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Wednesday, February 4, 2015

The Honourable PIERRE CLAUDE NOLIN
Speaker

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THE SENATE

Wednesday, February 4, 2015

The Senate met at 1:30 p.m., the Speaker in the chair.

Prayers.

[Translation]

SENATORS' STATEMENTS

TRIBUTE

THE HONOURABLE JEAN-CLAUDE RIVEST

Hon. Ghislain Maltais: Honourable senators, I would be remiss if I did not say a few words about the departure of our former colleague and friend, Jean-Claude Rivest. Senator Rivest and I travelled a long political road together for over 35 years. He was my guest at my first convention in 1981. Jean-Claude was above all an ardent federalist, a man who was passionate about Quebec and a fervent admirer of Canada and its diversity.

He was one of Premier Bourassa's first advisors, from 1970 to 1976. He favoured conciliation over revolt at a time when Quebec was in constant turmoil. Jean-Claude was an extraordinary advisor. In 1978, he got into politics at the express request of the party leader and was elected as the member for Jean-Talon. As a member, he was in a class of his own.

When I got to the National Assembly a few months later, he was my seatmate. Jean-Claude was known within the Liberal Party of Quebec as the message keeper. What was his message? Jean-Claude's message was conciliation. He didn't like confrontation. That was an extremely difficult time for federalists. Getting elected in a by-election as a member of a federalist party was no easy feat. We both did it.

A wise man, he gave so much to Quebec. In 1985, he left active politics to become Mr. Bourassa's chief advisor. He is one of the fathers of the Meech Lake Accord. Together with Premier Bourassa and other advisors, he was an architect of that agreement in Quebec. Had it been signed, it would have prevented the problems we are having today. Unfortunately, time has not quite healed those wounds.

Jean-Claude always hoped that at some point in the future, Quebec would officially sign Canada's Constitution. That was also the hope of more than 60 per cent of Quebecers. Today, Jean-Claude is leaving politics, but he is not retiring, because he will definitely remain one of the best-informed political analysts in Quebec in particular, where such experts are in short supply. I

am certain that the media and the universities will be seeking Jean-Claude's wisdom in the coming months. It is imperative that a man of his quality remain a good advisor to the Quebec nation. Thank you, Jean-Claude.

Hon. Senators: Hear, hear!

[English]

MILITARY FAMILY RESOURCE CENTRE

NATIONAL CAPITAL REGION

Hon. Marjory LeBreton: Honourable senators, on Saturday evening, January 31, I had the honour of attending the Victory Ball held in support of the Military Family Resource Centre, National Capital Region.

This centre serves the large military community consisting of 11,000 military members, regular and reserve, 8,000 spouses and 9,000 dependents who reside in the National Capital Region in both Ontario and Quebec. The centre provides dedicated support programs and services for families that encounter frequent moves, deployments and other interruptions to their family life that most Canadian families will never experience.

In the past year the centre has expanded its emergency housing service, tailored its child care programs, doubled its social work capacity and embarked on new initiatives in spousal employment. As well, Operation Family Doc has succeeded in placing over 2,000 military family members with one of 175 participating local physicians.

Continued and hopefully growing support for the Military Family Resource Centre will allow the centre to increase prevention and awareness workshops, emergency initiatives and social work services to enhance the mental health support provided directly to families in the National Capital Region — families, it is important to emphasize, who provide tremendous strength and support to our brave soldiers, sailors and aviators.

Honourable senators, I listened intently to a military spouse, Shauna Gale, speak from the heart about the importance of this centre and its support system to her and her children, about the challenges they face from the very long and many absences of her military spouse, and the real impact on their daily lives of missed opportunities and important milestones. Her words about the impact of the many moves a military family makes, uprooting children from their schools and friends, were poignant but realistic. She acknowledged that this is something all families willingly accept as part of their military duties. I could only imagine what this must be like. To leave our homes, our

communities where we put down roots, our precious personal achievements like developing a garden to enjoy for years and years — all this is not an option for military families. All this to say, honourable senators, it is not a situation many of us have to face, and yet Shauna Gale, and those she spoke on behalf of, soldier on, facing each and every challenge.

