



Province of Alberta

The 30th Legislature  
Third Session

# Alberta Hansard

Tuesday afternoon, April 19, 2022

Day 20

The Honourable Nathan M. Cooper, Speaker

**Legislative Assembly of Alberta**  
**The 30th Legislature**  
Third Session

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Pitt, Angela D., Airdrie-East (UC), Deputy Speaker and Chair of Committees  
Milliken, Nicholas, Calgary-Currie (UC), Deputy Chair of Committees

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Allard, Tracy L., Grande Prairie (UC)  
Amery, Mickey K., Calgary-Cross (UC)  
Armstrong-Homeniuk, Jackie,  
    Fort Saskatchewan-Vegreville (UC)  
Barnes, Drew, Cypress-Medicine Hat (Ind)  
Bilous, Deron, Edmonton-Beverly-Clareview (NDP)  
Carson, Jonathon, Edmonton-West Henday (NDP)  
Ceci, Joe, Calgary-Buffalo (NDP)  
Copping, Hon. Jason C., Calgary-Varsity (UC)  
Dach, Lorne, Edmonton-McClung (NDP)  
Dang, Thomas, Edmonton-South (Ind)  
Deol, Jasvir, Edmonton-Meadows (NDP)  
Dreeshen, Devin, Innisfail-Sylvan Lake (UC)  
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Feehan, Richard, Edmonton-Rutherford (NDP)  
Fir, Hon. Tanya, Calgary-Peigan (UC)  
Frey, Michaela L., Brooks-Medicine Hat (UC)  
Ganley, Kathleen T., Calgary-Mountain View (NDP)  
Getson, Shane C., Lac Ste. Anne-Parkland (UC)  
Glubish, Hon. Nate, Strathcona-Sherwood Park (UC)  
Goehring, Nicole, Edmonton-Castle Downs (NDP)  
Gotfried, Richard, Calgary-Fish Creek (UC)  
Gray, Christina, Edmonton-Mill Woods (NDP),  
    Official Opposition House Leader  
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Hanson, David B., Bonnyville-Cold Lake-St. Paul (UC)  
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Hunter, Grant R., Taber-Warner (UC)  
Irwin, Janis, Edmonton-Highlands-Norwood (NDP),  
    Official Opposition Deputy Whip  
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    Government Whip  
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Jones, Matt, Calgary-South East (UC)  
Kenney, Hon. Jason, PC, Calgary-Lougheed (UC),  
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Loewen, Todd, Central Peace-Notley (Ind)  
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Luan, Hon. Jason, Calgary-Foothills (UC)  
Madu, Hon. Kaycee, QC, Edmonton-South West (UC)  
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Nally, Hon. Dale, Morinville-St. Albert (UC)  
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    Government House Leader  
Nixon, Jeremy P., Calgary-Klein (UC)  
Notley, Rachel, Edmonton-Strathcona (NDP),  
    Leader of the Official Opposition  
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Schow, Joseph R., Cardston-Siksika (UC),  
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Schweitzer, Hon. Doug, QC, Calgary-Elbow (UC)  
Shandro, Hon. Tyler, QC, Calgary-Acadia (UC)  
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Sigurdson, R.J., Highwood (UC)  
Singh, Peter, Calgary-East (UC)  
Smith, Mark W., Drayton Valley-Devon (UC)  
Stephan, Jason, Red Deer-South (UC)  
Sweet, Heather, Edmonton-Manning (NDP)  
Toews, Hon. Travis, Grande Prairie-Wapiti (UC)  
Toor, Devinder, Calgary-Falconridge (UC)  
Turton, Searle, Spruce Grove-Stony Plain (UC)  
van Dijken, Glenn, Athabasca-Barrhead-Westlock (UC)  
Walker, Jordan, Sherwood Park (UC)  
Williams, Dan D.A., Peace River (UC)  
Wilson, Hon. Rick D., Maskwacis-Wetaskiwin (UC)  
Yao, Tany, Fort McMurray-Wood Buffalo (UC)  
Yaseen, Hon. Muhammad, Calgary-North (UC)

**Party standings:**

United Conservative: 61

New Democrat: 23

Independent: 3

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Mike Ellis	Associate Minister of Mental Health and Addictions
Tanya Fir	Associate Minister of Red Tape Reduction
Nate Glubish	Minister of Service Alberta
Nate Horner	Minister of Agriculture, Forestry and Rural Economic Development
Whitney Issik	Associate Minister of Status of Women
Adriana LaGrange	Minister of Education
Jason Luan	Minister of Community and Social Services
Kaycee Madu	Minister of Labour and Immigration
Ric McIver	Minister of Municipal Affairs
Dale Nally	Associate Minister of Natural Gas and Electricity
Demetrios Nicolaides	Minister of Advanced Education
Jason Nixon	Minister of Environment and Parks
Ronald Orr	Minister of Culture
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Rick Wilson	Minister of Indigenous Relations
Muhammad Yaseen	Associate Minister of Immigration and Multiculturalism

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Jacqueline Lovely	Parliamentary Secretary to the Associate Minister of Status of Women
Nathan Neudorf	Parliamentary Secretary to the Minister of Environment and Parks for Water Stewardship
Jeremy Nixon	Parliamentary Secretary to the Minister of Community and Social Services for Civil Society
Searle Turton	Parliamentary Secretary to the Minister of Energy
Dan Williams	Parliamentary Secretary to the Minister of Culture and for la Francophonie

**STANDING AND SPECIAL COMMITTEES OF THE LEGISLATIVE ASSEMBLY OF ALBERTA**

**Standing Committee on the Alberta Heritage Savings Trust Fund**

Chair: Mr. Rowswell  
Deputy Chair: Mr. Jones

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Eggen  
Gray  
Hunter  
Phillips  
Rehn  
Singh

**Standing Committee on Alberta's Economic Future**

Chair: Mr. Neudorf  
Deputy Chair: Ms Goehring

Armstrong-Homeniuk  
Barnes  
Bilous  
Frey  
Irwin  
Rosin  
Rowswell  
Sweet  
van Dijken  
Walker

**Select Special Committee to Examine Safe Supply**

Chair: Mr. Jeremy Nixon  
Deputy Chair: Mrs. Allard

Amery  
Frey  
Milliken  
Rosin  
Stephan  
Yao  
Vacant  
Vacant  
Vacant  
Vacant

**Standing Committee on Families and Communities**

Chair: Ms Lovely  
Deputy Chair: Ms Sigurdson

Amery  
Carson  
Dang  
Frey  
Gotfried  
Hunter  
Loewen  
Reid  
Sabir  
Smith

**Select Special Information and Privacy Commissioner Search Committee**

Chair: Mr. Walker  
Deputy Chair: Mr. Turton

Allard  
Carson  
Dreeshen  
Ganley  
Long  
Sabir  
Stephan

**Standing Committee on Legislative Offices**

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Deputy Chair: Mr. Milliken

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Ceci  
Dach  
Long  
Loyola  
Rosin  
Shepherd  
Smith  
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**Special Standing Committee on Members' Services**

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Deputy Chair: Mr. Schow

Allard  
Deol  
Goehring  
Gray  
Long  
Neudorf  
Sabir  
Sigurdson, R.J.  
Williams

**Standing Committee on Private Bills and Private Members' Public Bills**

Chair: Mr. Rutherford  
Deputy Chair: Mr. Jeremy Nixon

Amery  
Frey  
Irwin  
Long  
Nielsen  
Rehn  
Rosin  
Sigurdson, L.  
Sweet

**Standing Committee on Privileges and Elections, Standing Orders and Printing**

Chair: Mr. Smith  
Deputy Chair: Mr. Reid

Aheer  
Armstrong-Homeniuk  
Deol  
Ganley  
Gotfried  
Loyola  
Neudorf  
Renaud  
Stephan  
Williams

**Standing Committee on Public Accounts**

Chair: Ms Phillips  
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Lovely  
Pancholi  
Renaud  
Rowswell  
Schmidt  
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Toor  
Turton  
Walker

**Select Special Committee on Real Property Rights**

Chair: Mr. Sigurdson  
Deputy Chair: Mr. Rutherford

Frey  
Ganley  
Hanson  
Milliken  
Nielsen  
Rowswell  
Schmidt  
Sweet  
van Dijken  
Yao

**Standing Committee on Resource Stewardship**

Chair: Mr. Hanson  
Deputy Chair: Member Ceci

Dach  
Feehan  
Ganley  
Getson  
Guthrie  
Lovely  
Rehn  
Singh  
Turton  
Yao

## Legislative Assembly of Alberta

1:30 p.m.

Tuesday, April 19, 2022

[The Speaker in the chair]

**The Speaker:** Hon. members, we will now be led in the singing of our national anthem by Ms Brooklyn Elhard. I'd invite you to join in the language of your choice.

### Hon. Members:

O Canada, our home and native land!  
True patriot love in all of us command.  
With glowing hearts we see thee rise,  
The True North strong and free!  
From far and wide, O Canada,  
We stand on guard for thee.  
God keep our land glorious and free!  
O Canada, we stand on guard for thee.  
O Canada, we stand on guard for thee.

**The Speaker:** Please be seated.

### Introduction of Visitors

**The Speaker:** Hon. members, seated in the Speaker's gallery today is Ms Tina Beaudry-Mellor, a former member and cabinet minister from the province of Saskatchewan. Please rise and receive the warm welcome of the Assembly.

### Introduction of Guests

**The Speaker:** Hon. members, we have a number of guests joining us today in the galleries. I would invite those guests, when I call your name, to please rise and remain standing until the conclusion of the introductions. Hon. members, this afternoon we have one School at the Leg. I had the pleasure of meeting them in the hallway today. They are joining us from the constituency of Athabasca-Barrhead-Westlock. Please welcome Eleanor Hall school.

Joining us in the gallery are two guests of the Minister of Health, who are here in recognition of the 101st anniversary of optometry as a regulated practice: Dr. Gordon Hensel, registrar of the Alberta College of Optometrists; Mr. Brian Wik, CEO of the Association of Optometrists.

Also joining us are Frances Wright along with four guests from the Famous 5 Foundation, who are here to commemorate the 106th anniversary of equal suffrage in Alberta. They are guests of the Associate Minister of Status of Women.

Also joining us in the gallery today – I'm not sure if they've joined us yet – seven guests of the Member for Edmonton-Highlands-Norwood who are here. They are well known to the Assembly. They are the Imperial Sovereign Court of the Wild Rose.

Finally, members, it is my pleasure to introduce to you Scott Smulski and Alan Smulski, who are guests of the Member for Grande Prairie. Please rise and receive the warm welcome of the Assembly.

### Members' Statements

#### Educational Curriculum Redesign

**Mr. Carson:** Mr. Speaker, last year I was incredibly lucky to become a father to a wonderful baby boy, Clark Aaron Carson. As a new father I am excited to watch him grow, learn, and develop. I want my son to be able to get the same great Alberta education taught by world-class teachers that I was lucky to have, but if this

government has its way, I am worried about the education system he might enter.

Instead of a balanced curriculum that will teach and guide the future leaders, innovators, educators of Alberta, this government is maintaining their decision to double down on their Dumpster fire of a curriculum. From one corner of this province to another, teachers, principals, school divisions, Indigenous communities, racialized communities, francophone communities, academics, previous Conservative Education ministers, and other provinces and territories have rejected this curriculum and told this government to start again. This curriculum, written in part by the Premier's racist friend, condemned even by members of the UCP caucus, has failed and cannot be recovered.

A government that was motivated by the best interests of the students of Alberta would act with humility and understanding, pull this draft, and start over. Instead, we have the Premier and the Education minister, who choose to wear earplugs and make false claims about the previous curriculum, playing politics rather than working with Albertans to get the best for our children.

As a representative for Edmonton-West Henday I will stand in opposition to this curriculum, as my constituents have asked me to, but as a new father and someone who wants to ensure that my son has the best opportunities to succeed, I also oppose this curriculum and urge this government to finally, at long last, listen. Like all parents, I want my child to have the best, to be afforded every opportunity, and to have a government and education system on his side, something that won't happen if the Premier is allowed to force his failed, disgraceful curriculum into our schools. Our children deserve better than the UCP and this failed curriculum.

Thank you.

#### Educational Curriculum Redesign

**Mr. Neudorf:** Alberta students have waited a long time for an updated and revamped curriculum. After years of declining scores in math and reading, Albertans asked us to bring kids back to the basics. They asked us to ensure that their kids are given a strong foundation so that they can succeed.

Mr. Speaker, there are some who are calling to scrap the draft and bring back the draft curriculum that the previous NDP government failed to finish. They had four years in government, four years to get the job done, and they failed, and who paid the price? Students.

This government promised a transparent, open engagement that allowed all Albertans to have their say, and that's exactly what we did. Mr. Speaker, we engaged with teachers, parents, and education experts. We hosted online engagement sessions, telephone town halls, regular meetings with piloting teachers, and created a public survey for Albertans to give their feedback.

All of the feedback received was used to make changes and even delay implementation of some subjects. We want to get this right for our children. This government is listening to Albertans, and what we heard is that students have been falling further behind in reading and math, especially due to the pandemic, and that they are struggling with mental health. Parents have also been loud and clear that they want their children to learn about financial literacy and consent.

The three new subjects being implemented in the fall – math, phys ed and wellness, and English language arts – will help get our students back on the right track with reading, writing, math, wellness, financial literacy, and consent.

Mr. Speaker, the Education critic on the other side of the aisle admitted that she didn't even read the finalized curriculum before criticizing it. She would ignore the remarkable results seen in school divisions like Fort Vermilion, where students improved three full

years in literacy and two years in numeracy using this curriculum and assessment interventions provided by this government last fall.

I ask that, for once, the opposition focus on what matters. This is real life, Mr. Speaker, and we can't ignore the progress for political theatre. Our children deserve better. [interjections]

**The Speaker:** Order. Order.

The hon. Member for Grande Prairie is next. However, before calling upon her to make her member's statement, I might just remind all members of the Assembly – and I know you're all very excited to see each other after an extended break – that if you can keep any side conversations to a minimum, that way the member with the floor can be heard the best.

The hon. Member for Grande Prairie.

### Support for Small Business

**Mrs. Allard:** Thank you, Mr. Speaker. It's an honour to rise, and, as you already mentioned, I have guests joining us in the gallery today. It's my pleasure to personally welcome my friend Scott Smulski and his father, Alan Smulski.

I first met Scott a few months ago when I needed a plumber at my condo here in Edmonton. I had the fortune of meeting Scott Smulski during that service call, and I received great service and had such an interesting conversation with him about being a family man with young children, running his own small business, and the pressures of life, balancing those responsibilities.

Mr. Smulski was sincerely interested in my work as an MLA and was curious about why I ran for public office, my background, and what led me to leave my private life. All of this got me thinking back to my why, Mr. Speaker. Why did I choose this very public role that was so outside my comfort zone? In short, to make life better for all Albertans, to restore the Alberta advantage, and to serve families like the Smulskis.

1:40

Mr. Speaker, I come from humble beginnings, and I'm proud of that. I'm grateful for my hard-working and entrepreneurial family, and I'm grateful for my parents, who gave me the example of commitment and dedication running their own small business for almost 50 years. My parents taught me not to complain; rather, to stand up for what I believe in and to be dedicated, to use my abilities to make a difference.

Don't complain about it; do something, Mr. Speaker, and so I did. I ran for office because the trajectory of this province under the NDP was untenable. It was costing small-business people and young families; small-business people like Scott and families like the Smulskis.

With all of the challenges of the last few years, the economic downturn, the world oil crash, COVID, I'm proud to be part of a government that is standing up for hard-working Albertans. I'm proud to be part of a government that remained focused and, despite all odds, brought in a balanced budget. I want to thank Scott and Alan Smulski today for being here and for reminding me why this fiscal discipline matters. I want to leave this province in better shape after my time in office, and I want families like the Smulskis to know that we aren't funding today's projects by leaving a debt burden for their children to carry.

Thank you, Mr. Speaker.

**The Speaker:** The hon. Member for Edmonton-McClung.

### Official Opposition and Government Policies

**Mr. Dach:** Thank you, Mr. Speaker. Alberta's NDP will deliver for Alberta communities. It's simple: because we listen. We listen to municipal leaders when they call for sustainable funding. We listened when they told this Premier that establishing an Alberta police force was a waste of money and would do nothing to improve the justice system.

We listened to school boards when they said that they needed more help to combat rising COVID-19 cases in schools, and we listened to them when they told us the Premier's Dumpster-fire curriculum was backwards-looking, racist, regressive, and had no place in Alberta classrooms.

We listened to local health care workers when they said that their hospitals were overwhelmed and that there weren't enough beds to put patients in and that there weren't enough staff to provide proper care, and we're listening to our constituents when they tell us that this government should be working to make life more affordable, to put more money in their pockets. We're listening when they tell the Premier to keep his hands off their pensions, and we're listening when they tell us that we need a real plan to diversify the economy and create new, sustainable jobs.

Mr. Speaker, I'm proud to spend so much of my time listening to Albertans and engaging with them. I heard the concerns from Athabasca about the need to upgrade highway 55, and I was honoured to table a petition on behalf of residents demanding better for the community. Guess what? Now that road is being upgraded. Even in opposition, Alberta's NDP delivers for rural communities.

That's not me speaking, Mr. Speaker, but the people of Athabasca. Imagine what we will do for all Albertans and the communities they love and live in once we form the government once again.

Thank you.

### Teacher Disciplinary Process

**Mr. Hunter:** Mr. Speaker, when parents send their children to school, they should be able to do so with peace of mind knowing that their children are growing and learning in a supportive environment. They shouldn't have to worry about teachers exhibiting inappropriate behaviour with children.

Unfortunately, this was not the case for constituents of mine, Todd and Loni Snow, whose daughter was a victim of professional misconduct by her teacher. In their case the current Alberta Teachers' Association teacher discipline process took five years and left the Snow family feeling completely let down by the system.

Mr. Speaker, the current ATA process is a huge conflict of interest as the ATA acts as both the union and the body responsible for adjudicating professional conduct hearings for their union due paying members. In the Snow's situation it was disturbing to learn that the ATA felt they had no duty to report criminal acts involving children to the police because it might jeopardize their own hearing process.

It is clear that this process has to change. That is why this government is reforming the teacher disciplinary process for all teachers and teacher leaders. All regulated health professionals in Alberta except the ATA have a regulatory body, like the College of Physicians & Surgeons, whose function is to serve and protect the public's health and well-being. Alberta is currently the only province where the teachers' union has sole responsibility to pay and deal with discipline for their active members.

Our constituents are telling us that this process needs to be reformed. That is why our government is replacing this outdated model. We will do this by creating the Alberta teaching profession commission. The commission will be responsible for overseeing conduct and competency complaints for all teachers and teacher leaders. This legislation will also reaffirm and strengthen the duty to report to police the criminal acts involving children. This is a best practice that will further protect our children from a few bad actors.

#### Automobile and Trucking Industry Insurance Costs

**Mr. Sabir:** Mr. Speaker, like many Albertans, so many of my constituents in Calgary-Bhullar-McCall rely on their vehicles to get to and from work. In fact, for many their vehicle is their livelihood. They deliver goods, they shuttle passengers in cabs, they drive long-haul trucks. I could go on and on. They need to insure those vehicles. Their businesses run tight margins as it is. They were so grateful to the NDP government when it put in place a 5 per cent cap on auto insurance premiums. This allowed them to plan their finances. It made things more affordable.

But this government doesn't care about any of that. Instead, they listened to their friends and former campaign managers who are now lobbyists for the insurance industry. They paid out political favours by stripping away the rate cap. What happened? Insurance costs shot up by 30 per cent in some cases. The industry as a whole raked in \$385 million more in 2020 than they did the year prior. The profits industry wide were more than \$1.3 billion. A profitable industry, indeed.

But who suffers? It's my constituents. In fact, it's every Albertan suffering that relies on their vehicle to get to and from work, that relies on their vehicle to pick up their kids from school and soccer practice. My constituents and Albertans are fed up. They're tired of this government ignoring them. They did nothing when a record hailstorm hit northeast Calgary in 2020, and they're actually going out of their way to make things harder for them now by driving up costs and taking money out of their pockets.

The Alberta NDP will be there for my constituents and for all Albertans relying on their vehicles. We will stand up for families, and if we form government, we will put more money back in their pockets, no matter what it takes.

Thank you, Mr. Speaker.

**The Speaker:** The hon. Member for Sherwood Park.

#### Cancer Awareness

**Mr. Walker:** Thank you, Mr. Speaker. Spring is finally here. Spring is a time of renewed life, activity, and hope. We all need hope, but for those battling cancer and their loved ones, it is what sustains them on their arduous journey. Every April the Canadian Cancer Society launches its Daffodil Campaign. The daffodil, the first flower to bloom in spring, symbolizes hope for those battling this dreadful disease. The campaign raises awareness for support programs and services for patients, families, and caregivers and advances cancer research to prevent, detect, and treat cancer, giving hope for brighter and longer days, an optimism that soon we can find cures for every form of this devastating disease.

Cancer touches everyone. Sadly, the odds are that 1 in 2 will develop a form of cancer over their lifetime. That means that 54 Albertans receive the gut-wrenching news every day, beginning some of the most difficult, challenging, and painful times of their lives. Fortunately, there continue to be breakthroughs in the prevention, detection, and treatment of many forms of cancer, progress that is as welcome as the blooming of daffodils in spring.

Since about 4 in 10 cases of cancer are preventable, Albertans should talk with their doctors about steps they can take to lower their risks.

Combined with awareness and early detection, these actions dramatically increase the chances of survival. When caught early, there are more cancer treatment options available and more opportunities and hope for a positive outcome. Early treatment is vital to beating cancer, and I am so glad this government prioritized cancer surgeries throughout the COVID-19 pandemic to provide Albertans with the care they needed.

Please join me, Mr. Speaker, in extending your best wishes to every Albertan living with cancer and their loved ones and helping provide hope for those who need it. Thank you.

**The Speaker:** The hon. Member for Red Deer-South.

#### Unity

**Mr. Stephan:** Thank you, Mr. Speaker. There is too much division. Albertans need more unity. Some say: of course we can have unity, if only you will agree with me. That's not unity. Unity does not require us to always agree. Unity means disagreeing without being disagreeable. Conflict is inevitable; contention is a choice. What about labelling and calling people names? Is that going to produce unity? No.

