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(HANSARD)

Thursday, June 20, 2024

The Honourable RAYMONDE GAGNÉ,  
Speaker

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## THE SENATE

Thursday, June 20, 2024

The Senate met at 12 p.m., the Speaker in the chair.

Prayers.

[*Translation*]

### ROYAL ASSENT

#### NOTICE

**The Hon. the Speaker** informed the Senate that the following communication had been received:

RIDEAU HALL

June 20, 2024

Madam Speaker:

I have the honour to inform you that the Right Honourable Mary Simon, Governor General of Canada, will proceed to the Senate Chamber today, the 20<sup>th</sup> day of June, 2024, at 7:15 p.m., for the purpose of giving Royal Assent to certain bills of law.

Yours sincerely,

Ken MacKillop

*Secretary to the Governor General*

The Honourable  
The Speaker of the Senate  
Ottawa

[*English*]

### SENATORS' STATEMENTS

#### PRIDE MONTH

**Hon. Rebecca Patterson:** Honourable senators, I rise today to mark Pride Month. Pride is about coming together and being visible. Pride is about being proud, conscious, courageous, loyal and upright about one's affirmation of their identity and dignity. Pride is about healing, honouring new ideas and living in harmony. It represents self-love, inclusivity, diversity, awareness and so much more. It is about being the person you were born to be.

As we have heard, there are countries where such freedoms do not exist and basic human rights are denied, especially those of marginalized communities, such as the 2SLGBTQIA+ community. They endure loss of employment, ostracization and imprisonment and even face violent state-sponsored death.

Our own rights and freedoms were hard won, and preserved by the people of the Canadian military who risked and lost their lives in wars on battlefields far from home. They fought against tyranny and for our freedoms. Members of the 2SLGBTQIA+ community were among those who willingly donned uniforms, bore arms, hoisted our flag and lost their lives to protect our freedoms.

Regrettably, Canada does not have to scratch too far below the surface to find our own checkered history of exclusion with respect to this community, including within the Canadian Armed Forces. For decades, community members were forced to hide who they were, facing abuse, career stagnation and even imprisonment and expulsion with a criminal record if found out. When I joined the Canadian Armed Forces in 1989, I had to sign an official document, held on my official file, stating that I was not a member of this community so I could not be blackmailed.

In the face of persecutions and through great personal sacrifice, groups of individuals have pushed back and begun reclaiming their denied freedoms.

Michelle Douglas was an officer with a promising career. She was discharged during the purges of the late 1980s. Fighting back, Michelle launched a class action lawsuit against official discrimination in the Canadian Armed Forces and in 1992 helped stop the unjust treatment of community members.

Necole Belanger, a retired Chief Warrant Officer with a 35-year career serving Canada as a military policeperson, survived the purges. Necole advocated for diversity and inclusion from within the military, raising awareness among leadership of the need for cultural change. She was a role model.

Progress has been made, and institutions continue to evolve. In the words of a former member of the Canadian Armed Forces who suffered discrimination throughout their career yet still achieved the highest ranks:

While we observe other areas of the world take steps backwards with acceptance, we will continue to move forward with progress. We will challenge previously accepted norms. We will remain vigilant in addressing unacceptable treatment and behaviours and will not allow for hard won rights to be eroded. We will be allies to those around us, advocate for 2SLGBTQI+ peoples . . .

Honourable senators, I stand as an ally celebrating our military people in all their diversity. They serve to protect our freedoms — and serve Canadians with pride.

**Hon. Senators:** Hear, hear.

[*Translation*]

### VISITORS IN THE GALLERY

**The Hon. the Speaker:** Honourable senators, I wish to draw your attention to the presence in the gallery of my nephew, Guillaume Lafond, his partner, Sarah Hendry, as well as their baby, Cosette Lafond.

On behalf of all honourable senators, I welcome you to the Senate of Canada.

**Hon. Senators:** Hear, hear!

[*English*]

### CANADIAN WAR EFFORT—KOREAN WAR

**Hon. Yonah Martin (Deputy Leader of the Opposition):** Honourable senators, I rise today to commemorate two important dates of the Korean War: the breakout of the war on June 25, 1950, when North Korean forces crossed the thirty-eighth parallel; and the day of the signing of the armistice on July 27, 1953, which brought a ceasefire but not an end to the war. The Korean War continues to this day, nearly 71 years after the signing of the armistice.

Nearly 27,000 brave Canadians answered the call to support the United Nations' efforts to restore peace on the Korean Peninsula, with the Royal Canadian Navy, the Canadian Army and the Royal Canadian Air Force all playing crucial roles from 1950 to 1953 and more than 7,000 serving in peacekeeping duties after the signing of the armistice.

The Canadian contribution was marked by notable battles and significant achievements. At the Battle of Kapyong in April 1951, the 2nd Battalion of Princess Patricia's Canadian Light Infantry held their ground against overwhelming odds. Their valiant defence was instrumental in preventing a major breakthrough and earned them a U.S. Presidential Unit Citation, a rare and prestigious honour which has not been earned by any other unit since.

In addition to ground operations, the Royal Canadian Navy protected supply lines and provided crucial support during amphibious operations. Canadian destroyers patrolled the waters, engaging in numerous skirmishes and ensuring the security of vital sea routes.

• (1210)

Meanwhile, the Royal Canadian Air Force played a key role in providing air support, reconnaissance and transport, demonstrating the versatility and effectiveness of Canadian Forces in diverse combat roles.

The Korean War was a gruelling conflict, with harsh weather conditions and difficult terrain adding to the challenges faced by our soldiers. Despite these adversities, the courage and resilience of Canadian troops never wavered. They fought with

determination, upheld the highest standards of military conduct and forged bonds of camaraderie that lasted long after the guns fell silent.

The legacy of the Canadian war effort in Korea extends beyond the battlefield. It strengthened Canada's commitment to international peacekeeping and set a precedent for future contributions to global stability. The bravery and professionalism displayed by Canadian Forces in Korea earned our nation respect and recognition on the world stage.

Honourable senators, let us celebrate the Canadian war effort during the Korean War with pride and reverence. Let us honour the memory of those who gave their lives, and express our profound gratitude to the veterans who returned home. Their courage and sacrifice have left an indelible mark on our nation's history and will forever be remembered.

We will remember them.

[*Editor's Note: Senator Martin spoke in Korean.*]

Lest we forget.

**Hon. Senators:** Hear, hear.

### DIVERSITY, EQUITY AND INCLUSION

**Hon. Andrew Cardozo:** Honourable senators, this month, we mark various occasions: Pride Month, National Indigenous History Month and, in the days ahead, la Fête nationale du Québec, National Indigenous Peoples Day, Canadian Multiculturalism Day and, of course, Canada Day. Perhaps a theme that unifies all of these days is the great Canadian value of respect. Day after day, we see Canadians calling on political leaders to avoid rancour and toxicity, and instead lead with respect and by finding common ground — fewer false accusations and more real solutions, less partisanship and more cooperation.

As we speak about the major social and economic issues, there are at least two truths in Canada today. The first one — the difficult one — which exists in many countries in this post-COVID era, is that life has become extremely tough for many people. The cost of living has risen sharply, housing has become scarce, the environment is becoming worse, intolerance and division are growing and people are concerned about the future.

There is a second, more hopeful truth: Inflation has dropped as precipitously as it rose just a couple of years ago. The Bank of Canada is the first in the G7 to reduce interest rates, as they did two weeks ago. Unemployment is low and more or less steady, and although skills shortages remain, this gives us reason to be hopeful about the future of workers in all sectors.

The historic deficit exists because the federal and provincial governments opened the coffers to save people's lives during the COVID pandemic and provide essential subsidies in order to save small and big businesses and prevent people from being thrown out of their homes as their incomes disappeared overnight.

As our society works through these challenges, there is, unfortunately, a growing polarization in our midst that goes beyond the two houses of Parliament and sees a backlash in many fora. The latest version is the frontal attack on diversity, equity and inclusion. Make no mistake, this is not accidental or limited.

[*Translation*]

Certain forces are trying to find pressure points in the broad progressive agenda of recent decades and attack them one by one. This is what appears to be happening in the political arena in the United States.

[*English*]

As we celebrate key aspects of our diversity this month — LGBTQ rights, Indigenous rights, Quebec, multiculturalism and Canada — yes, it is a time to celebrate, but also be vigilant to protect these Canadian values more now than ever before.

### VISITORS IN THE GALLERY

**The Hon. the Speaker:** Honourable senators, I wish to draw your attention to the presence in the gallery of Senator Omidvar's cousins, Serena and Vinay Mehra.

On behalf of all honourable senators, I welcome you to the Senate of Canada.

**Hon. Senators:** Hear, hear!

### CANADA-UNITED STATES RELATIONS

**Hon. Ratna Omidvar:** Honourable senators, with my American cousins in the gallery, I wish to remark on the relationship that Canada has with our neighbours to the south. We are, indeed, from the same family, but, like cousins, we have different histories, sensibilities and personalities. We are both democracies, but we have found different expressions of it in our governance. We may speak the same language — at least they speak just one of ours — and we share significant parts of our cultural norms with them, but we are not the same.

It is not easy living next to the most powerful country in the world. The metaphor has often been drawn of a mouse and an elephant. The elephant is likely to forget that the mouse exists, and the mouse worries daily that it will get crushed. As Lester Pearson so aptly remarked:

The American authorities often tend to consider us not a foreign nation at all but one of them. Because they take us for granted they are perplexed when we show an impatience at being ignored and an irritation at being treated as something less than an independent state.

The next few years may present Canada with new challenges, depending on the outcome of the November election. There will be tricky waters. As we navigate them, perhaps it is best to remember our biggest strength: our people-to-people connections.

[ Senator Cardozo ]

Americans may not remember Ken Taylor, but we do because he put his life and the lives of Canadians in Iran at risk during the Islamic Revolution when he hid U.S. embassy staff in his home before ferreting them out of Iran.

Americans may not remember the spirit of the welcome that was extended to U.S. travellers in Gander, Newfoundland, after 9/11, but we do. In fact, we put on a play, which went to Broadway, just to remind them of it.

Americans may not know that the new bridge connecting Windsor to Detroit, which will bring untold benefits to both nations, is being funded entirely by Canada. I am, of course, relying on my American cousins to spread the news.

The warmth of this relationship found its best expression during the tenure of former prime minister Brian Mulroney and former President Reagan. We need to ensure that it reaches for — and extends beyond — the same heights, remembering always that we are different from them. In that difference between them and us — between life, liberty and the pursuit of happiness on the one hand, and peace, order and good governance on the other — those are the foundations of a relationship that shall endure.

Thank you.

**Hon. Senators:** Hear, hear.

### RYAN KEEPING

**Hon. Michael L. MacDonald:** Honourable senators, I rise today to recognize the inspiring undertaking of Halifax ultra-marathon runner Ryan Keeping.

On April 1, Ryan departed St. John's, Newfoundland, on a mission to run across Canada in under 100 days. This extraordinary challenge has Ryan running 75 kilometres every day in order to complete the 7,386-kilometre journey in the brief time frame. The objective is to raise awareness and funds for heart disease.

As an accomplished ultra-marathon runner, Ryan is no stranger to extreme distances, but attempting to run 75 kilometres day after day for 99 days is a challenge that he has described as seemingly impossible. Ryan credits his passion and inspiration for distance running to Terry Fox — the greatest Canadian of all time, says Ryan.

On his website, Ryan explains:

Terry attempted a challenge that most would never dream of and I want to use the inspiration he provided me and attempt my own seemingly impossible challenge.

Ryan hopes his journey will help to raise awareness for heart disease and the Heart and Stroke Foundation, a cause that is deeply personal to him. Several members of his family, including his father and grandfathers, have been affected by heart disease, and his siblings have recently tested positive for the gene causing heart issues.

Since departing St. John's, Ryan has steadily — one stride at a time — made his way from province to province, gaining a considerable following of supporters along the way. Over 1,000 people showed up in Toronto for the opportunity to run with him as he made his way through southern Ontario.

It took Ryan a full month to traverse the enormity of Ontario, but as he approached milepost 3,339 outside Thunder Bay, he had the uplifting opportunity to visit the spot where his hero Terry Fox had to end his Marathon of Hope in 1980. Having since crossed both Manitoba and Saskatchewan, just yesterday, Ryan successfully made it to Alberta, completing over 6,000 kilometres of his journey. As we speak, he is running through Medicine Hat and will be approaching Calgary and the Rockies in the coming days. For those who wish to follow his progress, I encourage you to visit Ryan's website, ryankeeping.com, for regular updates on his route, links to various media platforms and a link to donate to his cause, which has now surpassed over \$115,000 in donations.

• (1220)

Halifax's Ryan Keeping is set to reach the finish line in Victoria, B.C., on July 7. His seemingly impossible challenge to run across this vast country in under 100 days has been an extraordinary display of perseverance, and I — and I hope all senators — congratulate Ryan on his truly inspiring efforts.

Thank you.

**Hon. Senators:** Hear, hear.

[Translation]

#### VISITORS IN THE GALLERY

**The Hon. the Speaker:** Honourable senators, I wish to draw your attention to the presence in the gallery of Pierro Ros, who is accompanied by his parents, Mr. Than and Ms. Khim Ros. They are the guests of the Honourable Senator Forest. I would like to thank them for their generosity and culinary talents, which we had the pleasure of enjoying today.

On behalf of all honourable senators, I welcome you to the Senate of Canada.

**Hon. Senators:** Hear, hear!

[English]

#### NATIONAL INDIGENOUS HISTORY MONTH NATIONAL INDIGENOUS PEOPLES DAY

**Hon. Margo Greenwood:** Honourable senators, June is National Indigenous History Month, and tomorrow marks National Indigenous Peoples Day. Last week, several Indigenous senators — with your support, Your Honour — hosted an event celebrating National Indigenous History Month. There were prayers from a First Nations elder, and an Inuk elder lit the Qulliq to bring warmth and light to the evening. The sounds of

drums and song filled the hall. There were talented Inuit throat singers and an amazing Métis jigger who helped close our festivities. At the end of the evening, the room smelled of bannock, salmon and sage as participants snacked and elders smudged.

There was an irony that evening that was not lost on me. We gathered to celebrate National Indigenous History Month in the Sir John A. Macdonald Building, named after a man who was the chief architect of Indian residential schools and who attempted to forcibly assimilate and erase the histories, languages and traditions of First Nations, Inuit and Métis peoples.

The first time I spoke in this chamber, I shared with you a story about my father, who was taught from an early age not to speak his language. As a result, he never taught my brothers and me to speak Cree. He wanted to keep us safe. I think about this today. I do not fear as he did, but I too lost the opportunity to speak my language. However, there is still hope for me to learn.

Like many others, I am concerned about the loss of language and the ways of knowing and being it carries for Indigenous peoples. These ways are born from the lands upon which we stand and can be found nowhere else.

Yet there I was, along with other sons and daughters of parents who survived residential schools and day schools, celebrating our cultures, speaking our languages and acknowledging the resilience of our people in the face of what we have had to overcome.

As I thought about that evening, I was reminded of the concept of a “grand notion” by the commissioners who wrote the *Report of the Royal Commission on Aboriginal Peoples*:

. . . the notion that dissimilar peoples can share lands, resources, power and dreams while respecting and sustaining their differences. The story of Canada is the story of many such peoples, trying and failing and trying again, to live in peace and harmony.

Tomorrow is National Indigenous Peoples Day. It may be a coincidence that this day is also my son's birthday, but it is no coincidence that this day falls on the summer solstice, the day with the most light. On that occasion, I look forward to a bright future for those who will follow in all of our footsteps, proud of who they are and of their unique and shared history, trying again to live in peace and harmony as they take part in this grand notion of Canada.

*Hiy hiy.*

**Hon. Senators:** Hear, hear.

[Translation]

## ROUTINE PROCEEDINGS

### BILL TO AMEND THE CRIMINAL CODE AND THE WILD ANIMAL AND PLANT PROTECTION AND REGULATION OF INTERNATIONAL AND INTERPROVINCIAL TRADE ACT

TWENTY-FIFTH REPORT OF LEGAL AND CONSTITUTIONAL AFFAIRS COMMITTEE PRESENTED

**Hon. Mobina S. B. Jaffer:** Honourable senators, I have the honour to present, in both official languages, the twenty-fifth report of the Standing Senate Committee on Legal and Constitutional Affairs, which deals with Bill S-15, An Act to amend the Criminal Code and the Wild Animal and Plant Protection and Regulation of International and Interprovincial Trade Act.

(For text of report, see today's Journals of the Senate, p. 2973.)

**The Hon. the Speaker:** Honourable senators, when shall this report be taken into consideration?

(On motion of Senator Jaffer, report placed on the Orders of the Day for consideration at the next sitting of the Senate.)

### CANADA TRANSPORTATION ACT

BILL TO AMEND—FIRST READING

**Hon. Jean-Guy Dagenais** introduced Bill S-287, An Act to amend the Canada Transportation Act (interswitching).

(Bill read first time.)

**The Hon. the Speaker:** Honourable senators, when shall this bill be read the second time?

(On motion of Senator Dagenais, bill placed on the Orders of the Day for second reading two days hence.)

[English]

### CANADA-EUROPE PARLIAMENTARY ASSOCIATION

CONFERENCE OF PARLIAMENTARIANS OF THE ARCTIC REGION, MARCH 20-22, 2024—REPORT TABLED

**Hon. David M. Wells:** Honourable senators, I have the honour to table, in both official languages, the report of the Canada-Europe Parliamentary Association concerning the Sixteenth Conference of Parliamentarians of the Arctic Region, held in Kiruna, Sweden, from March 20 to 22, 2024.

ATLANTIK-BRÜCKE GERMAN-CANADIAN CONFERENCE, MAY 12-14, 2024—REPORT TABLED

**Hon. David M. Wells:** Honourable senators, I have the honour to table, in both official languages, the report of the Canada-Europe Parliamentary Association concerning the Atlantik-Brücke German-Canadian Conference, held in Berlin, Germany, from May 12 to 14, 2024.

### ETHICS AND CONFLICT OF INTEREST FOR SENATORS

NOTICE OF MOTION TO AUTHORIZE COMMITTEE TO STUDY AMENDMENTS TO THE *ETHICS AND CONFLICT OF INTEREST CODE FOR SENATORS* WITH RESPECT TO SPONSORED TRAVEL

**Hon. Raymonde Saint-Germain:** Honourable senators, I give notice that, at the next sitting of the Senate, I will move:

That the Standing Committee on Ethics and Conflict of Interest be authorized to examine and report on amendments to the *Ethics and Conflict of Interest Code for Senators* with respect to sponsored travel, and to consider whether senators accepting sponsored travel continues to be appropriate in the current environment relating to foreign interference, whether that sponsorship is by foreign states or other third parties, including, but not limited to, corporations, lobbyists or non-governmental organizations;

That, notwithstanding any provision of the Rules or the code, when the committee is dealing with this matter, it be authorized to meet in public if it so decides and a senator who is not a member of the committee not attend unless doing so as a witness and at the invitation of the committee; and

That the committee present its final report to the Senate no later than March 31, 2025.