In closing, I wish to thank and congratulate MFRC-NCR for their dedicated service to the community, military and civilians. Their contribution to the betterment of the lives they touch is invaluable. They are deserving of our full and ongoing support.

Thank you, honourable senators.

ROUTINE PROCEEDINGS

ADJOURNMENT

NOTICE OF MOTION

Hon. Yonah Martin (Deputy Leader of the Government): Honourable senators, I give notice that, at the next sitting of the Senate, I will move:

That when the Senate next adjourns after the adoption of this motion, it do stand adjourned until Tuesday, February 17, 2015, at 2 p.m.

• (1340)

RED TAPE REDUCTION BILL

FIRST READING

The Hon. the Speaker informed the Senate that a message had been received from the House of Commons with Bill C-21, An Act to control the administrative burden that regulations impose on businesses.

(Bill read first time.)

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

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

[Translation]

QUESTION PERIOD

FINANCE

INTEREST RATES

Hon. Pierrette Ringuette: My question is for the Leader of the Government in the Senate. As you know, on this side of the chamber, we have engaged with Canadians and encouraged them to get more involved in the democratic process by sending us questions, which we then pass on to you.

Here is an excellent question sent to us by Michel C. Duval, from Val-d'Or, Quebec, and I quote:

Mr. Leader of the Government, can you tell us when abusive interest rates will become illegal in Canada, rates like the 43.87 per cent charged by Bell Canada, which is literally stealing from Canadians? Since the key interest rate is currently 0.75 per cent, there is no excuse for such a discrepancy.

Hon. Claude Carignan (Leader of the Government): Thank you, senator, for passing on Mr. Duval's question. As you know, we have taken many steps to make things better for consumers. A number of provisions have already been passed as part of our Economic Action Plan, and we will continue to take steps that benefit consumers over the coming months.

I hope you will support these kinds of measures, which will be outlined in the next Economic Action Plan.

Senator Ringuette: Leader, I have always done more than support them, and I would remind you that Bill S-210, which I introduced quite some time ago, was finally sent to the Standing Senate Committee on Banking, Trade and Commerce for study last May. Unfortunately, the Standing Senate Committee on Banking, Trade and Commerce seems to have focused on several studies, except that bill, which deals with Mr. Duval's concerns.

The only law governing interest rates in Canada is the Criminal Code, and it sets the rate at 60 per cent or more, which is absolutely unacceptable considering that since 2008, the Bank of Canada's key interest rate has been hovering between 0.5 per cent and 1 per cent. It is currently 0.75 per cent.

There are solutions to help not just Mr. Duval, but all Canadians who are being charged unrealistic interest rates by various entities, not to mention the range of credit cards available on the market.

I want to reiterate that there is a bill to address this issue, and it is high time that the Standing Senate Committee on Banking, Trade and Commerce studied it. Can we count on your government to make this happen?

Senator Carignan: Senator, you said that your bill is being studied by the Standing Senate Committee on Banking, Trade and Commerce. Currently the steering committee must determine the order of precedence for the various studies.

You also made reference to credit cards. I would like to remind you that we welcomed the proposals made recently by the credit card networks, which are committed to significantly reducing user fees for merchants. This should translate into lower costs for consumers.

Our government also took action to protect Canadians who use credit cards by prohibiting the distribution of unsolicited credit card cheques, requiring that interest rate and fee increases be communicated ahead of time, and eliminating expiry dates on prepaid credit cards. In addition, we created rules for the clear disclosure of credit card agreement terms and conditions.

I believe that this information addresses the concerns you shared with us regarding credit card interest rates.

Senator Ringuette: Leader, on the contrary, I believe that the government has done nothing about excessive interest rates, and I repeat that the situation is unacceptable to Canadian consumers.