Some say that unity requires you to follow the leader, but, Mr. Speaker, what if you're being led over a cliff? Should you fall like a lemming? No. If you're a member of a team and there is cheating, are you supposed to look the other way for the sake of unity? No. Winning does not justify cheating. Unity without integrity makes unity unvirtuous. Unity cannot be forced or coerced. Albertans see it, feel it, and will not unite with it.

1:50

But what if the truth angers some? Should we forsake truth for the sake of unity? No. But we should speak the truth in love. Honesty is the best policy. Without trust there is no unity. It is better to unite with honesty even if the truth disrupts the status quo. Mr. Speaker, can we sow disunity and expect to reap unity? No. Unity requires listening, valuing, and respecting others. There is great unity when men and women share a commitment to do what is right, letting the consequences follow. Albertans see it, feel it, and will embrace it and will unite with it.

Thank you.

#### Oral Question Period

**The Speaker:** The Leader of Her Majesty's Loyal Opposition has question 1.

#### Insurance Company Profits and Premium Costs

**Ms Notley:** Well, Mr. Speaker, let's start today with some good news and some bad news. The good news: the UCP government finally stopped hiding the report that describes car insurance company profits. The bad news: it shows that the Premier took the cap off premiums, and once he did, Albertans got absolutely side-swiped. In 2020 the car insurance industry forced Albertans to pay an extra \$385 million in premiums. Why is this UCP government so focused on shoring up insurance profits at the expense of Albertans?

**The Speaker:** The hon. the Minister of Finance and President of Treasury Board.

**Mr. Toews:** Well, thank you, Mr. Speaker. What we're focused on is ensuring that Albertans have a long-term, sustainable automobile insurance industry and market available to them. We are dealing with the systemic issues that are increasing costs, resulting in higher premiums. That's why we introduced and passed Bill 41. The result of that piece of legislation is reducing costs, which is resulting in lower premiums for Alberta motorists.

**Ms Notley:** Well, Mr. Speaker, let's talk about what the minister's sustainability looks like for families when that insurance bill goes up. It means pulling kids from after school activities, it means putting off critical home repairs, it means less groceries in the cart at the checkout. Why doesn't this Premier listen to those families who are struggling instead of his close friend and campaign manager Nick Koolsbergen, the lobbyist for big insurance? Quite good at his job, I must say.

**The Speaker:** The hon. the Minister of Finance and President of Treasury Board.

**Mr. Toews:** Well, thank you, Mr. Speaker. The members opposite, the NDP, when they were governing, didn't have the courage to deal with the systemic issues that were creating cost pressures in the insurance industry. They just put a Band-Aid on the problem, a rate cap on the problem, that ultimately was resulting in Alberta consumers having fewer options. Insurance companies, predictably, were pulling options back because of their exposure. This government is dealing with the systemic issues. We passed Bill 41. Insurance premiums are levelling off and, in fact, coming down.

**Ms Notley:** Levelling off, Mr. Speaker: Intact, up 10 per cent; Wawanesa, up 20 per cent; Co-operators, up 22 per cent; Aviva, up 23 per cent. Is that levelling off?

Mr. Speaker, these companies collected a billion dollars more in premiums than they paid out in claims in a pandemic year when lots of Albertans had parked their cars. I think the Premier ought to be sympathetic. His truck sat for so long that he forgot how to put gas in it, for heaven's sake. Does the Premier really think it's fair that insurance companies profited so heavily off Albertans during a pandemic?

**Mr. Toews:** Well, Mr. Speaker, again, the members opposite, when they were governing, didn't have the courage, didn't really deal with the issue at hand. They simply put a Band-Aid on the problem, which was a rate cap. That was resulting in an unsustainable industry. Products were being pulled from Alberta consumers. We have dealt with the systemic issues that are driving up costs. That's resulting in seven insurers applying for – what? – rate reductions since late 2021. In fact, the AMA is leading the charge and has applied for a 7 per cent reduction in premiums. [interjections]

**The Speaker:** Order. Order.

The hon. the Leader of the Opposition for her second set of questions.

**Ms Notley:** Well, Mr. Speaker, after 30 per cent I'm pretty sure they can afford a year of no increases.

### Government Policies and Cost of Living

**Ms Notley:** Right now Albertans are paying more for car insurance, for utilities, school fees, groceries, and more. Everyone can see costs going up. In fact, the Bank of Canada revised their inflation forecast upward again to 5.3 per cent. Let's be clear. The UCP budget doesn't help Albertans fight inflation; it actually makes it

worse. By the end of their fiscal plan Alberta families will lose \$700 every year because of the Premier's pernicious bracket creep policy. Why is the Premier's plan to deal with the rising cost of living to make Albertans pay for it?

**Mr. Toews:** Well, Mr. Speaker, that's simply not true. I can tell you that the folks in this House who have raised costs on Albertans are the members opposite. When they were in government, they brought in the largest tax increase in the province's history in the carbon tax. They raised the tax on every business in the province. They added regulatory burden to every Albertan, every nonprofit, and every household, chasing out tens of billions of dollars of investment. The members opposite have no right to ask these kinds of questions with respect . . .

**The Speaker:** The hon. the Leader of the Opposition.

**Ms Notley:** After inflation the second-largest contributor to the rising cost of living in this province is this government. It's simple. The greater the inflation shoots up, the less Albertans get back in benefits. The average family of four will get \$125 less every year from the child and family benefit, low-income seniors lose \$900 a year on the seniors' benefit, and Albertans on AISH get \$3,500 less. Why doesn't the Premier help Albertans fight the rising cost of living by giving them the benefits that they are entitled to?

**Mr. Toews:** Mr. Speaker, we are working at dealing with the issues around the cost of living. We inherited a fiscal train wreck from the members opposite, and we embarked on a four-year plan to bring fiscal responsibility to this government and to this province. In spite of that and in spite of having support payments for our severely handicapped much higher than other provinces, we did not reduce those payments. [interjections] We've maintained those payments well above . . .

**The Speaker:** Oh, it's so unfortunate. You didn't have the opportunity to provide a heckle that may have been unparliamentary.

The Minister of Finance is the one with the call.

**Mr. Toews:** Thank you, Mr. Speaker. We have maintained those payment amounts well above any other province's levels of supports, and on top of that, we've brought in a balanced budget.

**Ms Notley:** Well, that might sound just great if they hadn't ran in the last election, Mr. Speaker, on the promise of indexing AISH and then suddenly turned around and broke their promise. Now, yesterday MNP released a consumer price index, and it warns that Albertans are in the worst shape to cope with the spike in the cost of living in the country. Bankruptcy filings have jumped 18 per cent, and half of Alberta households reported they are \$200 away from not meeting their monthly bills. The Premier could help today. Will he commit to stopping his pernicious bracket creep tax on inflation right here, right now? Just keep that one promise.

**The Speaker:** The hon. Minister of Finance.

**Mr. Toews:** Well, thank you, Mr. Speaker. The members opposite talk about affordability concerns. Had they not brought in their carbon tax, the price Albertans pay for everything would be lower, and that's a fact. We're doing more than that. We brought in an electricity rebate program that will provide utilities relief for every household. We have eliminated the fuel tax at a time when energy prices are high. That will reduce the costs for every Alberta motorist, every Alberta business that uses fuel, every nonprofit that drives.



**The Speaker:** The hon. the Leader of the Opposition for her third set of questions.

### Alberta Health Services CEO Departure

**Ms Notley:** Mr. Speaker, Albertans deserve high-quality health care that's there for them when they need it so that if their children are diagnosed with a severe disease, they can see a specialist; if they are in an accident, they can get surgery; if their parents need mental health support or some kind of support after a fall, they don't have to wait for hours or days in ER. Yet, instead of support and stability, the UCP plan has been nothing but chaos and upheaval, and the firing of Dr. Verna Yiu is just the latest example. Why is this Premier kick-starting his health care agenda by canning a well-respected doctor who defends public health care?

**The Speaker:** The hon. the Minister of Health.

**Mr. Copping:** Thank you, Mr. Speaker, and I thank the hon. member for the question. First of all, I want to thank Dr. Yiu for her years of service. She committed, provided stability for our system for a period of time. As I indicated two weeks ago, when an agreement was reached between Dr. Yiu and AHS that she would be leaving, this wasn't about the past six years; this is about the next five years. We are embarking on a transformation agenda. We've already started that, but it was delayed through COVID. We are focused on providing this service for Albertans, and we need a leader in there that can get in there as quickly as possible and lead the change over the next five years.

2:00

**Ms Notley:** Well, Mr. Speaker, here's the real reason. In the middle of a global pandemic Dr. Yiu led with honesty, with respect, and with the principle that universal public health care is a basic human right. Meanwhile this UCP government chased away doctors, pushed front-line workers to exhaustion, and drove hospitals to near collapse in their best summer ever. Unlike the UCP, Dr. Yiu is well respected by the front-line health care workers who keep this system going. At a time when the health care system needs more stability, not less, to the Premier: why in heaven's name did your government fire her?

**Mr. Copping:** Mr. Speaker, that is simply not the case. As I indicated earlier and as we indicated two weeks ago and again last week, the reason for the change was, quite frankly, to ensure that we have a leader in place to be able to make the transformation over the next five years and to do this as quickly as possible. I thank Dr. Yiu for all the work.

Our government is investing in health care. Mr. Speaker, in the last budget we invested \$600 million, additional dollars, this year, \$600 million next year, \$600 million the year after that. That's \$1.8 billion in additional funding, the highest levels ever, plus we're investing in capital. We are going to provide for the health of Albertans.

**Ms Notley:** Well, Mr. Speaker, the truth is that this Premier is trying to kill two birds with one stone. He's now trying to shift the blame for his government's botched pandemic response onto Dr. Yiu and AHS in order to please his antiscience, antivaccine wing of his caucus and party, one that doesn't support him right now. It's brutally obvious that Dr. Yiu is the sacrificial lamb, the scapegoat in yet another episode of the UCP soap opera. Who loses? The Albertans who need a well-functioning, stable health care system. Why does the health of Albertans always come second to UCP politics?

**Mr. Copping:** Mr. Speaker, as I said earlier, that is simply not the case. We are investing in health care. The last budget: \$600 million. What does that include? It also includes billions of dollars in regard to additional infrastructure. That includes an additional \$100 million each and every year to expand ICU. That includes investing it in continuing care, in home care. That includes over 1,500 new spaces this year for continuing care and another \$200 million for more continuing care spaces next year. We are investing in health care, we are providing stability, and we're going to deliver for Albertans. [interjections]

**The Speaker:** Order. Order.

### Seniors' Drug Coverage

**Ms Sigurdson:** Seniors cannot trust this government. Three years ago one of this government's first actions was to, without warning, remove tens of thousands of Albertans from health benefits, forcing them to scramble to find new benefits. Today I stood with Gord Colwell, a 30-year veteran of the Calgary fire department, whose wife was forced to find new health benefits after the government removed her from his plan. Can the Premier explain to Gord and his wife, Mary Anne, why he decided to kick them from the benefits they had been relying on for years?

**The Speaker:** The hon. the Minister of Health.

**Mr. Copping:** Thank you, Mr. Speaker, and thank you to the hon. member for the question. As the hon. member knows, this stems from a change that we made two years ago. The reason for the change was to be able to manage costs so that we can not only manage the cost but reinvest into our drug care plan. I can tell you that we are spending more on our drug care plan than ever, over \$2 billion this year, more than last year and more than the previous government as well. We made decisions to manage growth and to target those so that we can actually continue to provide for seniors. This change was to ensure that seniors who are eligible for the program would actually get . . .

**The Speaker:** The hon. Member for Edmonton-Riverview.

**Ms Sigurdson:** As a direct result of this government, 40,126 Albertans lost their insurance. This meant that families like Gord and Mary Anne were forced to spend an extra \$200 a month to ensure that they could have their essential medications covered. They are far from the only people who this government forced to scramble to find health insurance. Does the Premier have any idea what the out-of-pocket costs incurred by Alberta seniors are because of this horrendous policy? Does he know? Does he even care?

**Mr. Copping:** Mr. Speaker, I'd like to be clear for Albertans that the seniors drug plan is that: it's a plan for seniors. The change we made was that dependents who are not seniors would no longer be on the plan. However, they could actually apply for Blue Cross. This change brought us in alignment with every single province across the country, and we have one of the most generous benefits for our seniors. We continue to invest in our health care program, and we're going to deliver not only for seniors but for all Albertans.

**Ms Sigurdson:** Forty thousand one hundred and twenty-six Albertans were removed from their health plans with little warning. Those are the facts, whether the government likes them or not. This government spends thousands on private plane flights for their friends, millions on an embarrassment of a war room, billions on a

nonexistent pipeline but refuses to take action and acknowledge the hardship this policy has caused. Does the Premier agree that the seniors who built this province deserve better? Will he apologize today for the hardship he's putting them through, and will he reverse this terrible policy that has taken money directly out of seniors' pockets?

**Mr. Copping:** Mr. Speaker, I just want to be crystal clear about this. You know, the hon. member on the other side suggests that we're taking money out of seniors' pockets. That is simply not the case. The change we made to this plan was that individuals who were dependents who were not seniors would no longer be eligible for the plan, but instead, you know, a government-sponsored Alberta Blue Cross plan. They could actually invest in that and continue to get coverage. Why did we do this? We did this to be able to manage costs so that we can reinvest all the savings associated with this into our health system. We are spending \$2 billion on our drug plan, more than any time in the history of Alberta. We will continue to support Alberta's seniors.

**The Speaker:** The hon. Member for Livingstone-Macleod is next.

### Federal Emissions Reduction Plan

**Mr. Reid:** Thank you, Mr. Speaker. In releasing its third insane climate plan in as many years, the Trudeau government has fully embraced Soviet market mechanisms beyond the ever-increasing carbon tax. Not only does the plan include a cap on internal combustion engines as soon as 2026 but now also a tax on pickup trucks. It turns out that the ever-increasing carbon tax, the second carbon tax on clean fuel standards, cash rebates for electric vehicles, and even a cap on internal combustion engines are not enough to convince Canadians to stop buying pickup trucks. Would the Minister of Environment and Parks please tell the Assembly how the Alberta government has communicated its opposition to this plan?

**Mrs. Savage:** Well, thank you to the member for the question. Mr. Speaker, the federal government's carbon plan and emissions reduction plan is insane. It's unachievable, it's unaffordable, and it's unconstitutional. Our government wanted answers immediately after it was introduced on March 29, and Alberta government officials were offered a two-hour briefing. Over two hours after the media got a briefing, our minister of environment was offered a 15-minute briefing at the airport. In the meantime the federal government – the minister of environment does not even seem to be aware of what's in his own plan.

**Mr. Reid:** Given that transportation is the largest source of emissions in most provinces outside of Alberta and given that we were told a carbon tax would change consumer behaviour and was a market mechanism and given that car sales have been cut in half across this country since Trudeau brought in the federal carbon tax while the sale of light trucks, including vans and SUVs, has exponentially increased, again, can the Minister of Environment and Parks please tell this Assembly if he told the federal minister of the environment to stop this ineffective carbon tax?

**The Speaker:** The hon. the Minister of Energy.

**Mrs. Savage:** Thank you, Mr. Speaker. In the meeting with the federal environment minister, our Minister of Environment and Parks did raise concerns about the rising costs of everything, including \$2 per litre for gas and diesel, to all Canadians, including seniors, who are finding it hard to even heat their homes or fill their cars, and how this insane climate plan made things even worse. The

world needs more oil and gas, and it should come from a place from Alberta. The federal government does not seem to understand that the question is one of the above, either do they want to export more oil and gas, or do they want to export the jobs?

**The Speaker:** The hon. member.

**Mr. Reid:** Thank you, Mr. Speaker. Given that the carbon taxes have not been the market mechanism fantasy that the Liberal-NDP coalition has sold it as and given that the other market mechanisms that the Soviet commissars in Ottawa continue to dream up will likely fail as well and given that Alberta common sense can lead the way to tangible outcomes, can the Minister of Environment and Parks tell this Assembly how transportation emissions can be reduced?

**The Speaker:** The hon. the Minister of Finance and the President of Treasury Board.

**Mr. Toews:** Well, thank you, Mr. Speaker. I can tell you what won't work, and that's taxing pickup trucks. Alberta's been the wealth creation engine of the nation, and there's a lot of wealth created out of the back of a pickup truck. Whether that's in energy, forestry, or agriculture, pickup trucks are essential, and we will defend pickup truck owners in the province from undue taxes. But if we really want to punch above our weight as a nation, as the country of Canada we should be building five more LNG plants, exporting our clean LNG to Asia to off-set coal-fired electricity.

### 2:10 Insurance Company Profits and Premium Costs (continued)

**Ms Phillips:** Mr. Speaker, no one elected the UCP to be a handmaiden of the insurance industry, but a report, that the UCP tried to hide, showed that insurance companies charged us \$385 million more in premiums in 2020 than they did in 2019 and had bigger profits than ever. Albertans deserve answers. Today we'll ask that a committee of the Legislature investigate these obscene profits and take real action to reduce car insurance costs. Will the Finance minister support this motion, or does he need to go and get his marching orders from the insurance lobbyists first?

**Mr. Toews:** Mr. Speaker, that's ridiculous. We did not hide a report. My department, because there had not been a request for that report for two years, chose to just ensure the information was available online. When I found that out, I asked for them to publish the report, they moved forward ASAP, and the report was made public.

Mr. Speaker, this government is dealing with the systemic issues driving up insurance costs. We're seeing those costs start to level out. In fact, we're seeing those costs start to come down. We'll continue to monitor it.

**Ms Phillips:** Well, given that without warning the government removed the 5 per cent rate cap that the NDP used to keep costs under control and given the UCP claim that there wasn't a problem because the Premier personally got a rebate – oh, what a relief – and given that despite the claims by the Finance minister and government costs have been going up for Alberta drivers, sometimes to the tune of 30 per cent, why doesn't the Finance minister think that Albertans deserve an in-depth investigation by the Legislature into why people's car insurance costs are skyrocketing during a pandemic?

**Mr. Toews:** Well, thank you, Mr. Speaker. You know, the members opposite keep talking about their rate cap. Effectively, they brought

in a rate cap, which limited premiums for our insurance providers, but they didn't deal with the systemic issues. Ultimately, what that would result in is insurance product offerings being pulled back. Ultimately, if taken to its end, it would result in the nationalization of the automobile insurance industry. That's what the members want. [interjections]

**The Speaker:** Order. Order.

The hon. Member for Lethbridge-West.

**Ms Phillips:** Well, given that life is getting less affordable under the UCP as income taxes go up, utility bills are going up, property taxes are going up, and in 2020 Albertans' premiums went through the roof and insurance companies collected \$1.3 billion in profit and given that the UCP tried to hide the proof of this by withholding the report, will the Finance minister commit that he won't try and play games with the 2021 report, and will he make sure that Albertans can see exactly how much his policies enriched his friends in the insurance industry at our expense?

**Mr. Toews:** Mr. Speaker, unlike the members opposite, again, we're dealing with the systemic issues driving up costs and the issues that are increasing premiums for Alberta motorists. That's why we introduced Bill 41. Bill 41 has resulted in a cost reduction across the board. It's resulting in lower premiums. Seven insurers have applied for premium reductions in the last number of months. Our plan is working.

#### Utility Disconnection Restrictions

**Ms Ganley:** As of last Friday Albertans unable to afford their skyrocketing utility prices now risk having their heat and electricity shut off entirely. It's snowing, Mr. Speaker. It's inhumane for struggling families to have no ability to heat their homes, leaving them sitting and freezing in the dark. We drafted legislation to extend the shut-off period for six months. Will the associate minister show some compassion and agree to work with us to extend the utility shut-off? It's the humane thing to do.

**The Speaker:** The hon. the Associate Minister of Natural Gas and Electricity.

**Mr. Nally:** Thank you, Mr. Speaker. We are empathetic to all Albertans that are struggling with the high cost of electricity. I want to assure you that we are working and staying very close with the utilities. They assure me that the number of Albertans that are struggling with utility insecurity is comparable to other years. They also tell me that they will work with all Albertans that are struggling. I would encourage any Albertans struggling with utility insecurity to stay in contact with the utility provider. They will keep the lights on for everyone that is willing to work with them. [interjection]

Thank you.

**The Speaker:** Order.

**Ms Ganley:** Given that it has been estimated that up to a thousand Enmax customers could be affected by the government's decision to allow the moratorium on shut-offs to expire and given that one family losing their heat and electricity is too many – this is Alberta; we look out for each other – what is the associate minister's message to the thousand families in Calgary who may end up with no heat and electricity? This is his responsibility.

**Mr. Nally:** Mr. Speaker, it must be frustrating to be part of a one-term NDP caucus that made everything more expensive for all

Albertans, including utility customers. It was their very short-sighted energy policies that caused the price of electricity to skyrocket in the first place. We are bringing short-term relief to Albertans, but the best thing that we can do is to NDP-proof the electricity grid and make sure that they never get near the electricity grid ever again.

**Ms Ganley:** Given that the minister claims that he is, quote, extremely empathetic with the challenges being faced by Albertans but given that he's done absolutely nothing to protect them except a fake natural gas rebate and an electricity rebate that's woefully inadequate and has yet to even materialize, is that what the minister thinks empathy looks like, leaving Albertans freezing in the dark and telling them to call the companies that cut them off?

**Mr. Nally:** Mr. Speaker, it's ironic when the member who doesn't know the actual price of electricity complains about the price of electricity. You know what's even more ironic? It was that caucus over there whose short-term energy policies caused the price of electricity to spike in the first place. It was the carbon tax that they brought in, the biggest tax in our province's history. They also got rid of the cheapest form of electricity generation, and in addition they spent \$7.5 billion on the electricity grid, continuing the overbuild in the system. The best thing we can do to keep prices low is to keep them away from electricity. [interjections]

**The Speaker:** Order.

#### United Conservative Party Meeting Processes

**Mr. Loewen:** In the lead-up to the UCP AGM last November the Election Commissioner clarified that only individuals who are ordinarily resident in Alberta can make contributions to registered parties, clarifying that registration fees for the UCP's AGM qualify as a contribution if the event turns a profit. Given that the Premier has defended the use of third-party money to pay for AGM tickets and given that the annual returns confirm that the UCP's AGM did in fact turn a profit, to the Premier: are you confident that the Election Finances and Contributions Disclosure Act hasn't been violated?