• (1230)

[Translation]

### SOCIAL DIALOGUE AS AN INSTRUMENT FOR COUNTERING POLARIZATION

NOTICE OF INQUIRY

**Hon. Diane Bellemare:** Honourable senators, I give notice that, two days hence:

I will call the attention of the Senate to the practice of social dialogue for countering economic and social polarisation.



[English]

## ENVIRONMENT AND CLIMATE CHANGE

### QUESTION PERIOD

#### CLEAN FUEL REGULATIONS

#### FINANCE

##### CAPITAL GAINS INCLUSION RATE

**Hon. Donald Neil Plett (Leader of the Opposition):** Leader, the Jagmeet Singh-led government's change to capital gains inclusion rate will soon come into effect, proving once again that this Prime Minister is not worth the cost. The government should be doing everything it can to help farmers make affordable, nutritious food, not burdening them with surprise tax hikes.

The Canadian Cattle Association has stated:

Our producers and accountants have not had enough time to properly assess the magnitude of implications these changes will have on the beef industry. We urge the government to press pause on this implementation and have a discussion about the impacts with farmers more fully.

Leader, what is your response to these farmers — not to me but to the farmers?

**Hon. Marc Gold (Government Representative in the Senate):** Thank you for your question.

The introduction of a change to the inclusion rate is not a surprise. It was telegraphed earlier, and time has been given for individuals, corporations and their advisers to assess how to adapt to it. To all Canadians who may be affected by this, I encourage you, if you haven't already done so — and I know so many have — to take advice from your trusted professionals. I encourage you to do so.

The government believes this is an important, although modest, change to the inclusion rate. It is one that will provide greater fairness to the tax system. I hope all Canadians who are affected by it have taken advantage of the warning they had and the professional advice they can get.

**Senator Plett:** Your definition of “modest” is certainly different than that of 99% of Canadians'. An Angus Reid poll shows one in five Canadians expect to pay more due to these tax changes. That's a lot more than what Minister Freeland claims, isn't it, which was 0.13%?

Just six weeks after the budget, she increased the deficit projection by another \$10 billion. Why should Canadians believe what this incompetent Trudeau government has to say about taxes or anything else?

**Senator Gold:** Thank you.

This government does not decide on its tax policy in terms of polls. I can do no better in terms of the government's record on the economy than to refer you back to the spirited remarks of Senator Loffreda yesterday, when he outlined the facts as opposed to the reckless rhetoric.

**Hon. Michael L. MacDonald:** Senator Gold, on June 23 last year, the four Atlantic premiers sent a letter to the Prime Minister regarding the Clean Fuel Regulations, which were imposed upon them on July 1, 2023. A news release regarding that letter stated:

After weeks of waiting for information from Minister Guilbeault about options to reduce the impact of implementing the Clean Fuel Regulations, the Minister presented no new information or possible solutions to mitigate impact. Minister Guilbeault continues to state that the numbers his department has are different from those released by the independent Parliamentary Budget Office, but refuses to share that information with the four Atlantic provinces, despite repeated requests.

Senator Gold, did the minister ever provide those figures to the premiers of Atlantic Canada last year, as they requested, yes or no?

**Hon. Marc Gold (Government Representative in the Senate):** I'm not in a position to answer the specific question. I do know that the government works — ministers with their counterparts, and the Prime Minister with his counterparts — on a whole range of questions that affect federal-provincial interactions. That includes climate change.

There's no question that if we're going to succeed in addressing the existential crisis that climate change poses to us, it will require the collaboration and willing participation of provincial and territorial leaders, the federal government, industry and all Canadian citizens.

**Senator MacDonald:** I think they're willing. They just want some information back that they can work with.

Last year, when it came to the impact of the Clean Fuel Regulations, the minister disputed the report from the Parliamentary Budget Officer, or PBO, and kept his figures from the premiers. This year, regarding the impact of the carbon tax, the minister again discredited the PBO, put him under a gag order and tried to hide the numbers.

This is a clear pattern of behaviour from this minister. Why can't the minister come clean with the Atlantic premiers so they can make some decisions?

**Senator Gold:** Senator MacDonald, as I stated in response to similar questions on several occasions, it is not the case that the government is hiding information. I responded on many occasions to the differences in the analysis presented by the PBO and the government, and the government stands by its analysis.

## INDIGENOUS SERVICES

### ECONOMIC RECONCILIATION ROUNDTABLE

**Hon. Tony Loffreda:** Senator Gold, tomorrow is National Indigenous Peoples Day, a day to recognize and celebrate the history, heritage, resilience and diversity of First Nations, Inuit and Métis across Canada. It's also a day to underline the contributions that Indigenous businesses and individuals bring to our nation's economic growth. I applaud the government's commitment to ensure that 5% of federal contracts are held by Indigenous businesses.

My question focuses more specifically on the outcome of the Economic Reconciliation Roundtable that Minister Hajdu hosted in February, which led to an interesting paper that compiles participants' reflections, opinions and perspectives.

Can you provide us with an update regarding the next steps? What will the government do with the findings it gathered from the round table? What proposals might the government be considering implementing?

**Hon. Marc Gold (Government Representative in the Senate):** Thank you for your question.

Indeed, after the round table to which you referred, a second round table was held on May 30, 2024, which was to continue the work that was begun earlier. This is a process that is engaged with and involving the partnership with First Nations, Inuit and Métis.

The framework that is being developed will align the economic development programs and policies across the government and reflect the distinct priorities that First Nations, Inuit and Métis communities and their representative organizations bring forward. Core to this framework agreement, the Indigenous partners in this process are working to identify their economic priorities and to develop proposals to achieve their visions of economic prosperity and well-being.

The round table also aligns with the co-development of the Transformative Indigenous Procurement Strategy and the Government of Canada's commitment to the implementation of the government's 5% Indigenous procurement target.

**Senator Loffreda:** Thank you.

One of the overarching observations in the round table's paper is, "The number one priority of economic reconciliation is the need for further investments in infrastructure in Indigenous communities."

In light of those findings, is the government considering modifying its approach to infrastructure investments to meet the needs of Indigenous peoples, to reduce barriers to accessing capital and to accelerate our shared objective of greater economic development?

**Senator Gold:** Thank you for your question.

My understanding is that the government is working with Indigenous peoples to co-develop and implement a \$4.3 billion Urban, Rural and Northern Indigenous Housing Strategy and a 10-year housing and infrastructure strategy. Additionally, through Budget 2024, the government is investing an additional \$918 million to help close the housing and infrastructure gaps in Indigenous communities.

All levels of government must work together to solve this crisis, with tangible, lasting Indigenous-led solutions.

• (1240)

## CANADIAN HERITAGE

### DISCOVERY OF *QUEST*

**Hon. Iris G. Petten:** My question is to the Government Representative in the Senate.

Senator Gold, last Wednesday morning at the Marine Institute of Memorial University, the Royal Canadian Geographical Society announced they'd discovered a ship off the coast of Newfoundland and Labrador. Expedition leader John Geiger, who is also the society's CEO, said:

This is a very important vessel. Historically, it was the final expedition ship of Sir Ernest Shackleton. As many of you know, he died on this ship on his final expedition of the Shackleton-Rowett expedition, which set out to initially explore Canada.

He went on to say:

This is now a part of Canadian cultural heritage, Newfoundland cultural heritage, but world cultural heritage. It's a very, very significant shipwreck.

Senator Gold, can you tell us a bit more about this culturally significant discovery?

**Hon. Marc Gold (Government Representative in the Senate):** Thank you, Senator Petten, for the heads-up. You've allowed me to benefit from learning something I didn't know before.

Let me begin by thanking the Royal Canadian Geographical Society. I understand that the discovery was the result of six years of determined work by John Geiger, the expedition leader, and his international team of experts.

This is a historic discovery because the Shackleton-Rowett expedition of 1922 on board *Quest* is acknowledged to be the final chapter in the so-called heroic age of Antarctic exploration. The death of Shackleton on January 5, 1922, on the *Quest* is often cited by historians as the dividing line between the heroic and mechanical ages of exploration, the details of which I need to learn more about and look forward to exploring on my own time.

However, this was not the end of *Quest*. It went on to be part of several other important expeditions and served the Royal Canadian Navy during the Second World War.

**Senator Petten:** Senator Gold, while it is true that this question might not be as tough as some of my other questions to you, it is no less important. I would like to clarify one last thing regarding the ship *Quest*. Is it true that the Americans were also looking for *Quest*? And — as we so often do in hockey — is it true that we beat them to it?

**Senator Gold:** Thank you. Indeed, it is my understanding that some Americans were interested in finding *Quest* and that's what spurred Mr. Geiger to begin his search. We know, of course, how it ended.

To your point about hockey, I certainly hope that will hold true tomorrow night when Edmonton plays Florida in game six.

## IMMIGRATION, REFUGEES AND CITIZENSHIP

### PERMANENT RESIDENCE PATHWAYS

**Hon. Flordeliz (Gigi) Osler:** My question is also for Senator Gold.

Earlier this month, the Honourable Marc Miller announced a new pilot program granting caregivers permanent residency upon arrival. However, the current processing time is 26 months for caregivers who have already applied in the direct to permanence category under the Home Child Care Provider Pilot and the Home Support Worker Pilot. The processing time for the gaining experience category applications is even longer, and these programs closed on June 17.

How does the new pilot program address the backlog for caregivers who are already in Canada and have applied under these programs?

**Hon. Marc Gold (Government Representative in the Senate):** Thank you, senator, for your question.

The government understands very well that some applicants are frustrated by application delays, but it is important to note that not all applications in the caregiver inventory are in backlog. Under the current pilots, applications in the inventory are from applicants who either recently submitted their applications or are in the process of obtaining the necessary work experience before they become eligible to apply for permanent residency. The remaining are in a queue to be admitted as permanent residents.

My understanding is that the government is increasing caregiver spaces over the next three years, as set out in the 2024-26 Immigration Levels Plan, which should — and will — improve the wait times for those in the process of obtaining their permanent resident status. The government has also taken measures to improve processing times by increasing processing capacity and moving toward a more modern environment to help speed up the process.

**Senator Osler:** We want to ensure that a program that may admit 15,000 caregivers as permanent residents does not place them in poor working conditions. Caregivers often work in private homes, putting them in unique and sometimes vulnerable positions. With the increasing need for at-home care due to

Canada's aging population, what is the government's plan to support workers who find themselves in unfavourable working conditions?

**Senator Gold:** Thank you. These new pilot programs will provide at-home caregivers with a clear, straightforward pathway to permanent residence as soon as they arrive in Canada. That will make it easier for them to find proper work with reliable employers. It's a game changer. This significant change will provide more autonomy for caregivers to leave workplaces with abusive situations and seek opportunities to advance in the care sector.

[Translation]

## PRIVY COUNCIL OFFICE

### MINISTERIAL QUESTION PERIOD

**Hon. Diane Bellemare:** Senator Gold, I would like to take this opportunity to wish you a restful, well-deserved summer break. I also want to commend you for your energy in Question Period. Finally, I would note that the opposition and all senators are always well prepared for Question Period.

However, since my very first day in the Senate, I have wondered about how useful Question Period really is, unless we have a minister with us. I am not the only one wondering, since in 2015, Senator Greene and Senator Massicotte polled senators to find out whether they thought that Question Period was useful. In 2015, 93% of senators said that Question Period was a waste of time and 7% said that it was useful.

What do you think about this and when will we have ministers attend our Question Period more frequently?

**Hon. Marc Gold (Government Representative in the Senate):** Thank you for the question.

As the Government Representative, I'm willing to do my best to answer all the questions that I am asked, but it is not up to me to comment further on whether Question Period is useful.

With regard to ministers appearing in the Senate for Question Period, as you know, the leaders agreed, and we have a sessional order, that a minister would come to the Senate every two weeks to answer questions.

Given our schedule, a few weeks ago, we decided to take a break from our legislative work here in the Senate. However, I think it is very useful for ministers to be here, and I will continue to work with the leaders to make sure that practice continues.

**Senator Bellemare:** Yes, that's right, we received three ministers between early February and today.

How can we help? What can we do to encourage ministers to come to the Senate?

**Senator Gold:** Thank you for the offer. It's not a question of the ministers being unwilling to come. There are times when it's harder to agree on a time for ministers to come, based on their availabilities, but also based on our calendars and workloads, both here and in the other place. We will make every effort to ensure that a minister continues to come here every week.

[English]

## ENVIRONMENT AND CLIMATE CHANGE

### CARBON TAX

**Hon. Denise Batters:** Senator Gold, last week the Trudeau government was finally forced to reveal the truth: Your carbon tax will cause \$30 billion a year in economic damage to Canada. Your government kept this data secret for years. As Pierre Poilievre said, "It had to be pulled out like a rotten tooth."

Senator Gold, former Saskatchewan premier Brad Wall saw this ugly cavity coming eight years ago. On the first day the Trudeau government floated the idea of a carbon tax, in February 2016, former Premier Wall said that we would need to see an economic impact analysis first.

Senator Gold, why did your government continue to falsely claim that the carbon tax is revenue neutral when it knew the massive hole it would blow in the Canadian economy seven years ago?

**Hon. Marc Gold (Government Representative in the Senate):** Thank you for your question.

I cannot comment on the prescience — whether realized or not — of the former premier. However, the government stands by its analysis, and it is supported by serious analysis. You must put all the factors together — as one should in any serious, non-partisan, objective analysis — including the cost of the impact of the price of pollution, minus the rebates to individual families and companies, plus the cost of doing nothing — which is \$35 billion — plus the cost of lost investments to our businesses, which must compete in a world where countries and corporations are increasingly demanding that investments only go to places or companies in jurisdictions with serious climate change policies. This government's approach is sensible, responsible and based on facts.

• (1250)

**Senator Batters:** Senator Gold, if this Trudeau government won't listen to our common-sense Conservative opposition, you should finally start listening to the common sense of the people of Saskatchewan. Eight years ago, Premier Wall warned your carbon tax would "kneecap" the economy. For seven years your government knew how devastating your carbon tax would be to Canadians and hid it. Why don't you make it much easier on yourselves and axe the carbon tax on everyone for everything?

**Senator Gold:** It may make it easier for you to continue, with all respect — for your party, I should say; I don't mean to make it personal — to offer no credible climate change policy and to simply offer tired focus group-driven slogans.

I understand that you see your role being primarily to ensure that your partisan, political electoral agenda is satisfied. The government's responsibility is to Canada, to the future of this country, and to our children and grandchildren with regard to climate change —

**The Hon. the Speaker:** Thank you.

## GLOBAL AFFAIRS

### HUMAN RIGHTS IN AFGHANISTAN

**Hon. Salma Atallahjan:** My question is for the Leader of the Government. On Monday, June 17, Amnesty International declared that "Gender apartheid must be recognized as a crime under international law . . ." This follows the adoption of my motion in this chamber on June 4 urging the Canadian government to recognize the erasure of Afghan women and girls as gender apartheid.

Senator Gold, when will your government honour its commitment to its "women and girls first" approach to international assistance to Afghanistan?

**Hon. Marc Gold (Government Representative in the Senate):** Thank you for your question and for your advocacy in this important area.

The women of Afghanistan — and, indeed, many other countries — have to live, and sometimes die, in repressive regimes where basic human rights we take for granted in this country are ignored and disregarded with impunity.

The Government of Canada continues to support a feminist-based policy as part of its foreign policy. It puts this at the centre of its work with its international colleagues and organizations and will continue to do so.

**Senator Atallahjan:** Senator Gold, the Senate passed this important gender apartheid motion two weeks ago. How can you demonstrate to us that the government treats this chamber as more than just a rubber stamp?

**Senator Gold:** There are many examples of how this government shows greater respect for this Senate and its work than any previous government in the history of Canada.

To answer your question, our motion was passed just a few short weeks ago, and I think it is reasonable to expect the government to take a little bit more time to consider its response to the motion.

## FISHERIES AND OCEANS

### SEAL PRODUCTS

**Hon. Bev Busson:** Senator Gold, the Standing Senate Committee on Fisheries and Oceans recently published a report titled *Sealing the Future: A Call to Action*, which underscores the devastating impact of misinformation and disinformation on the sealing industry.

Misinformation spread by certain registered Canadian charities and non-profit organizations include false claims such as the inhumanity of the seal harvest, harvesting of baby seals, the depletion of seal populations due to the harvests and the absence of a market for seal products. Recommendation 4 reads:

. . . that the Government of Canada urgently review and amend the *Income Tax Act* and all other related acts, as needed, to ensure that registered Canadian charities and non-profit organizations that produce or promote misinformation and/or disinformation about the . . . harvest . . . have their tax-exempt status revoked.

Senator Gold, what is the government's strategy for implementing this important recommendation?

**Hon. Marc Gold (Government Representative in the Senate):** Thank you for your question. The government very much appreciates the important work that our committees do, notably the Fisheries and Oceans Committee. As a former deputy chair of that committee, I still feel an affection for it and, frankly, I miss the time that I spent there with many of you.

As I said in this chamber in response to similar questions on this subject, the government is currently reviewing the recommendations in the report and is taking them very seriously, but I have nothing further to report vis-à-vis the progress it is making in that regard.

**Senator Busson:** Thank you very much, Senator Gold. Will you commit to seeking a more fulsome answer when I ask this question again in September?

**Senator Gold:** Thank you for your question. I certainly will continue to be attentive to the study that the government is doing with regard to those important recommendations.

## PUBLIC SAFETY

### ANTI-SEMITISM

**Hon. Leo Housakos:** Senator Gold, Canadians are facing one crisis after another, and all we get from the Trudeau government is inertia. Look at foreign interference, for example. The opposition has raised the flag for years with legislation in both houses. Your government did not run to action until, of course, Justice Hogue and the preliminary report from the public inquiry shamed the government into tabling a bill which we passed in haste over the last few days — but thank God we did.

The Islamic Revolutionary Guard Corps, or IRGC is another example where your government did not take any action for nine years, ignoring one motion after another in Parliament until you saw the polls and realized Canadians of Iranian descent were flocking to the Conservative Party. All of a sudden — as of yesterday — it wasn't difficult or complicated to list the IRGC as a terrorist entity — amazing.

In the last few months we have also seen encampments and protests — illegal protests, I underline — blocking highways and infrastructure and threatening the Jewish community and Jewish students on our campuses. When will your government take action and pack it up and shut them down?

**Hon. Marc Gold (Government Representative in the Senate):** The government has taken action, and I'm grateful to everyone in this chamber and to you, Senator Housakos, for your very responsible and measured speech yesterday in support of Bill C-70. Let us move forward; there's still much work to be done. As difficult as it is for me and for members of the McGill University community or members of the Jewish community or, indeed, any other community who cares about the proliferation of hate crimes and hate speech on our streets — it is sometimes very difficult for us to walk in neighbourhoods we used to call our own.

It is not, however, the jurisdiction of the federal government to shut down demonstrations or encampments, legal or illegal, on private property within a province.

