access. They should be deserving and expecting less.

Indeed, Mr. Speaker, I recognize that there does need to be a balance. Insurance is a tricky industry. I recognize that. It involves

the moving of a large amount of dollars, there is risk, and there are a lot of things that are involved in this. But I do not believe that this government is striking a balance with this legislation, not when, again, as it has been noted, the folks that they have been listening to are former staff of the Premier in the backrooms of the Legislature with the insurance lobby. I have seen no equal effort from this government in terms of consultation with the actual Albertans who would be affected.

Giving this power for insurance companies to begin to use this technology: I'm not saying that this is not a viable option, potentially, Mr. Speaker, but when we have the folks doing their job of looking out for the privacy rights of Canadians and Albertans and this government refuses to listen to them, does not even bring them to the table, then I cannot trust them that the steps they are taking and what they are enabling in this legislation are going to benefit Albertans or that they have given even the least thought to the impact this could have on individual Albertans.

Now, if I'm wrong on that count, I would love to hear from the Finance minister about the conversations he's had with Ms Clayton, the Information and Privacy Commissioner for the province of Alberta, about the potential implications of this and indeed what plans he has for regulation or other things to put in place to ensure Albertans are protected. I would be interested to hear from him what consultations he has had with Albertans, specifically direct, everyday Albertans, about their concerns and issues with this particular aspect of the legislation.

11:40

**The Speaker:** Hon. members, Standing Order 29(2)(a) is available if anyone has a brief question or comment for the member. The hon. Member for Edmonton-North West.

**Mr. Eggen:** Thank you, Mr. Speaker, and thanks to the hon. Member for Edmonton-City Centre for quite a good summation of issues that we've all been questioning and weighing in regard to this bill over the last few weeks. Again, when we look at the overall costs for an individual in the province of Alberta, insurance is a significant part of that formula, quite frankly, car insurance, specifically. You know, I've said it once, and I'll say it again: considering that this same Chamber that makes provincial law that requires bylaw for people to have insurance in the first place, it's our responsibility to make sure that it is accessible, that it's affordable, and that it covers the health and safety for both the individual who is purchasing the insurance and for the general public as well.

Does this bill meet those criteria that we are responsible for? Does it make insurance affordable? No. It increases insurance on average by 24 per cent. Now, if anything goes up by 24 per cent, Mr. Speaker, in someone's budget, then it raises a huge red flag, right? If suddenly the price of food goes up by 24 per cent, it would be front-page news, and we would look for ways to mitigate that to make sure that this essential service, which is food, is affordable for people and that the 24 per cent is not going to literally cut people off from being able to purchase that essential thing.

Well, the very same thing is happening with car insurance. Car insurance going up by 24 per cent means that there's a cut-off point. There are people out there driving that just simply cannot do that anymore. You hear about it anecdotally quite often. The stories are quite compelling. I've had people tell me: well, you know, my insurance went up by 24 per cent, and I'm working at home; I'm just not going to drive the car anymore. You know, that's a decision by necessity, and it is a direct result of this change of removing the cap and this UCP government not fulfilling their responsibility to

ensure that they have affordable insurance here in the province of Alberta.

You know, I would ask the hon. Member for Edmonton-City Centre if he's been hearing similar information to what I have had come to my office in Edmonton-North West. With an increase like this, there's simply a percentage of people that just no longer can afford this essential service, which is car insurance for their family automobile.

**The Speaker:** The hon. Member for Edmonton-City Centre.

**Mr. Shepherd:** Thank you, Mr. Speaker. Certainly, I have had a number of people reach out through my constituency office to express their deep concern and the impact on their own lives at this government's decision to allow the rate cap to expire, not to provide that continuing protection for Albertans, while they were meeting in the backrooms with insurance companies to get the blueprint for how they would move forward on this. They chose to just simply let that ride, and we did see an explosion in insurance rates for folks across the province of Alberta.

I have had many reach out to me to let me know about how that has impacted them. For many, as my colleague from Edmonton-North West noted, it is indeed a situation where it becomes a crisis, particularly in the midst of now the continuing economic crisis that we are facing as a province from multiple factors, including COVID-19. Now, thankfully, in some respects, for some folks they are having to drive less now, but that is not always going to be the reality. Ultimately, it is, as I said, I think, a failure on behalf of this government to recognize the imbalance that exists between individual Albertans and insurance companies. That is not to say that I'm suggesting that all insurance companies are nefarious, cackling villains twirling their moustaches, but just recognizing that their drive is profit, and as they drive for profit, it impacts Albertans.