**The Speaker:** The hon. the Minister of Municipal Affairs.

**Mr. McIver:** Well, thank you, Mr. Speaker. It's a little disturbing that members in this House are against democracy. With the system that we have with the SGM, about 58,000 members are going to be able to vote, not just the ones that can afford to pay the fees to go there. I think we'll stand by the fact that we are more democratic. Every member gets to vote on the future of the leadership. This is good news. The hon. member across should get onboard.

**Mr. Loewen:** Given that that was a serious question to which I received no answer and given that section 34(1)(b) of the Election Finances and Contributions Disclosure Act was designed to prevent groups, including corporations and trade unions, from funnelling contributions to any party and given that Albertans expect any such third parties who seek to circumvent the Election Finances and Contributions Disclosure Act will be held to account, will the Premier commit right now, today, to a full and independent audit of the UCP's 2021 AGM to ensure all aspects of its funding follow Alberta's election finance legislation?

**The Speaker:** I think the member made an attempt at the very end of the question to tie it to government policy, but it was a loose string at best.

The Minister of Municipal Affairs.

**Mr. McIver:** Well, thank you, Mr. Speaker. Of course, as you rightly point out, that question had nothing to do with government policy, but I'll tell you what it does speak to. It does speak to the fact that we are a democratic party. All of our members are going to get to vote, and the hon. member knows that we file financial reports every single year. Now, if he just paid a little bit of attention, was a little less angry, and tried to play well with other children, he would probably know all of these things. He'd probably be over here if he could play well with other children. The fact is that we are running a democratic process, and this is good news.

**Mr. Loewen:** Given that I guess it's telling that the minister doesn't think that following legislation of this Legislature is relevant and given that in addition to directly funding tickets for the AGM, it has been alleged that third parties also sought to reimburse individuals for expenses incurred at this event and given that there were also allegations in the days leading up to the UCP AGM of the Premier's office staff actively contacting businesses to coerce attendance and that similar allegations continue to swirl around the upcoming leadership review, to the Premier: is it government policy or just current practice to be seen as having little regard for the legislation governing conflicts of interests, election finance, and just plain old respect for the taxpayer?

2:20

**The Speaker:** That's better.

The hon. the Minister of Municipal Affairs.

**Mr. McIver:** Thank you, Mr. Speaker. You know what? We follow the rules. We work with the Election Commissioner. We follow the rules. Shock of shocks, we invited people to participate in our electoral process. Shock of shocks, politics broke out at a political process. [interjections]

**The Speaker:** Order. Order.

The hon. minister was asked a question. He has a right to answer it.

**Mr. McIver:** Shock of shocks, we invited people to participate in our political process. We're a big-tent party. We'd like all Albertans to participate in our party. That's their choice, but they're all welcome to, Mr. Speaker.

#### **Deaths of Children in Care and Youth Transitioning out of Care**

**Ms Pancholi:** Mr. Speaker, just before the long weekend the UCP released a report promised months ago reviewing the alarming rise of deaths of children and youth receiving child intervention services. Alberta has never seen a crisis like this. The rate of children dying in care is the highest it's ever been, and 80 per cent of the children and youth that died are Indigenous, yet this report includes no evidence that the minister consulted with families, elders, or Indigenous leaders about the crisis. Why did the Minister of Children's Services propose actions that directly impact Indigenous families without consulting with them?

**The Speaker:** The hon. the Minister of Children's Services.

**Ms Schulz:** Thank you very much, Mr. Speaker. The death of any child but especially one who has been involved with the child intervention system is an absolute tragedy, and unlike the members opposite, this is not an issue to be managed. This is a call to action. I committed to transparency, and that is why I asked for this report. It's also why I committed to making it public. There are recommendations in this report that go through our policy and practice areas where we can do better to support kids and families, and I am accepting them all.

**Ms Pancholi:** Given that many of these youth died as a result of drug poisoning and that the Child and Youth Advocate recommended that the government establish a specific youth opioid strategy and given that this government has had three years to develop that strategy while drug poisoning deaths have been on the rise under their watch but that the advocate has said that he saw no progress made on this recommendation and given that the UCP has shut down all attempts at accountability on this issue, why has the UCP still failed to develop a crossministry strategy to specifically address the deaths of young people in their care from drug poisoning?

**The Speaker:** The hon. the Minister of Children's Services.

**Ms Schulz:** Thank you very much, Mr. Speaker. This is an issue that we take very seriously. It's why I've been working very closely with other government ministries, specifically the Associate Minister of Mental Health and Addictions, because we know this is something that we need to deliver on. I'm glad the member opposite raised the office of the Child and Youth Advocate. In fact, the Child and Youth Advocate was my first call last week when I received this final report, and with the previous OCYA we had those discussions as well about how we can do better, what we're hearing from young people, how we can better address the opioid crisis that we're seeing here in Alberta. Let me tell you that we are investing \$3 million in the youth suicide prevention program. We are creating addiction treatment beds.

**Ms Pancholi:** Given that the report ignores the systemic issues that have caused or contributed to these children's deaths and shifts blame onto external service agencies and given that it also fails to address what is in the direct responsibility of this government, overworked and understaffed front-line caseworkers, and given that the report states that the minister failed to direct her ministry to return to in-person visits between caseworkers and families long after the initial shutdown of the pandemic, leaving many children and youth removed from their main support systems, will the minister explain why she failed to staff up her own department and allowed vulnerable families to rely on Zoom visits during this crisis?

**The Speaker:** The hon. minister.

**Ms Schulz:** Thank you very much, Mr. Speaker. I saw the member opposite's response last week, and I was confused by a couple of the things that she had put forward. I think she had maybe misread some of the pieces about policy during COVID. In-person visits were in fact prioritized throughout the pandemic. I'd encourage the member opposite to reach out if she has some questions. COVID was definitely difficult for caseworkers. It did present them with some challenges in reaching out to families, but, again, caseworkers did exceptional work throughout the pandemic. In these recommendations there are recommendations for us as government, for our community partners who do half our work, and we are going to deliver.

**The Speaker:** The hon. Member for St. Albert has a question.

#### **Appeals Secretariat**

**Ms Renaud:** Last week Alberta's Ombudsman issued a scathing report stating that the Appeals Secretariat, meant to hear concerns of some of the most vulnerable, is unfair and troubling. The Ombudsman found that there was no policy to accommodate those with disabilities and that there was no clear system to address code of conduct complaints. This follows a two-year investigation by the

Ombudsman into a case where a man's disability was not accommodated. He couldn't hear the director and was accused of being disruptive. Can the Minister of Community and Social Services tell us right now exactly what he's doing to address these deeply troubling findings?

**The Speaker:** The hon. the Minister of Children's Services has risen.

**Ms Schulz:** Thank you very much, Mr. Speaker. The member opposite is correct, and I do want to thank her for this important question. Under the NDP, under the former government, the appeals process was chaotic, and policy was rarely followed. There were recommendations put forward from the Alberta Ombudsman. Our government has accepted all of those recommendations, and the department also, after extensive reviews of the AISH program, had amended the appeals process in December 2021, with those changes starting to take place in April of this year.

**Ms Renaud:** Given that out-of-control inflation combined with the Premier's decision to end the indexation of AISH is hurting Albertans with disabilities by taking \$3,000 a year out of their pockets, money they need to live, and given that Albertans with disabilities already struggling are unable to get a fair hearing when forced to appeal decisions and given that as Albertans with disabilities have had to cope with these horrific policies, this government can't expect them to work through this ableist system, to the minister: what emergency steps will he commit to right now to ensure vulnerable Albertans get a fair hearing right now?

**The Speaker:** The hon. the Minister of Children's Services has risen.

**Ms Schulz:** Thank you very much, Mr. Speaker, and I would like to again thank the member for that question. Specifically when she asks about the Citizens' Appeal Panel, we know that this panel is committed to providing fair, impartial, and timely hearings. To help ensure this, appeal panel staff undergo extensive training such as effective decision writing, administrative justice, and interpreting legislation. Public agencies and their respective departments are also required to incorporate orientation into the onboarding process for new members. Again, I do want to point out for the member opposite that all of the Ombudsman's recommendations are being accepted by government.

**Ms Renaud:** Given that this government's actions since taking office have made life harder for those living with disabilities, from breaking their promise to maintain the NDP's indexation of AISH to changing payment dates to cook their books to the Premier's threat to kick people off AISH, and given that now we see that further unfair treatment of vulnerable Albertans extends to appeal panels and processes, will the minister commit to doing the right thing, start by apologizing for this government's poor treatment of Albertans with disabilities, and commit to real transformation of the system to ensure it is fair, accessible, and compassionate? It is not that right now.

**Mr. Schow:** Point of order.

**The Speaker:** A point of order is noted at 2:27.

**Ms Schulz:** Mr. Speaker, this government in this budget has \$1.4 billion dedicated. This is the highest AISH budget in the history of the province. I'm going to just reiterate this a third time for the member opposite, who asked for actions on these recommendations, to say yes. Please, Mr. Speaker, encourage her to take yes for an

answer. This government is accepting every single one of the recommendations put forward by the Ombudsman. We are taking action. A number of the changes just took place or were implemented to start taking place in April of this year. That means establishing procedures for reviewing complaints under the code of conduct and addressing all of the issues that the member opposite has just raised.

**The Speaker:** The hon. Member for Camrose is next.

### Health Care Professionals in Rural Alberta

**Ms Lovely:** Thank you, Mr. Speaker. Camrose constituents have graciously shared their feedback with me as their Member of the Legislative Assembly regarding their concerns over the growing demand for health care professionals. Health facilities in my community were closed due to a lack of registered nurses. To the minister: how does Budget 2022 help expand health care capacity and attract new professionals to rural Alberta?

**The Speaker:** The hon. Minister of Health.

**Mr. Copping:** Thank you, Mr. Speaker, and thank you to the hon. member for the question. We're moving forward with our commitment to ensure Albertans have access to health professionals no matter where they live. Budget '22 invests \$90 million to recruit and retain doctors in rural areas. We continued this from last year and into this year. We're also working with Alberta's learning institutions to train those who will return home after finishing their studies. I am very happy the member was able to work with AHS on reopening the Galahad care centre in Camrose last week. I'd like to thank the AHS team for their recruitment efforts to make sure Camrose residents can continue to live, work, and age in place.

**The Speaker:** The hon. Member for Camrose.

**Ms Lovely:** Thank you, Mr. Speaker, and thank you, Minister. Given that we've been advised that the provincial government has signed an agreement with both registered nurses and licensed practical nurses recently and given that some areas of the province have experienced a higher strain and a loss of these crucial health care professionals, to the minister: what is the government doing to expand the province's supply of nurses and the care that they provide? [interjections]

2:30

**The Speaker:** Order.

The hon. Minister of Health.

**Mr. Copping:** Thank you, Mr. Speaker, and thanks again to the hon. member. I was glad to see that AHS and the United Nurses of Alberta came to an agreement this year. This contract provides stability for Alberta's nurses and AHS over four years. AHS is currently working to increase the number of RNs in the province and has hired about 600 nursing students to complete their final practicum in areas of particular need. My department is also working to develop independent nurse practitioner funding in primary care, including improving recruitment to areas where health care is limited.

**The Speaker:** The hon. member.

**Ms Lovely:** Thank you, Mr. Speaker, and thank you, Minister. Given that I have also heard from members of the Alberta College of Optometrists informing me that they are seeking to perform more work with an expanded scope of practice in order to provide laser

and superficial skin procedures that are safely offered in other jurisdictions under similar purview and given that expanding scopes of practice can increase the care provided to Albertans, particularly in rural and remote areas, can the minister tell the House if it will better meet our rural Albertans' health care needs by expanding optometrists' scope of practice?

**The Speaker:** The hon. Minister of Health.

**Mr. Copping:** Thank you, Mr. Speaker, and once again thanks to the hon. member for the question. For 101 years optometrists have delivered exceptional services to Albertans. In fact, the regulation of optometrists in Alberta dates back to April 19, 1921, when the optometry profession act in Alberta was proclaimed. Alberta optometrists also provide the broadest range of optometry services in the country and want to do more, as indicated by the member. Alberta Health has conducted a 10-week consultation regarding potential scope of practice expansion for the Alberta College of Optometrists. We'll be developing an advisory committee later this year to further examine this change.

### Educational Curriculum Redesign

**Member Irwin:** "The UCP curriculum is a 'UCP dumpster fire'." Those aren't the words of an NDP partisan hack. They're not even my words. No, they are the words of former Alberta Progressive Conservative Minister of Education David King. He notes that when he was minister and for decades after, including under the NDP government, curriculum was solidly developed. All that changed when this UCP government came to power. My question, a simple one, to the current minister: why won't you finally admit that your curriculum is just that, a raging Dumpster fire?

**Member LaGrange:** Mr. Speaker, nothing could be further from the truth. We have brought in a draft curriculum. We then listened to every Albertan. It has been the most open, transparent engagement process possible. In fact, I'm not sure what the members opposite have against us aligning with the top jurisdictions not only in Canada but around the whole globe. We want our students to learn more and be able to be more successful when they leave school.

**Member Irwin:** Given that it's not just a former Minister of Education rejecting the UCP's Dumpster fire of a curriculum, that you can actually add him to an ever-growing list of Albertans, including school districts representing more than 95 per cent of Alberta's students, Indigenous communities, francophones, 91 per cent of teachers, academics, racialized Albertans, tens of thousands of parents, a whole lot of students – I'm running out of fingers; the list goes on – my question is simple: who does support this government's Dumpster-fire curriculum? Don't name the Premier. He doesn't count.

**Member LaGrange:** Mr. Speaker, I'm happy to say that last week I was at Fort Vermilion school division and, in fact, at Florence MacDougall community school, where they have been implementing the draft curriculum since last September . . . [interjections]

**The Speaker:** The Minister of Education.

**Member LaGrange:** . . . in all three subjects that we will be bringing forward in September. In fact, they saw incredible results. Students in mathematics grew by two full years; in English language arts and literature, three full years. Why don't the members opposite want this for every child?

**Member Irwin:** Given that students deserve a modern, inclusive, evidence-based curriculum, one that tackles the challenges of today, including reconciliation, climate change, racism, and more, one that equips students for the Alberta of tomorrow – not only does this horrible curriculum take our province backwards; the impacts will be long lasting. It will fail to prepare Alberta students for success at postsecondary and the world of work. It will drive families away. Will the minister finally – finally – commit to doing what's best for our students? Go back to the drawing board and stop forcing this useless, regressive, racist Dumpster fire of a curriculum on our students.

**Member LaGrange:** Mr. Speaker, did the member opposite even bother to read the curriculum? I know the critic from the members opposite didn't bother last week to read it before they commented on it. In fact, we have a world-class, research-based literacy program that is embedded into our curriculum. Dr. George Georgiou, who helped develop the English language arts curriculum, led the research and did a pilot project on literacy intervention. In fact, he's been asked to participate in a Canadian Commission for UNESCO working group to examine pandemic impacts on elementary schools in Canada. [interjections]

**The Speaker:** Order.

### Avian Influenza

**Ms Sweet:** Mr. Speaker, the Canadian Food Inspection Agency has detected avian influenza in poultry flocks in Mountain View county, Warner county, Cardston county, and in neighbouring municipalities in Saskatchewan. It expects that this flu will spread. In the United States 27 million chickens and turkeys have been euthanized in an attempt to limit the spread across 26 states. There is no insurance in place to cover the potential massive losses due to slaughter in prevention of the avian flu. Farmers are worried. What will the government do today, immediately, to help these farmers?

**The Speaker:** The hon. the Minister of Agriculture, Forestry and Rural Economic Development.

**Mr. Horner:** Thank you, Mr. Speaker, and thank you for the question. Yeah. For the last two weeks, since our first confirmed case, we've been dealing with avian influenza in the province. We currently have 12 confirmed cases on different sites across the province, and to give the House an idea of the speed at which this is moving, on those 12 confirmed sites 10 have already been depopulated; eight have already begun to trigger federal compensation. So the system is working. It's working swiftly.

**Ms Sweet:** Well, given that preventing the spread of avian influenza will require barns and equipment where positive cases have been detected to be thoroughly cleaned and sterilized and given that this will drive up costs for farmers, who have already struggled a great deal and have already repeatedly been failed by this government, who never seems to provide compensation, quick and necessary supports, what is the government doing to provide funding, expertise, and real relief to help cover a massive increase in cleaning costs for Alberta farmers attempting to handle the avian influenza?

**Mr. Horner:** Mr. Speaker, CFIA is the lead on this file. We do have a role working with industry, with CFIA, with the Chief Veterinary Officer, with the individual stakeholders, and the costs that the member is speaking about are covered by CFIA. They're not just compensated for the birds that are ordered destroyed; they are also

compensated for the cleaning costs, the disposal costs. I've been through this with bovine tuberculosis, and this seems to be going a lot faster. I know it's stressful for the producers, but the system is working.

**The Speaker:** The hon. the member.

**Ms Sweet:** Well, thank you, Mr. Speaker. Given that all producers I've spoken to say that the federal inspection agency has been helpful and that the federal insurance programs will also be helpful in addressing the financial pressures due to the loss of inventory and given that this government has dragged its heels in helping to address the financial costs for the agriculture sector in the past and given that the time for action is now and that the government needs to sign on to the remaining federal dollars for insurance, will the minister finally step up and sign on to the remaining federal insurance programs and commit to not leaving federal dollars on the table?

**Mr. Horner:** Mr. Speaker, the BRM programs that we're part of with the federal government on a 60-40 cost share are so important to mitigate the risks across all sectors in the agriculture industry. We have upcoming FPT meetings in June. I'll be in Ottawa in two weeks. It's on the agenda with our neighbouring provinces and the federal agriculture minister. Those conversations are ongoing.

**The Speaker:** The hon. Member for Bonnyville-Cold Lake-St. Paul.

#### Recreational Use of Crown Grazing Lands

**Mr. Hanson:** Thank you very much, Mr. Speaker. Well, last week I travelled across Alberta as part of the Real Property Rights on the road show. A common theme that I heard was that provincial grazing lease holders are often blocking access to regular Alberta hunters while allowing access to outfitters and guides that are sometimes even related to the leaseholder. To the Minister of Environment and Parks: are you hearing the same thing in your office, and does your department support the leaseholders or the regular Albertans and their access to our public lands?

**The Speaker:** The hon. the Minister of Energy has risen.

**Mrs. Savage:** Well, thank you, Mr. Speaker. Albertans do enjoy using our Crown land, and we're fortunate to live in such a beautiful province with access to these beautiful, scenic landscapes. If the member has heard from someone who has been unrightfully blocked from access to a grazing lease, the department and the minister would be more than happy to work with them to resolve their dispute about conflicting land use. Environment and Parks always encourages reasonable access to recreation for grazing lease, and for grazing lease holders who unreasonably deny recreational access, they can see those leases shortened, renewed, or even cancelled.

2:40

**The Speaker:** The hon. Member for Bonnyville-Cold Lake-St. Paul.

**Mr. Hanson:** Thank you very much, Minister, and thank you, Mr. Speaker. Given that the parks department has recently shut down areas like the Marie Lake campground due to the Public Lands Act mandating that no permanent structures can be built on Crown lease land and given that the Athabasca Fish & Game Association also can't have overnight camping at their league place along Long Lake, to the Minister of Environment and Parks: are guides and

outfitters allowed to overnight camp on public grazing leases or build structures on public leases, and will they be held to the same standards under the Public Lands Act?

**The Speaker:** The hon. the Minister of Energy.

**Mrs. Savage:** Well, thank you, Mr. Speaker. Public lands staff in the Department of Environment and Parks have to ensure the good stewardship of our resources. That means properly evaluating proposed uses and ensuring that they do not conflict with existing uses. Again, almost all recreational access disputes are resolved through existing, established processes, and we encourage all land-use users to continue to report any sort of conflict through the existing dispute process.

**The Speaker:** The hon. member.

**Mr. Hanson:** Thank you, Mr. Speaker, and thank you, Minister. Given that section 49 of the Wildlife Act states that "no person shall directly or indirectly buy or sell, trade or barter or offer to buy or sell access to any land for the purpose of hunting any big game or any fur-bearing animals [or game birds] on any land," to the Minister of Environment and Parks: if these leaseholders are denying access to regular Albertans but allowing profitable outfitters and guides that same access, are they not in contravention of the Wildlife Act?

**Mrs. Savage:** Well, thank you for that question. If the member has any information about a violation of the Wildlife Act or any other act, I would encourage him to contact the appropriate enforcement officials. I know that many Albertans will be enjoying Crown lands as the weather continues to warm up, and that means there will be more conflicts in use that arise between users and even with the wildlife. I want to encourage everyone to report any violations on public land and public safety incidents to the new consolidated reporting line at 310.LAND. They can easily report it. We expect all Crown users will follow the law.

**The Speaker:** Hon. members, that concludes the time allotted for Oral Question Period. In 30 seconds or less we will return to the remainder of the daily Routine.

[The Deputy Speaker in the chair]

#### Members' Statements

(continued)

**The Deputy Speaker:** The hon. Member for Lethbridge-East.

#### Medical School Graduates and Rural Health Care

**Mr. Neudorf:** Thank you, Madam Speaker. It's no secret that the recruitment of family doctors in rural Alberta is a challenge, and it's no different in Lethbridge and the surrounding communities.

Let me tell you a little bit about Madeline Szabo. Madeline's lifelong dream is to be a physician and use her passion for science, leadership, and community to serve the people of southern Alberta. She wrote the MCAT and the DAT last year and applied to numerous universities across Canada for medical school. Although Madeline has a near-perfect GPA, research experience, countless hours and awards for volunteering and leadership and participates in the university's sports program, Madeline was unable to obtain even an interview with any Alberta university for medical school. Madeline wants to complete her education and practise medicine in Alberta, but she cannot even get her foot in the door at the U of C or the U of A through her medical application process.

Since access to health care is so important, I had a look at some of the interesting statistics from the Cumming School of Medicine at the U of C. In Calgary 491 resident students graduated from the family medicine program between 2012 and 2019. Over 81 per cent of those graduates were still in Alberta two years after completing their studies. What worries me is that only 24 of them, under 5 per cent of those graduates, are practising in rural communities, and only two of them are in Lethbridge.