**Senator Housakos:** Senator Gold, I'm always measured and I'm always responsible.

Your government didn't hesitate to put in place the Emergencies Act and to seize bank accounts for what eventually was nothing more than a towing operation. Yet you're not going after illegal protests that involve shooting at synagogues and intimidating Jewish students on university campuses — and there are elements contrary to the Criminal Code. If only there was a political will in this country to send the message that we will no longer tolerate this. That's all I'm saying: Show some political will that we won't tolerate it.

**Senator Gold:** I have to confess that I find this use of the suffering my community is going through very difficult. The administration of justice is a provincial responsibility, as is policing. It's as simple as that. This is constitutional law 101. In fact, you don't have to go to law school to understand this, Senator Housakos. Come on, show some respect for the people who have to live on the streets and are struggling.

**Some Hon. Senators:** Hear, hear.

## PRIVY COUNCIL OFFICE

### CANADIAN ASSOCIATION OF FEMINIST PARLIAMENTARIANS

**Hon. Marilou McPhedran:** Senator Gold, yesterday, the Canadian Association of Feminist Parliamentarians launched a parliamentary pledge to support each other and call out abuse and

harassment when we see it or experience it. A number of signatures have already been obtained, including those of colleagues here in this chamber.

My question to you is whether the federal government will take this on as a government-wide and Parliament-wide initiative in order to increase the individual responsibility and commitment to support each other as parliamentarians and to uphold the highest standards of conduct inside and outside Parliament.

• (1300)

**Hon. Marc Gold (Government Representative in the Senate):** Thank you for your question, and thank you for bringing this initiative forward. As others have mentioned in this chamber, and as we witness here and elsewhere, there is an important need for us, despite our differences politically, philosophically and ideologically, to treat each other with respect. I sometimes fall short, as we all do.

The fact remains that we all have a responsibility, one to each other, collectively and to Canadians to model and demonstrate the highest standards of civil behaviour. As was said well yesterday in the debates, our disagreements can be done in a respectful way even if in a passionate way. I will certainly take your suggestion forward, but I would like to speak with you further about this to see how we could perhaps work together.

**Senator McPhedran:** The fourth point in the pledge is to call on the relevant authorities to ensure the protection of individuals who speak out against abuse and who experience abuse, providing them with the necessary support and resources. Would you please respond when you can as to whether the government is prepared to make this a government-wide and whole-of-Parliament initiative? Thank you.

**Senator Gold:** Again, I look forward to understanding, perhaps better than I do now, the specifics of what you are proposing. There is the government, and there is Parliament. They are not the same institutions. I look forward to discussing this with you further.

#### ANSWERS TO ORDER PAPER QUESTIONS TABLED

TREASURY BOARD—CALLS TO ACTION ON COMBATTING RACISM AND ADVANCING EQUITY AND INCLUSION WITHIN THE PUBLIC SERVICE BY THE CLERK OF THE PRIVY COUNCIL

**Hon. Patti LaBoucane-Benson (Legislative Deputy to the Government Representative in the Senate)** tabled the response to Question No. 236, dated June 21, 2023, appearing on the *Order Paper and Notice Paper* in the name of the Honourable Senator Moodie, regarding the Calls to Action on combatting racism and advancing equity and inclusion within the Public Service by the Clerk of the Privy Council — Treasury Board of Canada Secretariat.

[ Senator McPhedran ]

INNOVATION, SCIENCE AND INDUSTRY—CALLS TO ACTION ON COMBATTING RACISM AND ADVANCING EQUITY AND INCLUSION WITHIN THE PUBLIC SERVICE BY THE CLERK OF THE PRIVY COUNCIL

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PUBLIC SERVICE COMMISSION—CALLS TO ACTION ON COMBATTING RACISM AND ADVANCING EQUITY AND INCLUSION WITHIN THE PUBLIC SERVICE BY THE CLERK OF THE PRIVY COUNCIL

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IMMIGRATION, REFUGEES AND CITIZENSHIP—CANADA'S RESPONSE TO THE UNITED NATIONS HUMAN RIGHTS COUNCIL REGARDING RECOMMENDATION 37.180

**Hon. Patti LaBoucane-Benson (Legislative Deputy to the Government Representative in the Senate)** tabled the response to Question No. 316, dated March 19, 2024, appearing on the *Order Paper and Notice Paper* in the name of the Honourable Senator Pate, regarding Canada's response to the United Nations Human Rights Council regarding recommendation 37.180.

#### DELAYED ANSWERS TO ORAL QUESTIONS

**Hon. Patti LaBoucane-Benson (Legislative Deputy to the Government Representative in the Senate):** Honourable senators, I have the honour to table the answers to the following oral questions:

Response to the oral question asked in the Senate on September 21, 2022, by the Honourable Senator Carignan, P.C., regarding the funeral of Queen Elizabeth II.

Response to the oral question asked in the Senate on April 26, 2023, by the Honourable Senator Housakos, regarding human rights in Türkiye.

## CANADIAN HERITAGE

### FUNERAL OF QUEEN ELIZABETH II

*(Response to question raised by the Honourable Claude Carignan on September 21, 2022)*

That the Honourable George Furey, Speaker of the Senate, was invited and attended the national commemorative ceremony held in Ottawa in honour of Her Majesty Queen Elizabeth II.

## FOREIGN AFFAIRS

### HUMAN RIGHTS IN TÜRKIYE

*(Response to question raised by the Honourable Leo Housakos on April 26, 2023)*

#### **Global Affairs Canada (GAC)**

The promotion and protection of human rights are an integral part of Canada's international engagement. We have been clear in this because it is an important part of our foreign policy but also – it is about who are as Canadians. Canada remains a firm and consistent voice, speaking up for the protection and promotion of human rights and the advancement of democratic values. Standing up for human rights and combatting corruption around the world are core parts of our foreign policy. Our robust sanctions regime is a key tool that is used to hold accountable those who violate human rights or threaten the international rules that keep us safe. We impose sanctions under the *Special Economic Measures Act* and the *Magnitsky Act* – which our government passed in 2017 and impose all sanctions adopted by the UNSC. We've created a new sanctions bureau, and Canada is also the first of our allies to make use of new seizure and forfeiture authorities. The Canadian government maintains an active dialogue with the Turkish government about concerning human rights situations as part of Canada's commitment to promote democracy, human rights and the rule of law globally.

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[Translation]

## ORDERS OF THE DAY

### BUDGET IMPLEMENTATION BILL, 2024, NO. 1

#### THIRD READING

**Hon. Tony Loffreda** moved third reading of Bill C-69, An Act to implement certain provisions of the budget tabled in Parliament on April 16, 2024.

He said: Honourable senators, I rise this afternoon to speak at third reading of Bill C-69, An Act to implement certain provisions of the budget tabled in Parliament on April 16, 2024.

I have some very good news. I will be brief. I mean it.

I would like to take a few moments to make a few additional comments on the bill, but mostly to offer some well-deserved thanks.

I'm relieved and delighted that our National Finance Committee passed the bill last night, without amendment. Clearly, our colleagues around the table recognize the merits of the measures included in the bill.

I realize that the measures in Bill C-69 are not unanimously supported.

[English]

However, there are many measures in this bill that will help build an economy that works for every generation of Canadians and where younger generations of Canadians can also get ahead.

Measures in Bill C-69 focus on making homeownership more affordable, feeding our kids through a national school food program, making phone plans cheaper, empowering Indigenous communities and businesses, implementing the Canada Health Transfer 5% growth guarantee, expanding the Canada Student Loan forgiveness program, cracking down on auto theft, launching Canada's consumer-driven banking framework, supporting journalism, investing in the clean economy, and protecting gig and seasonal workers. I could go on and on, but I will stop there.

Bill C-69 is a good bill. I hope my colleagues will recognize the long list of benefits that Canadians are poised to enjoy and that you will vote in favour of the bill and support the government's commitment to making life a little better, a little fairer, a little safer and a little more affordable for Canadians.

At this time, I want to take a moment to offer a few words of thanks to certain individuals. I know my colleagues will agree with me that behind every good committee is a great support team. At the Standing Senate Committee on National Finance, we have a superstar team of outstanding individuals starting with our clerk, Mireille K. Aubé. Nobody knows what the "K" stands for in her middle name, either for "kicks butt" or for "knows her stuff." I think it is "knows her stuff."

A big thank you to Tracy and our two analysts, André and Shaowei, as well as everyone in the room, in the interpretation booths, behind the consoles and cameras, the pages and those who support our work. We appreciate everything that you do.

I also want to thank my staff, Éric Gagnon and Julie Richer, who work so hard. Thank you for all that you do.

I want to thank all of the witnesses who appeared before our various committees. In particular, I want to extend my gratitude to all the public servants, who often work behind the scenes in the development of the policies. I am always impressed with the quality and professionalism of our public servants. When I received my individual briefing as sponsor of the bill, there were about 80 people in the meeting, many of whom later appeared before our committees. Thank you for all that you do for us parliamentarians and for Canadians in general.

[*Translation*]

I would like to thank our new chair, Senator Carignan. I'm sure all of our colleagues on the Finance Committee would agree that you've done an excellent job filling the shoes of our former chair, in this case, Senator Mockler's cowboy boots. I have no doubt that our committee will continue to do good work when we return in September.

[*English*]

Of course, I extend my thanks to every committee that pre-studied Bill C-69 in the last couple of weeks. As I pointed out in my speech yesterday — and I think it is worth repeating — 10 Senate standing committees held 36 meetings, plus clause by clause last night, and had 239 unique witness appearances. We have received dozens of briefs, and they keep trickling in.

We have done great work. We should not give Canadians the impression that we did not give this bill the serious attention that it warranted. In fact, considering the circumstances, we outdid ourselves.

Colleagues, I have no intention to speak any further on the content of the bill today. I hope my remarks yesterday were sufficient for you to assess the merits of the measures contained in Bill C-69 and you will vote in favour of it.

However, I do want to refer to one specific measure in the bill, and that is Division 22 of Part 4, which makes changes to the Canada Labour Code. As I mentioned yesterday, through Division 22, the government is fulfilling its commitment to complete the development of a “right to disconnect” policy in the federally regulated private sector. We know, for example, that disconnecting from work is critical to the well-being of our employees and ourselves and the overall productivity of any organization or institution.

I bring this up only because I want to stress the urgency of adopting this bill now. Let's do it for the benefit of Canadians, of course, but also for the hard-working staff in our offices and the administration who all deserve a much-needed break. They should have the opportunity to disconnect too. I think that should start once we adopt Bill C-69 and it receives Royal Assent.

• (1310)

Colleagues, I want to conclude by thanking Senator Gold and Minister Freeland once again for their confidence in me. It has been fun — most days. It has also been quite a challenge to shepherd this bill through the Senate. I couldn't have done it without the support of my staff, the staff in the Government

Representative Office in the Senate and the Deputy Prime Minister's office, so a big shout out to thank them, including Dorothy, Laura, Yianni, Kariné and Alex. Thank you.

I also want to thank all of my Senate colleagues. I keep learning every day, so thank you.

I want to end on a positive note. You all know how positive I am and how positive my outlook on Canada is.

I recently read about a study done at a Florida tennis academy comparing the top 5 tennis players in the world versus the top 25. What separates the performance of the top 5 versus the top 25? What are the differences? Was it their coaching? Their diet? Was it when they started playing tennis? Their exercise? No. It was their thinking: their mindset. In the 10 to 15 seconds after each point they'd lost, they thought positive things, like, “I love this game. There's no place I'd rather be. I may not have gotten that shot, but I will get the next one. Watch this.”

The players who thought positively had a slower heart rate, a slower breathing rate and, across the competition, they were conserving energy and feeling better about themselves. By conserving energy, they were victorious.

How you think matters. This is why I'm always positive. Mindset is greater than everything else. Yesterday, during my interventions, I was positive. I also referred to a 2024 Statistics Canada report that states that close to 10% of Canadians live below the poverty line. I hope this budget implementation act increases that 90% number of Canadians who are above the poverty line.

Honourable senators, I could not think of any better way of beginning the summer than with the adoption of Bill C-69. Let's get this done for the good of the nation. Thank you. *Meegwetch*.

**Hon. Colin Deacon:** Honourable senators, I thank Senator Loffreda for his positivity.

Colleagues, it's my pleasure to rise today to speak at third reading of Bill C-69, the Budget Implementation Act, 2024, No. 1.

However, I need to start by echoing the comments of Senator Tannas in his speech at second reading yesterday. At some point, this chamber needs to push back on these omnibus bills. It is entirely unreasonable, irresponsible in fact, for the house to deliver two omnibus bills at the eleventh hour totalling 1,209 pages with an incredible diversity of complex legislation and for the government to expect us to deliver the entire two omnibus bills on their schedule.

These omnibus bills keep being stuffed with highly consequential legislation that is egregiously non-budgetary and non-economic in nature.

For me, the inclusion of consequential changes to the Canada Elections Act last year in Budget Implementation Act, 2023, No. 1 is a prime example. I continue to be deeply troubled that one of the only things that our three largest political parties can agree on is to limit their responsibility in protecting the data

[ Senator Loffreda ]



rights and cybersecurity of Canadians. They did this as the rest of the world has been strengthening data rights and security, and they hid it on the last page of an omnibus bill.

Our collective unwillingness to stop this from happening again and again, year after year, is something upon which we all need to seriously reflect. Where and when do we draw the line?

I'm not overlooking the irony that this year I'm celebrating highly consequential changes relating to competition, banking and money laundering that are contained in two omnibus bills: Bill C-69, and earlier this week in Bill C-59. I comfort myself in the knowledge that these measures were actually described in the budget speeches and that they relate to pressing economic issues. They are beyond long overdue, but I can't help but wonder how much I'm adding to the problem by lending my support.

I have enormous respect for the work we do, but we're starting, I think, to get a strong message from the government that its respect has limitations and that they are making it increasingly difficult for us to do our job.

This issue was best illustrated in the Bill C-69 technical briefing. Four Finance officials were available to answer questions on 500-odd pages making up the first three parts of the bill. When we moved to Part 4 and its 44 divisions of various measures covering 150-odd pages, the four Finance officials left and were replaced by a steady stream of dozens and dozens and dozens of officials, squeezing into the committee room. This standing-room-only meeting had 60 or more officials representing two dozen or more different departments and agencies.

Talk about a visual representation of an omnibus bill. Colleagues, we have a problem, and I hope we choose to address it.

With that off my chest, I want to add my voice to the two parts of Bill C-69 where this government is finally taking some incredibly long-overdue action: consumer-driven banking in Part 4, Division 16; and amendments to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act, or PCMLTFA in Division 34, Subdivision A.

I'll begin by focusing on the new piece of legislation included in Division 16 called "consumer-driven banking," including changes to the Financial Consumer Agency of Canada Act.

This may sound like a bit of a trigger warning, but I need to apologize in advance to colleagues who have heard me speak often and repeatedly about open banking over the last five years, because I am going to do it again. It's just that the government changed the name to consumer-driven banking.

Consumer-driven banking simply refers to the rights and procedures that give consumers control over their personal financial data and the ability to safely share those data with an accredited service provider whom they believe will offer them a valuable service.

It could also simply involve moving their money from their current financial institution to another bank or financial institution, or moving their data from a bank to a non-bank that offers specialized services that are valuable in the mind of that customer.

The social and economic benefits of consumer-driven banking are transformative for consumers and small business. How? What if you're fortunate enough to have some money in your chequing account, but your bank does not pay you any interest? Wouldn't it be nice if you could instantly get competitive quotes from multiple Canada Deposit Insurance Corporation-insured institutions without having to visit a branch or make a phone call?

Let's say you're applying for a loan and you have to repeatedly complete the same forms at each financial institution. Wouldn't it be nice if an organization could have access to the necessary information versus you filling out long forms repeatedly? What if you could use that and get quotes from multiple organizations almost instantly versus just one?

What if you have only been able to afford to rent a home and are saving towards buying one? Wouldn't it be great if your credit score could reflect your years of reliable rent payments, especially when, in some cases, those rent payments are just as big as mortgage payments?

What if you struggle to budget and understand your cash flow? Wouldn't it be great if you could automatically monitor your income, payments and monthly commitments in a way that gave you control over your financial situation and reduced the risk of missing payments? You could have the information that might help at that particular moment when you're about to make an impulse purchase.

All of these innovative, intuitive and easy-to-use financial technologies already exist in Canada. They are being used by over 9 million Canadians today but without a secure and regulated data-sharing framework.

The market has moved, but the minister who governs our financial regulators has not — until now. Consumers accessing financial technology services have been using a workaround called screen scraping. Data from their online banking statements are accessed in an insecure manner with no liability framework to protect them. Canada's critically elevated levels of regulatory stagnation introduce unnecessary cybersecurity risks to these Canadians: risks that luckily have not materialized as yet.

The report of our Standing Senate Committee on Banking, Commerce and the Economy focused on this issue five years ago in June 2019. Suffice it to say, when this government first committed to moving forward back in 2017, Canada was considered a leader, following quickly on the coattails of the pioneering United Kingdom.

After initial delays, we aspired to become a fast follower. Some of the more naive among us — a group that often includes me — found hope when the Liberal Party followed the Conservatives and included consumer-driven banking in their 2021 election platform and promised to implement it by January 2023.

• (1320)

Seven long years and three comprehensive consultations later, we are finally seeing the very first legislative action on this matter.

As a result of all this political inaction, Canada is now firmly in the category of global laggard. I now see that all G7 countries and over 50 other countries have implemented various forms of open banking with many moving on to second and third versions of their implementations.

What is included in the first legislative package? Our Banking Committee had the opportunity to conduct a pre-study on the matter. Our witnesses included officials from the Competition Bureau, the Financial Consumer Agency of Canada, or FCAC, the Canadian Bankers Association, Desjardins Group and Payments Canada, as well as two financial technology spokespersons.

While I am glad that Canada has finally taken this tentative first step, our Banking Committee had numerous concerns with some of the foundational structures presented, which I believe we reflected accurately in our observations to the Standing Senate Committee on National Finance.

In particular, the Banking Committee observed that having:

. . . a strong governance structure will be essential for the regulator so that Canadians can be confident when participating in the consumer-driven banking regime. The committee has serious reservations over the government's decision to designate the Financial Consumer Agency of Canada (FCAC) as the regulator for consumer-driven banking, and questions why a more robust, independent regulator that has expertise in enforcement was not chosen.

Why is this observation important?

The first recommendation in our Banking Committee report from 2019 suggested that the FCAC play an interim role as an oversight body for screen scraping and open banking activities within the federal jurisdiction and to respond to complaints. The intention was for them to play an immediate transitional role until a final regulator was identified.

However, we worry that the organization may not be equipped or have the right skill set and culture to take on a full-time regulatory role in this field.

I also worry that giving a financial regulator the first responsibility for sharing consumer data is a siloed approach. It does not ensure that banking provides a stepping stone to giving

consumers control over all their personal data, like health and energy, as is the case in countries like Australia and the United Kingdom.

Just doing financial information alone in a silo doesn't help us to get into other areas that are important to driving efficiencies and innovation in our economy.

The fact that the FCAC is a federal regulator also brought up jurisdictional concerns, with several Quebec senators worried about potential confusion as to which regulatory body will receive and handle complaints. We are hopeful that Finance Canada has consulted on this matter and will work to resolve this uncertainty.