**The Speaker:** Are there any others? The hon. Member for Edmonton-Glenora has the call.

**Ms Hoffman:** Thank you, Mr. Speaker, and to my colleagues for their comments as they relate to Bill 41, the insurance amendment act. The creative title was enhancing driver affordability and care, but it definitely seems to be about driving up corporate profits and picking the pockets of rate holders when you look at some of the major changes that are being considered in this bill, including removing concussions from being serious injuries. This is something that I found very surprising, and, again, I probably shouldn't. I should probably prepare for these types of things. I think a lot of people who've suffered brain injuries can say that it was a significant injury for them, and it changed their life, many folks, in dramatic ways. That's one.

I do want to contextualize this a little bit in reminding folks that it was August, I believe, of 2019 when the current UCP government decided to remove the rate cap on insurance premiums. Increases had been capped at 5 per cent for a few years under regulatory changes that we'd made when we were in government. I have to say that people weren't calling my office saying, you know, "You should remove the cap," who were rate holders. There were people who definitely called and lobbied to have the cap removed who were working on behalf of the insurance industry because, of course, their job is to work on behalf of their shareholders and to create opportunities for dividends and other rewards to investors. But most people who called my office about insurance said: "It went up 5 per cent; that's too much. I haven't had a 5 per cent raise."

I know I hear that often from teachers. I think it's been 9 of the last 10 years that teachers have essentially had zeros and not even an inflationary increase. There was one year that was two-point-something per cent, but, you know, for a long time we've been telling people who are paid through the public sector that they need to find ways to make do with less or the same even though there are inflationary pressures. I was part of the government that sat down with teachers and reached agreements at zeros under the leadership of the Education minister, the Member for Edmonton-North West now. It's not to say that we were driving up pay for public-sector workers in any way. I think the evidence shows the opposite. There were some increases to insurance premiums, but we did bring in a cap because we wanted to make sure that everyday families weren't on the hook for corporate profits.

That definitely isn't the direction that this government has chosen to head in. As was mentioned, information from [lowestrates.ca](http://lowestrates.ca), which does analysis of insurance in many different jurisdictions, shows that Albertans saw their insurance costs go up an average of 22 per cent last year, which is a huge increase, especially when there are so many families who are struggling right now, who have lost jobs in the wake of bad policies as well as the global crisis with the pandemic. Definitely, at the same time the government was saying that they were going to focus on jobs and the economy. Instead, what they focused on was giving money away to corporations, including large insurance companies, through a corporate tax reduction, a significant one, and now they're also focused on giving more money to corporations by driving up insurance premiums for those everyday families that are paying them.

It's interesting that this morning the bill we spoke to before this was about toll roads so again transportation related, and the government bringing in toll roads here in the province of Alberta, and now here we're talking about the government driving up insurance costs. What I find especially rich about that is that so much of the last election campaign was government, now government members, talking about the price on carbon and how that wasn't fair and that was driving up transportation costs. For the vast majority of families there were rebates. But there definitely aren't rebates through these changes that are being made to insurance for ordinary drivers, unless they happen to be shareholders as well and getting a nice dividend cheque. A lot of those folks who are counting on us to come into this place and find ways to make their life more affordable and reduce costs, reduce pressures for them I imagine will be disappointed when they find out the implications of the decisions that this government has chosen to make.

**11:50**

Driving rates up was one piece, and then, of course, driving down the comprehensiveness of a number of different packages. As I mentioned in a previous stage of debate, when I reflect on some of the speeches that Brian Jean gave in this place, probably one that stuck with me the most because it seemed like an interesting topic when I was reflecting, "Is he going to be back in this place?" and it, indeed, ended up being his last day, his last question was about insurance. It was about insurance for home policies in the Fort McMurray region but how that translated to insurance for others in other parts of the province and how there were so many discrepancies.

Two neighbours who lived next door to each other, and both thought that they had good insurance, were treated completely differently because the government had created opportunities – opportunities – for insurance companies to differentiate so significantly that people who thought they had comprehensive

coverage didn't. Many realized that when they lost their homes and weren't able to rebuild. His call on this Assembly – and, I imagine, especially on his caucus colleagues at that time – was to find ways to make sure that things were fair and more consistent and that all Albertans would have the benefit of comprehensive coverage.

Instead, what we're seeing through the leadership of the current leader of the Conservative Party in this place is a significant push to bring forward the policies that were advocated for by the insurance industry. It probably shouldn't be a huge surprise given that the former campaign director is a lobbyist now with the insurance industry, but it definitely doesn't reflect the conservative values that many people in this place who served alongside Brian Jean in the Wildrose attested to hold. That is definitely something that I wanted to pause and encourage colleagues to reflect on.

Secondly, according to the UCP's own report – it was released not that long ago – and reports that have been released not that long ago, an additional \$820 million in premiums has been paid by Albertans over this last year, and that was at a time when insurance industries were recording record profits. Some of the headlines on the different reports to shareholders talked about: could it get any better than this? It seems like the government is working to make it better than this for folks who are benefiting from the profit margins but not the folks who are paying to have that insurance for themselves. Again, this is at a time when they've already profited significantly from the \$4.7 billion corporate handout, that hasn't created a single job in the province of Alberta.