[The Speaker in the chair]

What is encouraging is that over 70 per cent of graduates in our rural towns and counties stay there long after they've earned their degrees. Who can blame them? Rural communities in Alberta are beautiful and welcoming places. Once doctors have put down roots and their families have had a taste of these communities, the beauty of the outdoors, and the character and pioneering spirit of the people, it can become home. We just need to get them there.

A little-known fact is that many postsecondary institutions lose money training medical students, but instead of allowing supply and demand to work by raising tuition to cover this cost and allowing more access to Alberta students, many students like Madeline will have to pick the alternative, studying abroad at huge expense, and possibly never return to Alberta. Madeline, keep following your dreams. We need you and your generation to succeed.

Thank you, Mr. Speaker.

### Notices of Motions

**The Speaker:** The hon. the Deputy Government House Leader.

**Mr. Schow:** Thank you, Mr. Speaker. I rise to give oral notice of Bill 18, Utility Commodity Rebate Act, sponsored by the Associate Minister of Natural Gas and Electricity.

**The Speaker:** The hon. Member for Central Peace-Notley.

**Mr. Loewen:** Thank you very much, Mr. Speaker. For the benefit of the House this is the notice I sent the Speaker prior to 11:15 today. I also notified the person in question and the Opposition House Leader. Please take this as my written notice that I intend to raise a question of privilege pursuant to Standing Order 15 during this afternoon's sitting.

The question of privilege relates to statements made by the Government House Leader that constituted a prima facie breach of privilege to the Assembly during Tabling Returns and Reports on Thursday, March 31, 2022. These statements violated the rights of the Assembly collectively by attempting to intimidate the House or the Assembly with a threat to change the standing orders. The Government House Leader also obstructed the Speaker by refusing to stop interrupting when the Speaker called for order. This notice is being provided to you in accordance with the provisions of Standing Order 15 in advance of the daily Routine for April 19, 2022, our earliest opportunity to address this matter.

Thank you.

**The Speaker:** The hon. Member for Lethbridge-West.

**Ms Phillips:** Thank you, Mr. Speaker. I rise to give notice that at the appropriate time under Standing Order 42 I intend to move the following motion.

Be it resolved that the Legislative Assembly acknowledge that following the government's removal of the cap on insurance rate increases, as shown in the superintendent of insurance 2020 annual report, Albertans have paid approximately \$385 million

more in premiums to profitable insurance companies in 2020 than in the previous year and that during the same period the difference between the premiums that insurance companies collected and the claims that insurance companies paid out increased from \$1.151 billion to \$1.324 billion. Be it further resolved that the Legislative Assembly urge the government to immediately establish a committee of the Assembly to examine the reasons causing these increases to insurance premiums and claims and to provide recommendations to the Assembly in respect of the government's options that it could undertake to reduce these costs for Albertans.

Thank you, Mr. Speaker.

### Introduction of Bills

**The Speaker:** The hon. the Minister of Finance and President of Treasury Board.

#### Bill 16 Insurance Amendment Act, 2022

**Mr. Toews:** Well, thank you, Mr. Speaker. I request leave to introduce Bill 16, the Insurance Amendment Act, 2022.

Mr. Speaker, Bill 16 proposes measures that would help ensure an efficient regulatory framework, support growth of Alberta's insurance industry, and advance our government's efforts to modernize Alberta's financial services sector.

Mr. Speaker, I move first reading of Bill 16, the Insurance Amendment Act, 2022.

[Motion carried; Bill 16 read a first time]

### Tablings to the Clerk

**The Clerk:** I wish to advise the Assembly that the following documents were deposited with the office of the Clerk. On behalf of hon. Mr. Wilson, Minister of Indigenous Relations, pursuant to the Metis Settlements Act the Metis Settlements Appeal Tribunal annual report 2021.

On behalf of hon. Mr. Glubish, Minister of Service Alberta, pursuant to the Freedom of Information and Protection of Privacy Act the freedom of information and protection of privacy annual report 2020-2021.

On behalf of hon. Ms Schulz, Minister of Children's Services, responses to questions raised by Ms Pancholi, hon. Member for Edmonton-Whitemud, and Mr. Loewen, hon. Member for Central Peace-Notley, March 8, 2022, Ministry of Children's Services 2022-23 main estimates debate.

**The Speaker:** Hon. members, at 2:27 the Deputy Government House Leader rose on a point of order.

### Point of Order Language Creating Disorder

**Mr. Schow:** Thank you, Mr. Speaker. I rise on a point of order, 23(h), (i), and (j). At the time in question, around 2:27, the Member for St. Albert was asking a question, and if I'm not mistaken, that question was going – I forget who it went to, but in that question the member specifically said: the government is cooking the books. Now, while I know that this was not directed at an individual in particular, you cannot do indirectly what you cannot do directly, and for that reason, to suggest that the government is cooking the books, certainly in a legal accounting practice, I think, would be unparliamentary and certainly, I believe, meets the threshold of



creating disorder in this Chamber. I ask that that member apologize and withdraw as I hope you would find it a point of order.

2:50

**The Speaker:** The Opposition House Leader.

**Ms Gray:** Thank you very much, Mr. Speaker. I appreciate the opportunity to rise on this point of order. I do not believe this is a point of order; I believe this is a matter of debate. The question in context was about a number of decisions this government has taken, actions they have made that have made life harder for those living with disabilities, including something that has been debated at length in this House, which was changing payment dates and the impact that it had on a particular budget year. Making sure that we are aware of what this government has done and how it has impacted those with disabilities in our province, I think, is a priority. I would argue that this is a point of debate, not a point of order.

**The Speaker:** Are there others?

Hon. members, I am prepared to rule on whether or not the use of the language around cooking the books is in order or not in order. I am reminded of November 28, 1990, on page 2496 of *Hansard*. Well, this particular issue had been raised by hon. members during that time, and the Speaker of the day said the following:

While the Chair will allow the phrase to stand in this instance, the Chair also cautions the House to be much more careful in terms of phrases that are used.

He went on to say:

The word “lie” was not there; the phrase was “cooking the books.” But having now declared that kind of statement, I still admonish the House to please be much more careful in [their] terminology. Thank you.

I think that day was a very good day in the Assembly. The Speaker was wise then, as I hope your Speaker is wise today. While I won't find it as a point of order, I will admonish the House to be much more careful in the use of the terminologies which they use. I consider this matter dealt with and concluded.

Hon. members, at the appropriate time the Member for Central Peace-Notley rose in the Assembly to give notice of a Standing Order 15. However, pursuant to Standing Order 15(4), that all members will know,

if the Member whose conduct is called into question is not present, the matter shall be deferred to the next day that the Member is present unless the Speaker rules that, in the circumstances, the matter may be dealt with in the Member's absence,

I think it's reasonable that we allow some time for the member whose conduct has been called into question to be present. However, if they are not present for an extended period of time, I will hear the point of privilege by Thursday if the member isn't present prior to then. I consider the matter dealt with and concluded for now, but we will hear this very important point of privilege at some point in time later in the week.

I might provide some caution to the Member for Central Peace-Notley with respect to the point of privilege. There is never a need to defend if the Speaker has been intimidated because the Speaker is well and truly capable on his own of defending himself or herself.

### Motions under Standing Order 42

**The Speaker:** At the appropriate time the hon. Member for Lethbridge-West provided notice of her desire to raise a Standing Order 42.

### Insurance Company Profits and Premium Costs

**Ms Phillips:**

Be it resolved that the Legislative Assembly acknowledge that following the government's removal of the cap on insurance rate increases, as shown in the superintendent of insurance 2020 annual report, Albertans have paid approximately \$385 million more in premiums to profitable insurance companies in 2020 than in the previous year and that during the same period the difference between the premiums that insurance companies collected and the claims that insurance companies paid out increased from \$1.151 billion to \$1.324 billion. Be it further resolved that the Legislative Assembly urge the government to immediately establish a committee of the Assembly to examine the reasons causing these increases to insurance premiums and claims and to provide recommendations to the Assembly in respect of the government's options that it could undertake to reduce these costs for Albertans.

**Ms Phillips:** Thank you, Mr. Speaker. I rise pursuant to Standing Order 42 to request that the ordinary business of the Legislative Assembly be adjourned to debate a motion that is urgent and pressing and which I read out under Notices of Motions. I would like to acknowledge that pursuant to SO 42 I have provided the members of the Assembly with the appropriate number of copies, and I have provided your office notice of my intention to move this motion as well as notified the government.

Now, Mr. Speaker, it is our duty as representatives in this Assembly to debate matters of the highest importance to the lives and well-being of Albertans. The Legislature must address issues that affect all Albertans and certainly issues that hurt them directly by taking money out of their pockets. Now, last week we saw the Bank of Canada announce decades-high levels of inflation, and that same week we saw the government bury a report on rising insurance costs to Albertans. This is a report that had been released for 107 years prior. Taking this kind of money out of Albertans' pockets at this time is certainly pressing business given the urgency of the cost-of-living increases that Albertans are now facing. Members of this Assembly must urgently acknowledge the effects that rising automobile insurance costs are having on Albertans and their families in light of this new information, and we must seek solutions together to reduce those costs.

Now, as a matter of background, in 2019 the UCP removed the cap limiting auto insurance premium increases to 5 per cent. We heard loud and clear from Albertans at that time that car insurance premiums were having a negative effect on people's pocketbooks. Starting in the winter of 2019, Albertans began receiving notifications from their insurance providers that their 2020 rates would increase drastically, some as high as 30 per cent. We were told that this was necessary as insurance companies were losing money. The Minister of Finance regaled the House with tales of tough times for those companies, but there was no information or evidence to support those claims.

Then, for the first time in 107 years, there was no superintendent of insurance annual report to the public, because the same minister said that the report was not needed, until Thursday after close of business on the Easter long weekend, when that report was released right as Albertans were getting ready to head out and spend time with their families for the long weekend. As many turn their attention to very meaningful religious holidays, the confluence of both Ramadan, Passover, and Easter this year, while people's attention was diverted, the 2020 superintendent of insurance report was dropped at the end of the day at the end of the work week, a report that normally comes out in January. Oh, what a report it was. It showed that in 2020 the car insurance industry charged Alberta

drivers \$385 million more in premiums than they did in 2019, boosting their profits and expanding their gross margins. It showed that the difference between premiums collected rose from \$1.151 billion in 2019 to \$1.324 billion in 2020.

That is why I am bringing forward this motion today. Now that we have this information – it was released on Thursday after the close of business – this has been our earliest available opportunity to discuss this matter. That is why the motion calls for an acknowledgement of the increased amounts that Albertans are paying to insurance companies, boosting the bottom lines of these companies. It calls for the creation of a standing committee of the Assembly to investigate these increases in insurance premiums and to provide recommendations on how to reduce these costs to Albertans. Moreover, Mr. Speaker, it allows the Legislature to consider this report. As I indicated, generally speaking, it comes out in January, but in this case it was suppressed until after the normal budget estimates debate and other considerations of this Legislature.

Here we have an opportunity, though, with the creation of a committee to study the matter, to do something positive and propositional for Albertans. Albertans want action. They don't want reference to some obscure bill. They don't want, Mr. Speaker, to hear more excuses. They want to know that we are listening. They want to know that MLAs care about their bottom line and about the reality that they deal with, and that is why I encourage members of this Assembly to provide unanimous consent to put aside the ordinary business of the day in order to debate this motion.

Thank you, Mr. Speaker.

**The Speaker:** Hon. members, a member of Executive Council has up to five minutes to respond. I see the hon. the Minister of Finance.

**Mr. Toews:** Well, thank you, Mr. Speaker. I'm going to speak against this motion. I certainly acknowledge that Alberta has what insurance experts refer to as a hard insurance market. It's a market where, effectively, insurance companies have – and this is broadly beyond automobile and broadly beyond even the province of Alberta. But within the context of North America and even globally insurance companies are recapitalizing, and that results in higher premiums, less flexibility perhaps, you know, fewer rebates than might have historically occurred. We're aware of that, and we recognize that higher insurance premiums have created some hardship for Albertans, but we're taking action. That's why we brought forward Bill 41, to deal with, again, the deep root causes of increasing costs in the automobile insurance industry. Mr. Speaker, included in that bill ultimately were additional benefits for injured motorists. We wanted to ensure that there would be more care for Albertans who were involved in an accident. At the same time, we brought in a number of initiatives within that bill and associated regulations that ultimately would deal with some of the systemic issues that were pushing up costs.

3:00

All that to say, Mr. Speaker, that we introduced the bill, we passed the bill, and I'm very pleased today to report that we're starting to see some early indications that premiums are beginning to come down. In fact, over the last number of months seven insurers have recently filed for rate reductions. That matters. These rate reduction requests have varied from between around 2 per cent to over 7 per cent, so this is meaningful relief around automobile insurance premiums.

We believe it's government's role to create the market conditions, the business environment that encourages competition. In this province we have over 45 automobile insurers. We believe that constitutes enough players to create competition. As we, again,

deal with the regulatory issues that were creating cost pressures, Mr. Speaker, we're starting to see those premiums come down.

I would like to take this time to note that if there are Albertans that are facing significantly higher automobile insurance premiums than they have in the past, they should shop around, because I'm hearing out there right now in the marketplace that many insurers are trying to get a competitive advantage and take up market share, and they're doing that with reduced premiums.

Mr. Speaker, we often hear about the importance of the rate cap that the members opposite implemented in this province. Again, I've said it before, but it bears repeating: the rate cap did not deal with the systemic issues driving up costs. The rate cap simply limited returns for insurers, and the results were predictable. In a competitive business environment those insurance providers began to pull back products from motorists. If left long enough, it would have completely undermined the sustainability of Alberta's automobile insurance industry. I had my own ideas on what the members opposite's long-term plan would be: to ultimately undermine Alberta's automobile insurance system and propose a nationalized system, which we know would not result in lower premiums. It would result in bigger government, and that's what those folks are about.

Mr. Speaker, we're aware of this hard insurance market. We're taking concrete action to deal with the systemic issues driving up costs. We did that in Bill 41. We also introduced the captive insurance corporations act, which provides additional flexibility for insurance providers, and there's more to come.

Again, I urge all members of this House to vote against this motion.

**The Speaker:** Hon. members, this motion is a request for unanimous consent. It will require unanimous consent for the Assembly to set aside the regular business of the day and proceed immediately to the Standing Order 42.

[Unanimous consent denied]

**The Speaker:** Ordres du jour.

## Orders of the Day Government Bills and Orders Second Reading

### Bill 13 Financial Innovation Act

**The Speaker:** The hon. the Minister of Finance and President of Treasury Board.

**Mr. Toews:** Well, thank you, Mr. Speaker. I rise to move second reading of Bill 13, the Financial Innovation Act.

If passed, the proposed legislation would create a regulatory sandbox that makes it easier for finance and fintech companies to develop new products and services in Alberta and will work to diversify Alberta's economy. The regulatory sandbox would offer companies time-limited relief from certain legislative and regulatory requirements, making it simpler for them to research and adapt their new technologies to Alberta's market.

[The Deputy Speaker in the chair]

It would also help companies collect information on new products and services to determine if those specific products have value for consumers. Madam Speaker, a regulatory sandbox would drive increased innovation and competition in Alberta, potentially giving Albertans greater access to more products and services at a lower cost.

In Canada there is currently a regulatory sandbox in place for the securities industry. Other countries are also using regulatory sandboxes as tools to drive innovation and economic growth, but Alberta would be the first province in Canada to establish a regulatory sandbox for the finance and fintech sector, giving companies additional ways to grow their business and create jobs. It will help financial-related companies expand their offerings, to create new jobs in Alberta while preparing for Canada's launch of open banking.

A regulatory sandbox would provide time-limited exemptions from the following legislation and the related regulations: the Loan and Trust Corporations Act, the Credit Union Act, the ATB Financial Act, the Financial Consumers Act, the Consumer Protection Act, and the Personal Information Protection Act. Specific exemptions would depend on what kind of relief each applicant is seeking and whether or not the government can safely provide that relief. This would be determined on a case-by-case basis as the government needs the flexibility to weigh the merits and risks of each application. All legislative exemptions would be disclosed publicly.

To help review applications, the government has formed a working group, including officials from Treasury Board and Finance; Jobs, Economy and Innovation; and Service Alberta as the ministry responsible for some of the related acts. The office of the Information and Privacy Commissioner would also be consulted on exemptions to the Personal Information Protection Act, and their approval would be required for exemptions to proceed. The office of the Information and Privacy Commissioner was consulted during the development of the legislation, and, Madam Speaker, I can say that the commissioner is supportive.

Successful applicants would have to meet all of the following main criteria. First, they would be required to maintain a physical presence in Alberta. In other words, they would need to have an office in Alberta or staff living in the province. Second, the regulatory sandbox would only be for companies that offer financial products or services. Third, applicants must adequately explain why the product or service should be considered new, novel, or a material improvement to the existing product or service offered. Applicants would not receive exemptions for products or services that are already offered in Alberta by other companies. Lastly, applicants would have to provide a sound and viable business plan for the testing of a financial product or service. The plan must also demonstrate how they plan to exit the sandbox given that participation would be time limited.

I want to assure all members that consumer protection is strongly represented in this legislation, which is specifically designed to ensure that companies participating in the regulatory sandbox are held to high professional standards and meet specified eligibility criteria. For example, participating companies may be subject to additional terms, conditions, and restrictions such as consulting a qualified expert or auditor, limiting the number of customers who could purchase the product or service being tested, having adequate capital on hand to support the venture, providing proof of appropriate insurance coverage, implementing specific financial security or surety requirements to mitigate risk and losses, developing new risk management policies and procedures, and/or having a way for customers to voice concerns and have those concerns resolved.

Madam Speaker, the Financial Innovation Act signals that Alberta is willing to work with innovators and businesses seeking to offer innovative products and technologies. Alberta's regulatory sandbox would provide a strong incentive for financial services and fintech companies to move to Alberta. This would add to Alberta's many other advantages in attracting new investment and attracting

new businesses and diversifying the economy, and it would do so without compromising consumer protection or government oversight. In fact, the sandbox would foster open and constructive dialogue between the government and companies seeking to enter the market. This would help those companies get a better sense of the rules and regulations and open a new pathway for them to become fully regulated market participants. It would also benefit Albertans by opening the door to a wider variety of financial products and services, which could lead to more competition and ultimately lower costs for Alberta consumers.

3:10

Madam Speaker, the world of finance is rapidly evolving, and our government understands that we need to partner with businesses, entrepreneurs if Alberta is going to stay ahead of the curve. Regulatory modernization, cutting red tape, and making it easier to do business in Alberta is a crucial part of our strategy to grow the economy, support job creation, and make Alberta the best place to live, work, and raise a family.

I encourage all members of this Assembly to support Bill 13. Thank you.

**The Deputy Speaker:** Are there other members wishing to join the debate on Bill 13? The hon. Member for Lethbridge-West.

**Ms Phillips:** Thank you, Madam Speaker. I rise to provide a few initial comments at this stage of debate on Bill 13, the Financial Innovation Act. I thank the minister and the Treasury Board and Finance officials for bringing forward the legislation. Certainly, the financial services sector employs more than 60,000 Albertans, and of course we on this side of the House support innovation in this space to grow and diversify the economy in addition to the very important services that are perhaps a lot more established and older but just as important to our financial lives; that is to say, the important role that ATB plays in our rural communities with those bricks-and-mortar banking options, in particular for farms and small businesses.

Now, there are many positive aspects to this bill, and it builds off a previous regulatory sandbox initiative that the minister referenced that started under our government through the Alberta Securities Commission. We have some broad agreement on the overall policy approach here with some of these new products and services that we should make sure that we are open to. We do have, you know, a relatively small population of 4.5 million people but a great deal of sophistication in a number of these areas, and certainly Alberta is a good place for various fintech companies and various financial services to find a way that they can ensure that people are in fact protected and their money is protected and that some of these innovations are taken advantage of while not putting people at risk.

Certainly, the overall resources and sophistication of the Alberta Securities Commission indicate that we do have some of those tools in place to protect people, but as we know, the legislation gives enormous powers to the minister. Those powers may assist a regulatory sandbox to work, but those powers also require the Assembly and the public to trust the government and to trust that this government can competently protect consumers when they are being sold new financial products or services or technology while being exempted from some very, very important pieces of legislation such as the Consumer Protection Act and, in fact, the Personal Information Protection Act and other acts such as the Credit Union Act and the legislation governing loans in the province.

The key issue here is trust, and Albertans have very little of it in this government. Now, to be clear, one of the biggest concerns with this legislation is, in fact, that the Minister of Finance is asking us

to trust him, someone who burned \$1.3 billion on a pipeline that doesn't exist and someone who has consistently had billions of dollars in accounting errors in the budget.

Now, on the substance of the legislation – I want to focus on that – there are a few points to make at this stage of debate. First, the power to exempt new financial products from consumer protection laws can be easily abused. I have to say that this, along with the PIPA exemptions, is the one that causes me the most cause for concern given that we still have the federal Bank Act in place. That is, in fact, federal jurisdiction, but the consumer protection laws in particular I really worry about. Consumer protection is critical, particularly when the traditional safeguards are not in place. That's the whole point of a sandbox.

You know, I don't think we've seen commensurate with this bill an appropriately detailed plan for the government to show us how they're going to protect people when they exempt fintech companies or financial services companies from consumer protection measures. For this plan to work, we need the appropriate resources in place, with the technical capacity and sophistication to understand how these applications, how these money flows actually affect people and what types of regulations are necessary and absolutely cannot be subjected to any exemption and others where, if companies are in that sandbox, consumers will not be taken for a ride anyway.

Now, we heard during our technical briefing from officials that it might very well be the case that the Treasury Board and Finance department does not currently have the expertise they need, but if required, they have indicated they could put someone on contract. Okay. This is beyond the scope of the legislation, but we urge the minister to do this now. Maybe we'll put someone on contract: that is not a great answer to questions around consumer protection when it comes to our savings, when it comes to our investments, and when it comes to messing around with both our consumer protections but also our personal information and privacy.