Last, the legislation allows for the Minister of Finance to select a standards-setting body, which will be in charge of overseeing the technical standard used to share data under what is called an application programming interface, or API. This API will be the heart of the data transfer system.

The importance of having an independent body responsible for overseeing data transfer was underscored by the Competition Bureau in their testimony. Specifically, they identified that independent governance is crucial to success. In his testimony, Deputy Competition Commissioner Anthony Durocher spoke to the fact that a lack of independent governance:

. . . can be death by a thousand cuts if there are numerous ways for the system to be undermined. Governance is a key issue. We want to make sure that the entity or the people who control the pipes have the public interest at heart rather than any specific private interest being at play. . . .

Good governance is critical because the technical standards used will control all data sharing. Early and consistent indications have shown that big banks are highly capable of tilting the scale in their favour. This is a real risk.

In committee, the Canadian Bankers Association stated that they are in favour of one specific organization becoming the technical standards body at the core of this new "made in Canada" consumer-driven banking regime. Their preferred organization, called FDX, reports to an American board of directors dominated by American banks. Needless to say, this caught the committee's attention.

The loss of sovereignty and control over the technical standard's governance would be concerning. It is also contrary to the principles outlined in the bill in clause 198.8(2), which include ensuring ". . . safe, secure and efficient sharing of data among participating entities" and also "fairness, accessibility, transparency and good governance."

Our Banking Committee strongly recommended avoiding such potential conflicts of interest. Our choice was to include a recommendation that made it very clear: If the minister chooses to use this "made in Canada" technical standard controlled by big American banks, some Canadian big banks and one rotating, non-voting representative of American consumers, then the

minister should ensure that the governance structure of the technical standards body is entirely and completely independent of those who control the technical standard itself.

This would reflect the all-important advice of our Competition Bureau.

I look forward to seeing the next steps in this regime in the fall, and the full implementation of not just “read” but “write” access to unlock the full value of consumer-driven banking in Canada for Canadians. It is also important to note that any progress that Canada is making is thanks to the excellent work of some incredibly capable officials at Finance Canada.

I sincerely hope that any framework put in place does not remain siloed in the area of financial data, but is forward-looking, enabling Canadians to begin to control their health, utility and other data. This sort of framework requires the passage of Bill C-27, the digital charter implementation act, which remains in the House of Commons Standing Committee on Industry and Technology. Bill C-27 will provide Canadians with what are called “data mobility rights,” which grant them control over their data; this has rapidly become the global standard. My sincere hope is that Bill C-27 will find its way to us here in the Senate in the fall.

I also want to touch on very positive amendments made in Part 4, Division 34, Subdivision A relating to private-to-private data sharing to combat fraud, money laundering and other illicit activities.

Colleagues, Canada continues to face challenges in combatting money laundering and terrorism financing. The resulting harms have caused Senators Boniface and Moncion to bring many of us together on several different occasions to identify ways in which the Senate might help to address this deeply troubling problem. I’m grateful to them for alerting me to the scope of the crisis and introducing me to global leaders in the space.

In 2019, the scale of money laundering in Canada was estimated to be approximately \$46.7 billion annually, equivalent to about 2.1% of our GDP, or about the size of Nova Scotia’s economy. Our past failures to take action have tarnished our global reputation. We have been terribly slow to adopt international standards. However, we are starting to catch up with jurisdictions like the U.K. and the EU in terms of beneficial ownership transparency thanks to efforts that caused the passage of Bill C-42 and other ongoing activities.

Canada’s globally recognized money laundering problems reach into real estate, financial institutions, virtual assets, corporations, luxury goods and professions such as law. In the last 12 months, Canadian financial institutions like TD Bank, RBC and CIBC faced investigations and fines related to money laundering violations and their handling of suspicious transactions. TD Bank was fined \$9 million by Financial

Transactions and Reports Analysis Centre of Canada, or FINTRAC, but this is a paltry amount, especially considering this Canadian bank is thought to be facing a fine of \$1 billion or more for similar failures in the United States.

Bill C-69, among other things, enables private-to-private information sharing between reporting entities like banks, including authorized foreign banks; credit unions; provincially regulated loan, investment and securities companies; and casinos. This can be done without consent under specific conditions. This is important, colleagues, because when a bank became suspicious of certain activities, if the customer learned of or sensed that, they just had to move to another financial institution to receive a reboot, because that information could not be shared between those two financial institutions. This is a really important change. Crucially, the process involved Privacy Commissioner Philippe Dufresne early on to ensure the application of balanced measures to maintain confidence in the regime. He stated in our Banking Committee:

I support the measures . . . in Bill C-69 . . . to facilitate the effective exchange of information . . . combatting money laundering and terrorist financing.

Bill C-69 also empowers FINTRAC to disclose financial intelligence, including compliance violations. The bill also strengthens asset recovery measures by enhancing the powers of provincial and territorial civil forfeiture offices and streamlining the process for returning seized property to rightful owners.

• (1330)

Bill C-69 marks a positive step in reinforcing Canada’s anti-money laundering, or AML, regime, but it remains just a start. I continue to focus on two more big steps.

First, the fact that Canadian lawyers operate outside of the AML system and are often sought out by criminals for their expertise in setting up vehicles like corporations and trusts for laundering proceeds is deeply troubling.

Addressing these issues requires closing gaps that might allow lawyers to abuse their professional privilege, possibly by enhancing reporting requirements and strengthening enforcement oversight bodies.

Additionally, we need to empower Canada’s innovators to help us become global leaders in AML. St. John’s-based Verafin has proven this is possible by becoming a multi-billion-dollar company and globally leading innovator in the AML space, providing highly valued services to banks globally.

Senator Marshall is far from alone as a Newfoundland powerhouse in efforts to root out waste, subterfuge and bad actors.

I would like to speak about several other issues in the bill, but again, the late arrival of this omnibus bill has overloaded our legislative capacity, so I will leave things here.

Thank you, colleagues, for your attention.

**Some Hon. Senators:** Hear, hear.

**Hon. Kim Pate:** Honourable senators, I rise today to speak to Bill C-69 and highlight some of the findings of the National Finance Committee in its report on this budget implementation bill, particularly as they affect the rights and interests of those who are most marginalized.

Despite several Senate committees working hard to flag these issues early and often in the course of the bill's pre-study in the Senate, they remain unaddressed in the version of the legislation before us. As a result, this budget bill marks yet another investment in approaches that risk leaving those most in need of support behind in ways that impoverish all of us.

Senate committees studying Bill C-69 repeatedly emphasized concerns about the inclusion of non-financial measures, and you've heard much about that in this chamber as well.

Yesterday's report of the National Finance Committee reiterates its pre-study findings:

As we have repeatedly stressed in previous reports, the inclusion of non-financial matters in budget implementation bills prevents parliamentarians and Canadians from giving these matters the thorough scrutiny they deserve. This frustration is shared by other Standing Senate Committees as detailed in their reports to the Senate.

The Legal Committee was one such committee. The committee was clear in its pre-study recommendation that criminal law measures must be withdrawn from Bill C-69 and reintroduced as separate legislation to allow parliamentarians adequate opportunity to study these significant proposed changes.

I lived through the horrors of criminal law and sentencing reform through omnibus budget bills of the past administration. Seeing this practice being adopted now by this government is particularly challenging.

When former Minister of Justice and Attorney General Allan Rock appeared before the National Security and Defence Committee, he said the following:

I do recall that the party with which I'm associated in politics was critical of the former government for using omnibus bills to include matters unrelated to the budget just for the sake of getting them through expeditiously. Generally, it's not regarded as a sound practice of governing. . . .

What is more, this practice makes it very difficult to challenge the approaches that are being taken in such measures. This gap in scrutiny is particularly glaring when measures relate to criminal

law and prison law, resulting in significant potential consequences for the human and Charter rights of those most marginalized, victimized, criminalized and institutionalized.

This World Refugee Day we are being asked to pass Part 4, Division 38 of Bill C-69, which would permit the incarceration of migrants in federal prisons. The Honourable Allan Rock is just one of many legal and human rights experts who have called out this measure as inhumane and inappropriate in a country like Canada, a country that prides itself on its record of human rights and inclusion.

Witnesses at the National Security and Defence Committee highlighted the lack of public safety grounds for such draconian measures and helped to deconstruct the "high risk" labelling of the people whom these measures would target.

Before the committee, the Canadian Association of Refugee Lawyers highlighted that:

. . . over 90% of people in immigration detention were detained on grounds unrelated to public safety concerns, and that is also the majority of detainees who are in provincial jails at the moment and are being detained on grounds which are not public safety concerns. . . .

In a letter sent to the committee, the Minister of Public Safety counters this information by claiming that many of the people being detained are exhibiting conduct that is deemed to be a safety risk.

What the minister fails to add, however, is that a small minority of the people in immigration detention — an estimated 5% to 7% — have been convicted of a criminal offence. Furthermore, in those circumstances, in order to be held in provincial jails awaiting deportation, most of these detainees have completed their sentences and been released into the community, either at the end of their sentence or on conditional release because — and here's the important part, colleagues — they are not considered a risk to public safety.

Let me repeat: The incredibly punitive and risk-averse correctional system has deemed these individuals able to live in the community. Bill C-69 means that, instead of being able to do so, they will not only continue to be placed in immigration detention, but many will actually be sent right back into a federal prison.

The most common concern is that because they are facing deportation, they're deemed to be a flight risk. This finding comes from the government's own data: Numbers from the Canadian Border Services indicate that between April 2016 and March 2020, 94% of people in immigration detention were there because authorities saw them as a flight risk, were unsatisfied with their identity documents or had to complete an examination of their status. None were held for posing national security concerns.

Also, those of us who have visited the new immigration detention centres in Surrey and Laval know that there are many empty units, in fact, more than 200 unoccupied beds. Rather than sink more hundreds of millions of dollars — nobody was able to actually provide us with precise information about costs — into federal prisons for perhaps as few as a handful of people, why isn't the government enhancing security measures in the existing centres and community support organizations?

Instead, this budget effectively authorizes spending an inordinate, unknown but no doubt exorbitant amount of money on new units in one or more federal prisons, while also signalling the anticipated retrofitting of the newly constructed or retrofitted detention centres.

It is my humble opinion, honourable colleagues, that these are not measures that should be passed as an afterthought to budget implementation measures.

Also of concern is Part 4, Division 35 of Bill C-69, which would multiply criminal offences related to auto theft and allow for harsher resulting jail sentences. The Supreme Court of Canada and the government itself — via the Department of Justice's own research — have concluded based on decades of data that this model of harsher penalties is not only utterly ineffective; it does not deter crime.

The measures proposed in Bill C-69 not only will be ineffective in preventing auto theft, as the Legal Committee heard from numerous experts, but will likely exacerbate mass incarceration of young, poor and racialized people, particularly Black and Indigenous young people.

These measures not only are inconsistent with but threaten to undermine the government's commitments to its Black and Indigenous justice strategies, not to mention undertakings to implement the Truth and Reconciliation Commission's Calls to Action and the National Inquiry into Missing and Murdered Indigenous Women and Girls' Calls for Justice. Today we find ourselves one day after Juneteenth and one day before National Indigenous Peoples Day. We must act to give meaning to our commitments to redress colonialism and uphold equality.

As witnesses reiterated, it is not going to be the multi-million-dollar profiteering organized crime bosses who will be affected or even primarily targeted by these provisions.

What is worse, there is evidence that working with car companies to implement updated anti-theft and safety standards would be a more effective and more just solution. We received wholly inadequate responses from the government and car companies as to why this possibility is not the priority being pursued.

In addition to highlighting these criminal and correctional measures that have found their way into Bill C-69, I also want to draw attention to the vital measures missing from this legislation.

• (1340)

The National Finance Committee's report states:

During these challenging economic times, several priorities in Bill C-69 — including housing, food security and addressing auto theft — are closely linked to conditions of economic uncertainty and emphasize the need for a more adequate Canada Disability Benefit and additional measures to meaningfully address poverty and economic insecurity, as well as for approaches to implementation of the tax fairness measures contained in Bill C-69 that ensure the tax system adequately supports these goals.

The government has made commitments to lifting people out of poverty, and to ensuring that no one is left behind. It is time to act, to breathe life into the Canada Disability Benefit, to implement the Calls for Justice of the National Inquiry into Missing and Murdered Indigenous Women and Girls, including for a national guaranteed livable income, and to ensure that we do not continue to sink under the human, social, health and financial costs of poverty.

Abandoning those most in need to poverty, the streets and prisons carries costs for all of us. It is long past time to employ different approaches. The \$80 billion per year that we currently spend keeping people in poverty must be more wisely and equitably allocated to assist people to rebound out of poverty.

We must ensure that the very predictable results of the types of criminal law responses targeted in Bill C-69 do not persist and yield more inequality for racialized people, those with disabilities — especially mental health issues — and those who are economically struggling, as well as refugees and immigrants. We must invest in the social, health and income supports that will allow all — not just some — to benefit from a more just, fair and equal country.

We must not abandon the very Canadians whom we, as senators, are particularly tasked to represent and whose interests and rights we have a responsibility to advocate and protect. Amongst everything else, Bill C-69 undermines our ability to do our job, so let's remind this and successive governments that we have had enough of these tactics.

*Chi-meegwetch.* Thank you.

[*Translation*]

**Hon. Diane Bellemare:** Honourable senators, it wasn't my intention to speak to Bill C-69, but after reviewing certain parts of the bill, I decided it would be worthwhile to underscore one good thing and one bad thing about it.

The good thing is that Division 5 of Part 4 of Bill C-69 includes a very interesting measure on training, namely, post-secondary education funding for young Canadians. The measure concerns the automatic enrolment of children in a

registered education savings plan. This means that every child will be entitled to an education savings account and access to a learning bond.

The measure involves a number of mechanisms. The education savings account has been around for a long time, but it's not fully taken advantage of because it requires the ability to save. Sometimes, families have a hard time saving money for their children. However, grandparents can. So this measure will ensure greater equity and better access to post-secondary education funding.

What I like about this measure is that it raises the maximum age to qualify for a learning bond from 20 to 30. The measure could possibly be broadened to include lifelong learning.

In 2017, the Canadian Chamber of Commerce proposed a similar measure, specifically, a training savings plan, similar to the education savings plan. I think there are some interesting parallels to make and I wanted to point them out.

The federal government is currently offering very few measures to help with lifelong learning. There is the Canada training benefit, which is a tax credit that was adopted in budget 2017 or 2018, but that is an unpopular measure that doesn't work and is highly criticized. We must, however, support lifelong learning; it is necessary.

As I indicated during my speech on Bill C-50, technological change and climate change will cause major changes in the labour market and will require training.

I will go over some of the data again because I think it is important; this is where I will get into the bad side of the budget. The bad part is that the funding the federal government was providing through the Employment Insurance fund in the federal-provincial context will not be renewed. That represents \$625 million.

The measure I was talking about concerning savings accounts, namely automatic registration, amounts to about \$150 million a year. By comparison, what we are getting out of it, namely workforce training agreements, is a whopping \$625 million.

As I explained to you in my last speech, I conducted a survey last December, after administering the same survey prior to the pandemic, to see if the data had changed. In fact, nothing much had changed.

The survey showed that 20% of employed respondents thought it was likely or somewhat likely that technological change and climate change would threaten their jobs, in other words, lead to probable job losses. This is a huge percentage. Furthermore, 37% of respondents said it was likely or very likely that technological change and climate change would affect their duties and that they would need to retrain. The point wasn't "do you think that will affect your work duties?", but rather "duties will be affected and we think we'll need training."

This 37% of employed individuals is a large number. It amounts to eight million working Canadians. Right now, eight million Canadians think that their duties will be affected, now and in the short term.

When we conducted this survey, we were pleasantly surprised to see that the results aligned with OECD data on the impact of technological change on the job market.

What prompted me to speak today is that, early this week, I read a recent study by the International Monetary Fund, which estimates that AI will affect almost 40% of jobs around the world, replacing some and complementing others. Forty per cent is a lot of jobs on the labour market. The IMF study also indicates that, in advanced economies like Canada, AI could impact about 60% of jobs, especially high-skilled jobs that help boost productivity. We have to make sure, however, that those high-skilled workers get the appropriate training.

Sixty per cent of Canada's workforce is much higher than the result of 37% that we got in our survey, so a lot more than 8 million people will have to be trained because of AI.

The unfortunate thing about all of this is that, of the people who are interested in taking training — and that's over half — 40% of them, or at least 6 million Canadians, do not have the means or the time to get that training. That is a reality that we will have to deal with.

I will now come back to the budget. Many people will need training and the main source of funding for that right now is EI. However, EI provides training for those who have lost their jobs. It provides training for employed people only in exceptional circumstances. That is why a reform is needed.

• (1350)

Currently, in EI, agreements can be made with companies to fund training and all sorts of projects under Part II of the Employment Insurance Act. However, under Part II of EI, agreements have been in place with each of the provinces since 1997. The total, not including the \$625 million I mentioned earlier, is nearly \$1.7 billion. With the \$627 million added by the federal government since 2017, the total is approximately \$2.3 billion. In this year's budget, the government decided not to reinvest these sums in workforce training.

I think we need to keep a close eye on this. I won't be here with you next year when this comes up in the next budget, but follow it closely in my absence. Our prosperity, productivity and fairness in Canada depend on it.

Thank you.

**Some Hon. Senators:** Hear, hear.

**Hon. Clément Gignac:** Colleagues, I too would like to speak on Bill C-69, An Act to implement certain provisions of the budget tabled in Parliament on April 16, 2024.

Clearly, there's no need for me to elaborate on each of the measures contained in the bill, since the bill's sponsor, Senator Loffreda, did so eloquently — and, I might add, enthusiastically — yesterday evening. Since you're all now up to speed on the content of Bill C-69, my speech will be brief and shouldn't go over five minutes.

As a member of the Standing Committee on National Finance, I would like to revisit one of the numerous observations contained in the committee's report tabled last night in this chamber.

I also want to acknowledge the excellent work done by our clerk and the leadership shown by the new chair of the Standing Senate Committee on National Finance, who has passed the test of two budget implementation bills in the same week. We wish him long-lasting success as committee chair.

I would like to thank my committee colleagues for agreeing to include my observation, which I'll tell you about now.

Despite being over 600 pages long and including many measures unrelated to financial matters, Bill C-69 is notably missing one key Budget 2024 measure: the proposed changes to the capital gains tax regime.

Despite its absence, we heard Canadians from all walks of life voice serious concerns about the uncertainty surrounding the proposed changes. The government has proposed June 25, which is next week, as the coming into force date of the increased capital gains inclusion rate, even though the relevant bill has not been tabled yet. The committee has questions about this approach, particularly since this is a measure that will have a major impact on Canadians' finances at a time of economic uncertainty.

Honourable senators, we are not dealing with a simple increase in the tax on gas or tobacco. This is a major change to tax rules that have been in place for almost 25 years, since 2000, when the then Liberal finance minister, the Right Honourable Paul Martin, decided to lower the inclusion rate from 75% to 66% in February 2000 and then to 50% in September of the same year.