Is your government prepared to support my Bill S-210, which would largely address the problem raised by Mr. Duval and ensure that all Canadian consumers could also enjoy the Bank of Canada's current key interest rate, which is 0.75 per cent?

Companies like Bell Canada unabashedly take advantage of this provision of the Criminal Code, which sets the criminal interest rate at 60 per cent. This law dates back to the 1980s, when the Bank of Canada's key interest rate fluctuated between 18 per cent and 24 per cent.

• (1350)

In my opinion, the bill before the Banking Committee is not an economic policy, but something that deals with a financial and social responsibility to all consumers. Is the only reason for the delay the fact that my name, the name of Liberal senator, is associated with it? If so, then I have no problem putting the name of any Conservative senator on the bill if that will move it along for the good of all Canadians.

Leader, please, for the sake of all these people who need a reasonable and responsible interest rate, couldn't you support the measures that I proposed?

Senator Carignan: Senator, as you know, as with all bills that are examined here, I don't believe that this is a partisan issue. Bills are examined and move forward in committee. When the committee finishes examining the bill, it writes a report and makes a recommendation, and the bill is then debated in the chamber at third reading. We will let the senators determine whether the bill is a good one, as we do for all bills.

Hon. Joan Fraser (Deputy Leader of the Opposition): I have a supplementary question.

[English]

Leader, you suggested that the steering committee of the Banking Committee is the master, basically, of the committee's agenda and, of course, that's true. But I wonder if you, as Leader of the Government in the Senate and, therefore, to some extent, custodian of the rules of this place, would recall to the chair of the Banking Committee that bills that the Senate has approved in principle before referral to committee take precedence over studies in all committees or should do so in the same way that bills in this chamber take precedence over other matters.

The Banking Committee has been engaged for months on a study of bitcoins, which I'm sure is important and fascinating, but bills are supposed to take precedence.

[Translation]

Senator Carignan: Senator, you have been a member of steering committees for long enough to know that it is the steering committee that decides on the committee's agenda. As you mentioned, the committee is currently conducting an important study on bitcoins. Senator Ringuette is a member of that committee, if I remember correctly. She is therefore well aware of the committee's agenda. I will let the steering committee make its own decisions. As you know, I am not the custodian of the rules here. That role belongs to the Speaker of the Senate.

[English]

Senator Fraser: I would just recall to you Rule 12-20(4), which states:

No Senate committee shall adopt procedures inconsistent with the Rules or practices of the Senate.

As you know, the *Rules of the Senate* very clearly state that bills take precedence over other matters.

Senator Carignan: I don't know whether the senator has started to use Question Period as a time for raising questions about the Rules. Regardless, I believe that the chair of the Banking Committee will be here tomorrow. Pursuant to the Rules, you have the power and the right to ask him questions, and I invite you to do so. You know the chair of this committee, and he is so eloquent that I'm sure that he will be able to give you a full answer. I don't know if it will be to your satisfaction, but he'll give you an answer.

ORDERS OF THE DAY

CANADIAN MILITARY AND CIVILIAN SERVICE IN AFGHANISTAN

INQUIRY—DEBATE CONTINUED

On the Order:

Resuming debate on the inquiry of the Honourable Senator Segal, calling the attention of the Senate to the contributions of our men and women in uniform and of Canadian civilians in their efforts in the 12 year-long mission in Afghanistan in the war on terrorism and to their support for the Afghan people.

Hon. Linda Frum: Honourable senators, our esteemed friend and colleague Senator Segal left behind a fine and noble record of service when he retired from this place last June. It is my honour to speak today to this inquiry that he introduced shortly before he left.

Senator Segal called the attention of the Senate to the contributions made by members of the Canadian Armed Forces and Canadian civilians in the 12-year war against terrorism in Afghanistan and in support of the Afghan people. Those contributions were substantial, heroic even, and, no matter how the future of Afghanistan unfolds, the good that thousands of Canadians did there is undeniable.