That was the piece. I heard the minister just talk about how the OIPC indicated that they support this regulatory sandbox approach. I will, however, flag for the government that the OIPC is consistently stretched with resources. I know, for myself, I have an appeal in to the office of the Information and Privacy Commissioner for records withheld from me by the Lethbridge police service, and they are reviewing it sometime before 2025. That doesn't sound to me like there's a whole lot of necessary horsepower and resources in there.

So unless the government plans to also provide those resources to the office of the Information and Privacy Commissioner, which I think would be entirely appropriate in this case – the point of a sandbox, as I said, is to exempt people from regulations, but the point of fintech and for new financial services is that sometimes they're really, really complex. Ask anyone in this Legislature to explain cryptocurrency to you. You might find two or three. It's pretty complex stuff. You do have to have the requisite level of legal expertise but also expertise in how these products are developed now and how they are changing over time and how people are actually making money with them, how the companies themselves are making money, and how people's investments are trucking along in them. People deserve that information. So when the minister reports to the House that the OIPC is supportive of this, I'm going to trust, but I would like some verification that that's actually the case and that they have the requisite resources.

Now, I'm also quite concerned that this legislation, if not properly conceived and executed, could chip away at the trust that Albertans and indeed Canadians have in their financial institutions. Not only our big banks but also our ATB and our credit union system are part of our competitive advantage, Madam Speaker. People make investments from all over the world in this jurisdiction and in others because they know that we have an appropriately

regulated Alberta Securities Commission. They know that it has the investigative resources that it needs. They know that we have good FOIA and PIPA legislation. They know that we have good consumer protection legislation. They understand, when investors make investments in Canada, that we have the overall Canadian securities commission umbrella and that then we have appropriately resourced provincial regulators located in each province and that there's a tremendous level of co-ordination between jurisdictions.

It's really, really important that we not take steps to jeopardize that trust that Albertans and Canadians have in our financial institutions. We, in fact, did not suffer in the same ways that the Americans did during the financial crises of 2008 and '09, and one of the reasons was the strength of our financial institutions and the overall oversight of them and indeed those lending requirements, for example, which we did see changed considerably in the United States. There was a massive draining of hundreds of billions of dollars out of the global economy overnight with the collapse of Lehman Brothers and others.

3:20

But more down on the ground of what matters to ordinary people, if you go to bed with \$5,000 in your savings account, Madam Speaker, virtually everyone is confident that when they wake up in the morning, the bank won't have gone bankrupt, and that \$5,000 will still be there. Simply put, many Albertans consider dealing with financial services companies to be safe, which is exactly how they should feel. The risks are low, and in large part those risks are low because the companies are tightly regulated, which is how it should be. We want to know that our money is going to be there when we wake up in the morning.

A legitimate concern with this legislation, I think, is that people will assume that any new financial product comes with that same level of risk-free proposition, but with companies operating in the sandbox, that will not in fact be the case. That's the point of having this legislation. I understand that there is a need to have this, but what those on-ramps are into the sandbox and the off-ramps out should be more clearly articulated to the public in a way that the public can exercise the necessary caution and buyer beware.

So we do need additional measures and transparency to ensure that risks are never passed on to Albertans and consumers, in particular in the context of inflation increases and a great deal of instability that has, you know, been inserted into markets as a result of some of the sort of COVID resettling, if you will, Madam Speaker, where we're dealing still with supply chain issues, global inflation pressures.

Certainly, people were quite used, in the last few years in a low-inflation and low-interest-rate environment, to kind of putting things in ETFs and having a passive investment strategy because people were getting really good returns out of that. In fact, they were using financial technology to do that. Many people are using Wealthsimple and Qtrade and all of these direct-investor applications now in order to make those trades and do them themselves. There's no question that many of those trades now come without fees associated with them, and it has been a good way for people to exercise a bit more control over their own RRSP and TFSA savings to ensure that they are lowering their management expense ratio. Certainly, in years past Canadians have paid some of the highest management expense ratios in mutual funds and other actively managed funds, and there's been a real revolution in that, where people are simply taking care of business on their own end.

I will say that we have done that without some of these fintech companies south of the border that are quite a bit less regulated. I'm thinking here of outfits like Robinhood, which is, you know, a broker dealer. Certainly, there have been many questions raised with regulators on how they sort of gamify investments. Robinhood

has in fact responded to many of those by changing some of the ways that they have sort of incented more of a gambling mentality into investments, with a great deal of human suffering that has come along with that. There are now competing fintech products. I think there's one called Public, where there's a lot more consumer protection and buyer beware associated with that form of direct investing.

This is where, Madam Speaker, I'm not at all convinced that that level of sophistication resides within the bureaucracy currently given that this is new. We see just flatlined investments in the civil service. We have seen, really, no indication that there are specific resources put towards this either in Service Alberta around the Consumer Protection Act or in the office of the Information and Privacy Commissioner. We've seen no movement in terms of how there might be this so-called contract that TBF officials discussed within the bill briefing, how that might materialize.

This is the sort of horsepower that we would need assurances on, and maybe the minister can come and provide those assurances at the committee stage. That would be the appropriate place to address some of those questions around consumer protection. I think those are fair good-faith questions. Like I said, Madam Speaker, the overall public policy approach is one that we took while we were in government with respect to the Alberta Securities Commission, so there's nothing inherently wrong with how this legislation has been structured.

The question here is whether we can trust this government as stewards of our own money or stewards of our own interests when it comes to protecting the little guy, and we have seen nothing but example after example of a government that is blissfully unaware and fundamentally uninterested in protecting the interests of the little guy, whether it's your car insurance, that's gone up by 30 per cent; whether it's your property insurance, that has gone up because of the cuts to municipalities and the fact that the government hasn't cracked down on companies not paying their taxes; whether it's the rise in one's personal income taxes; whether it's the rise in school fees or camping fees or any of these other ways that Albertans have been far more than nickel and dined. Some of these costs are up in the hundreds and thousands of dollars, Madam Speaker, particularly the personal income tax as inflation eats away at more and more of our income.

You know, the notion that we are to then turn around and say, "Oh, okay; yeah, absolutely, Albertans trust this government with protecting their investments" is a bit of a bridge too far, I think, for a lot of Albertans, so that remains the fundamental concern with this legislation, not the structure of it itself. I think there's no question that we would want to see at least examples from the minister at the committee stage, for the benefit of the public to actually understand what's at stake here in this legislation, of what types of consumer protection exemptions the government will consider, for example.

This is not the first time that fintech and the financial services industry have come to governments asking for these kinds of exemptions, so that's fine. What kinds of examples have they given to the minister and to officials? What is actually being considered here? What are some possible fences that the government can put around some of these requests so that the public can be assured that they are not in fact going to be gambling with their own savings and investment and future?

I think it would be very, very important for the government, when it comes to protection of the privacy of Albertans, to, in fact, ask the OIPC to release whatever analysis they've done of this or whatever analysis TBF provided to the OIPC so that we can see the parameters of what's actually being discussed here and, again, with

that trust but verify to the minister's claim that the OIPC was, in fact, supportive of such a thing.

I think what would also be really helpful for folks to understand here is: how will consumers know when they're using a new product, service, or technology that is operating in the sandbox and therefore is regulated at a much lower level? When people go on and use, you know, WealtheSimple or Qtrade or whatever, they know that this is regulated under the current legislation. When they go to use one of these new products, how will they know, and how will they know which of the pieces of legislation this particular company was exempted from? Is it going to be, like, one of those big, long terms and conditions that nobody ever reads and just scrolls to the bottom of and presses to accept and moves on? Is it going to be one of those? In that case, I don't know if that's good enough, and I don't think that Albertans should settle for that.

Again, I'm going to trust that this is the right approach. In fact, I'm quite convinced that under normal circumstances it might be, but I'm going to want to see more detail there, and I think that the Minister of Finance and his officials owe that to Albertans, particularly after all of the public trust and public confidence that they have shredded over the last three years in terms of the stewardship of the finances of the province and, in fact, looking out for just ordinary people's best interests in terms of their pocketbooks.

I'd also, at the committee stage, be interested to hear what kind of analysis TBF provided to credit unions, the ATB, and other players in that space to just get an understanding of how this was presented to them and if the minister could report back on what the tone and tenor of those consultations was and if there were any concerns that were raised by them and how this legislation meets those concerns. I think that would be also a very helpful addition to the public debate on this legislation.

With that, at this second reading stage, Madam Speaker, I will conclude my comments. I look forward to the rest of the debate on this legislation. I look forward to the minister's responses and to a little bit more detail and commitment to consumer protection beyond "Just trust us," because no one does.

Thank you.

3:30

**The Deputy Speaker:** Any other members to join the debate on Bill 13? Seeing the hon. Member for Edmonton-Gold Bar.

**Mr. Schmidt:** Thank you, Madam Speaker. I'm pleased to rise and offer a few comments on Bill 13. Let me first start off by saying thank you to the minister for his explanatory remarks when he introduced this bill, and a special thank you to my colleague from Lethbridge-West for her comments, that I hope to build upon in my speech today.

I will have to say that the one theme that I picked up on in the Member for Lethbridge-West's comments was the issue of trust. I have to say that I have deep concerns around both the activity that's being regulated and the government's ability to regulate it, as we're discussing here in this bill. I come from the old school of the New Democratic Party, where we have a deep skepticism of the financial industry, and I think that Albertans in general have a history of deep skepticism of the financial industry. In fact, that's how we ended up with the Alberta Treasury Branch as one of only two public banking institutions in the entire continent of North America, because landowners, average citizens here in the province of Alberta during the economic depression realized that they were being taken advantage of by the traditional financial institutions, and the government of the day acted to defend their interests and created a public bank that was designed to serve them and not their financial masters on Bay Street. I think it's a testament to the service that

Alberta Treasury Branch provides that it remains one of only two public banks in the country.

So not only does our party have a traditional skepticism of financial institutions; Albertans broadly speaking have a traditional skepticism of financial institutions. Even religious traditions have a skepticism of financial institutions and moneylenders. My favourite story from the Bible, Madam Speaker – I'm sure one that you're familiar with – comes from the time when Jesus entered the temple and drove the moneylenders out because they were turning the temple into a den of robbers. So whenever people ask me the question, "What would Jesus do?" I always say that he would grab a bullwhip and drive the bankers out of the building. That's what Jesus would do.

But I know that Christianity is not the only religious tradition that holds the financial industry in deep skepticism. I had the privilege of attending a forum at King's University in my riding a number of years ago that looked at reforms to the banking industry that were based on tenets of religious faith. They had presenters from the Islamic faith talking about the Islamic tradition of not allowing people to charge interest. I hope that maybe some of my colleagues who are much more versed in that religious tradition can help me understand better that tradition's position on the financial service industry.

All of these things, our history here in Alberta, our religious traditions, tell us that we need to regard the financial industry with a healthy dose of skepticism, that extending them trust is a pathway to danger, and that's why I'm very troubled with this bill, because essentially the minister is writing a blank cheque to the financial industry to do whatever it wants within the exemptions that the minister is granting them. I think that Albertans are right to regard that position skeptically because we've seen that the history of financial industry innovation is littered with cautionary tales.

My friend from Lethbridge-West talked about the mortgage debt crisis that the United States found itself in in 2008, 2009. That was the result of so-called financial innovation, and the regulatory agencies in the United States were either asleep at the switch or intent on encouraging innovation in that space, winding up with millions of Americans losing their houses, losing billions of dollars of equity in their houses. To add insult to injury, Madam Speaker, to get out of that mess, who did the government bail out? They bailed out the banks. There was no bailout for the average Americans who lost their homes or lost significant value in their homes. That's one example, I think, of so-called financial innovation that has led to significant problems for people without proper oversight and trust in the regulatory agencies tasked with providing that oversight.

You know, a little bit closer to home, Madam Speaker, members in this House who were here for the 29th Legislature will remember well the work that we did to regulate the payday loan industry. For years the payday loan industry had been trapping people who had very limited financial means into an endless cycle of debt with no way to get out. It was up to our government. We were the ones who finally took the action required to bring the payday loan industry to heel and act in the public interest rather than in their own financial interest, a move, Madam Speaker, that – I think it's important to remind everybody – all parties in this House voted in favour of if I remember correctly. Certainly, I remember members of the Wildrose opposition at the time speaking up in favour of effectively regulating the payday loan industry.

I say all of this, Madam Speaker, because we need to be extremely skeptical when some silk-suited banker comes to the minister's office talking about a fancy financial innovation that will apparently be in the consumers' interest and the public interest when, in fact, the only interest it's likely to serve is his or her own.

We need to regard the motivations and the actions of the financial industry with a deep sense of skepticism.

We also need to regard the minister's actions with that similar sense of skepticism because, as my friend from Lethbridge-West has said in her comments, we cannot trust the minister to do the things that he will say he will do. We heard it a number of times today in question period and in response to the members opposite's request for an emergency debate on the issue of skyrocketing car insurance premiums. He claimed that he absolutely had no choice but to lift the cap on car insurance premiums because insurance companies were withdrawing services and pulling out of the province. He's never ever once actually brought proof to the Legislature that that has happened. I suspect that he may be coming up with justifications for his actions that aren't in line with the truth on the ground.

He says that apparently seven insurance companies have applied to his office to reduce premiums. Well, show us the applications. I don't trust the minister when he says that any insurance company has applied for permission to reduce their premiums. Certainly, I haven't heard any stories from the citizens of Edmonton-Gold Bar that their insurance premiums are going down or that their insurance companies are even considering reducing insurance premiums.

You know, it's not just on the issue of car insurance that we can't trust the minister. We can't trust him with our pensions, Madam Speaker. This Finance minister has done more to meddle with Albertans' pensions than any other Finance minister in the history of this province. He's taken away governance of the Alberta teachers' pension fund from the teachers. He's moved it into AIMCo. AIMCo, of course, has shown colossal incompetence managing the pensions of hundreds of thousands of Albertans, showing losses or a performance that is subpar when compared to other industry comparators, particularly the Canada pension plan. The Canada pension plan has performed remarkably well for the people of this country, and AIMCo can't even duplicate their management success.

3:40

So how on earth can the people of Alberta trust this minister to allow some upstart financial innovator, somebody who has come up with some allegedly new product – how can we trust the minister to act in the public interest when he's demonstrated not once in his term in office that he's acted in the public interest? I don't think that many Albertans are willing to extend him the benefit of the doubt that he maybe would have gotten had he introduced similar legislation at the very beginning of his term.

Moreover, Madam Speaker, on this issue of the inability to trust the minister to effectively oversee the actions of the financial industry in this province, in his own briefing with the opposition he admitted that his own department doesn't have the expertise necessary to provide solid advice on whether or not the exemptions that they're seeking are appropriate and will not lead to poor outcomes for consumers. So not only do we have a track record of a minister who is not acting in the public interest; by his own department's admission they don't have the skill set needed to earn that trust and properly provide oversight in this financial space.

Madam Speaker, it's quite clear to me and to many Albertans that allowing this bill to pass and allowing this minister to create this so-called regulatory sandbox is rife with potential for disaster for average consumers. I think it's fair for any Albertan to be extremely skeptical of the government's motivations for bringing forward this legislation, and I don't think any Albertan is looking forward to – they won't see a material benefit to their own standard of living, their own quality of life, their own income because of the actions of this government. In fact, I bet they think they're probably more likely to fall prey to some bad actors in this space who cannot be

trusted to act in the public interest and who won't be reined in by a minister who can't be trusted to act in the public interest.

Those are the comments that I have on this piece of legislation. I'm looking forward to what other members have to say. Thank you very much, Madam Speaker.

**The Deputy Speaker:** Are there other members wishing to join the debate on Bill 13? The hon. Member for Edmonton-Manning.

**Ms Sweet:** Well, thank you, Madam Chair. It's a pleasure to rise and speak to Bill 13, a bill that I'm quite curious to learn more about from the minister. Financial innovation is an interesting direction that this government has made a priority, and the reason that I say that is that there are lots of questions when it comes to what is now being called a regulatory sandbox – who is going to be able to create products within that sandbox? – and then, of course, the specifics around the consumer protections that will exist within this regulatory sandbox. Now, I'm more than interested to hear from the minister, as we move forward and as we are able to ask questions and, hopefully, get some answers, about how the government sees this moving forward.

[Mrs. Frey in the chair]

But before I get too far into some of the thoughts and questions that I have about the actual bill in the context of where we're headed, I guess one of the things that I'm still struggling to understand by this government is why the priorities that are being set – when it comes to being able to create innovation, to create investment, and to try to stimulate the economy, why would this be the priority that the government would choose to go down? This is, I would say, one of the first economic bills we've seen in this session since we've returned, one of the first fiscal policies outside of the budget that this government has decided to introduce into this Chamber since we've returned, yet there are a lot of unknowns. There isn't a lot of understanding, from what the government has said so far, about what kind of investment this would look like, what kind of companies would want to be engaging in this sandbox, and what the return for the economic benefit of Albertans would be. Now, I'm sure there's potential here, and I am more than happy to learn about it.

I guess that when we're looking at the direction that the Minister of Finance has decided to take when it comes to looking at and opening up the Alberta Securities Commission and looking at creating exemptions within the Securities Commission, I don't know if I would have made this the number one priority when looking at trying to update and encourage investments. There are many opportunities that even my hon. colleague from Edmonton-Beverly-Clareview has put forward in this Chamber most recently, in the last couple of weeks, in regard to ways to encourage innovation, ways to encourage investments, ways that Albertans are able to use their hard-earned dollars to help stimulate the economy, that this government has chosen to ignore and, in fact, has hindered the process in being able to create some of those changes within regulatory processes, that do have an immediate, clear, and secure way of creating innovation in tech, jobs in tech, a return on investment for Albertans but also exist within a system that is already protected, that ensures that the consumer who is deciding to invest knows and understands the risks of those investments.

This does not do that. This has quite a few unknowns around how setting up a regulatory sandbox actually supports consumer protections and works within the consumer protection laws and ensures that when these regulatory sandboxes are being built and are being marketed, they're not being abused.

I guess my question to the government in regard to this would be: why choose to do this? It's innovative; it doesn't exist anywhere else in the country. I mean, if you want to be first and if this is the government's direction, to be first, sure. But at a time where we are looking at trying to stimulate the economy, trying to ensure that Albertans have access to good-paying jobs, trying to encourage reinvestment into the province, I don't know if this would have been the strategy that I would have made my number one strategy. There were other strategies.

Again, the bill that my hon. colleague introduced: one strategy. Opening up the Alberta Securities Commission to allow investment into other projects across the province – agriculture, for example – another strategy.

3:50

There are mechanisms that could have been used, adjusted, that would have been able to stimulate investment, leverage capital, create projects, create employment, that already have a structure in place that protects the investment opportunities not only for the companies that are trying to build but also for the consumer that's going to be investing.

[The Deputy Speaker in the chair]

I guess, for me, Bill 13 – I mean, I'm not saying that there's anything wrong with Bill 13 in the context of going ahead and doing it. I think, though, that it's disappointing for a government that likes to talk about the recovery strategy that they've created and wants to talk about opportunities in Alberta, wants to talk about bringing in investment and all of these things in a session where we're on Bill 13 now, and I believe we're almost up to 16, maybe even more, 18 – there have been a couple of bills introduced in this Legislature. So we have 18 bills currently sitting in front of the House to be debated, to be turned into legislation, and this would be the one economic bill that this government has created.

Out of 18 bills, we have one that actually speaks directly to promotion of investment, leveraging capital, creating jobs, and creating opportunities for Albertans. That's pretty sad, I would say, that that would be the direction that this government would take at a time where we're coming out of COVID and we're looking for an economic recovery, to have a piece of legislation that could potentially, if not implemented appropriately, actually impact and have some pretty detrimental effects on consumer protections.

How do we trust this government, then, to ensure that this structure, that this regulatory sandbox is going to have the regulation and policy in place that is going to protect those who invest? In fact, the argument that we heard from the government not only a week or two ago, when my colleague introduced his bill, was the very concern and questions from the government members around: how do you insure the risk? How do you protect people from the risk of the investment?

Clearly, because it already exists under the Securities Act, my colleague was able to answer the question and say: "Well, you know, it would be no different than doing an investment within the stock market with your RRSP or whatever you're using. You are very aware of your risk index, and you get to make that decision, that choice. You do a high-risk investment or a low-risk investment." Sure. Fair enough.

This bill doesn't clarify whether or not those protections are going to be in place, and in fact right now, based on the structure that this is going to have, the companies, and the intent of this bill, we know that currently the Alberta Treasury Board and Finance staff don't have the expertise to even be able to make sure that those mechanisms are in place. They've never worked in this space before. This space doesn't currently exist in Canada.

Because of that, there would have to be some kind of mechanism or hiring process or contracting out to ensure that we have that expertise and those people that understand this structure to be able to support the province in building it. Those people don't currently exist, though. There's no structure within the ministry to ensure that these investments will be protected.

My hope would be that the minister is working on that and that this isn't going to be something that will be rolled out and that the government just says: "Ah. Just trust us. It'll be fine. There won't be any negative rollouts or negative impacts based on what we're going to do. We'll make sure it works. We'll make sure that it is going to meet the threshold that is required for investments." That's great. The unfortunate part about that right now, though, is that it's really hard to trust this government to make good decisions. We've seen this historically. So I would be concerned.

You know, we find, when we talk about things in this House, that it takes a lot to get that openness and transparency from this government when it comes to any sort of financial accountability. It's the: "Just read the budget. Just trust us. Insurance premiums aren't going up. Just trust us. Oh, wait. The report says that they are. That report: don't read that. We're not going to release that. There's no reason to make any of that public. Just trust us." And the reality of it is that Albertans can't because every time they turn around, there's a new fee in place or their taxes are going up. But then they'll say: "Your taxes aren't going up. That's not our fault. Municipal taxes are going up. That's not our fault even though we've cut municipal funding. Just trust us."

So when it comes to being able to trust this government when it comes to financial reporting and the interpretation of the financial data that this government has access to, I would say that there is a wide spectrum of what would be considered accurate fact because, depending on who's reading that particular page in that document at that given time, it gets interpreted quite differently depending on who you're asking the question to.

I do think that there needs to be some clear explanation, education, I would say, when it comes to this piece of legislation ensuring that those who are investing or who are looking at becoming investors into these types of products are aware of the potential risk, that Albertans are protected under this piece of legislation in the context of: there will be no financial fallout that could somehow impact Albertans, that the province is not somehow tied to the liability when it comes to some of these products. I think, too, from a competitiveness piece, we have to ensure that whatever this government does decide to create within regulation or policy under the Alberta Securities Commission, it aligns with other jurisdictions. Of course, as we know, this has been something that has been discussed with me in the past. If it doesn't align with other jurisdictions, it becomes a trade barrier, so we have to be careful that we're not creating something that would negatively impact business within the province.