Colleagues, when we return to the Senate in September, I look forward to sharing with you the economic reasons cited by former minister of finance Paul Martin to justify reducing the capital gains inclusion rate.

I should point out that this Liberal bagman had a very conservative management style at the time. He restored order to public finances and balanced the budget.

Colleagues, I find it unfortunate that, in this case, the Standing Senate Committee on National Finance was unable to carry out its duty of sober second thought before this measure comes into effect on Tuesday. We did not get to hear from experts, propose amendments or even confirm the Minister of Finance's assertions that this measure will affect only a tiny segment of society, namely the wealthiest Canadians, and that it will not affect the economy, investment decisions or economic growth.

Technically, it's true that the Minister of Finance had no legal obligation to include this tax measure in Bill C-69, the budget implementation bill. Instead, the government chose to table, on June 10, a notice of ways and means motion to amend the Income Tax Act before this measure took effect. That was the government's choice.

I should note that there is no deadline for tabling a bill to implement a tax measure set out in a budget before Parliament for tax measures that come into force following the tabling of a notice of ways and means motion. There is no deadline. The only constraint is that it has to be tabled before the session ends.

Honourable senators, if the reason for choosing not to include this tax measure in the bill was that officials need time to properly prepare the documentation on the future capital gains bill, the government could have opted for a later date, such as October 1 or even January 1, as many experts suggested.

Let's not forget the last time a minister of finance chose to increase the capital gains inclusion rate in Canada, 45 years ago. The then finance minister, the Honourable Michael Wilson, tabled a white book six months in advance, in June 1987, in which he announced that the capital gains inclusion rate would be increasing from 50% to 66% on January 1 of the following year. He gave six months' notice. When he decided to increase it to 75%, he announced that two and a half years in advance.

Honourable colleagues, since it is not our practice in this chamber to comment on a tax measure that is not included in the bill, I will conclude by stating that this approach to capital gains tax reform is not a desirable practice from a legislative standpoint. I would even add that it doesn't live up to the expectations of investors and Canadians in this great country, this G7 nation with a AAA credit rating. The government should be aiming higher when it comes to practices, good governance and a predictable tax system. It should also give this chamber a chance to play its role of sober second thought if it truly believes in the independence of the Senate.

Thank you.

**Hon. Leo Housakos:** Senator Gignac, would you take a question?

**Senator Gignac:** Yes.

**Senator Housakos:** Senator Gignac, thank you for your speech, which was very interesting, as usual. I was very glad to hear that you agree that these are very difficult economic times. You said outright that we are going through a period of economic uncertainty, which really is true, contrary to what my colleague and friend Senator Loffreda said. According to his economic analysis, 90% of Canadians are now living like he and I are. I have a hard time believing that when I look at the real statistics, as opposed to the government's numbers.

I enjoyed hearing your historical analysis of capital gains under the Martin government. Can you elaborate on why the Martin government took those measures at the time and speak to the direct impact these decisions had on the economy in the short term?

• (1400)

**Senator Gignac:** I mentioned in my speech that I would talk about this in September, but I came prepared just in case some of my colleagues couldn't wait.

To understand why the Minister of Finance was proposing a reduction in the capital gains inclusion rate, I looked at the budget documents from February 2000.

There are four sentences that state the following, and I quote:

The high-technology sector and other fast-growing industries are particularly important to Canada's future economic growth. Our tax system must be conducive to innovation, and must ensure that businesses have access to the capital they need in an economy that is becoming increasingly competitive and knowledge-based. An examination of the taxation of capital gains in Canada suggests that this objective would be better achieved with a reduction in the inclusion rate of capital gains from the current three-quarters to two-thirds . . .

That is the reason this measure was proposed.

[*English*]

**Hon. David M. Wells:** Senator Gignac, you have opened the door now.

You mentioned the necessity for rapid growth industries to innovate and have access to capital. When Minister of Finance Martin — who was a very conservative-minded finance minister with conservative-minded policies — reduced it from 75 to 50, did it have the desired result in supplying money for innovation and access to capital for growth?

**Senator Gignac:** Thank you for the question. It is an interesting one. It will be a very important debate. I'm sure we will talk about that often in September and October when we have the bill.

I respect the officials from the Department of Finance. I have worked in a similar capacity myself. I think Senator Loffreda alluded to it, and even Senator Gold mentioned that we have increased the inclusion rate. It was reduced and it had no impact. But guess what? Paul Martin did that in February 2000. Do you remember what happened in 2000? The technology bubble burst. Nortel went under, more or less — you know what happened. There were layoffs, cost-cutting and capital was no longer available for technology and communications, which is a significant part of investment.

Is it related to the fact that this tax inclusion has no impact, or is it related to the fact that the bubble in the Nasdaq collapsed and it had huge collateral impact? I trust Paul Martin. I have covered many of his budgets. He is probably the most conservative Liberal finance minister that we have ever seen. If I had to choose between Paul Martin's opinion and, with all due respect, officials of the Department of Finance, I would choose Paul Martin's judgment.

Make no mistake, my opinion has not been formed yet as to whether or not I will agree with the increase in the fall. From a social justice perspective, a buck is a buck is a buck, and I agree with that, in fact, to some extent. But the way it was done was not proper. You have to give a minimum of six months' notice, possibly one year, because it's not like a tax on tobacco or fuel: we need predictability.

[*Translation*]

The tax regime needs to be predictable.

[*English*]

As far as the economic impact, I'm pretty convinced that it's negative at a time when Canada has had the worst productivity gains in the OECD. We need investment. We have to send the right signal to foreign investors that this country wants to create wealth.

My problem is this: I have the sentiment that the current priority is to distribute wealth. I totally agree with my colleague Senator Loffreda on this one: inequality has reduced a number of things. But we must have a preoccupation to create wealth. Thank you.

**Some Hon. Senators:** Hear, hear.

**Hon. Donna Dasko:** Senator Gignac, would you take another question?

**Senator Gignac:** Yes.

**Senator Dasko:** Thank you for your speech and for your observations on the budget bill.

We have a situation with this bill where we have a budget bill with non-budget measures that we criticize, and we have a budget bill without budget measures that might have been in the bill. We have this very undesirable situation. You have outlined some of the disadvantages of the situation.

Might there be an advantage to separating the two in the sense that we will have the ability to scrutinize the bill that is coming on capital gains? We will possibly have a chance to change it. We will be able to discuss it fully. Of course, that's the critique we have of the non-budget measures in this bill: we can't examine them. Is there that possible advantage?

[*Translation*]

**The Hon. the Speaker pro tempore:** Senator Gignac, are you asking for a few minutes to answer questions?

**Senator Gignac:** Yes, if possible.

[*English*]

**The Hon. the Speaker pro tempore:** Is there consent for five minutes?

**Hon. Senators:** Agreed.



[Translation]

**Senator Gignac:** Obviously, I have no objection.

[English]

I have no problem separating fiscal measures outside of the BIA when the fiscal measure is not to be implemented soon. The problem I have right now is that fiscal measure will be in force next Tuesday, after Saint-Jean-Baptiste Day. That's just a coincidence, but that is the chosen date.

When you separate them and don't include them in the BIA or the budget, that measure will be in force and the bill will be presented after. Good luck making any amendments, because by then it's done. It's already in effect.

I prefer Michael Wilson's approach 45 years ago. It was flagged six months in advance in a white paper that he would be increasing capital gains. That fall, the House of Commons and the Senate received witnesses and had debate. They proceeded with a ways and means motion on December 15, just two weeks before the implementation, but there was consultation over six months.

This is not what we have here. We're having no debate. We can debate it in the fall as much as we want, but do you really believe that the government will accept an amendment then?

[Translation]

If you accept an offer to buy your income property, it's a different matter. I've received inquiries and emails about that. I know a couple who aren't all that wealthy and who have no registered retirement income fund. Their pension fund amounted to their two income properties. They have accepted a purchase offer, but because the new buyer will have to go through the Canada Mortgage and Housing Corporation, which has a turnaround time of two to three months, the couple will be taxed at the new capital gains inclusion rate. They told me that, if they had known, they would have set their asking price higher. The date on the notarized deed is what counts, not the date on which the offer was accepted.

There are many situations like this. All the tax experts said that two months was too soon.

Second, in this kind of situation, how are we supposed to move or adopt amendments?

• (1410)

[English]

**Hon. Leo Housakos:** I only wish that the government would pick the brains of Senator Gignac and Senator Marshall more often, and we would probably get the fiscal house in order very quickly.

This is more of a request than a question, Senator Gignac: In the fall, when you return with this interesting issue, would you think it is important for us to finally get a definition of what "rich" is in this country? I cannot get a definition from the government after nine years: What is poor, what is middle class

and what is rich? Capital gains were raised recently — or it is in the process of being raised — to go after the rich. However, it is going after plumbers, electricians and doctors — hard-working Canadians who are putting aside a nest egg, and who pay taxes on that nest egg, but then they are being stolen. Their efforts and their sweat and blood are being stolen by another 16% unilaterally because the government does not have a fiscal anchor. Would you agree with that?

**Senator Gignac:** Yes, thank you.

[Translation]

I also want to thank the people at Finance Canada. We have all the information broken down by income bracket. We know what percentage of revenues are associated with each bracket. A distinction is to be made between businesses and individuals because there are professionals who are incorporated, such as dentists and doctors who won't have the \$250,000 exemption.

Many things are going to happen. In fact, I know that my colleague, Senator Loffreda, said he was available to be the sponsor of the next bill. I'd also like to throw my hat in the ring as a potential sponsor, as long as the government accepts some amendments. I would have a lot of amendments to propose. Yesterday, Luc Godbout, an expert, appeared before the Standing Senate Committee on National Finance. To answer your question, there will be a lot to say in the fall. Personally, I'm ambivalent about whether I approve of this. From a social justice perspective, it's the thing to do, but economically speaking, I'm not so sure.

[English]

**Hon. Pierre J. Dalfond:** Honourable senators, I rise to briefly speak to Bill C-69, the latest of the government's omnibus budget bills.

I will focus on Division 38 and Division 39 of Part 4 regarding immigrants and refugees and the related changes made at the House Finance Committee when they considered the concerns expressed by many, including the Senate.

In the celebrated style of Senator Cotter, I will address three subjects: first, some overall comments on Bill C-69 and omnibus budget bills; second, changes in the other place to Division 38 and Division 39; and, third, a Senate best practice on omnibus budget bills called the Hayden formula as regards the timing of our pre-studies and clause-by-clause voting in the other place.

In general, as I said on Tuesday about another government omnibus budget bill — Bill C-59 — this legislation continues the government's bad habit of including numerous non-financial measures in a budget implementation act.

In Bill C-69, these measures, called "Various Measures," are found in Part 4. Part 4 contains 43 divisions spanning over 140 pages. These measures amend over three dozen statutes, including the Criminal Code.

[*Translation*]

The Legal Affairs Committee observed the following in our pre-study report covering several divisions in Part 4 of Bill C-69, and I quote:

The committee repeats its concern from its last report on a budget implementation bill . . . regarding significant amendments and additions to criminal laws, and others, that are introduced in such omnibus legislation. Amendments to criminal laws engage important constitutional and legal questions that require in-depth study in committee and thorough debate in the Senate.

The committee is concerned that there was not enough time or opportunity to receive evidence to thoroughly analyze the Bill C-69 provisions assigned to this committee and the impact of these amendments. This does a disservice to the legislative process and the committee's mandate that includes the scrutiny of legal and constitutional matters. . . .

Minister Virani, in his testimony before the committee, explained that the inclusion of non-financial items in the budget was caused by filibustering in the House of Commons. This is unfortunate as the Committee was forced to work within a truncated legislative review regime designed for the current political circumstances of the House of Commons, which constrains the Senate's ability to properly apply "sober second thought."

[*English*]

Maybe the minority government argument will no longer exist after the next election, but I feel that the desire to use omnibus bills may not stop. Perhaps the time has come for the Senate to consider exercising its constitutional powers, such as amending these kinds of bills.

In 2016, then-Government Representative Senator Harder proposed an amendment in the Senate to budget Bill C-29, which removed a measure providing for uniform consumer protections in the banking sector across the country, following the advocacy of former Senator André Pratte on behalf of Quebec and the provincial jurisdiction over consumer protection. That change stands as a great example of sober second thought in the era of Senate independence.

I turn now to my second point: the changes made in the other place to Division 38 and Division 39 regarding immigration.

In Bill C-69's original form, Division 38 contained proposals intended to streamline Canada's refugee claim and removal process. It was presented by officials before our Social Affairs Committee and before our National Finance Committee as a means to streamline the process and make the refugee board more efficient at the price of, maybe, sacrificing some fundamental rights.

[ Senator Dalphond ]

In the view of the Canadian Association of Refugee Lawyers, the proposed amendments would have disproportionately disadvantaged vulnerable refugees and immigrants, such as those living with mental health disabilities, past trauma and housing insecurity.

In its pre-study report, our Social Affairs Committee recommended that it be removed from Bill C-69. I was, therefore, pleased to see the House of Commons Finance Committee remove Division 38 from the bill.

I move now to Division 39. It contains proposals described in relation to housing high-risk immigration detainees in special immigrant stations to be located within penitentiaries.

Former Liberal ministers Lloyd Axworthy and Allan Rock have said the following about these proposals:

Following the launch of the #WelcomeToCanada campaign, led by Amnesty International and Human Rights Watch, all 10 provinces committed to ending the use of provincial jails for immigration detention. In doing so, many provincial officials expressed grave concerns about human rights abuses. Over the past two years, hundreds of lawyers, academic scholars, health care providers, and people from faith-based communities, alongside individuals with experience in immigration detention and dozens of leading Canadian and international organizations, have called on the federal government to end the use of jails for the purpose of detaining people while their migration requests are under review.

• (1420)

They continued, saying:

Detaining survivors of displacement — especially in prisons — only deepens the trauma that many of them have endured. The road to a welcoming society is not paved with human rights violations. We need to invest in people, not prisons. And it's time the federal government got on board.

That is the quote from these two former ministers.

After hearing from many witnesses — including former Minister Rock — over more than three hours, our Standing Senate Committee on National Security, Defence and Veterans Affairs recommended in its report on its pre-study of certain parts of Bill C-69 the removal of that division from the bill. In early June, I gave notice of a motion — seconded by Senator Tannas — to invite the House of Commons to consider removing Division 39 from Part 4 of Bill C-69. That would at least allow such a controversial measure to be studied separately.

On June 4, the House of Commons Finance Committee spent a full day running through Bill C-69. You should have seen it. It was very interesting. I am glad we treat omnibus bills as separate

parts sent to different committees and conduct a summarized but thorough review. That is not necessarily what is happening in the other place.

On that day, members adopted two NDP amendments to improve Division 39, which Parliamentary Secretary Ryan Turnbull acknowledged were in response to concerns raised by many stakeholders and parliamentarians, including senators.

The first amendment adopted unanimously established safeguards, including: statutory criteria defining a high-risk detainee, such as previous convictions or pending charges in Canada or elsewhere for a sexual offence or an offence involving violence or weapons, associations with a criminal organization or violent behaviour towards staff or other immigration detainees; exclusions for minors; and requirements for the Minister of Public Safety to inform a targeted person of the grounds to hold that person in an immigration station as well as their right to consult a lawyer, to provide reasons why the minister should not act on the contemplated decisions and, if the minister proceeds, the obligation to provide written reasons for the determination that the person should be placed in an immigration station.

In other words, the amendments have established a due process section, transforming the decision of an officer into a ministerial decision that must be limited to certain grounds and justified, and which can be reviewed by an independent tribunal and a judicial review before the Federal Court if need be.

Colleagues, in my view, these amendments are significant improvements to Division 39. Of course, they don't address the real problems that exist for refugees and immigrants; however, they improve the situation compared to what the government proposed in Division 39. I am grateful to our colleagues at the National Security, Defence and Veterans Affairs Committee for having devoted more than three hours to calling and listening to witnesses, then inviting the other place to either remove it or at least amend it.

In addition, I note that Bill C-20, currently before us at second reading, proposes independent oversight of the Canada Border Services Agency, or CBSA, which should hopefully provide some safeguards for immigration detainees.

In conclusion, when Senate committees have a real opportunity to pre-study an omnibus bill, it provides them an opportunity to communicate their findings to the other place. However, it must be done well ahead of time.

Indeed, we saw a similar successful result in 2017 with omnibus budget Bill C-44, with House amendments following Senate advocacy to strengthen the independence of the Parliamentary Budget Officer — an effort led by our late colleague former senator Joe Day, for whom we will hold a celebration of life tomorrow in New Brunswick.

That was my third point.

There is something here we should explore. This sequencing somewhat resembles what the *Senate Procedure in Practice* refers to as the “Hayden Formula”:

During the 1970s, the Senate made an important contribution to the legislative process through the “pre-study” of bills while they were still before the House of Commons. Pre-study allows the subject matter of a bill to be referred to a Senate committee for a general review. This procedure is sometimes referred to as the “Hayden Formula” because Senator Salter Hayden was the driving force behind it. During the process of pre-study, the Senate can suggest changes to the minister responsible for the bill who, in turn can propose amendments in the House of Commons. . . .

Of course, that means we entertain pre-studies in due course, well before the House of Commons is looking at it at clause by clause.

Senators, like many of you, I have reluctance about the overuse of pre-studies to rush bills. However, with omnibus budget bills, sequencing some Senate and House committee proceedings has practical value and can have a good result, as shown with Division 38 and Division 39 of Bill C-69. I trust this government and future governments will consider this if they do not want the Senate to amend their bills.

Thank you. *Meegwetch.*

**Some Hon. Senators:** Hear, hear.

**Hon. Elizabeth Marshall:** Honourable senators, I also rise to speak to Bill C-69, An Act to implement certain provisions of the budget tabled in Parliament on April 16, 2024. I'm the critic of the bill.

It is always interesting to hear the perspectives of my colleagues on the budget bill, because everybody looks at it differently. However, there is a common thread in the remarks of all my colleagues in that there is little to no support for omnibus bills.

Bill C-69 is another omnibus bill. This means it includes many measures affecting many acts that should be included in separate legislation so that the proposed legislation can be properly reviewed and debated by Parliament. Bill C-69 is 672 pages in length and amends many acts, including the Income Tax Act, the Excise Tax Act, the Underused Housing Tax Act, the Bank Act and many more.

The copies of the bill that I received were not bound. They came tied up in red ribbon. The printing service told us the bill was too large to be included in one binding and suggested we split the document into two volumes: volumes one and two of the budget implementation act, or BIA.

Bill C-69 is definitely an omnibus bill.

In addition to including amendments to much existing legislation, Bill C-69 proposes several new acts, including the global minimum tax act and the consumer-driven banking act. Including amendments to existing legislation and entirely new acts in one large bill undermines our ability to properly review

the proposed legislation, and imposing short deadlines for committees to review further undermines the Senate's review of these legislative changes.

• (1430)

Unlike Bill C-59, which was referred in its entirety to the Standing Senate Committee on National Finance, Bill C-69 was divided, and various sections were sent to 10 Senate committees for pre-study. I will speak to some of those reports later in my speech.