Canadians helped to drive the Taliban from power. In Kabul, at the request of President Karzai, they provided invaluable advice and assistance to the new government of Afghanistan as it found its feet. Canadians fought with courage and distinction against a ferocious insurgency in Kandahar Province, spiritual home to the Taliban and one of the most difficult assignments faced by any of the NATO forces in that country.

Our fellow citizens helped to train and mentor thousands of Afghanistan's military and police, including in combat during dangerous missions outside the wire.

Canadians undertook yeoman's work in Kandahar Province to build and repair schools, to promote education for both boys and girls and to repair the vital Dahla Dam and its irrigation system to benefit farmers.

• (1400)

Our people helped in efforts to eradicate polio as part of a national vaccination program. They provided vital security both in the capital of Kabul and later in Kandahar Province, reducing the threat to the government and people of Afghanistan so they could get on with the business of rebuilding their lives and country. And, as part of providing security, our Canadian Forces refined counter-insurgency techniques so that our methods became the template there for counter-insurgency — praised for effectiveness by NATO commanders.

Honourable senators, we must not forget the high cost in Canadian lives of these accomplishments. Between 2002 and 2011, 158 members of the Canadian Armed Forces were killed, nearly all of them in combat. Also killed were a Canadian diplomat, a journalist and, last year, two civilian contractors.

A great many more Canadians were maimed, physically and spiritually, and will carry the scars of their service for the rest of their lives. We must ever remember and honour their sacrifice.

How did Canada end up fighting and helping halfway around the world, at this high cost? We need only recall what happened on September 11, 2001.

The United States was viciously attacked by al Qaeda terrorists. NATO's founding treaty made it very clear what had to be done. NATO member countries had an individual and collective responsibility to restore and maintain security within the alliance.

Within weeks, six Canadian warships were patrolling the coast of Pakistan. Even earlier, Canadian special forces troops were in Afghanistan with the U.S.-led Operation Enduring Freedom and with ISAF, NATO's International Security Assistance Force.

Early in 2002, under UN auspices, we also joined the mission to provide humanitarian relief and began to help with recovery and reconstruction — the still ongoing United Nations Assistance Mission in Afghanistan, UNAMA.

Honourable senators, whether in combat, providing security for the Afghan government and people, or helping rebuild that ruined country, Canadian military and civilian personnel performed in exemplary fashion, albeit on a steep learning curve.

Canada's contributors are too numerous to list here. An estimated 40,000 military personnel served there over 12 years. Many did multiple tours, some as many as five combat tours lasting six months or more. A few played important leadership roles in the International Security Assistance Force and elsewhere.

But there were many others from various government departments and agencies, notably from Foreign Affairs, Trade and Development Canada, the Canadian International Development Agency, the Royal Canadian Mounted Police and other police forces, and from Correctional Service Canada. Canada's contributions became a whole-of-government affair.

Chris Alexander, a long-time foreign service officer, now Canada's Minister of Citizenship and Immigration, served as Canada's first resident ambassador in Kabul in 2003. Then, from 2005 to 2009, he was a deputy special representative of the UN Assistance Mission in Afghanistan. His contributions stand out.

Gail Latouche of Correctional Service Canada, a mother of seven, led the team that mentored Afghan prison guards.

Diplomats such as Ben Rowswell, now Canada's ambassador to Venezuela, did a superb job running the civilian side of the whole-of-government approach as Representative of Canada in Kandahar.

So did Elissa Golberg, who, like Rowswell, also served as Canada's top diplomat in Kandahar. Ms. Golberg is now Canadian ambassador and permanent representative to the UN in Geneva and to the Conference on Disarmament.

Others diplomats, such as James Christoff, now political counsellor at Canada's high commission in Kenya, also served with distinction while forward-deployed in Kandahar.

RCMP Assistant Inspector Graham Muir and several other senior Mounties oversaw the critical work of hundreds of Canadian police officers who often served in dangerous places while mentoring Afghan police.

General Rick Hillier, then Canada's Chief of the Defence Staff, served as the fifth ISAF commander in 2004, head of NATO's entire military mission. When President Karzai personally asked him for ongoing help, General Hillier created the Strategic Advisory Team, which for three years helped that country's government with capacity building.