Now, there are some questions, obviously, that I think my colleagues have probably already brought up, when it comes to protecting the privacy of Albertans and ensuring that we're not doing anything within this legislation or these regulations that would breach the privacy laws. Obviously, within an institutional bank those structures are very rigid. They are regulated. Your personal banking information cannot be provided to your neighbours or to anybody else. Those structures need to be in place and ensured within these structures and also need to be monitored.

I think the other question would also be, when we're looking at this piece of legislation: what are the consequences if something were to happen? What is the regulation going to look like? How is the government going to ensure that there is appropriate insurance

coverage, that there are appropriate risk management procedures and policies, that people don't just get wiped out if they invest in these or if their money goes missing and nobody knows where it went, and that there's an ability to track any type of transaction in the context of not the individual but just making sure the money goes where it should go, basically being able to do that forensic audit?

**The Deputy Speaker:** Any other members to join the debate? The hon. Member for Edmonton-Ellerslie.

**Member Loyola:** Thank you very much, Madam Speaker. It's always an honour and a privilege to rise in this House and speak to the bills put forward by this government. With this particular bill, I would honestly say that it's something that I'm excited about. Having worked in the financial industry with RBC Dominion Securities for a while, I know that this is something that will be highly welcomed by many of the people that work in the industry. Of course, part of any economy that is trying to modernize and move forward and build opportunities: it's important that we move at the pace that innovators would like us to move, especially when it comes to financial markets. Of course, as a reminder, you know, financial markets are really based upon an old-school market.

4:00

Like, one of my favourite pastimes, whenever I'm travelling abroad or even here at home, is visiting a farmers' market or, when I visit South America, going to the market on a Sunday, which are very typical, where people are selling all kinds of goods. Of course, financial markets are based upon this, and that's why we have things like futures and derivatives. Before these were actually introduced, people were pretty skeptical about how they would actually work. You're actually saying, "Okay; well, in the future, in two months' time, I'm willing to pay this certain amount or price for a kilo of corn," for example, or coffee, or whatever the case may be. These were quite innovative steps taken by financial markets at that time.

That being said, you know, I agree with the Member for Edmonton-Gold Bar that people are very skeptical about financial vehicles, and the reason for that is because they don't know how they work. I would strongly suggest to this government that moving in this direction is really important. I'm going to take a step back here, Madam Speaker. Taking this step is really important for a number of reasons, but, for me, one of the most important reasons is that we're actually experiencing the introduction of newer technologies to financial markets. We're actually experiencing a democratization of the marketplace where more people are getting access to making financial investments. Of course, this is a very good thing, but the downside of it is the fact that people need more information, and they definitely need more education when it comes to new financial vehicles and how they're being introduced into the market.

It's happened so many times in the past where, you know, you do have good financial players that do their best to educate people as much as they possibly can on financial vehicles and access to them, whether it could be anything from life insurance to, as I was talking about before, futures, right? But the problem is that not all financial players disclose all the information.

As the Member for Lethbridge-West was saying, you know, you could be investing in something, and the fine print at the bottom of the contract is so fine and so tiny and so long that you really don't have the time to actually go into it. People feel – how can I put it? – pressured, is the best word that I could use. People feel pressured just to sign on the bottom line and then read the fine print afterwards. Once they do have the opportunity to actually read that fine print, they realize that there are a number of risks that go with



this financial investment that they've just made, that, in the long term, may not be the best use of their money.

Now, of course, I know that people are encouraged to invest beyond what they get through the Canada pension plan or old age security or all these kinds of benefits that people get in their retirement years by investing in a registered retirement savings plan or, for example, investing in a registered educational savings plan for their children. All these kinds of investments are really great and really needed by people, especially in terms of how the economy is moving. I think it's so important that at the same time that we encourage people to invest privately in these registered retirement savings plans, though, Canadians also have an opportunity to make sure that they know that they're going to have a bare minimum of a retirement plan to build upon by having that Canada pension plan at their disposal once they retire.

Now, a lot of people don't know how to make these investments, and that's why the Canada pension plan is so important, so that people – you know, you have a lot of Albertans out there that just don't have the information at their disposal, and it's good that the government actually provides the Canada pension plan. They put money away, their employer puts money away so that once they do retire, they can rely on a bare minimum, right? I know that the members across the way – well, not all of them, because I've heard some of them make the argument that we should just scrap the Canada pension plan altogether and that people should just be able to invest their own money in RRSPs. I don't personally believe in that, Madam Speaker. I think that government has a role and a responsibility to its citizens to actually help them out in making sure that they have a retirement nest egg at their disposal. They can also be encouraged to actually invest on their own, if they want to, over and above and beyond that if they want to make sure that they have a higher standard of living in their retirement, but that's up to them.

What I'm getting at here is that, alongside this piece of legislation, I would urge the government to actually provide more education on financial investment, especially when it comes to people investing in these new types of financial vehicles that will be provided by financial institutions, private companies through this piece of legislation, because we don't want to see people who have spent 20, 30 years putting money into an RRSP, and then they decide, "Okay, well, I'm going to play with a little bit of my RRSP," and they actually take some of this money, and then they start putting it into these new types of investments where they could risk everything and lose everything.

There has to be a certain level of protection, Madam Speaker, and on this side of the House this is what we're most concerned about when it comes to this particular bill. We want to make sure that the government, through this new regulatory sandbox – and we don't have any of the details. I actually read through the entire bill. I read through the entire bill, and . . . [some applause] You're very welcome. Nowhere in the bill is there actually – you know, it's a funny thing. It's like: I take the time to, like, read through these bills, and I have to ask, you know, I wonder if some of the members on the other side actually read through their own bills because when they get up in the House and speak on some of the bills that the government has presented, it doesn't sound like they actually read the bill, right?

Anyways, on that note, I read the bill from cover to cover, and nowhere does it actually talk about consumer protections. It says that these will be developed in the regulations, of course, right? So the problem then becomes: okay; well, if they're going to be developed in regulations later on, then how are we going to know? The truth is that we're not going to know. So when it comes to members on this side of the House who have spoken significantly on the issue of trust and not being able to trust the Minister of

Finance when it comes to – well, the Minister of Finance has introduced a number of bills in this House, but by and large the one that has impacted not only my own constituents but all Albertans across this province is the fact that they decided to take the cap off insurance.

**4:10**

A funny thing: I was listening really carefully to the Minister of Finance as he was opening debate on Bill 13, and the Conservatives tend to have this innate hope that the invisible hand will truly, truly bring down prices. This is what they think. You know, they believe in this invisible hand approach, that if the market is left up to its own devices to just work out through supply and demand, somehow costs of goods and services will actually come down.

What the minister said – and I don't have the Blues in front of me, Madam Speaker, but he said it very well. He said that this could bring down prices. Now, I would make the argument that many of the Crown corporations not just here in Alberta but across Canada, as they were dismantled, at any order of government, provincial and even municipal – and, you know, I applaud the municipalities around Alberta who have actually maintained collective ownership of distribution of services like electricity here in the province, because they are actually getting lower prices for the people in those jurisdictions.

Medicine Hat is a fantastic example of actually that, and Conservatives all across this land have moved people away from that collective ownership towards these private companies and privatizing services, so much so, and what ends up happening is that people end up paying higher prices for that particular service. Now, of course, Conservatives are saying: well, it could bring down the price; it could bring down the price. But as we saw in just the months of December and January, as prices of natural gas and electricity started to go up, people started realizing that it's not just the electricity that they're paying. These private companies have actually tacked on a number of fees, and I can't tell you how many times I've heard it from constituents coming to me or even sending me e-mails or calling me on the phone saying, like: why do I have to pay a fee for this and a fee for that and a fee for this in here and a fee for over here? That's what ended up happening with privatization.

I think that the Member for Edmonton-Gold Bar is right. People are very skeptical when it comes to the actions of this government when it comes to them saying: well, it could bring down the price. People, Madam Speaker, Albertans want a guarantee. Albertans want to know that they can trust their government and that their government is working for the common good, in the public interest, and unfortunately in jurisdiction after jurisdiction after jurisdiction not only in Canada but across North America and even throughout the world privatization ends up happening, and rarely – rarely – does it lead to lower prices for goods that were previously being offered through a collective system. I invite the members on the other side to look at the numbers. Look at the numbers.

Now, my big issue with this, Madam Speaker, is the fact that . . .

**The Deputy Speaker:** Any other members wishing to join the debate on Bill 13? Seeing the hon. Member for Edmonton-Rutherford – Edmonton-Riverview; my apologies.

**Ms Sigurdson:** Yes. Riverview. Thank you, Madam Speaker.

Yeah. It's my pleasure to join the debate on this bill to look at creating a regulatory sandbox where financial services companies and financial technology companies could test new products, services, technology. This is kind of an innovative, new idea. This legislation currently is not anywhere else in Canada. Certainly, this legislation builds on work that our government did to – you know, an initiative that started with our

government in the security space, which is regulated by the Alberta Securities Commission in Alberta. I mean, this is important legislation, and it will support innovation in this regulatory sandbox.

However, there are some concerns, as, certainly, my hon. colleagues have shared with the members, because there are some broad legislative powers. There's broad control, and of course there always need to be checks and balances in government. We need to make sure that things are being done in the public interest, that people are supported, and that people aren't excluded from these kinds of things, and that decisions aren't made that are really going to hurt Albertans. Of course, that is a concern. We certainly have a current government that has a track record of seeming to not really take the public interest into mind. A lot of this legislation is based on trusting the minister, trusting this government to do what they need to, but there are some concerns with that, as I've said. I mean, we could have – I could go through many, many examples of that, but I'll certainly just sort of stick to the critic areas that I am representing.

One of the very first things that this government did and that I find extremely disturbing, and it makes me and many people that I've spoken to know that this government isn't trustworthy, is that they immediately, in 2019, closed the office of the Seniors Advocate. They said at the time that that was going to be actually rolled into the Health Advocate office and that seniors would be supported through that office, which sadly, Madam Speaker, was completely untrue. That did not happen. You know, I ask at each estimates, I've asked the minister many times in this House: can we see the annual report of the Health Advocate? No report has been created or published, so none of us can see it. We don't know what she's doing. Certainly, seniors tell me that they have no access to her, that there aren't any supports for them. Yet that's clearly what the minister said, that this advocate would be rolled into the Health Advocate and that certainly they would be supported. I guess this question of trust is so key, because with this kind of legislation we are needing the government to be trustworthy.

You know, just even continuing on with this issue of the Seniors Advocate, sadly, the Health Advocate did leave her post shortly after the UCP became government, and instead of having a public competition for that position, the new Health Advocate was simply appointed by the Minister of Health. It's Janice Harrington. She is the former executive director of the Conservative Party and really has no expertise at all in this area. Again, this is another significant trust issue for this government. That's why this legislation could be problematic, Madam Speaker. We do need to rely on the assessment of the government and make sure that they are making decisions in the best interests of Albertans. I think that the examples that I've shown, where there have been questions and concerns, do demonstrate that that is really a concern and a valid concern. Certainly, I've heard from many Albertans about that.

I mean, I do support this type of regulatory sandbox, but there are about four key risks that are important for us to look at in this legislation. Government competency is one. There's a risk that Treasury Board and Finance might not have the expertise to properly regulate a new product idea because it lacks the expertise. So how will that be mitigated? This is just something that the government should look at to make sure that the legislation does support the government to be competent in these areas.

4:20

As I've already talked about, another risk is just the trust in the minister and the government. As I said, my example of the Seniors Advocate and the closure of that office and the appointment of a partisan, someone with little expertise in this area, just shows how we can't trust the government to make decisions in the public interest. This legislation gives a lot of power to the minister, and a key risk is that the power will be abused. Again, I just offer those

comments to the government so that we make sure that this legislation is for the betterment of Albertans.

[The Speaker in the chair]

Also, a third key risk is that we have too much trust right now in the financial institutions. You know, this is a riskier venture that is being presented. Will Albertans fully understand that? Making sure that they do: again, this is incumbent on the government, to make sure that Albertans are protected and that they're not naive to these risks. So again I just counsel the government to make sure that Albertans know the risks involved in going into this sandbox.

The fourth one is sufficient public disclosure. It would be incumbent on the government to ensure that any company in the sandbox and offering new services or products alerts the public that they're dealing with something novel and potentially risky. Again, this is another sort of red flag that the government needs to really make sure that Albertans know about and can be supported to make the right level of risk for themselves. We don't want them to get themselves into some hot water that they can't get out of. We want this, obviously, to be value-added.

The legislation itself is, you know, creative. It's something that our government began, and we do not stand in opposition to that. But there are so many red flags, so many risks that Albertans could be exposed to that they may not understand about it, so it's really incumbent on the government to make sure that Albertans understand that.

With that, Mr. Speaker, I'll take my seat.

**The Speaker:** Hon. members, are there others wishing to join the debate? The hon. Member for Edmonton-Beverly-Clareview.

**Mr. Bilous:** Thank you very much, Mr. Speaker. It's my pleasure to rise and speak to Bill 13, the Financial Innovation Act. I've got, as probably no surprise to anyone in the Chamber, quite a few comments to make about this proposed bill.

I'll start off at the onset. I believe I actually told this to the Minister of Finance directly. Again, as I have stated over my time in this place, I have no problems giving credit where credit is due, and I've said to the Finance minister that I'm behind the spirit of this bill in what we're trying to do here in Alberta. I know the government has often talked about Alberta as an incredibly innovative province, which we are, full of incredible entrepreneurs. However, their actions haven't always followed on those words, where we've seen a number of initiatives that were supporting Alberta's entrepreneurs and innovators, and under this UCP government they literally yanked the carpet from underneath them.

Now, in this bill, Mr. Speaker, I believe Alberta will be the first jurisdiction to set up this type of regulatory framework or, really, to establish an Alberta sandbox, which, of course, everyone is using, which is, you know, an adequate description of what we're doing, essentially putting the many different regulations that govern our securities and financial sector on pause or on hold so that companies can experiment with different products.

Now, as my colleagues have so aptly put it, that's exciting, on the one hand, to give our financial innovators – of course, Mr. Speaker, you know that the financial sector in Alberta employs more than 60,000 Albertans. It is a very large sector when we look at our economy as a whole. We also have some institutions to be incredibly proud of, from the fact that Alberta is the sole province that has a Crown corporation as a lender and bank, ATB. We have a number of incredible credit unions and other financial institutions. I don't mean to leave anybody out, so, you know, I'll put them all into that category. Many of them have offices here in Alberta. Some of them have head offices here in Alberta.

You know, I think this is and falls under a bold new initiative, but the concerns my colleagues have raised I think are really valid, and the Chamber ought to take some time to hear the words of the opposition as far as concerns that my colleagues have raised and a number that I will raise. Again, Mr. Speaker, every member was elected to this Chamber by Albertans to do a job, and our job is to hold the government to account and to offer solutions and amendments to legislation to try to strengthen it.

You know, upon reading this bill, I don't know if the Finance minister wrote this hastily or if it was intentional in that there is quite a broad swath of exemptions that are written into this bill and that are framed as: the minister will decide. Now, I appreciate that the government probably didn't want to make this bill overly prescriptive.

Mr. Speaker, for the handful of Albertans that are very interested in legislation that's being debated in this Chamber, there are going to be a number of references I'm going to make to a bill that I introduced a couple of weeks ago called the Technology Innovation and Alberta Venture Fund Act, which has some similarities to this bill. In fact, members of this Chamber in committee raised a number of concerns with my bill, that are written in this bill that the government has now tabled. So, you know, if people are thinking, "Well, this is a little ironic," yeah, they should be.

I know that my colleague the Member for Edmonton-Riverview spoke about some of the risks. Again, I appreciate that in order to create a sandbox and to provide companies with the ability to innovate, the current Securities Commission or Securities Act and a number of other acts, including the financial services act, would need to be amended. If we're talking about creating an innovative space, the easiest mechanism is to put those on pause. I don't disagree with that, Mr. Speaker, because you don't know what you don't know, so companies or the government won't know which acts to amend and how to amend them to allow for new innovative products because those products haven't been developed yet. You know, I appreciate that.

A concern that was raised by my colleagues, that I share, is: how do we ensure that consumers will be protected? This was a very concern that government members raised when asking me about my bill. How do we mitigate risk? How do we ensure that Albertans aren't going to be put into a position that could place either their savings or investment dollars at risk? I would love to hear from the Minister of Finance on: what are those protections in this bill? You know, as the members of that committee know, those decisions to participate in a venture fund are, first of all, the decision of individual Albertans. There are no government dollars being invested or at risk. But there was and is in Bill 203 an educational component. There is part of the bill that mandates that the government educates Albertans on the inherent risks involved with investing in that type of venture fund. I don't see that oversight or protection in this bill.

4:30

Mr. Speaker, I don't think Albertans, rightly, trust this current government when they say: trust us. I mean, first of all, I don't think Albertans trust any government that says, "Trust us," but the list of examples or the list of times this government has said, "Trust us" and then done the opposite is growing. It's quite incredible.

This government said: trust us on income taxes. We now know that Albertans are losing a billion dollars on bracket creep. The irony is that the Premier not 20 years ago railed against the federal government for bracket creep, yet somehow now it's okay. There is a word for that. I won't use that in this Chamber, but when a person does the opposite of what they're calling on past governments to do, you know, it's a clear indication that their words and actions are incongruent. That's probably the kindest way that I can frame that. There's the first example.

The second example, which my colleagues have been talking about today – and every Albertan has felt this, myself included – is the spike in premiums on car insurance while the industry has made out with a billion dollars more. The part that really caught my attention, Mr. Speaker, when my colleagues were raising this point today: this wasn't that they're making out with a billion-dollar profit – companies need to be profitable to survive; we want companies to be profitable – but a billion dollars more profit than what they were already making at a time when the majority of Albertans were working from home. For a government that says, "We're looking out for Albertans and consumers," no, you're not. The proof is in, well, these many examples. I'm going to give more. That example on the auto insurance industry is baffling to many Albertans because our rates spiked.

We have another example where this government was about to allow companies to strip-mine the Rockies. Again, Albertans stood up and pushed back on this government to say: oh, no; don't you dare. Albertans value and love our terrain, our backyard, our wilderness, you know, the majesty of the Rocky Mountains. We have millions of tourists who come every year just to enjoy them. This government was about to sell them off to the highest bidder.

The irony in that is that this government thinks: yeah, we're pro business. Well, you know what? Every tech company that has come to Alberta in the last five years: none of them that I've spoken with have ever mentioned corporate taxes. None. None have mentioned the tax rate. You know why? Because Alberta already had the most competitive corporate tax rate in Canada before the UCP came in. With the carbon tax – I don't know if members know this, but Albertans paid \$7 billion less in taxes with the carbon tax than the next lowest tax jurisdiction, which is Saskatchewan. You know why? Because we don't have a PST, we don't have health care premiums, and we don't have a payroll tax.

So why did these companies come to Alberta? The top two reasons: first one, talent – again, the irony is that you have a government that is blowing up our postsecondary institutions, gutting them by hundreds of millions of dollars – and number two, they came for quality of life. What does that mean? Why do companies often choose southern Alberta and the region of Calgary? Because of its close proximity to the Rocky Mountains and the quality of life that many people are attracted to the city of Calgary for. Strip-mining the Rockies would probably be a deterrent to other companies coming and, in fact, even those staying here, yet this current government said: no, no; trust us. Actions speak louder than words, Mr. Speaker.

I'll jump back to this bill. I will wrap up my comments to say that the bill does enable companies to be innovative and creative, which is what we want and what I support, but there are questions around ensuring that Albertans are protected, that we're protecting privacy. I know in this bill there's an exemption from PIPA, from the privacy of Albertans, which causes me some concern. I'd love to hear from the minister as to why, you know, the applications of PIPA had to be suspended in the legislation. I appreciate it probably couldn't be in regulation.

I'd like to know who and which companies the minister consulted with from industry. Again, I think it's great that there are a number of companies. I mean, I'm guessing that ATB was one of them, to be honest, just from knowing some of their former executives and the many innovative products that they have put forward, but I'm curious to know who else the government has consulted with.

I look forward, Mr. Speaker, to a robust debate in Committee of the Whole, and I look forward to seeing the outcome of this bill.

With that, Mr. Speaker, I move that we adjourn debate.

[Motion to adjourn debate carried]

### Bill 11 Continuing Care Act

[Debate adjourned March 30: Mr. Nielsen speaking]

**The Speaker:** The hon. Member for Edmonton-Decore has approximately five minutes remaining should he choose to use them.

Are there others? The hon. Member for Edmonton-Riverview.

**Ms Sigurdson:** Well, thank you very much, Mr. Speaker. It's my pleasure to join debate on Bill 11, the Continuing Care Act. You know, we've been through a very, very difficult time these last few years. We know that over 1,600 residents of continuing care have died in our province. That is a significant tragedy, and my heart goes out to the loved ones, friends, and family of those who lost their lives during the pandemic. It is also something that's very disturbing.

I believe some of the reason that this bill was created is that we had the largest outbreak in facilities across Canada. We had the most outbreaks in Alberta. So there's something wrong – there's something wrong, Mr. Speaker – in the system that we have here in Alberta in that so many vulnerable residents of continuing care lost their lives during the pandemic. Sadly, so many of these were preventable deaths. These were preventable deaths if there had been measures put into place earlier, if our system had been different, if we were able to have more value and support for residents of continuing care. I'm not sure how many, but I would say that that number of over 1,600 seniors would be considerably lower. Certainly, one of the major reasons, I think, that many people have identified – and this isn't, like, new information; this is information that we've had even before the pandemic – is that there are issues with staffing in continuing care, that there's insufficient staff.

4:40

Often the staff are – we call them precarious because oftentimes they're women. There are low wages. They're oftentimes newcomers to our country, and oftentimes they don't have a full-time job. They have to cobble together a job. They might not work at only one continuing care facility, but they work at maybe two or three, or maybe they also work in the fast food industry plus their part-time job with no benefits. No benefits. These are the people who are supposed to during COVID, you know, do the gargantuan task of so much extra care and responsibilities in terms of supporting residents of continuing care. Guess what happened. They didn't have the support they needed because of the precarious nature of their employment working at either many different facilities or in other low-wage jobs. We know that the virus, COVID-19, spread like wildfire amongst very vulnerable residents.