Honourable senators, many parts of Bill C-69 are complex, and committees, rightfully, should have been provided more time for study and debate. In my opinion, many of our reviews were cursory and considering the significance of the proposed legislation, Bill C-69 should have been subject to robust study and debate. The cursory reviews carried out by the many Senate committees were not sufficient, and many of those committees indicated that in their final reports.

While many senators and, indeed, many Canadians regard the Senate as being the chamber of sober second thought, our cursory reviews cannot be considered sober second thought material.

Honourable senators, Canadians have been facing an affordability crisis since the pandemic. Inflation has increased, and while inflation is now easing, prices are not declining. Many Canadians are struggling with the high costs of food, energy and shelter, whether it be their mortgage payments or the cost of their rent. Many people are experiencing homelessness, some for the first time in their lives.

Honourable senators, Canadians were relieved earlier this month when the Bank of Canada reduced interest rates a quarter of a percentage point. While the decrease is not considered large by many, Canadians see it optimistically as the beginning of future rate decreases. The Government of Canada should also be encouraged, as they borrow a substantial amount of money each year and have seen interest on our debt significantly increase each year. Homeowners who are renewing their mortgages will still face higher mortgage payments. For many Canadians, a home is impossible to find, homelessness has increased and many cities now have encampments in which people live in tents.

In my home province of Newfoundland and Labrador, our Seniors' Advocate undertook a stakeholder engagement initiative to identify issues related to seniors. Newfoundland and Labrador is home to a large senior population. With a total population of just over half a million people, 128,000 people, or about 24%, are aged 65 or over. Almost 50% of residents are aged 50 or older.

Recently, our Seniors' Advocate released a report resulting from an extensive engagement and survey process that indicated that seniors in my province are struggling. Health care is a major issue for seniors in my province, which is understandable, given the crisis in our universal health care system. Access to family

doctors and other health care professionals is the most important health care issue for them. The cost of living and financial concerns are also key issues for seniors in my province. One third reported that they do not have enough income, driven primarily by the increased cost of living and insufficient provincial and federal benefits and pension income. Cost-of-living issues overlapped with other areas, including health issues, such as the ability to afford medications; housing issues, including the cost of rentals; and transportation issues, including the price of gas.

Our Seniors' Advocate told me that, in speaking with her colleagues across the country, the issues faced by seniors in my province are the same as those being faced by seniors across the country. These issues are not unique to my province, and they are not unique to seniors; many Canadians are facing these same issues. Many seniors in my province feel that the government has forgotten them, and with the release of Budget 2024, many were disappointed that there was nothing in the budget for them.

I note that Senator Bernard asked Senator Gold a question yesterday indicating that the budget lacks comprehensive measures for seniors. When Minister Freeland appeared before our Finance Committee last month to discuss the budget, I relayed to the minister the concerns that seniors in my province have expressed to me. While Budget 2024 is entitled "Fairness for every generation," most seniors in my province do not perceive any generational fairness in Budget 2024.

Honourable senators, government spending per capita is at its highest under this government. While there are billions of dollars spent on consultants, grants and financial assistance for hundreds of individuals and companies, many seniors in Canada are living in desperate situations. Food Banks Canada, in its 2024 Poverty Report Card, indicated that almost half of Canadians feel financially worse off compared to last year, and 25% of Canadians are experiencing food insecurity. Food banks have seen a 50% increase in visits since 2021. Food Banks Canada has indicated that as poverty and food insecurity worsens in every corner of the country, most governments, including the federal government, are not responding with the urgency needed.

Research from the Salvation Army shows that nearly a third of Canadians continue to feel pessimistic about the future of their personal finances, while 25% of Canadians continue to be extremely concerned about having enough income to cover even their basic needs. The Salvation Army report showed that nearly 75% of Canadians faced challenges managing limited financial resources.

All of those studies show consistent results: The majority of Canadians are struggling financially. A recent poll by Nanos Research indicated, unsurprisingly, that Canadians' top three concerns are inflation, jobs and health care.

To help alleviate pressures on families, Division 3 of Part 4 of the bill provides authority to the government to make payments to the provinces for a national school food program. The

government has indicated that this investment will contribute to the well-being of all children and will help make life more affordable for families across Canada. Budget 2024 announced the creation of the program, which will provide \$1 billion over five years to Employment and Social Development Canada, Crown-Indigenous Relations and Northern Affairs Canada and Indigenous Services Canada. However, further details indicate that only \$79 million of the \$1 billion will be provided in this fiscal year, and that the majority of the funding will be provided over three years beginning in 2026-27.

Judith Barry, Co-Founder and Director of Government Relations of the Breakfast Club of Canada, testified at our National Finance Committee regarding this part of Bill C-69. She told our committee:

... there has been a 28% increase in food insecurity among children in this country. Over the past two years, it's been dramatic. The higher the cost of living and food, the more participants there are who need these programs.

In fact, Food Banks Canada, in its report, says that 33% of food bank users are children, even though they represent only 20% of the population.

Regarding the \$1 billion over five years and the \$79 million for the first year, as provided for in the budget, Ms. Barry said:

... this is a good start, \$1 billion over five years and \$70 million for the first year are insufficient to cover all the current needs across the country. . . .

She further said:

... we're aiming to provide nutritious food access to 5 million schoolchildren . . . we would need at least \$3 to \$6 per child, per day. There are 180 school days. . . .

Assuming the lower amount of \$3 per day, it would cost \$545 million annually, a far cry compared to the \$74 million provided this year.

The government's objective of the national school food program is to increase access to school meals for up to 400,000 additional children. However, to extend the program to 400,000 schoolchildren for 180 days at \$3 a day would cost \$216 million. Again, that is more than the \$74 million allocated for this year.

The Standing Senate Committee on Social Affairs, Science and Technology, in its report on the national school food program, said that implementing the program will depend upon negotiations with the provinces and territories. They urge the federal government to complete these negotiations expeditiously and ensure that the money will be spent on the national school food program and not on other unrelated programs.

Comparing the estimated cost of the program to the amount allocated in the budget indicates that there is insufficient money provided to implement the program. Assuming, again, the lower cost of \$3 a day for one child for 180 school days, it would cost

\$540 a year for that one child. The \$74 million will be sufficient to provide school meals to 137,000 school children, not the 400,000 children estimated by the government.

• (1440)

The newly launched Canada-wide Early Learning and Child Care program, established in Budget 2021, has proven to be insufficiently funded to the extent that families in dire need of child care cannot find it. It is obvious that the new national school food program established by Bill C-69 is also being underfunded.

Honourable senators, I have spoken many times on the increasing cost of mortgage payments since the Bank of Canada began raising interest rates in 2022. Many homeowners took out mortgages when interest ratings were low, and some of these homeowners also purchased their homes when housing prices peaked.

Last year, Desjardins released a report which indicated that many mortgage holders will face large increases in their monthly mortgage payments, which could be as high as 40% at renewal. Desjardins, at the time, compared mortgage debt in Canada to "a ticking time bomb."

Last month, the Canada Mortgage and Housing Corporation, or CMHC, released their *Residential Mortgage Industry Report*, which said that mortgage delinquency rates are low but, for the first time since the start of the pandemic, the rate of delinquent mortgages has increased. The report said that after experiencing a low in delinquency rates in the third quarter of 2022, the rate of delinquent mortgage loans has increased in the fourth quarter of 2023. CMHC said it now expects the situation to deteriorate further, as indicators suggest more households are in financial difficulty and that the buffer built up during the pandemic has been exhausted.

In these instances, a loan is considered delinquent when the borrower's payments are more than 90 days in arrears. An estimated 12,600 mortgages are currently delinquent.

The CMHC also said there is an increase in defaults on other credit products, such as credit cards and auto loans. The CMHC report said that these rates are much higher when compared to three years ago.

Both the Bank of Canada and the Office of the Superintendent of Financial Institutions, or OSFI, released reports last month indicating the vulnerability of Canada's financial system to the housing sector. The Bank of Canada, in its *Financial Stability Report*, outlined risks which could ultimately affect our broader financial system and threaten its stability. The Bank of Canada said that households have taken steps to adjust to higher interest rates; however, this adjustment still has a way to go and continues to present risks to financial stability.

The bank's survey also suggests that renters are experiencing the biggest increase in financial stress:

After hitting historical lows during the pandemic, the share of households without a mortgage that are behind on credit card and auto loan payments has come back up to — or surpassed — typical levels. And over the past year, the share of borrowers without a mortgage who carry a credit card balance of at least 80% of their credit limit has continued to climb.

The bank went on to say that since it began raising rates:

. . . payments have increased for roughly half of all outstanding mortgages. Over the next two and a half years, most of the remaining mortgages will renew, and these borrowers are likely to face relatively larger payment increases —

— in their mortgage payments.

While the Bank of Canada reduced its policy interest rate by a quarter of a percentage point earlier this month, which is being viewed with much optimism, borrowers will still face significant increases in their mortgage payments.

The Superintendent of Financial Institutions, in his *Annual Risk Outlook —Fiscal Year 2024-2025*, also stressed concerns about rising household debt costs. His report said that:

Of the mortgages outstanding as of February 2024, 76% will be coming up for renewal by the end of 2026.

Many of those homeowners will face significant increases in their mortgage payments.

The Office of the Superintendent of Financial Institutions also said that:

Mortgages that have already experienced payment increases due to renewal or product type —

— such as variable rate mortgages with fixed payments —

— are already showing higher rates of non-performance. Should residential real estate markets weaken, this could lead to higher defaults, lower recovery rates, and, therefore, higher credit losses for institutions.

Last week, at a meeting of the Standing Committee on Finance in the other place, the Superintendent of Financial Institutions said that he is very concerned about interest rate shocks facing tens of thousands of mortgage borrowers. He said that some homeowners will see payments jump 50% on average. He said

that mortgagors who, during the pandemic, took out variable rate mortgages with fixed payments could face mortgage increases of around 50%. He said:

It varies by mortgage and timing, but 50% is a good ballpark. That is a very significant shock to monthly finances, and it's one we're very concerned about.

Honourable senators, to summarize the impact the affordability crisis is having on Canadians, I offer the following comments: Millions of Canadians are experiencing an affordability crisis in that they cannot afford food, housing and other necessities of life. One in ten Canadians live in poverty. Millions of Canadians are depending on food banks. Canada has a housing crisis, which will not be solved for many years.

Thousands of Canadians who do have housing are faced with increasing mortgage payments and increasing rents. The rate of delinquent mortgages is increasing. There is an increase in defaults on credit cards and auto loans.

Our universal health care system is in crisis. As many as 6.5 million Canadians do not have a doctor. Canadians face lengthy delays waiting for medical procedures and surgeries.

Despite the implementation of the national child care program, thousands of Canadian families cannot find child care. Some provinces, including my province of Newfoundland and Labrador, have a child care crisis.

The federal government's debt has increased from \$967 billion in 2017 to \$1.7 trillion as of March 31, 2024. Budget 2024 tells us that the debt will exceed \$2 trillion within three years. It's our legacy to our children and grandchildren.

The Senior Deputy Governor of the Bank of Canada, in a speech delivered in Nova Scotia, said, ". . . it's time to break the glass," signalling Canada's declining productivity as an issue, whereby the level of productivity in Canada's business sector is more or less unchanged from where it was seven years ago.

Our GDP per capita, which is a measure of our living standards, is declining, and the current ongoing decline is worsening. We are now below the level of 2019, and it is approaching five years in length. Canada is approaching the milestone of experiencing the longest decline in individual living standards of the last 40 years.

Business investment in Canada has declined. Since 2014, business investment per worker has declined from \$18,363 to \$14,687. There has been a flight of capital from Canada since 2014. According to the Organisation for Economic Co-operation and Development, or OECD, Canada will be the worst performing advanced economy from 2020 to 2060.

I know Canada is proud of its AAA credit rating, but consider this recent statement from the Royal Bank of Canada in April of this year:

Canada is at greater risk of losing its AAA credit rating than other top-rated countries if the government fails to show fiscal discipline.

I could go on, but it conveys the message that we, as Canadians, are in the midst of an economic crisis.

Honourable senators, Division 39 of Part 4 of Bill C-69 will amend the Borrowing Authority Act to increase the debt ceiling from \$1.831 trillion to \$2.126 trillion. In other words, the government is looking for authority to increase our debt to over \$2 trillion over the next three years. The Borrowing Authority Act was enacted in 2017 to provide the Minister of Finance with the authority to borrow and provide for a maximum amount of borrowing. We refer to this maximum amount of borrowing as the debt ceiling.

The Borrowing Authority Act does not have a long history. It was enacted in 2017, proposed by former finance minister Bill Morneau. The initial ceiling at that time was set at \$1.168 trillion. That was seven years ago. Government officials in 2017 were very forthcoming with information on the new Borrowing Authority Act and provided us with detailed information as to how the debt ceiling of \$1.168 trillion was calculated. During each subsequent year, officials readily provided updates as to the actual borrowings incurred relative to the debt ceiling.

In 2020, the Fall Economic Statement proposed an increase in the debt ceiling from the \$1.168 trillion to a new ceiling of \$1.831 trillion. At that time, the 2020 fall fiscal update provided a two-page explanation of the increase along with a very detailed chart which indicated how the new debt ceiling was calculated.

• (1450)

This year, the government has provided no details whatsoever on the proposed debt ceiling, nor has there been any information on how it has been calculated. There is only the three-line amendment in Bill C-69.

I have indicated several times in this chamber that the government, while forthcoming with information and data in its early years, has become very secretive in recent years, or at least reluctant to share information.

Officials who provided information in committee often said they did not have the information requested with them. They committed to provide it, but never provided the information we were looking for.

I had been promised the information supporting the increase in the debt ceiling, and I finally received it yesterday. However, this information should have been publicly disclosed in the budget, as it was in previous years.

Canada's debt will have to be repaid by all Canadians, and until it is, all Canadians will be paying interest on that debt. Canadians are entitled to know the details of their increasing debt load.

Honourable senators, while Bill C-69 includes many legislative changes, the 416-page Budget 2024 document supports the bill. Budget 2024 provides an economic and fiscal overview, explains many of the legislative changes included in Bill C-69 and includes the costs and revenues associated with many of the

legislative changes. It also provides insight into future policies contemplated by the government. It has to be read in conjunction with the budget implementation act.

Budget 2024 also provides historical financial information for the fiscal year 2022-23 and 2023-24, and provides financial projections for the next five years beginning in 2024 and ending in 2029.

For the five years beginning this year — 2024-25 — the government is projecting \$61.2 billion in new spending. This \$61.2 billion is partially offset by revenue-raising measures, primarily the revenues expected to be realized by the increase in taxes on capital gains.

The government is projecting deficits in each of the five years, including a deficit of \$39.8 billion this year, followed by declining deficits in each of the following four years of \$38.9 billion, \$30.8 billion, \$26.8 billion and, finally, \$20 billion in 2028-29.

However, there are two issues affecting these projections. First, the revenues estimated to be collected by the increase in capital gains must materialize, and, second, the government must be able to control its spending to ensure its projected deficits do not increase, which would further increase the debt.

A survey carried out by the Angus Reid Institute in April of this year indicated that 59% of Canadians said that federal finances had grown too large, and two thirds said they worry about the size of the federal deficit.

The government is expecting that the increase in the capital gains tax will increase tax revenues by \$19.4 billion over five years, with \$6.9 billion to be collected this year. The government is counting on this revenue of \$6.9 billion to meet this year's deficit target of \$39.8 billion. It is also counting on these tax revenues to meet its deficit targets in future years.

Unfortunately, the government has historically had difficulty meeting its fiscal projections. For example, in Budget 2022, the government projected the deficit for this year to be \$27.8 billion. Budget 2023 increased that projected deficit to \$35 billion, and now Budget 2024 has increased the projected deficit again to \$39.8 billion.

One of the issues which has arisen recently in the media relates to last year's deficit. Budget 2024 indicates that last year's deficit for the fiscal year 2023-24 is \$40 billion. However, *The Fiscal Monitor* for March 2024 indicates that the deficit for last year will be \$50.9 billion — a significant difference of almost \$11 billion.

While the audited financial statements of the government will probably not be released until later this fall, the government should clearly indicate why it has released two different deficit numbers for the 2023-24 fiscal year.

Senators may recall that I asked this question of Senator Gold last week, and he referenced the adjustments which will be made to the deficit. I expect adjustments will be made, but I also expect that we will never know what they are. I do not anticipate transparency.

Government expenses have increased significantly over the past nine years from \$272 billion in 2014-15 to \$497 billion last year, which is 83% over the nine years or, on average, 7% annually. In addition, the Parliamentary Budget Officer has indicated that between 2006-07 and 2022-23, the number of full-time equivalents in the public service has increased from 335,000 to 432,000 — an increase of 96,000 full-time equivalents.

Given the increases in expenses and full-time equivalents, the government has indicated that it will reduce expenses so that savings can be realized or refocused on priorities. We discussed this issue yesterday when we were discussing the supply bills.

In Budget 2023, the government announced several spending reviews, announcing it would reduce expenditures by over \$15 billion over five years, beginning last year and extending to 2028, and \$4.5 billion annually thereafter.

It's too early to assess the impact, as only \$500 million was allocated to be saved in 2023-24, with the remaining \$14.9 billion to be saved during the next four fiscal years beginning this year.

Of the \$500 million to be saved in 2023-24, \$350 million was to be saved in professional services such as consultants, while the remaining \$150 million was to be saved in travel.

In the *2023 Fall Economic Statement*, the government announced it would save an additional \$2.4 billion over four years beginning next year. In that same statement, the government says it will save \$4.8 billion a year beginning in 2026-27, and return the public service closer to its pre-pandemic growth. However, 2026-27 is after the next federal election.

It will be difficult to determine whether these savings of \$14.9 billion will materialize. It is also unclear as to whether any of these amounts can be regarded as bona fide savings since the government says the savings will be refocused to other priorities. In any event, the majority of these savings are not expected to be realized until after the next federal election.

Honourable senators, Division 16 of Part 4 of Bill C-69 will enact the consumer-driven banking act, also informally known as the open banking act. Senator Deacon spoke earlier on this, and I'll try to be brief and not repeat most of what he said.

This part of the bill was referred to the Standing Senate Committee on Banking, Commerce and the Economy, and I'm a member of that committee. We held two meetings on this part of the bill, and heard from officials of the Financial Consumer

Agency of Canada, the Competition Bureau, the Financial Data and Technology Association of North America, the Desjardins Group, Payments Canada, Fintechs Canada, and the Canadian Bankers Association.

By way of background, in 2019, the Standing Senate Committee on Banking, Commerce and the Economy released a report on open banking. The report commented on the potential benefits and challenges of open banking for the Canadian financial services consumer, with a specific focus on the government's regulatory role. The Banking Committee called for decisive action from the federal government to move forward with an open banking framework that will keep Canadians' personal financial information safe, provide more choice and improved financial products and services to Canadian consumers, and keep the Canadian financial sector strong and internationally competitive.

In 2021, the government's Advisory Committee on Open Banking released its final report, making a number of recommendations, including a blueprint which would lead to the implementation of an open banking system. Division 16 of Part 4 of the bill will establish the consumer-driven banking framework in Canada by way of the consumer-driven banking act. It will also amend the Financial Consumer Agency of Canada Act to establish the position of senior deputy commissioner for consumer-driven banking, who would be responsible for the consumer banking regime.