We cannot, of course, forget Lieutenant-General Jon Vance, now Commander of the Canadian Joint Operations Command. As a brigadier general, he twice served as Commander of Task Force Kandahar — our top soldier in Afghanistan.

General Vance refined standard counter-insurgency strategy to new levels. U.S. commander General Stanley McChrystal called his techniques "a new paradigm for ensuring security and development." NATO Secretary General Anders Fogh Rasmussen said, "This is exactly the approach we will pursue in the coming years."

There were many other heroes.

The first Canadian general to serve in Kandahar was Dave Fraser. Six Canadian generals served in key positions, leading the training of Afghan security forces — among them Stu Beare, who later commanded all Canadian Forces overseas, as well as Dean Milner, who also commanded Canada's last combat task force in Kandahar. There was a tremendous example of Canadian leadership, and the confidence that NATO's senior political and military leadership had in Canada's generals to run what was one of the most important jobs in Afghanistan.

As recently as last month, when he left Afghanistan, Brigadier-General Simon Hetherington was leading NATO's training mission for Afghan security forces while serving as Deputy Commander General of Operations with the American XVIII Airborne Corps. It was Hetherington's third senior Afghan post. He also commanded the Provincial Reconstruction Team in Kandahar and later served as Deputy Commander of Joint Task Force Kandahar.

Let us also not forget the vital contributions by others: the Royal Canadian Medical Service, saving so many lives; the Royal Canadian Air Force, providing airlift logistical support; and the Royal Canadian Navy, which contributed ships and personnel.

Finally, honourable senators, I should also like to note the contribution of the Independent Panel on Canada's Future Role in Afghanistan. Appointed by Prime Minister Harper to seek consensus on what Canada should be doing in Afghanistan going forward, the panel made useful recommendations which the government adopted.

Now, although Canadian troops finally withdrew from Afghanistan in 2013 after two final years in a training role, Canada and Canadians continue to work as part of the UN effort to help there. Until 2017, Canada has committed to an additional \$227 million in development assistance and \$330 million to help sustain the Afghan National Security Forces.

Canada's engagement in Afghanistan between now and 2017 will focus on supporting the advancement of Afghan women and girls; advancing security, democracy, rule of law and human rights; and contributing to the capacity development for the management of humanitarian assistance.

Honourable senators, the Canadian Armed Forces and Canadian civilians across the government have made an outstanding contribution in Afghanistan, with our NATO allies and other partners, both in the war on terrorism and in supporting the Afghan people. They continue to do so.

I thank Senator Segal for his motion that has allowed me to put some of our contributions and contributors on the record. Our nation is forever grateful to them for their service.

Some Hon. Senators: Hear, hear!

(On motion of Senator Day, debate adjourned.)

LIVING WITH DEMENTIA

INQUIRY—DEBATE CONTINUED

On the Order:

Resuming debate on the inquiry of the Honourable Senator Andreychuk calling the attention of the Senate to the challenges confronting a large and growing number of Canadians who provide care to relatives and friends living with dementia.

Hon. Elizabeth Hubley: Thank you very much, Senator Cordy, for the opportunity to speak today.

I would like the adjournment to stay in Senator Cordy's name when I finish my speech, if I could, please. Thank you.

Honourable senators, I am pleased to speak briefly today on Senator Andreychuk's inquiry on Canadians providing care for loved ones with dementia. She is quite right to bring this discussion forward.

There is no doubt that dementia, and all the consequences that go along with it, is a growing problem. In 2011, the year for which we have the recent numbers, three quarters of a million people — about 747,000 — had Alzheimer's disease or a related dementia in this country. Those numbers are expected to increase substantially in the coming years because dementia is largely age-related and people are living longer.

• (1410)

In fact, the Alzheimer Society of Canada estimates that the number of Canadians suffering from Alzheimer's disease or related dementias will increase to more than 1.4 million by 2031.