This, you know, staffing issue predates COVID, but COVID, of course, shone the light so, so brightly on the issues in continuing care. Very sadly, we have these deadly consequences of over 1,600 people dying in continuing care. It didn't have to be this way, Mr. Speaker, but because of, I'd say, the private, for-profit model of a lot of continuing care facilities this is what happened. They hire precarious workers who get paid low wages, they give them no benefits, and it's all to increase the profit for their shareholders.

You know, there's a significant example of that. AgeCare has several facilities in Alberta. Four of them in Calgary were sold back in 2020 to a big financial company called Axium. Its purpose is wealth generation for its shareholders. It doesn't care about seniors' care. It doesn't care about that at all. It cares about making money for its shareholders. Four of these properties of AgeCare were sold to Axium. Guess what now is happening. Those workers, those precarious workers already, are even being tasked with more responsibilities, with more pressure on them,

less support because, of course, we have to make sure that – the bottom line is that they are spending as little as possible so those profits for their shareholders can be as high as they can. So it's not about seniors' care. It's about wealth generation, and that's why this whole financialization of the continuing care sector doesn't work.

We know from, you know, research report after research report that the best outcomes are in public facilities, the next best are in nonprofits, and the worst outcomes are in private facilities. This legislation that's before us today, Bill 11, was coming out of the facility-based continuing care review looking at: what can we do to improve the care of seniors, and what can we do to make the facilities run better? Hopefully, it's all in the public good and that this is why Bill 11 came forward. This is pretty serious stuff that I've just shared with you and very tragic stuff, too. As I said, so many of these deaths were preventable.

Sadly, Bill 11 kind of is missing an action. It's not making any kind of big changes regarding staffing, which is the key issue. I have heard from so many Albertans who have reached out to me just, you know, broken hearted and upset about the lack of care their loved one is receiving or indeed that their loved one has passed on because they had gotten COVID. This bill before us today really is just an administrative bill. It's kind of a housekeeping bill. It's bringing all sorts of legislation together that were in disparate parts of legislation. I mean, that's not a bad thing, but that's not dealing with the key issue, which, of course, as I've identified, is staffing. The thing is that when I was part of the technical briefing for this, we asked lots of questions about staffing. We talked about hours of care, where all the – what's the information for this? "Well, it's in regulations. It's in regulations. Oh, those aren't created yet. This will all come in time." They're talking about spring of 2023.

I mean, you know, I think, if anything, the COVID-19 pandemic has taught us about the urgency of these issues, not to push it away again to 2023. These need to be dealt with now, and this bill, sadly, is not doing that. They are again delaying. So it's really a bill that is kind of empty. It is not doing the fundamental things that it needs to, and it is a significant tragedy that the government doesn't see this as important enough, that they haven't seen enough of what is going on to realize the urgency of this, the importance of this, that there are still vulnerable Albertans that need significant support and that we do need, for example, the staffing issues to be dealt with.

You know, if we go back to the early part of the COVID-19 pandemic, the government was reticent to get too involved. They kind of dragged their heels about doing anything that would really make a difference. Eventually, after we in the Official Opposition pushed and yelled and screamed at them and wanted them to make sure that workers were just in one site because we knew that that was making COVID-19 spread like wildfire – the residents are vulnerable people, and we know that they're the most likely to die from that. Sadly, the government moved very slowly on this one-work-site order from the chief medical officer of health, and then when it was put in, there were so many exemptions to it that it was almost like it was useless, because this employer needed this exemption, and that employer needed that one. It wasn't about the best interests of the residents. This government sort of did too little too late, and sadly they are continuing with that behaviour in Bill 11, without really making substantive changes and showing us what's important.

I just will say once again that staffing is a key issue, and certainly they heard that loud and clear in the facility-based continuing care review. In fact, they said that that review said that we should be hiring 6,000 – 6,000 – additional workers, because there are, you know, obviously, not enough people working in that sector to support them. How do you attract people to that? Well, of course, you give them jobs that are full-time, that have benefits, that aren't

the lowest wages, and you have reasonable expectations of them so that they're not having responsibilities that are beyond their ability to fulfill on.

I've certainly heard that when I've spoken with health care aides, where they're given such a small amount of time to do something that really takes quite a bit of time, you know, whether it be feeding somebody, bathing somebody. Of course, relationships are so crucial to the care of residents of continuing care. The health care aides, the staff need to have time to connect with people, but if they're always being told, "Okay; you've got five more people you have to feed; you have to get going over there" and sort of really unrealistic expectations in terms of what they need to do – again, I just want to remind people that these workers are precarious workers. They're maybe newcomers to Canada. They aren't feeling – they may not understand some aspects of it. They're not getting the support they need. They're stressed in their own lives, perhaps, because they have to work these multiple part-time jobs with no benefits. They're concerned themselves because the pandemic is on, and will they be bringing it home to their family? So sometimes they're scared to go into work. What supports can the government give these workers?

4:50

Certainly, we were hoping Bill 11 was going to actually give us some answers to those questions, but it doesn't. As I said, it's empty legislation. It's not, you know, talking about full-time workers. It's not talking about making sure that they have good working conditions. It's not talking about any of that. Certainly, they're suggesting it's going to come in the regulations, but, I mean, it really needs to be in the legislation.

We know that certainly the facility-based continuing care report, like, besides saying, you know, that we need 6,000 more staff, which is a significant increase, and the government really needs to work with postsecondary institutions to make sure that people are being supported to go into that work and then, again, that those workers are supported when they're in that sector, so improving working conditions, increasing – also, another thing is the amount of home care that's being provided, and another key issue is just the minimum hours of service. Certainly, it's well understood that 4.1 hours of service to each resident is needed.

Again, there's nothing in this bill about any of that. It's kind of an empty bill, housekeeping, so it's very tragic the government has decided not to deal with this very important issue. I shake my head at knowing what would make them step up. You know, over 1,600 Albertans have died in continuing care, and there needs to be fundamental change. Sadly, Mr. Speaker, that is not in this bill, and certainly that is why I will not be supporting the bill. I would encourage all members of the Legislature to not support it, because we know that so much more needs to be done, and I think it starts with staffing regarding the people in continuing care.

Thank you.

**The Speaker:** Hon. members, are there others who wish to join in the debate? The hon. Member for Edmonton-Ellerslie has caught my eye.

**Member Loyola:** Thank you very much, Mr. Speaker. When it comes to Bill 11, the Continuing Care Act, analysis, we see before us, as was very well explained by the Member for Edmonton-Riverview, a piece of legislation that really just addresses administrative issues as they relate to continuing care, which is for us a very – well, how can I put it? It's just heartbreaking given the reality that we faced over the last two years here in the province of Alberta with the fact that more than 1,600

people who are continuing care residents actually passed away because of COVID.

We were really hoping that the government was going to be able to address some of the shortfalls that are currently being experienced in continuing care. Of course, the Member for Edmonton-Riverview described those in great detail, and I have to say that I confirm, because I've heard it myself from especially people that are new Canadians, that work in this field, and of which are from many different, you know, ethnic backgrounds. They have complained about the fact that in this particular industry there just doesn't seem to be the attention required to make sure that people's health is first and foremost when it comes to the care of the residents of these continuing care facilities.

It's shocking, to be quite honest. It's shocking the stories that you hear from families, for example, of how they've gone to check in on a family member that's in continuing care and they see that they're not getting the appropriate care at all. We've heard stories of, because of the fact that those who are actually working in the field are so hard pressed, like, there is not enough staff to cover all of the residents in a particular continuing care facility. So, yes, you know, it's been unfortunate. We hear stories of people not getting the appropriate amount of care and dedication, and sometimes they're left for an entire day to sit in their own stool. This is not by any means dignified at all. For me, I find it unfathomable that here we have an opportunity to actually address these particular issues when it comes to the industry, specifically about issues about staffing, yet none of that is presented here before us in this particular bill.

We feel like the UCP is absolutely not taking any action. In fact, instead of making things better, they're creating more chaos in the system. That goes to the health care system as a whole, Mr. Speaker. Rather than improving health care here in the province of Alberta, what we've actually seen this UCP government do is dismantle it, reduce the quality of care, and throw the whole health care system into chaos. We heard it right from the minister's mouth today during question period. That is, of course, the fact that they have a different approach to health care, so much so that they had to fire Verna Yiu because she was not going to put herself at the access of this government to actually move in the direction that they want to move. Therefore, they had to go and find somebody else that was going to do their bidding.

Of course, Albertans know that what's really on the mind of this government is to privatize, privatize the entire health care system, and what we see in the continuing care industry – we can only ask ourselves: okay; is this more of the same that they're going to move, that they're going to create in the health care system here in the province of Alberta, where they're going to drastically decrease the quality of care for people here in the province? The UCP has proven that they're incapable of managing this complex health care system and putting the needs of Albertans first. This is what we are actively seeing from this government.

This bill does not even fulfill the UCP's own promise from a year ago to increase home care for the amount of hours of care that residents would receive and, of course, increase the proportion of full-time staff. This was a promise made by this government just one year ago, that they were actually going to move forward on all these three aspects when it comes to continuing care, but of course we see nothing from this government on that in this particular bill.

The bill consolidates many pieces of legislation and associated regulations but fails to make substantive and meaningful changes. All the substantive changes that will come through regulation, which the UCP are saying that they expect in the spring of – they say that they are going to come in 2023. Perhaps the minister could shed some light on that.

5:00

Waiting for this government, for us just to trust them that they're going to deal with these issues, of course, is way too big a risk for the residents of these continuing care facilities, for the people that work in them. Of course, already we've demonstrated a number of times, Mr. Speaker, that Albertans feel that they just cannot trust this government, and here we see more of the same. They know what the problem is. They've even said that they're going to address it, yet here before us we have a piece of legislation where they're not doing anything to commit to the promise, that they made a year ago, that they were actually going to address when it comes to continuing care.

Of course, this is all part and parcel of the fact that, as I said before, they fired the CEO of Alberta Health Services to move on their agenda to privatize health care here in the province of Alberta. I think that's one of the biggest reasons why Albertans are starting to get very worried about this government. We'll see, with the application of this proposed piece of legislation and others related to it from this particular minister, that Albertans are going to completely lose trust. Albertans happen to feel very attached and associated to the fact that here in the province of Alberta and across the Canadian jurisdiction they actually identify with universal health care.

I see that the minister would like to say some words, so I'll give way.

**Mr. Copping:** I thank the hon. member for accepting my comments. Mr. Speaker, I'd like to talk briefly – how much time do I have? One minute. Good Lord. In one moment I just want to make one comment. I appreciate that the member opposite, raising issues in regard to this proposed legislation, does not have details in regard to hours, does not have details in regard to staffing. I just wanted to point out to the hon. member that the current legislation doesn't have details in regard to hours, doesn't have details in regard to staffing. That's in the regulation. Those are in the policies. Our intent is actually to develop those over the coming months and work with the industry. More importantly, I'd ask the hon. member to look to the industry, which is, you know, private, not-for-profit, and public, who is supportive of our framework. This is the first step, and we are committed to be actually fixing this but recognize that the other items that he's looking for are in policies and regulation now.

**Member Loyola:** Thank you, Mr. Speaker, and thank you to the minister. Of course, the issue that we have before us, Minister, is the fact that you yourself, this cabinet have identified that there are certain problems with the continuing care industry. I highlighted those, and I'll go through them again just to refresh your memory. Of course, I don't want to make a comment about where the minister was when I said it before, so I'll just review them.

Those were – and the promise made a year ago by your government and yourself, Minister, through the chair, of course, is the fact that there needs to be an increase in home care, the amount of hours of care that residents would receive, and then increase the proportion of full-time staff. This was a promise that was made by your government, through you, Mr. Speaker, to the minister, and it's something that drastically needs to be addressed. That's why we're, on this side of the House, asking ourselves: you made the promise a year ago that you were going to address it, yet here we have ample opportunity for you to actually do that through this particular bill, and we're not seeing it happen, right? Really, we would like to see and hear from the minister about how this is going to be addressed. This is the primary concern. As was well stated by

the Member for Edmonton-Riverview, the conditions of these continuing care facilities are the primary concern of Albertans.

Mr. Speaker, I see that the minister would like to interject, so I will give way.

**Mr. Copping:** Well, thank you again to the hon. member. I just want to be able to respond to his question in terms of increase in home care and addressing the staffing issue. We recognize that. This was identified through the FBCC, and we will respond to that.

What this act does: it provides the framework to be able to address it, putting all the pieces together. We'll need to address it in regulation. We'll need to address it in policy. And the reason why that's important, Mr. Speaker, is that locking in a certain item in legislation doesn't allow for us to be more flexible down the road, because things will change down the road. We know that. Today it already is in policy. It already is in regulation. That's where we propose to put that and then look at different ways that we can supply that, providing flexibility not only for not-for-profits, for private care operators, for public operators. We have all of them, and they're all very supportive of this. So I'd ask the hon. member: you know, when doing the assessment of the act, look at what it is, which is a framework. This is a framework to allow us to actually make the changes. The changes will go in regulation and in policies, and that's the appropriate place for them.

**Member Loyola:** I appreciate that it's a framework. Of course, we've heard from a number of advocates, for example, Mr. Speaker, on why a ratio couldn't be established in legislation, because a ratio would be flexible. It would make sure that a certain amount of people are getting care, and then the home-care facilities would have to hire staff in order to meet that particular ratio, right? Now, advocates have asked for this. I'm sure that you've heard it. Through you, Mr. Speaker, to the minister, I'm sure that you've heard advocates ask for this particular approach when it comes to the care of their loved ones. Of course, people who represent workers in that particular industry as well have advocated for such ratios.

Now, of course, what this government decides to do with that information – and, you know, I've debated at length in this House. With all due respect, in my humblest opinion – and I say it to the members across the way – often what we see in legislation is them responding to the people that actually agree with their own ideology. And what this is, what this debate is really about, is moving Alberta down the road on a more privatized approach to health care here in the province of Alberta. That's what we see, and that's what our concern is.

Before the hon. minister actually got up to interject the first time, I was actually speaking about that and how Albertans identify specifically with universal health care and the fact that health care is a human right – right? – established in the Charter, is internationally recognized. For us to move in the opposite direction – now, I'm talking about quality of health care. This is the primary concern of Albertans. Albertans want to maintain a universal health care approach, but they do want it to improve. Of course, we all want it to improve. We all want to see the quality of health care being provided in our hospitals across the province improve and for people to get the care that they need when they need it and not have to pay for it, right? This is what this debate is really about.

When previous Conservative governments decided to move continuing care further down the path of privatization by allowing, you know, private companies to actually come in – again, as I was debating earlier this afternoon, Mr. Speaker, we constantly get from Conservatives, and this government is no exception, that they said: well, if you introduce privatization, it could bring the price down.

5:10

Now, I'm telling you that I've heard from so many people who have loved ones in continuing care, and they just say that the prices for care are just astronomical – astronomical – like, people having to pay \$6,000, \$7,000, \$8,000 a month for care of their loved one. Now, wrap your head around that. Wrap your head around a \$7,000 to \$8,000 bill. You know, there are some people who just can't afford that. Again, Mr. Speaker, I go back to the whole supply and demand, the curve of supply of demand. It's going to price certain people out of the market. What's going to happen to those people? Will those people end up having to take care of their loved one at home? They have a full-time job. Some of them go to a part-time job just so that they can take care of somebody at home, but these are real pressures on families all across Alberta.

This is what Albertans want this government to address. Rather than actually provide fixes or opportunities for actually lowering the price of continuing care or coming up with options for Albertans, this government is actually making the situation all that much worse. Again, we don't see that by introducing privatization – especially when it comes to continuing care, the privatization isn't driving the cost down.

**The Speaker:** Hon. members, are there others? The Member for Edmonton-Beverly-Clareview has risen.

**Mr. Bilous:** Thank you very much, Mr. Speaker. It's my pleasure to join in the debate on Bill 11, the Continuing Care Act, analysis. You know, I've been listening intently and appreciate comments from my colleagues on this bill, and I also appreciate the minister engaged in this dialogue, recognizing that often, due to scheduling, ministers aren't able to be present for all parts of a bill in bill debate, so that's wonderful.

You know, my comments on this bill are that – and I appreciate that it's a framework, as the minister recently articulated – for me, I think this bill misses an incredible opportunity to address a system that is woefully inadequate. Now, that's not a comment against the minister. I think the province has had a shortage of beds for many years. In fact, when I was first elected to this Chamber, I remember speaking back then, in 2012, to the lack of number of beds.

[Mrs. Frey in the chair]

You know, that's been exacerbated, Madam Speaker, by, of course, the number of baby boomers who are retiring and the first batch of baby boomers moving through this system, needing continuing care or needing care. I know that under our government we created 2,000 new beds, and that's a great start, but once again we're far from being completed. I know that in my riding in northeast Edmonton of Beverly-Clareview there is a shortage of beds. We often hear really sad stories of couples who've been married for many, many years. Each of them needs a different level of care or has different needs, and our system often cannot accommodate two people with two very differing needs. Now, I know that there are some operators and builders that have built some incredible spaces.

I can tell you a story. I mean, I sat down with Greg Christenson many years ago to talk about a proposed facility in Beverly that, sadly, never ended up moving forward because they couldn't get enough seniors to make a down payment to commit to the project for it then to be viable for them to build. But the aspect that I really liked about it was giving seniors – it was a four-part facility. The first part was going to be independent living. Then there was supportive living. Then there was – I can't think of the term – basically full care, and then there was also an Alzheimer's unit. The four buildings were going to be connected so that a person in the

middle of winter or on an afternoon like today in Edmonton – and I've heard Calgary has similar weather – wouldn't have to go outside to move from one building to the next. Unfortunately, that facility never ended up getting built, which is really too bad. I know many of the seniors that I represent in Beverly were excited about the prospect of having more choices. Now, again, a new facility would have helped build.

I think some of the challenges with, and where this bill could have addressed a number of issues – and I'll appreciate that, likely, the minister at some point will jump up and talk about how some of the concerns that I'm going to raise will be dealt with in regulation. Now, Madam Speaker, the issue I have with regulations is the same issue that the members opposite, when they were opposition, had when we were government, which is, of course, that regulations are done by cabinet behind closed doors. There is no public debate. There is no public oversight or accountability, and those decisions can be changed. Regulations can be expedient. I agree on that point, but, you know, my colleague the Member for Edmonton-Riverview brought up a number of issues that our current system faces. Enshrining it in legislation would ensure that it cannot just be quickly dealt with or quickly changed, but I would say to members of this Assembly that forcing a future government to bring through legislation to make certain changes is also not a bad thing because it does provide that extra oversight.

I know one issue is the number of hours that are required for proper care. Madam Speaker, you know, we've heard, sadly, the challenges and some horrendous circumstances that many seniors have had to live through largely due to a lack of adequate care. Now, I want to couch that comment by saying that there are some incredible service providers that do take care of their seniors and don't refer to them as clients, you know, that ensure that they are well looked after. Again, I'm not trying to paint the whole industry, but we've also heard of some really awful examples of seniors being left in their own feces for hours if not days of neglect, of poor treatment. We want to ensure that our seniors are well looked after. I mean, these are the very Albertans who helped build this great province, and they not only deserve to be treated with respect, but they absolutely should live in dignity and not be put through either mistreatment or neglect.

You know, expanding the ability to provide greater care is something that I would have liked to have seen in this current legislation. I don't think it's satisfactory to have that put into regulations. [interjection] I'll give way to the minister in a second; I just want to finish this thought. So here's an opportunity to ensure that minimum standards, minimum hours of care are enshrined in legislation so that they can't just be changed in the dead of night and that there is stronger oversight and protection for our seniors.

At this point I'll give way to the minister.

5:20

**Mr. Copping:** I want to thank the Member for Edmonton-Beverly-Clareview for his comments. I just want to touch on a couple of items. You know, I fully appreciate the lack of the number of beds. Part of that's not addressed through the legislation; it's actually addressed through the funding. We put funding in, and then we have 1,500 additional beds that are coming online this year. We have also another \$200 million for beds over the next three years.

[The Speaker in the chair]

I can comment – and this is one example. You made a comment, you know, that the system is not able to accommodate two different needs and, actually, the model of being able to have people go from SL 3 to SL 4, SL 4 with dementia, full continuing care, and then assisted living. The one thing that this does solve is that by putting all the legislation into one book – like, right now, because it's in

different legislation, if you want to go from an SL 4 to continuing care, you actually have to move rooms in the same facility according to the rules. That's crazy, and we need to change that. So this does that. I agree full heartedly that this doesn't address all the issues, but quite frankly I would argue later about regulations.

**Mr. Bilous:** Thank you, Minister, for your comments. No. You know what? To respond to your comment: having, you know, multiple pieces of legislation in one act I do agree with. I think that does make sense, to be able to do that. I'll take your word, through you, Mr. Speaker, to the minister, that if a person did transition from – and I'm using a layperson's terms as opposed to the SL 2, 3, and 4 – an independent to a more dependent or supportive housing or even to where they need even further supports if they have dementia or memory issues for memory care, they don't physically need to either change rooms or whichever. So on that point I am supportive.

Again, I think I had a note written down here that addressed another concern that I have, which, of course, I'm not going to be able to find as quickly as I would like, Mr. Speaker. Oh. Yes. It was comments about – so there was a continuing care review that was done. It was made public last year that there are a number of recommendations that were made. Again, I mean, maybe this legislation isn't necessarily the place for allocating dollars, but I know that the report had projected that a shift to more continuing care done through home care could result in hundreds of millions in savings.

Now, I'm a big fan, Mr. Speaker, of giving seniors the option where, if they want to stay in their home, they can as long as possible. My parents just sold their home a couple of weeks ago that they had lived in for 43 years and have moved to a seniors' living complex. I know that they stayed in their home as long as they could, and I know that many seniors would live all of their days in their home if they could, so, you know, for lack of a better term, beefing up or providing more support so that more seniors can have that choice I think is a positive thing.