• (1500)

On June 6, the Senate Banking Committee tabled its report on its study of the parts of Bill C-69, which had been referred to it by the Senate. The committee had no material observations regarding Divisions 11, 13, 17, 18, 19, 20, 33, 41 and 42 of Part 4, as well as Subdivision A of Division 34 of Part 4. However, the committee expressed serious concerns regarding Division 16 on the consumer-driven banking act and the potential unintended consequences for consumers.

Specifically, the committee expressed serious concerns over the government's decision to designate the Financial Consumer Agency of Canada, or FCAC, as the regulator and questioned why a more robust, independent regulator with expertise in enforcement was not chosen.

Specific concerns include the following:

The FCAC may not acquire the required skillset in time to be a strong and effective regulator, given its traditional consumer awareness role and because its enforcement powers are relatively new . . . .

We felt that:

Designating the FCAC as the regulator would limit consumer data portability to financial data and does not envision broader applications to other types of data, such as health care data.



The committee was also of the opinion that:

Having the FCAC as regulator could result in confusion for Canadians who use provincially regulated institutions, in particular when choosing the appropriate avenue for resolving complaints. . . .

The committee also heard testimony recommending the removal of Division 16 of Part 4 of Bill C-69 so that further consultations could be carried out.

The Banking Committee, in its report, also indicated that it continues to be concerned that the government chooses to include substantive changes in Canadian law in an omnibus budget implementation bill, providing insufficient time to properly study the proposed legislation and hear from affected stakeholders.

The committee also said that the process does not allow the Senate to provide its sober second thought on proposed legislation, and in instances where the other place has amended the legislation at a late stage, it does not provide sufficient time to study the amended legislation.

We also met with the chairs or deputy chairs of the various other committees which were assigned parts of Bill C-69. The purpose of our meeting was to discuss their reports and provide them with the opportunity to raise any issues of concern. Committee chairs and deputy chairs who met with the Standing Senate Committee on National Finance expressed concern over the government's continued use of omnibus bills, and this concern is reflected in the reports which were tabled in the Senate.

This issue has been raised many times in the past, and many senators are of the opinion that the inclusion of non-financial matters in budget implementation bills prevents them from giving these legislative amendments the thorough scrutiny they deserve.

For example, the Standing Senate Committee on Social Affairs, Science and Technology believes that a budget implementation bill should be linked only to costed measures in the budget and recommended that non-financial parts of the bill — such as Divisions 21 and 22, which will amend the Canada Labour Code, and Division 31, which will amend the Food and Drugs Act — should be the subject of stand-alone legislation.

The Standing Senate Committee on Legal and Constitutional Affairs made similar recommendations regarding Division 35 of Part 4 of the bill related to motor vehicle theft, which will amend the Criminal Code. The committee has in previous years expressed the same concern that significant amendments and additions to criminal laws and other laws are being introduced in omnibus legislation. The committee says that amendments to criminal laws engage important constitutional and legal questions that require in-depth study in committee and thorough debate in the Senate.

The committee also said that decades of piecemeal amendments to the Criminal Code have resulted in a complex document containing, at times, inconsistent language or repetitive provisions. The committee repeated its recommendation for a comprehensive review and reform of the Criminal Code.

The Standing Senate Committee on National Finance has heard similar concerns regarding the Income Tax Act, which has been amended and added to over the last several decades. The Income Tax Act and Canada's tax regime were last subject to a comprehensive review in the 1960s. It is past time for a comprehensive review of both the Criminal Code and the Income Tax Act.

The Standing Senate Committee on Legal and Constitutional Affairs was also concerned there was not enough time or opportunity to receive evidence to thoroughly analyze the provisions of Bill C-69 which were assigned to the committee and the impact of the amendments. This concern is also shared by a number of other Senate standing committees.

The committee said it was forced to work within a truncated legislative review regime, which constrains the Senate's ability to properly apply sober second thought.

The committee also said that certain provisions of Bill C-69 that may have legal ramifications were referred to other Senate committees, and those provisions may have benefited from study by the Legal Committee, whose mandate is to examine matters relating to legal and constitutional matters.

Such provisions include Division 28 of Part 4 of Bill C-69, which amends the Impact Assessment Act in response to the Supreme Court of Canada's decision on the constitutionality of that act.

I am looking at the time, honourable senators, and I think I still have some time left. I will finish there. I thank you for the opportunity to speak to Bill C-69. I thank my honourable colleagues on the Standing Senate Committee on National Finance for their excellent questions not just during review of Bill C-69 but for all of the work that we do, and also to the officials who support us. Thank you very much.

**Some Hon. Senators:** Hear, hear.

**Hon. Donald Neil Plett (Leader of the Opposition):** Honourable senators, the phrase "While Rome was burning, Nero fiddled" comes to mind again today.

I want to thank Senator Marshall for the incredible amount of work she does continually on behalf of the entire Senate and the entire country in pointing out the horrific problems that we have with this government, with our fiscal situation in our country. We are going and have gone bankrupt, yet we have people who are paying no attention.

We have the Prime Minister and the Minister of Finance projecting that they are doing things to help our country, to make things better and to make things more affordable, and yet everything has been less affordable in the last nine years. We have the government leader here who defends this. We have a prominent banker who would never allow his customers at the bank to conduct business the way this government does, and he stands here for 30, 40 minutes praising this government and thanking this government for the opportunity to be the sponsor of this horrible budget, this deficit that we find ourselves in.

Last night, colleagues, when I went back to my hotel room at about 10 p.m. or 10:30 p.m., I got in the elevator, and a gentleman got in the elevator with me and looked at me and said, “You look like you are a parliamentarian, and yet the House has risen.” I said to him, “Well, I am a senator, and we are still working and dealing with the Liberal budget bill.”

He asked me what party I was with, and I told him. He looked at me — he seemed to be about 50 years old, I would suggest — and he said, “I have voted Liberal all my life.”

**Senator Housakos:** No one is perfect.

**Senator Plett:** And he said, “I am partly responsible for this man being in government now, and I’m sorry.”

He said, “I will put the largest Conservative sign that I can find on my lawn. We need to get rid of this man. He has run us broke. He has run our children broke. He has run our grandchildren broke.”

**Senator Housakos:** And great-grandchildren.

**Senator Plett:** And yet we have people here who are smiling, laughing and thinking that this is just a grand old time. They will stand up here in about 45 minutes from now, and they will vote in favour of this budget.

• (1510)

Colleagues, the Prime Minister gave you the absolute ultimate instruction when he asked you to come here, to be independent-minded and to vote independently.

He has appointed some great financial people to this place. I think we could forgive a plumber like myself for not knowing some of the things here, but some of you, the education, the financial backgrounds that you have — you see what is happening in our country and you will support this legislation.

We will not defeat the government if we vote down this budget, but, colleagues, if you want to do your job, you will seriously consider voting no to Bill C-69.

The phrase “lipstick on a pig” also comes to mind. It means trying to make something unattractive or undesirable appear more appealing or acceptable but without actually changing its fundamental nature. It suggests that no matter how much you try to dress up or improve something, that it is inherently flawed and remains flawed at its core. This, colleagues, is the perfect description of Bill C-69.

As I already said, Senator Loffreda spent 45 minutes yesterday regaling us at second reading with what he considers to be notable aspects of Bill C-69. The problem is that it amounts to little more than lipstick on a pig.

This year, the Budget 2024 document is 416 pages long. What is notable is that you cannot get past the cover page without being confronted by the fact that you are about to experience a case study in the absurd and the ironic.

[ Senator Plett ]

Emblazoned on the cover are the words, “Fairness for every generation.” Yet, as soon as you turn the first page, you find there is no such thing. Instead, we find that the government is continuing down the same road that got us into the mess that we find ourselves in. While claiming to be championing fairness for every generation, it fully intends to continue to pile up debt for future generations for as far as the eye can see.

There is no plan to balance the budget, no plan to increase productivity and no plan to begin to pay down the mountain of debt that this government has already accumulated.

This government believes that the solution to every problem is found in opening the spigot of government spending ever wider and spraying money in every direction.

Since the 2015 federal budget, spending has risen by an unbelievable \$196 billion. When Trudeau came into office, program spending was \$254 billion. By the end of this past fiscal year, they had ramped it up to \$450 billion. I know I will be repeating some of the numbers that Senator Marshall has given, but they bear repeating — over and over again. This is a 77% increase which, after adjusting for inflation and population growth, equates to an additional \$2,330 for every person in our country.

Even before COVID-19 pandemic hit, this government spending was already outstripping population growth, inflation and other economic indicators. It has continued unabated and, according to Budget 2024, there is no end in sight.

The predictable result of all this runaway spending is a surging national debt. In 2014-15, our gross debt was \$1.023 trillion. By the end of 2023-24, it had reached over \$2 trillion. This is a 96% increase. Over the next five years, the cost to service this \$2 trillion debt is going to total more than a quarter of a trillion dollars — \$291.2 billion to be exact.

In other words, from fiscal year 2024-25 to fiscal year 2028-29, all the revenue from the GST — all of it — will be used simply to pay the interest on the national debt. In fact, it won’t be enough.

While we are paying out almost \$300 billion in interest payments, our gross debt will continue to grow by another half a trillion dollars to reach almost \$2.5 trillion.

This is what the government and Senator Loffreda think is fairness for every generation. Colleagues, I beg to differ.

I am well aware that the government does not like to talk about gross debt. It prefers to refer to net debt as calculated by the International Monetary Fund because when it comes to international comparisons, this number suggests that Canada has the lowest level of debt in the G7 and ranks sixth among 33 advanced countries. It makes the government’s debt-to-GDP level sound better.

Minister Freeland trots it out all the time claiming:

As a result of the government’s responsible fiscal management —

— That is a sad statement —

— Canada continues to have an enviable fiscal and debt position relative to international peers. Canada is projected to have the lowest net debt-to-GDP ratio and is expected to have some of the strongest fiscal outcomes of G7 countries over the next five years. . . .

I know that Senator Gold doesn't believe in the Fraser Institute, but as the Fraser Institute has repeatedly pointed out, this is problematic and more than a little misleading. They note the following — and I guess this is why he does not like them:

To calculate net debt, you subtract a government's financial assets from its total . . . debt, with the implicit assumption that those assets could be used to offset debt. But the financial assets used to calculate Canada's net debt include the Canada and Quebec Pension Plans . . . .

Assets in the CPP and QPP are needed to provide pensions for current and future retirees in Canada. Therefore, Canadian governments cannot presumably draw from these assets to offset government debt without compromising the plans' ability to meet obligations to pensioners. . . .

This means that Canada's net debt understates its indebtedness, a problem not faced by other countries.

The Fraser Institute continued:

That said, a better measure of Canada's indebtedness, compared to other countries, is to compare gross general government debt to GDP. . . .

When comparing Canada's gross general government debt-to-GDP with the same developed countries, Canada falls to 27th out of 33. This is a 21-position decline in ranking from Canada's sixth-place standing when simply measuring net debt-to-GDP. At 106 per cent of GDP, Canada's gross debt is also higher than debt levels in Germany and the U.K., meaning Canada doesn't rank best among G7 countries.

To suggest that continuing the trajectory of increasing our national debt is fairness to every generation shows how little this government — and this finance minister, the sponsor of the bill and this government leader — understands about basic economic policy.

While they love their spending announcements and photo ops, they never mention that they are saddling future generations of Canadians with serving the debt and paying it down. In fact, they not only ignore this reality completely, they claim the opposite.

On page 333 of the budget, if you've gotten down that far, the finance minister states:

Financing the investment we need through more debt would be unfair to young Canadians — we want them to inherit prosperity, not our unpaid bills.

• (1520)

Chrystia Freeland wants our young Canadians to inherit prosperity, not our unpaid bills, yet this is exactly what this budget is poised to do. It is financing the investment that we need through more debt.

The government is correct: This is not fairness. It is fiscal negligence, and it is a fallacy to think that this trajectory can continue. An approach to federal finances that perpetuates budget deficits and accumulates debt with no end in sight is economically harmful to current and future generations of Canadians. It is not fair, and it is unsustainable. You wouldn't know this from the cheery messages in the budget documents, or the cheery messages we have heard right here in our chamber.

If you look at the long-term projections in the Fall Economic Statement and in Budget 2024, you will see that the government presents a “. . . rosy assessment of federal debt sustainability.” It shows the ratio of debt to GDP drifting continuously downward over 30 years for a nice, soft landing at 7.6%. This might sound good but, as quoted by the C.D. Howe Institute, “This outcome is implausible . . . .” You can read the organization's arguments in detail in the January 5, 2024, intelligence memo but, in summary, they give three reasons why we should not believe the government's projection that the debt-to-GDP ratio is going to decline as they suggest:

First, the effective interest rate on federal debt remains below the growth rate of the economy for 33 years, ending in 2055/56, placing continuous downward pressure on the debt ratio. This is optimistic. Over the 33 years ending in 2022-23, the average value of the effective rate exceeded the average GDP growth rate by 0.5 percentage point.

Second, revenues are assumed to rise faster than program spending in the economic statement's projection. . . .

In other words, the . . . projection is based on the assumption that there will be 33 years of fiscal austerity. . . .

Third, and most important, is the failure to include economic downturns in the projection. Economic shocks are certain to interrupt growth over the projection period.

You wouldn't know that from listening to the minister.

Over the past 60 years there have been five recessions, all of which have prompted governments to respond with temporary stimulus measures to support incomes. In contrast to automatic stabilizers like Employment Insurance, which increase debt during downturns and reduce it during upswings, these discretionary measures cause a permanent increase in debt.

In other words, colleagues, the government underestimates the cost of the existing debt, overestimates their ability to manage spending and ignores the likelihood of economic downturns. That is hardly a reassuring scenario and hardly a recipe for fairness for every generation.

Let's move past the front page of the budget. If you flip the cover open, the first thing you will see is the Deputy Prime Minister's foreword and the unsettling realization that this government is completely out of touch with reality.

Allow me to read the first couple of paragraphs:

A fair chance to build a good middle-class life—to do as well as your parents, or better—that's the promise of Canada. For too many, especially for younger Canadians, that promise is at risk.

We have a plan to fix that. We have a plan to build a Canada that works better for you, where you can get ahead, where your hard work pays off, where you can buy a home—where you have a fair chance at a good middle-class life.

I have no idea what rock Minister Freeland has been living under. Colleagues, the promise of having a fair chance to build a good middle-class life and to do as well as your parents or better is definitely not at risk; it has already been entirely destroyed by this incompetent Liberal government.

After nine years of the incompetent Justin Trudeau, Canada is on track for its worst decline in living standards in 40 years. The Fraser Institute, in May 2024, pointed out that under Trudeau Canada has had the worst growth in income per person out of any prime minister since the 1930s. The *Financial Post*, in May 2023, noted that 9 in 10 middle-class families pay more in income tax.

In 2023, the Organisation for Economic Co-operation and Development — or OECD — National Accounts highlighted that under Justin Trudeau, Canada has had the slowest GDP per capita growth in the G7 since 2015. Who was in government just before 2015? The OECD also calculated that Canada's economic growth will be the worst out of nearly 40 advanced countries this decade, and the worst out of those same countries for the next three decades. Since 2019, the last year before COVID, Canada's GDP per capita is down by 2% while America's GDP per capita has increased by 8%.

Alberta is the only province in Canada that exceeds the U.S. average economic output of \$76,000, while Ontario has a per person level of economic output similar to Alabama, the Maritimes are lower than Mississippi, and Quebec and Manitoba lag behind West Virginia. In fact, colleagues, the economy of Texas is now bigger than the entire GDP of Canada.

Our collapse in productivity has become so severe that Canada's productivity gap with the U.S. now stands at about US \$20,000 per person. I think that is almost \$1 million Canadian. When you divide the amount of business investment by the number of workers in the country, you can see that in 2023

Canadian workers received 58 cents investment for every dollar a U.S. worker received and only 65 cents for every dollar workers in the OECD received.

After nine years of Justin Trudeau, the Canadian economy has flatlined. Not only has GDP per capita declined in four consecutive quarters, but Statistics Canada revealed that Canada's unemployment rate has increased. When you account for Canada's rapidly growing population, the situation is even more depressing. Canada's population grew by 0.29%, while employment grew by only 0.13%. This means that Canada's population is rapidly outpacing job growth. In fact, for jobs to keep up with population growth, Canada would have needed to add an additional 33,000 jobs in May. Meanwhile, at the same time, the United States managed to add 272,000 jobs as the Canadian economy continued to fall behind.

On top of this, much of Canada's growth is disguised by the fact that it was in part-time employment. Full-time employment actually decreased by 0.2% in May. This means that there were 36,000 fewer full-time jobs in May compared to April. If Canada's economy had simply grown at an average rate, Canadians would be \$4,200 richer than what Justin Trudeau has left them.

I am not going to repeat all of the statistics that I provided to you in my speech on Bill C-59, but suffice to say the government does not have a plan to fix what is wrong in Canada. They do not have a plan to build a Canada that works better, where you can get ahead, where your hard work pays off, where you can buy a home and where you have a fair chance at a good middle-class life. They not only don't have a plan; they don't have a clue. If you are not convinced that this is true, just read further on in the Deputy Prime Minister's foreword in Budget 2024.

• (1530)

After claiming they have everything in hand, she goes on to make three bold claims, the first of which is “First, we're building more affordable homes.”

Next, she says, “Second, we're making life cost less.”

Finally, she says, “Third, we are growing the economy in a way that's shared by all.” The last part — “shared by all” — is true: It's not growing, but it is shared by all.

I am almost speechless, and that's tough to achieve.

Senator Gold, this is the same government that has doubled the price of rent, doubled the price of houses and seen mortgage payments increase by 150% under its watch. Yet now they claim they are building more affordable homes. They're not building any homes. This is the same government that has left Canadians with staggering personal debt loads and unbelievably long lines at food banks — yet they claim that they are making life cost less.

This is the same government that is hiking taxes on home building during a housing shortage, hiking taxes on doctors during a doctor shortage and hiking taxes on small businesses

while Canadian paycheques are shrinking. Yet this finance minister claims that “. . . we are growing the economy in a way that’s shared by all.”

What do you think, colleagues, of this kind of absurdity? This is a government that is clueless and directionless, with no plan to turn things around, yet they are masquerading as knights in shining armour who are on their way to save us all while warning us about the dangers that lurk outside the Liberal camp.

Just last week, Minister Freeland droned out a warning to all of us, asking this question:

Do you want to live in a country where those at the very top live lives of luxury—but must do so in gated communities, behind ever higher fences, using private health care and airplanes, because the public sphere is so degraded and the wrath of the vast majority of their less privileged compatriots burns so hot?

These are the words of Canada’s Deputy Prime Minister and finance minister — the same finance minister who helped this incompetent Prime Minister navigate Canada into the stormy waters we find ourselves in, and all she can do is try to divert the blame to the so-called rich.