It's pretty simple logic, actually. In this place, for example, we have people who support us in doing our jobs, and I doubt that it would be the will of Members' Services to just put more people in if there happened to be a slightly better budget. I imagine they'd say: "Well, why would we put more people in? We've got the right number of people to do the jobs that we need done in this place. We've got excellent staff." That's the whole point behind this, that when the government says that by decreasing the responsibility of corporations and paying into the social fabric of our society, that's magically going to make more jobs, that is not the responsible thing for businesses to do in a healthy corporate business model.

You don't do that. You focus on: how do you provide the services you need to provide to have the customers you need to purchase your service, whatever that might be, and then the rest is profit and you bank it. Maybe you'll choose it to grow the corporation if there are more opportunities to increase profit margins in that direction, but ultimately your job is to focus on the profit margins, not to focus on jobs for people that you happen to employ or could provide future employment to. It just makes no sense.

It's been proven over and over again to not actually work, and this government has proven it. They've proven it in the first 18 months when they were in government – even less than that. In the period between when they were elected in May and when the pandemic came the following March – even shorter than that, actually. It was between Canada Day, when they brought in the reduced rate of corporate contributions, and the beginning of March, when the pandemic hit: there were 50,000 fewer full-time jobs in the province of Alberta than there were prior to bringing in that policy decision. That was just in – what was that? – like, seven, eight months that the number of jobs went down so significantly. Of course, we all expect and we grieve with our community and the folks that we represent in the job losses that have been experienced since the pandemic, that have been even greater, I imagine.

But this government isn't responding by finding more ways to take more burden off families. They're responding by driving up opportunities for corporate profit, and that's what I find most frustrating about this bill. If this was truly about helping the folks that we were elected to represent, we'd be capping rates and we'd

be finding ways to drive down the out-of-pocket cost, and we wouldn't be saying: you also have to deal with less comprehensive coverage. We'd be finding ways to ensure that there was consistency and opportunity for folks who suffered significant injuries to be compensated appropriately. Those should be the driving values of what we're making decisions in this place based on.

The industry has been wanting to expand what is a minor injury for quite some time. Definitely, we heard about it when we were in government, and I imagine that governments before us did, too, but saying that something is a minor injury when it could have major life consequences I think is irresponsible and I think it's dangerous and I think that the government would have been wise to have followed the lead of prior governments in terms of slowing the . . . [An electronic device sounded]

**The Assistant Sergeant-at-Arms:** Order!

**Ms Hoffman:** It happens. I get it.

. . . impacts of downloading costs onto ratepayers. Why did the minister and Premier end the rate cap so abruptly? It's interesting because I remember very clearly that the Health minister and the Premier were at an announcement in the community about something completely unrelated, and the media asked questions about the elimination of the rate cap. The Premier didn't even seem to be aware that this had happened. I think he said something about: well, I think there's a cap, and it's about 8 per cent. He turned to his Health minister for confirmation, but it wasn't the Health minister's file. The government had absolutely eliminated the rate cap. I get why he was surprised. That is not something that was probably reflected upon very much because the impact of eliminating a cap on insurance rates or on school payments in terms of school fees is

significant. It is lasting, and it is negatively impacting the very same demographic they went after during the election, when they talked about how negative the price on carbon was.

I think when they said that they were going to get rid of the price on carbon, people assumed that they would do that and that they weren't going to increase taxes, they weren't going to increase premiums, they weren't going to increase fees, they weren't going to drive up things like their insurance costs, but the government has done all of those things, and we still have a price on carbon. We've had one – and often people talk about this – for large and heavy emitters for many years. It was brought in under the Ed Stelmach government. That still exists, and, of course, the federal government has a pen on this matter as well. You know, pretty rich that the now UCP government campaigned so hard on making life more affordable when they've done the exact opposite, including in this bill by taking away the types of comprehensive coverage that used to be available for folks who suffered things like brain injuries. Quite disappointing, of course, Mr. Speaker.

Because the interest rate is so low, insurance companies have no interest in settling when it comes to things that are being bargained, and because they are stretching out the period of time and the fact that they don't have to settle within the same period of time, the insurance company benefits in a couple of ways. They can pocket that cash that otherwise they would have to pay out, and having such low interest rates, they have no incentive to settle now when it comes to some of those additional changes that have been made through this bill. There are many . . .

**The Speaker:** Hon. members, I hesitate to interrupt, but pursuant to Standing Order 4(2.1) the House stands adjourned until 1:30 p.m.

[The Assembly adjourned at 12 p.m.]



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