But one of the things that the report, I believe, touched on was not only the savings, but if those savings of about \$450 million could get moved over to increase the number of hours that seniors get per day in care up to, I think – increasing direct hours of care in long-term care facilities to four and a half hours. Now, I don't have the number with me of what it is currently, but I know that reports that my colleague the Member for Edmonton-Riverview has cited indicate that, you know, a minimum of hours of care is about 4.1 per senior to ensure that they have adequate care.

You know, I think it's safe to say that every member in this Chamber wants to ensure that our seniors – our parents, our grandparents – are well looked after, and when we hear of these stories where they're not, it strikes a chord with all of us because that is someone's parent or grandparent.

[The Deputy Speaker in the chair]

You know, I would argue that more can be done, and I appreciate that the minister in his previous response had indicated that the government is going to go out and consult now on this, but I would question the minister on: do we not already have this data? Do we not already have the information on what is required? Really, where we're at today, is government committing not only the dollars – I appreciate that the minister, I believe, had said \$200 million over the next few years to build more beds and that the current government has built 1,500 beds. I applaud the government for doing that. Again, we know that we have a shortage, and we're trying to play catch-up from, quite frankly, decades of inadequate investment in building new facilities.

Again, in Beverly, in my riding, there are a couple of facilities that are public – so they're for low-income seniors – that are in dire need of new dollars to at least either refurbish or refresh. I mean, they haven't had substantial investment since they were built, and I believe that they were built many, many years ago. So there is a dire need, Madam Speaker, but part of the challenge that I have with this bill is that I think we're missing out on some opportunities where, again, I believe that there are a number of industry reports on best practices and what we could and should be doing.

Now, you know, I was speaking with my colleague about what is the number one . . . [interjection] I was going to talk about the number one recommendation that facilities are making, and I will do that after I give way to the minister.

**Mr. Copping:** Thanks again for giving way and allowing me to provide comment. Two comments. One is on earlier talk about regulation first. I fully appreciate that if it's in the legislation, it's harder to change, but that's also part of the challenge, because as things evolve over time and the needs – and in this House we agree that we actually need to serve the needs of our seniors and that they're going to change over time. Having that in regulation allows us to be able to do that and be more effective, and then by doing consultation with, quite frankly, the industry – those are the people who actually have to deliver the services – we can actually provide more flexibility so we can get better service and, quite frankly, manage the cost so that we can reinvest this back into continuing care, and we're already putting more money into it.

I fully appreciate that the home-care shift is something necessary, and I'd like to point back to the Continuing Care Act, which includes home care as part of this so we can be seamless from home care to assisted living to continuing care as required. This is just a first step. I appreciate, you know, that more work needs to be done. This is the first step that gets it all in one place so that we can actually go to the regulation and then move forward.

Thank you.

**Mr. Bilous:** Yeah. Thank you, through you, Madam Speaker, to the minister for your comments. I appreciate that there will be changing needs over time, and I acknowledge that. I guess where I disagree is that legislation can also be updated and refreshed from time to time. In fact, I believe it was this UCP government that introduced a bill in the spring, ended up getting it wrong – you know, we might have said that – and then introduced amendments, like, brought back that legislation in the fall sitting. So in the same calendar year this current government brought the same legislation to the Legislature twice.

What I'm trying to showcase here, Madam Speaker, is that there's nothing stopping this government or any future government from bringing legislation through the Chamber as often as they wish. The difference between regulations and legislation is that legislation is more time consuming, but it also enables and allows all members and the public to weigh in, to peer into the conversation and to involve themselves through their MLAs and their representatives on that legislation. So, you know, I appreciate that some things are better left to regulation, but when it comes to the care of our parents and grandparents, I'd rather see it in legislation.

5:30

I'm not even sure how much time I have left, Madam Speaker, but another point that my colleague had made was about the fact that studies have been done – and I will have to dig up said studies because I haven't looked at them myself; I'm listening to colleagues of mine who are much better versed on this topic than I am – that



have shown that nonprofits are able to deliver a higher quality of care.

Now, for me, the difference between – and, obviously, businesses go into business to make a profit. A hundred per cent I'm behind that. But when it comes to taking care of our most vulnerable, those that are not-for-profit will take what would have been a profit, distribute it to their shareholders, and reinvest every single penny back into their facility whereas the for-profit providers have to show their shareholders that there is a profit. Otherwise, nobody would invest in them, and their business would go under.

Now, I appreciate that for-profit facilities would say: well, we're still investing what we need to into the facility, into the care, and it's kind of the cream at the top that is then being taken out.

**The Deputy Speaker:** Any other members to speak to Bill 11? The hon. Member for Edmonton-Rutherford.

**Mr. Feehan:** Thank you, Madam Speaker. I appreciate the opportunity to speak to this bill. You know, this is one of those bills – I've actually had a number of them in this last year or so – where I sort of receive the bill and get kind of excited about the possibility of supporting it. As I've mentioned a number of times in this House, the things I will comment on are not what's in the bill as much as what's not in the bill, because, unfortunately, this government has a bit of a habit of bringing bills in that do pieces of work, often pieces of work that I'd like to support, but have failed to address some of the more substantive issues. I think that's maybe a bit different than some of the others, but with this one I certainly appreciate some aspects, and I really wish there was more in here and look forward to it.

You know, I reflect on the fact that when the current Health minister was previously minister of labour, we had a very reasonable exchange about foreign credentials, and I was promised at the time that more would be coming forward, and it hasn't. Now I'm back in this place where I'm hearing from the minister that more will come forward in time. I'm worried that unless I demand it today, I will never see it. I guess that's why I'm wanting to address sort of what's missing, what I'm concerned about today. It's just my own experience that I can't leave it in the hands of the government, because I'm afraid that it will not come to fruition.

Let me just start by saying that there are certainly things about this bill that the minister has spoken to that I appreciate. I mean, I appreciate the desire to have a single, overarching piece of legislation that helps in a transition from home care right through to the highest level of care. Certainly, if I can support that, I will do that, because that is fundamental in terms of a need for change in the industry, and I've seen that myself. But I'll speak to my own experiences about this in a bit.

I certainly also like the fact that there are increasing fines for when employers are clearly liable for issues, so, you know, another piece – I think that's section 48 – that I appreciate and would love to support. Section 49 creates a provision on vicarious liability for the employer, again another piece that I think is completely appropriate although these last two sections, the fines and section 49 on vicarious liability, are somewhat undermined by the government's previous decision to actually take away the rights of families to sue employers in circumstances that they would normally have had in any other consumer situation in this province. We kind of see a little bit of the giving on the one hand and the taking away on the other, but I support the fact that these pieces are in this legislation. I just wish they'd go back and change the one where they took away residents' rights to sue.

I also appreciate the fact that inspectors, for example, in section 20 can inspect unlicensed facilities and not just licensed facilities. I

really think that we have to make sure that we are trying to capture the full lived experience of people who are elders and who are receiving care and not just some subset of them.

Having said, you know, what it is I appreciate about this bill, I want to take some time to talk a little bit about where my concerns lie. My concerns lie with, I guess, the statement that I seem to have made in this House repeatedly over the last two years, that it's not what you did, that it's what you failed to do, how you haven't gone far enough. Why do we bring in the thin gruel? Now, in this case, it's not a thin piece of legislation – I respect that – but it is probably one of the most substantive areas of concern for any government, health care. Of course, all legislation is going to be quite significant, and I appreciate that there's really some important administrative work happening here in bringing some of these things together, so I just want to be really clear that there are pieces of this I really want to support.

My concern is based on a number of kind of everyday life experiences here, and I'll kind of go through a few of them, depending on how much time I happen to have. One of them is that there seems to be an intent by the government – and it seemed to be supported by the facility-based continuing care review that came out last year and was filed in this House – that we should be moving more toward home care and less and less institutionalized care. Now, as a statement by itself, I certainly support that. In fact, when I was vice-president of Catholic Social Services here in Edmonton, I was on the committee that was looking at that exact same thing around the year 2000. Here we are 22 years later, again, not really having made much progress – not, of course, on this minister or this government for the whole 22 years – but having seen this bill, I was hoping we'd see some of that.

The thing that I'm concerned about in terms of home care is that there needs to be some fairly substantive work done to bring home care up to a level of professional care that doesn't currently exist or hasn't over time. Too often, particularly with Conservative governments, when they talk about home care, what they're actually suggesting is just that, well, people stay home and the family will take care of them, you know, the sort of belief that the family is the centre of these things. I'm not going to argue that. But what happens too often, the same as with other situations like daycare and stuff: if you just simply take the governmental position that we will take this responsibility and send it back to families and then not do anything to enhance the likelihood that the families are going to be successful, it's problematic.

I can see that there is a goal. There is a goal here to actually increase the number of people that are in their homes. Of course, the minister has addressed the fact that the money saved from people being in their homes rather than in long-term care will be reinvested. I've heard numbers of well over \$400 million a year, for example, that could be saved. What I don't see, then, is all of the infrastructure to ensure that sending the situations back to a home-care situation will not result in a decrease in actual care. The people stay at home, but they don't receive the types of care that they need.

I know this government has an Associate Minister of Red Tape Reduction, and I certainly think this is a place that the minister could have been involved. In my work at Catholic Social Services we actually ran a program that had people provide in-home services in people's homes in order to keep them in their homes so that they didn't end up in care. I was responsible for that program when I was there. We had numerous problems with what I would consider to be essentially red tape. From my conversations with some of my peers who I worked with at that time, who are now working in other long-term care settings in the province, some even in my own riding, who I go to see regularly, nothing has changed in those areas. We don't actually have the ability for someone to go into another person's

house and provide the full, rounded sets of services that are necessary to keep them at home.

Now, part of the problem is that there has been a tendency to believe that the home-care providers, when they come into the home, can only provide certain types of medical assistance like giving you your pill, putting on your stockings, those kinds of things. But those are often not the types of things that keep somebody in their home. Certainly, you know, making sure that they take the appropriate medication at the appropriate time every day is appropriate, but sometimes what you need is somebody to turn on the dishwasher.

5:40

If we truly are going to have an expanded home-care service, we need to actually have people who can come in and do substantive work, the type of work that would happen if you were living in a home with family members: the provision of meals, the cleaning up of the residence, the ensuring of the bathing, and so on.

Many of those types of tasks are not covered under current home-care provisions. What happens, then, is that if we move people out of longer term care situations, move them into home care, while we may ensure some basic health coverage such as taking your pills at the appropriate time, we often are not providing the kinds of services that are provided by other people in long-term care settings such as the housekeepers, who make sure that the residence itself is appropriate for the person who is receiving services. That doesn't happen in home-care services. That's just one example. I could certainly spend a long period of time . . . [interjection] I see the minister wanting to interject, and I will certainly give way.

**Mr. Copping:** Thanks, hon. member, for raising some issues and questions. Once again, I fully appreciate that this is a framework act. I'd like to point you to the definitions on page 5, 1(i):

"home and community care" means the prescribed health goods and services and prescribed other goods and services that are provided by a home and community care provider to an eligible individual.

The reason that I point that out is because I fully appreciate that as we do a transformation, we need to support people in their homes. This is a place where they want to be. It's not just about providing health services; it's about a bucket of services that we can provide so that they can stay home.

Quite frankly, as seen in the FBCC, roughly 20 per cent of people who are going into congregate care services don't actually need to be there if we actually supported them at home. This gives us the ability to be able to, again, as we go into our programs and services, do this through regulation and do this through policy as we work through this. But there is certainly more work that needs to be done, so I fully appreciate it. It was identified at FBCC. We also have provided more funding to increase home care in our current budget.

**Mr. Feehan:** I'd like to thank the minister for these comments because it tells me that we agree on the intent to some degree, and I think that that's appropriate. This is one of these bills that I would really like to be able to support because I certainly agree with the statements that the minister has given. What I am left with, however, is this sort of: well, just sit back and trust me that we'll do the things that you're hoping will happen. It's always problematic for the opposition when that happens, because we certainly have seen that that has not been what's happened in the past.

I mean, we've just gone through COVID. We certainly should learn some lessons from that. We know that what happened, after making literally dozens of recommendations, both here in the House and on [albertasfuture.ca](http://albertasfuture.ca), regarding COVID, is that this government really did the very least at the very last minute. It seems to be their way of going

about doing things. The result here, of course, in the province of Alberta is that we had a significant number of people who died during COVID and more proportionately to our population than in other provinces. So the consequences are real, and the fact that the government wants to do the least at the last possible time is something that gives us pause and makes us really worried.

I certainly would love to see the government take on home care and build, in legislation, a much more robust determination to move in the direction that the minister is suggesting that maybe they perhaps might move in. I certainly can see the one line there that says: and other services might be provided. But, of course, none of that is laid out in the legislation as to what those services are and so on. That's the problem, for me, in this case. It's not that I distrust the intent of where we're going with this. Rather, I don't see the action being taken to substantially build a robust infrastructure that will actually provide the services that we wish to see to ensure that people can live in their homes and so that they don't have to stay in long-term care. I would certainly like to see that.

Of course, we know that the biggest issue is actually the employees themselves. This is an area in which we cannot trust the government because they have continuously established a horrible, negative relationship with all health care providers. They've been fighting with doctors for three years, after cancelling their contract. They have been fighting with nurses. They've been asking for 10 per cent rollbacks from other, you know, health care providers such as respiratory therapists. What we see is the government wishing to constantly privatize, and of course they constantly say really negative things about unions, all of whom provide the services in hospitals and in long-term care settings around this province. So we know that they're antagonistic.

As the facility-based continuing care review points out and as many members of this side of the House have pointed out, one of the primary issues in this case is the fact that we do not have full-time workers working where they receive all the benefits of being a full-time worker, which usually comes with unionization, which is why most of us support unions. That is, they do not get contracts that say: we will give you 40 hours of work a week. Instead – and I know this as I was that employer at one time at Catholic Social Services – contracts came in bit by piece. You go to this house, and you provide this one service. You give them their pill, and you leave. The task should take 15 minutes. You get paid for one hour of time because of travel, and you're travelling around. And then you kind of – the workers try to cobble together enough to turn that into a full-day job. That's true in long-term care all over the place. We know that part of the reason why COVID did spread is because so many people were attending multiple facilities on the same day or at the very least the same week, and that is a problem.

I do not see a direction here in this bill that will ensure that we hire on that 6,000 plus full-time care staff that the facility-based continuing care review suggested we needed. I mean, I don't see them making sure that they get competitive wages, competitive wages with what they would earn were they to be working in a facility like a major hospital, like the University of Alberta hospital or any of the other ones in the province. We don't see them getting the pensions and the benefits that would allow them to live full, complete lives and do so by providing good, substantive care to the people in our facilities.

These are the kinds of things that we really need to see some movement on. This is clearly an area we cannot just leave for the government as they have absolutely taken the position that they are antagonistic to the provision of those kinds of services.

**The Deputy Speaker:** Any other members wishing to join the debate? The hon. Member for Lethbridge-West.

**Ms Phillips:** Thanks, Madam Speaker. I'm going to rise to provide a few comments at this second reading stage of Bill 11, the Continuing Care Act. I may get cut off, and that is unfortunate, but I did want to make sure that I provided some comments on this legislation given that 20 per cent of the population in Lethbridge are seniors, in both seats. We have, obviously, a crisis in primary care and family medicine. I have had a number of interactions with people over the last seven years around improvements to Alzheimer's and dementia care, expansion of housing affordability, and accessibility for our seniors population.

There's no question that just the affordable housing stock and how accessible it is in general to older people is something to – in order to, you know, meet those goals of expansion of home care, that we have heard discussed this evening, sometimes there need to be homes that are appropriately affordable and accessible. Of course, there's the home adaptation grants and loans and those sorts of programs. But, in the first instance, sometimes especially lower income folks do need access to that affordability and accessibility. It's been an ongoing priority of the housing authority, for example.

I have also had a number of interactions with constituents around COVID protocols and COVID policies within long-term care and the continuing care sector, particularly in the early days, when Alberta was quite late to the game to have one facility where workers were working in, and some of the very serious concerns that family members brought to me around making sure that we had the appropriate policies in place to limit the spread of the virus and how long it took for Alberta to act on that. I certainly have had constituents talk to me about that and a number of families at that time reach out.

5:50

I have certainly – around the issues related to home care, there is no question that when nurses came up to me in great numbers over the summer, when the government was contemplating the wage rollbacks, a number of them were home-care nurses, and the extent to which they were communicating to me that the system is extremely stressed and teetering on the brink of crisis was something that really struck home to me. This was not just, you know, people communicating small, little tweaks or fixes to the system. The extent to which those nurses do not feel, both RNs and LPNs, that they are able to give the kind of care that is expected and the complexity within long-term care was alarming to me when they described the kinds of challenges that they were facing in order to take care of people.

I'm always very pleased when I hear about people wanting to, you know, fund and resource home care. I worry that the appropriate resources – health care is expensive. It's kind of like democracy, you know? It's the worst system except for all of the others. That is the way that I view, in many cases, public health care. There is no question that it is our largest budgetary disbursement. This is not a matter of opinion; it's a fact. There's no question that some of these additions, fixes, innovations even within public health care are extremely expensive. There is no question about that. The question is: how expensive is it to not do it? The question is, "How expensive is it to contract out to the private sector to skim a profit?" as my colleague the Member for Edmonton-Beverly-Clareview described earlier. The question is: how are we appropriately regulating this? How are we making those investments? How are we undertaking our discussions with various regulated professions and labour groups in a way that properly stewards the public purse but makes sure that resources are there for people?

The other piece that I will note – it isn't specifically in here – is around that family-managed care has also seen a number of

reductions within AHS, and that is also a system that keeps people out of long-term care facilities, and they're not necessarily seniors, those folks, so folks who are living with chronic illness, perhaps not quite palliative but getting to the point of palliative. Families often manage that care through the AHS family-managed care system, and there were a number of cuts in the first sort of round of them in '19 and '20 that I've had a number of constituents talk to me about. That's the first thing I wanted to do, put all of those concerns from the people of Lethbridge that have come to me over the years.

The second thing I want to do here is to, as I've discussed – you know, health care is our largest budget disbursement. It is expensive to do it right. There is no question about this, but having that right care in the right place by the right person and the right kind of professional care is, in fact, not only the lowest cost to do it in the public sector, generally speaking, in some form of public delivery even though it's – for example, in the continuing care sector we see a number of nonprofits delivering these services. There's no question about that, but there is also no question that it takes people. There's really no, quote, innovating. There's no synergizing your synergies around the fact that you need human beings to care for other human beings. You can't. There's not an app for that. It is simply paying people a decent hourly wage with some decent benefits and a reasonable pension to want to go into this field and to care for other people.

When I look at the facility-based review, I see 5,500 FTEs required in order to meet some of the recommendations of that facility-based review. We do not see in this legislation – I can appreciate that this legislation is quite lengthy, and it is well considered, but we do not see here the mention of those kinds of resourcing questions. You know, a person can, or one can, a government can put some of that in legislation such as things like staffing ratios, things like ensuring capacity and resources such as supports for being able to navigate the system. In that bucket I would put the independent Seniors Advocate, but there are other ways that that can be resourced as well: you know, legislated metrics, goals, amounts, fee schedules, all of those sorts of things that in some cases are, but we could see that piece, I think, in here as well.

Really, the question when people are trying to navigate long-term care and continuing care isn't, "What is the legislative framework?" necessarily although I can appreciate that the minister pointed out some instances where the legislative framework maybe didn't make a lot of sense. It's generally: how do I navigate the system for the best outcome for my elderly relative or, generally speaking, an elderly parent or the people that I know that have begun to navigate this system? And it's not the legislative framework; it's the resourcing, it's the ratios, it's the standards, it's the expectations. Those are the things that – you know, I have seen people now in the last year, people with a master's degree in public policy, navigating this system on behalf of an elderly, very frail parent and having significant challenges with making sure that that person got the right care in the right place at the right time, particularly when they're really, really frail, particularly layering on the challenges of COVID-19.

Now, on that, I do notice that in the facility-based review it does recommend learning from COVID-19, and in fact the Auditor General has done a report on this matter, Madam Speaker, and he asked to present that report in June to the Public Accounts Committee and was blocked by the government side members from doing so. So one would think – well, one would hope, in fact, that there are amendments coming to this legislation at the government's first available opportunity to make good on the recommendations that the Auditor General is preparing, and they

have in fact blocked him from speaking about it to the public in June, when he asked to do so, and told him that he could maybe show up sometime in November, which is entirely inappropriate. It was actually quite an astonishing misuse of procedure at the Public Accounts level. I'll just flag that for the minister because there are probably some really good recommendations in there. In fact, the facility-based review said: hey, learn from COVID. The AG went and did an audit and learned from COVID in long-term care, and now we're not going to hear about it until November.

I want to talk a little bit about moving folks out of hospital and keeping them in home care and the amount of family support that is often required when you have very, very frail people who are moved out of the hospital system. Sometimes they're very ungraciously and unkindly referred to as, you know, bed blockers or this kind of thing. We heard the former Minister of Health discuss this early last fall in response to the COVID delta wave, wave 4, saying: oh, we're going to create these other continuing care spaces; we're going to move these people out of hospital. What one ends up doing there is that extremely frail people are not getting that kind of continuous care that they would get in a hospital acute-care setting, and then they're going out to a long-term care setting, and there are no guarantees that, without constant family intervention and advocacy, those folks who are so frail are getting what they need.

I watched it up close over the last year when my partner's mother had a stroke, and it was really quite difficult to watch that constant moving back and forth from hospital over to long-term care and bouncing back and forth. It was very, very difficult to essentially trust the assessment that when she was leaving that acute-care setting, that was, in fact, in her best interests, but, you know, that's what families are left to do, and, quite frankly, families had less ability and a very, very frail spouse had less ability to interact with that person when they were in the acute-care setting because of the COVID restrictions, and on and on and on.

Again, this comes down to resources. You can put some of them in legislation, but really what you have to do is put those resources in a budget, and then you have to hold yourself to the metrics and to the expectations within that budget. You can't expect to keep those budgets constant with an aging population not adjusted for population and inflation over a period of two or three years. It's not going to work. You're not going to be able to do what you want to do in continuing care and home care. It is just a mathematical impossibility.

**The Deputy Speaker:** Hon. member, I hesitate to interrupt, but the clock strikes 6. The House now stands adjourned until 7:30 this evening.

[The Assembly adjourned at 6 p.m.]





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