Are there rich people in Canada? Yes, thank goodness. Well, there are still a few, but there are fewer. Should they pay their fair share? Absolutely. But are they the problem behind our crumbling health care system, ballooning national debt and skyrocketing prices? Of course not.

If “. . . the public sphere is so degraded . . .” to use the finance minister’s own words, the fault lies squarely at the feet of this government and no one else’s. If the wrath of the vast majority of the less fortunate Canadians burns so hot, as the finance minister suggests, then that is the legacy of this Liberal government after nine years in power.

After nine years in power, you cannot point the finger at others. You cannot be blaming the Conservatives, the pandemic or people who have been financially successful in life. After nine years in government, you cannot blame anyone but yourself.

Somehow, the government leader thinks this is funny.

So while Minister Freeland exhorts Canadians to watch closely, it is the Liberal government that should begin paying better attention. With approval ratings for this government and the Prime Minister at an all-time low, Canadians are not in a mood to fall for the old deny, deflect and discredit strategy. It’s a bit too late to begin trying to shift the blame.

Colleagues, Budget 2024 does not deliver fairness for every generation. Instead, it imposes unnecessary burdens on our economy, stifles growth and unfairly targets working Canadians.

I do not know if the Prime Minister will have the courage to call an election this summer or if he will be able to find some snow somewhere to walk in. It’s pretty hot outside. But it is

certainly time, and Canadians need hope, not empty promises. They need a plan, not a government on autopilot. They need hope, not hollow rhetoric.

Colleagues, it is unfortunate that it’s always on the last days of our sitting that we deal with budget bills, because we can see again in this chamber exactly how much a lot of senators care. Thank you to those of you who are here and listening to this. But we can see exactly how much a lot care — those who wish to vote, get out of here and have a good summer, because they still have enough to pay for a vacation. Millions of Canadians do not have enough money to pay for a vacation because of this Liberal government and this Prime Minister.

Colleagues, as I said at the start, you were given a mandate by this Prime Minister to vote your conscience, vote independently and vote responsibly — yet we have people here in this chamber who think this is a good budget. We are broke. Canada is broke.

Colleagues, it is time for a change, and that change will come — thank goodness for that — though not quickly enough. How many more billions of dollars will we sink into this big hole before that change comes? How much more work will Pierre Poilievre, and our Conservative government, have to do to bring us out of this mess?

Colleagues, it’s time for a change. It’s time for common sense. It’s time to let Canadians decide if they want more of the same government that brought them to this place or a commonsense Conservative government, led by Pierre Poilievre, that will work to restore prosperity, fairness and opportunity for Canadians — things we can all remember.

Bill C-69 is a sham. There’s nothing else to say about it than that, Senator Loffreda. There is nothing good about Bill C-69. It contains 450 pages of sham. There is no vision and no plan — none. It does not serve Canadians well and is not worth your support. I beg you, colleagues, vote against Bill C-69. Thank you.

**The Hon. the Speaker:** Are honourable senators ready for the question?

**Hon. Senators:** Question.

**The Hon. the Speaker:** Is it your pleasure, honourable senators, to adopt the motion?

**Some Hon. Senators:** Yes.

**Some Hon. Senators:** No.

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

**Some Hon. Senators:** Yea.

**The Hon. the Speaker:** All those opposed to the motion will please say “nay.”

**Some Hon. Senators:** Nay.

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

*And two honourable senators having risen:*

**The Hon. the Speaker:** Is there agreement on the bell?

**An Hon. Senator:** Thirty minutes.

**The Hon. the Speaker:** The bells will therefore ring for 30 minutes, and the vote will take place at 4:09 p.m. Call in the senators.

• (1610)

Motion agreed to and bill read third time and passed on the following division:

YEAS  
THE HONOURABLE SENATORS

Anderson	Greenwood
Arnot	Hartling
Aucoin	Kingston
Bellemare	Klyne
Bernard	LaBoucane-Benson
Boehm	Lankin
Boniface	Loffreda
Boyer	MacAdam
Burey	McCallum
Busson	McNair
Cardozo	McPhedran
Clement	Mégie
Cordy	Miville-Dechêne
Cormier	Moncion
Cotter	Moodie
Coyle	Omidvar
Cuzner	Osler
Dalphond	Oudar
Dasko	Petitclerc
Deacon ( <i>Nova Scotia</i> )	Ravalia
Deacon ( <i>Ontario</i> )	Ringuette
Dean	Robinson
Downe	Ross
Duncan	Saint-Germain
Forest	Simons
Francis	Sorensen
Galvez	Varone
Gerba	White
Gignac	Woo
Gold	Yussuff—60

NAYS  
THE HONOURABLE SENATORS

Ataullahjan	Plett
Batters	Poirier

Carignan  
Dagenais  
Housakos  
MacDonald  
Marshall  
Martin  
Patterson

Quinn  
Richards  
Seidman  
Smith  
Verner  
Wallin  
Wells—18

ABSTENTIONS  
THE HONOURABLE SENATORS

Greene  
McBean

Pate  
Tannas—4

DISTINGUISHED VISITOR IN THE GALLERY

**The Hon. the Speaker:** Honourable senators, I wish to draw your attention to the presence in the gallery of our former colleague the Honourable Larry W. Campbell.

On behalf of all honourable senators, I welcome you back to the Senate of Canada.

**Hon. Senators:** Hear, hear!

APPROPRIATION BILL NO. 2, 2024-25

THIRD READING

**Hon. Patti LaBoucane-Benson (Legislative Deputy to the Government Representative in the Senate)** moved third reading of Bill C-74, An Act for granting to His Majesty certain sums of money for the federal public administration for the fiscal year ending March 31, 2025.

**The Hon. the Speaker:** Are senators ready for the question?

**Hon. Senators:** Question.

**The Hon. the Speaker:** Is it your pleasure, honourable senators, to adopt the motion?

**Some Hon. Senators:** Agreed.

**Some Hon. Senators:** No.

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

**Some Hon. Senators:** Yea.

**The Hon. the Speaker:** All those opposed to the motion will please say “nay.”

**Some Hon. Senators:** Nay.

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

*And two honourable senators having risen:*

**The Hon. the Speaker:** Do we have agreement on the length of the bell?

**An Hon. Senator:** Now.

**The Hon. the Speaker:** Is there agreement on now? I want to ensure that there is agreement on a bell. Is leave granted?

**Hon. Senators:** Agreed.

• (1620)

Motion agreed to and bill read third time and passed on the following division:

YEAS  
THE HONOURABLE SENATORS

Anderson	Klyne
Arnot	LaBoucane-Benson
Aucoin	Lankin
Bellemare	Loffreda
Bernard	MacAdam
Boehm	McBean
Boniface	McCallum
Boyer	McNair
Burey	McPhedran
Busson	Mégie
Cardozo	Miville-Dechêne
Clement	Moncion
Cordy	Moodie
Cormier	Omidvar
Cotter	Osler
Coyle	Oudar
Cuzner	Pate
Dagenais	Petitclerc
Dalphond	Petten
Dasko	Quinn
Deacon ( <i>Nova Scotia</i> )	Ravalia
Deacon ( <i>Ontario</i> )	Ringuette
Dean	Robinson
Duncan	Ross
Forest	Saint-Germain
Francis	Simons
Galvez	Sorensen
Gerba	Tannas
Gignac	Varone
Gold	White
Greenwood	Woo
Hartling	Yussuff—65
Kingston	

NAYS  
THE HONOURABLE SENATORS

Ataullahjan	Patterson
Batters	Plett
Carignan	Poirier
Housakos	Richards
MacDonald	Seidman
Manning	Smith
Marshall	Verner
Martin	Wells—16

ABSTENTIONS  
THE HONOURABLE SENATORS

Nil

APPROPRIATION BILL NO. 3, 2024-25

THIRD READING

**Hon. Patti LaBoucane-Benson (Legislative Deputy to the Government Representative in the Senate)** moved third reading of Bill C-75, An Act for granting to His Majesty certain sums of money for the federal public administration for the fiscal year ending March 31, 2025.

**The Hon. the Speaker:** Are senators ready for the question?

**Hon. Senators:** Question.

**The Hon. the Speaker:** Is it your pleasure, honourable senators, to adopt the motion?

**Some Hon. Senators:** Agreed.

**Some Hon. Senators:** No.

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

**Some Hon. Senators:** Yea.

**The Hon. the Speaker:** All those opposed to the motion will please say “nay.”

**Some Hon. Senators:** Nay.

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

*And two honourable senators having risen:*

**The Hon. the Speaker:** I see two senators rising. Is there an agreement on a bell?

**An Hon. Senator:** Now.

**The Hon. the Speaker:** Is leave granted?

**Hon. Senators:** Agreed.

Motion agreed to and bill read third time and passed on the following division:

YEAS  
THE HONOURABLE SENATORS

Anderson	Klyne
Arnot	LaBoucane-Benson
Aucoin	Lankin
Bellemare	Loffreda
Bernard	MacAdam
Boehm	McBean
Boniface	McCallum
Boyer	McNair
Burey	McPhedran
Busson	Mégie
Cardozo	Miville-Dechêne
Clement	Moncion
Cordy	Moodie
Cormier	Omidvar
Cotter	Osler
Coyle	Oudart
Cuzner	Pate
Dagenais	Petitelerc
Dalphond	Petten
Dasko	Quinn
Deacon ( <i>Nova Scotia</i> )	Ravalia
Deacon ( <i>Ontario</i> )	Ringuette
Dean	Robinson
Duncan	Ross
Forest	Saint-Germain
Francis	Simons
Galvez	Sorensen
Gerba	Tannas
Gignac	Varone
Gold	White
Greenwood	Woo
Hartling	Yussuff—65
Kingston	

NAYS  
THE HONOURABLE SENATORS

Ataullahjan	Patterson
Batters	Plett
Carignan	Poirier
Housakos	Seidman
MacDonald	Smith

Manning  
Marshall  
Martin

Verner  
Wells—15

ABSTENTIONS  
THE HONOURABLE SENATORS

Nil

• (1630)

**PUBLIC COMPLAINTS AND REVIEW COMMISSION BILL**

BILL TO AMEND—SECOND READING

On the Order:

Resuming debate on the motion of the Honourable Senator Omidvar, seconded by the Honourable Senator McNair, for the second reading of Bill C-20, An Act establishing the Public Complaints and Review Commission and amending certain Acts and statutory instruments.

**Hon. Donald Neil Plett (Leader of the Opposition):** Honourable senators, I had some notes prepared, but, without wanting to be overly dramatic, I have such a sour taste in my mouth right now about what happened here in the last 20 minutes that I think maybe we'll all go home and spend a few months collecting our thoughts to see whether we are here to protect the nation or to protect Justin Trudeau.

Having seen the vote on a budget where people are here saying they are representing their provinces, but they don't even have an opinion on the budget and they stay sitting — at least some people had the courage to stand and vote in favour of this horrible budget, while others sat and did nothing.

Colleagues, I know you don't want me to school you, and I apologize for doing that. You will be able to go home in a few hours, and you won't need to hear from me again until I come back in September, God willing. I will continue letting everybody know what kind of a horrible job this government is doing and how so many people here who pretend to be independent are Liberals, yet we say we are non-partisan. Senator Gold and company say we have developed a more non-partisan chamber. I've been here for 15 years, and this is the most partisan chamber I've ever been part of.

In any event, we're here to talk about Bill C-20, something that Trudeau promised nine years ago, dragged his feet for nine years and now gives us Bill C-20, something that we have been fighting for, wanting and have supported. I will save my remarks for the beginning of September. At this point, I will simply recommend that this go to committee for a thorough, hopefully somewhat independent committee study, although I'm increasingly hesitant about thinking anything will be independent at committee.



Nevertheless, I wish you all a good summer, and we'll let this bill go to committee at this point. Thank you.

**Some Hon. Senators:** Hear, hear.

**The Hon. the Speaker:** Is it your pleasure, honourable senators, to adopt the motion?

**Hon. Senators:** Agreed.

(Motion agreed to and bill read second time.)

REFERRED TO COMMITTEE

**The Hon. the Speaker:** Honourable senators, when shall this bill be read the third time?

(On motion of Senator Omidvar, bill referred to the Standing Senate Committee on National Security, Defence and Veterans Affairs.)

• (1640)

#### ROYAL ASSENT

SITTING SUSPENDED TO AWAIT ROYAL ASSENT

**Hon. Patti LaBoucane-Benson (Legislative Deputy to the Government Representative in the Senate):** Honourable senators, with leave of the Senate and notwithstanding rule 5-5(k), I move:

That the sitting be suspended to await the arrival of Her Excellency the Governor General, to reassemble at the call of the chair with a 10-minute bell.

**The Hon. the Speaker:** Is leave granted, honourable senators?

**Hon. Senators:** Agreed.

(The sitting of the Senate was suspended.)

(The sitting of the Senate was resumed.)

• (1910)

**The Hon. the Speaker:** Is it your pleasure, honourable senators, that the sitting be suspended to await the arrival of Her Excellency the Governor General?

**Hon. Senators:** Agreed.

(The sitting of the Senate was suspended.)

• (1930)

[*Translation*]

#### ROYAL ASSENT

Her Excellency the Governor General having come and being seated at the foot of the Throne, and the House of Commons having been summoned, and being come with their Speaker, Her Excellency the Governor General was pleased to give Royal Assent to the following bills:

An Act to amend the Parliament of Canada Act (Parliamentary Visual Artist Laureate) (*Bill S-202, Chapter 9, 2024*)

An Act to amend the Telecommunications Act (transparent and accurate broadband services information) (*Bill C-288, Chapter 10, 2024*)

An Act respecting the development of a national strategy to assess, prevent and address environmental racism and to advance environmental justice (*Bill C-226, Chapter 11, 2024*)

An Act to amend the Canada Labour Code and the Canada Industrial Relations Board Regulations, 2012 (*Bill C-58, Chapter 12, 2024*)

An Act respecting accountability, transparency and engagement to support the creation of sustainable jobs for workers and economic growth in a net-zero economy (*Bill C-50, Chapter 13, 2024*)

An Act to amend the Chemical Weapons Convention Implementation Act (*Bill S-9, Chapter 14, 2024*)

An Act to implement certain provisions of the fall economic statement tabled in Parliament on November 21, 2023 and certain provisions of the budget tabled in Parliament on March 28, 2023 (*Bill C-59, Chapter 15, 2024*)

An Act respecting countering foreign interference (*Bill C-70, Chapter 16, 2024*)

An Act to implement certain provisions of the budget tabled in Parliament on April 16, 2024 (*Bill C-69, Chapter 17, 2024*)

The Honourable Greg Fergus, Speaker of the House of Commons then addressed Her Excellency the Governor General as follows:

May it Please Your Excellency:

The Commons of Canada have voted certain supplies required to enable the Government to defray the expenses of the public service.

In the name of the Commons, I present to Your Excellency the following bills:

An Act for granting to His Majesty certain sums of money for the federal public administration for the fiscal year ending March 31, 2025 (*Bill C-74, Chapter 18, 2024*)

An Act for granting to His Majesty certain sums of money for the federal public administration for the fiscal year ending March 31, 2025 (*Bill C-75, Chapter 19, 2024*)

To which bills I humbly request Your Excellency's assent.

Her Excellency the Governor General was pleased to give Royal Assent to the said bills.

The Commons withdrew.

Her Excellency the Governor General was pleased to retire.

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(The sitting of the Senate was resumed.)

• (1940)

[*English*]

## ADJOURNMENT

MOTION ADOPTED

**Hon. Patti LaBoucane-Benson (Legislative Deputy to the Government Representative in the Senate):** Honourable senators, with leave of the Senate and notwithstanding rule 5-5(g), I move:

That, when the Senate next adjourns after the adoption of this motion, it do stand adjourned until Tuesday, September 17, 2024, at 2 p.m.

**The Hon. the Speaker:** Is leave granted, honourable senators?

**Hon. Senators:** Agreed.

**The Hon. the Speaker:** Is it your pleasure, honourable senators, to adopt the motion?

**Hon. Senators:** Agreed.

(Motion agreed to.)

[*Translation*]

## EXPRESSION OF THANKS AND GOOD WISHES

**The Hon. the Speaker:** Honourable senators, before we leave, and as we come to the end of a productive session, on behalf of the leaders and facilitators of all the groups and caucuses, and on behalf of all honourable senators, I rise to express our sincere gratitude.

[*English*]

I would like to highlight the outstanding commitment of the dedicated staff in our offices and all the exceptional teams who contribute to the success of our work on behalf of all Canadians.

**Hon. Senators:** Hear, hear.

• (1950)

**The Hon. the Speaker:** To the Usher of the Black Rod — and I will let him know personally — his office and the pages, all the Senate directorates and teams working under the guidance of our Clerk of the Senate, Ms. Shaila Anwar, as well as the staff of the Library of Parliament, the Parliamentary Protective Service, International and Interparliamentary Affairs, Parliamentary Protocol, Multimedia Services, the stenographers, the interpreters and the Translation Bureau, thank you, thank you, thank you.

**Hon. Senators:** Hear, hear.

[*Translation*]

**The Hon. the Speaker:** It is impossible for me to imagine how a Parliament could function without you.

It is your expertise and dedication to excellence that enable us, as parliamentarians, to serve Canadians to the high standard they expect and deserve.

[*English*]

As I reflect on the past year, my first year as the forty-sixth Speaker of this chamber —

**Hon. Senators:** Hear, hear.

**The Hon. the Speaker:** I'm still standing, by the way.

When I think back to my early days as an educator and a teacher, I have always believed in the power of collaboration and lifelong learning. I must admit, I am still learning a lot every day. These principles have been my guiding lights throughout my career, and they continue to shape my approach here in the Senate.

My special thanks to the Speaker pro tempore, Senator Ringuette —

**Hon. Senators:** Hear, hear.

**The Hon. the Speaker:** — who guides and supports me in this journey.

In this chamber, I know that all senators strive to ensure that every voice is heard, every perspective is respected, and that together we can achieve great things for our country.

Dear colleagues, your passion for our work together and for the important work that we do on behalf of all Canadians is a constant source of inspiration.

[*Translation*]

Let's keep working together to build a bright future for all Canadians.

As we adjourn for the summer, let's not forget that we still have a great deal of work to do. The issues debated and the policies developed in this chamber will continue to have an impact on our fellow citizens.

Let's use this time to reconnect with our communities, to listen to any concerns that are shared with us and then bring those ideas back here in the fall. This is also a time to recharge and create memories with loved ones.

[*English*]

On behalf of Senator Gold, Senator Plett, Senator Saint-Germain, Senator Tannas and Senator Dalphond, thank you, and please enjoy your summer.

[*Translation*]

Have a great summer, everyone.

Thank you. *Meegwetch*.

[*English*]

#### BUSINESS OF THE SENATE

**Hon. Patti LaBoucane-Benson (Legislative Deputy to the Government Representative in the Senate):** Honourable senators, with leave of the Senate and notwithstanding rule 5-13(2), I move:

That the Senate do now adjourn.

**The Hon. the Speaker:** Is leave granted, honourable senators?

**Hon. Senators:** Agreed.

*(At 7:54 p.m., the Senate was continued until Tuesday, September 17, 2024, at 2 p.m.)*

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