Behind these numbers, there is a much more significant cost, the human cost associated with those people who are affected by dementia. Individuals with dementia are often faced with stigma, isolation and the loss of autonomy. It can be frustrating and frightening. For family and friends caring for someone with dementia, it can take a terrible physical and emotional toll. We have heard those stories in the speeches that have come before mine, and I have no doubt many of us have stories in our own families.

Statistics Canada's most recent General Social Survey provides us with the numbers for caregivers in general. More than 8 million working age people provided care to a family member or a friend in 2012. They did so for a variety of reasons, including mental illness, aging, injury from accidents and dementia. With numbers like these, it is not hard to see that caring for a loved one is fast becoming reality for an increasing number of Canadians. More than a third of Canadians already know someone with Alzheimer's disease, and nearly one in five has someone with Alzheimer's disease in their immediate family. Caregivers spend 444 million unpaid hours per year caring for persons with cognitive impairment, including dementia, representing \$11 billion in lost income.

We know it will only get worse. The Alzheimer Society estimates that in about five years, about 50 per cent more Canadians and their families could be facing Alzheimer's disease or a related dementia. By 2040, family caregivers will spend a staggering 1.2 billion unpaid hours per year.

Maintaining the status quo is simply not an option given the impending crisis of dementia that looms over this country. That is one of the reasons we need a national dementia strategy. It is hard to believe, but Canada currently has the dubious distinction of being the only G8 country not to have a national strategy. We need a collaborative and concerted effort. We need to bring together everyone with a stake in this issue — governments, researchers, health professionals and others — to come up with a pan-Canadian strategy that takes caregivers into consideration.

The premiers, through the Council of the Federation, have already made challenges surrounding dementia a priority. The

Health Care Innovation Working Group, under co-chairs Premiers Ghiz, Wynne and Pasloski, have been sharing innovative policies and programs that support aging in place and the early diagnosis and treatment of dementia.

Last summer, the working group was directed to continue their work on seniors' care and the changing and growing needs of a rapidly aging population. While this is a start, a national strategy requires some federal collaboration, and that collaboration could lead to additional assistance and supports for the caregivers.

There are real consequences to ignoring the problem. Primary caregivers can end up suffering from caregiver stress and exhibit serious symptoms, such as anger at the person with the disease and others, emotional sensitivity, social withdrawal, fatigue, anxiety and depression.

Luckily in my home province, the Alzheimer Society of Prince Edward Island does what it can to alleviate the personal and social consequences of Alzheimer's disease and other dementias for the nearly 2,500 Islanders living with dementia and their caregivers.

For instance, they have partnered with MedicAlert Foundation to offer the MedicAlert Safely Home program, which is a registry service for people living with dementia. They wear a MedicAlert bracelet with their personal information and a hotline number engraved on it. That way, they can be quickly identified if the person goes missing. It provides tremendous peace of mind to caregivers knowing that a system is in place to bring their loved ones safely home.

Since 2011, the Alzheimer Society has been offering First Link, a referral program to assist people diagnosed with Alzheimer's disease and other dementias, as well as their families and caregivers. It helps by connecting caregivers to the supports and services available through the Alzheimer Society and within their own communities. They also provide the Family Caregiver Education Series, which helps caregivers and family members learn how to care for a person with dementia.

The Alzheimer Society of PEI also supports five family caregiver support groups across the province and offers counselling to all Islanders who are dealing with the effects of caring for someone living with dementia. The society also has many reading materials and DVDs available on a variety of topics, such as caregiving, stress and grief, which can be loaned out to interested caregivers.

But supports like those provided in my home province are not necessarily available elsewhere, and it is certain we could be doing more for caregivers everywhere. We must recognize the intricate role caregivers play, as well as the social and economic value they provide to society as a whole. We must also do what is possible to help support them in this important role.

(On motion of Senator Cordy, debate adjourned.)

(The Senate adjourned until Thursday, February 5, 2015, at 1:30 p.m.)

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