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(HANSARD)

Thursday, February 5, 2015

The Honourable PIERRE CLAUDE NOLIN
Speaker

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THE SENATE

Thursday, February 5, 2015

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

Prayers.

VISITOR IN THE GALLERY

The Hon. the Speaker: Honourable senators, I wish to draw your attention to the presence in the gallery of His Excellency John Chrysostom Alintuma Nsambu, High Commissioner of Uganda to Canada. He is the guest of the Honourable Senator Jaffer.

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

Hon. Senators: Hear, hear!

SENATORS' STATEMENTS

FIRST SPECIAL SERVICE FORCE

CONGRESSIONAL GOLD MEDAL

Hon. Jane Cordy: Honourable senators, I am honoured to rise today and to pay homage to the brave Canadian men who were members of the 1st Special Service Force during World War II, who received the Congressional Gold Medal in a ceremony in Washington, D.C., on Tuesday, February 3. The Congressional Gold Medal is the highest civilian honour awarded in the United States. The Congressional Gold Medal is highly prestigious, and it is rare for a non-American to receive this honour. Previous recipients of the award are George Washington, Winston Churchill and Nelson Mandela.

The 1st Special Service Force was the first joint American-Canadian special forces military unit and operated from 1942 to 1944. The unit originally consisted of 1,800 Canadian and American soldiers, who were the elite of the elite, and it is no exaggeration to refer to them as super commandos. They were asked to do what no other unit was capable of doing, and they performed their duties with distinction.

Their training was notoriously tough and unforgiving. The unit was trained in hand-to-hand combat, trained to fight on mountains, trained to fight while on skis. They were trained paratroopers, and they became demolitions experts. Because of the unit's effectiveness in battle, the unit and their rigorous training regime became a model for future special forces units,

such as the United States Navy SEALs. They were feared by the German forces, who nicknamed the unit, "The Devil's Brigade" and "The Black Devils" because of the black boot polish the men would wear on their faces during night missions. The unit would carry out mission after mission behind enemy lines, taking out targets and disrupting enemy operations. They fought in Sicily, Italy and Southern France before being disbanded in 1944.

Today, there are about 175 surviving members of the unit, including about 60 in Canada. On Tuesday past, 14 surviving Canadian veterans of the Devil's Brigade were in Washington to represent the unit as it received the Congressional Gold Medal and to honour the memory of those who fought alongside them in the unit. The Canadian Devil's Brigade veterans able to attend the ceremony in Washington included John Callowhill from Stoney Creek, Ontario; James Summersides from Welland, Ontario; Arthur Pottle from Saint John, New Brunswick; Wilfred Paquette from Gatineau, Quebec; George Wright from Picton, Ontario; Donald Ballantyne from Cobourg, Ontario; Morris Lazarus from Toronto; H.R. Hawkyard from Toronto; Charles Mann from Kincardine, Ontario; Ralph Mayville from Windsor, Ontario; Leonard Corbett from Calgary; Maurice White from Edmonton. And, honourable senators, two attendees from Nova Scotia were honoured, Vernon Doucette of Lower Wedgeport and Herb Peppard of Truro.

One member who planned to attend the ceremony was Al Wilson of Flamborough, Ontario, who unfortunately passed away the day before the event.

Honourable senators, it is important to continue to honour our Canadian World War II veterans and to recognize the immense sacrifice many Canadians made not only during World War II but throughout the years in defending not only the rights of Canada, but also the rights of citizens around the world. It is important that Canadians continue to provide support and that we provide care for all of our veterans. It is the least that we can do to show our gratitude.

The Congressional Gold Medal is a great honour, and I am proud to stand here today and recognize the contributions that these Canadians made in the liberation of Europe in World War II.

INTERNATIONAL DEVELOPMENT WEEK

Hon. Tobias C. Enverga, Jr.: Honourable senators, I rise today to remind Canadians that this week we mark the twenty-fifth annual International Development Week with the theme "We Are Making a Difference." This week was launched by the Canadian International Development Agency, or CIDA, which is now under the Department of Foreign Affairs, Trade and Development Canada, and it is an annual outreach event with the aim of raising awareness of international development issues

and informing Canadians of what we do to assist in combatting them. It also provides an avenue for Canadians, especially youth, to participate in the efforts that our government and its partner organizations are doing to reduce poverty, keep people healthy and give them hope for a better future.

Honourable senators, Canada has a long and proud history of actively supporting projects around the developing world. To advance our aid effectiveness and to sharpen the focus of our international assistance, the government has established five priorities. These are to increase food security, to secure the future of children and youth, to stimulate sustainable economic growth, to advance democracy and to promote stability and security.

Our government, through 13 departments, contributed \$5.1 billion in official development assistance in 2013. As my colleagues are well aware, the Senate passed a motion moved by our former colleague, the Honourable Asha Seth, recognizing the second week of May as International Maternal, Newborn, and Child Health Week. By this act, our upper house recognized the lead that Canada has taken in the global commitment to protect the foundation that will ensure our future: women and children.

Honourable senators, I want to commend all the individuals who make it their life's mission to help those less fortunate in other parts of the world. These Canadians work for our government and for non-profit organizations, often at great personal risk and hardship. Many Canadians volunteer and travel at their own cost to do such wide-ranging things as provide basic medical consultations where there are no doctors, to handing out pencils and notebooks to school children who have none. Many Canadians actively volunteer in their communities to raise funds towards worthy causes in all corners of the world. These individuals are driven by a greater calling and they do matter. They do make a difference.

• (1340)

I encourage honourable senators and Canadians in general to visit the International Development Week website and find an event in their community that they can attend or a webinar that they can participate in to learn about the need and what we can do to help.

[Translation]

SUICIDE PREVENTION

Hon. Dennis Dawson: Honourable senators, this is national suicide prevention week in Quebec, and I would like to remind you that life is worth living and it can only be lived with both feet on the ground.

National suicide prevention week in Quebec is being held from Sunday, February 1, to Saturday, February 7, 2015. I would like to reiterate, as I do every year at this time, that suicide is not an

option. If ever you feel depressed, remember that you are strong, you are unique, you are loved, and you are an important part of this world.

Quebec's suicide prevention association, AQPS, is organizing a number of activities, including conferences and plays, across Quebec to raise public awareness of the scourge of suicide. This is part of the association's "You're important to us; Suicide is not an option" campaign. In the Quebec City area, training on best practices for living is still being offered.

When we talk about health we often forget to include mental health, which is just as important as physical health — if not more important. Over the past few years, the different levels of government have adopted a number of strategies to address the problem of suicide. As part of Economic Action Plan 2012, we invested \$5.2 million in establishing and integrating a network of mental health professionals. I say "bravo" and I congratulate the government for that.

We also have Bill C-300, the Federal Framework for Suicide Prevention Act, which we passed here. We can pat ourselves on the back for that. In 2013, we saw the launch of the first Mental Health Strategy for Canada by the Mental Health Commission of Canada. Once again, congratulations.

Yes, these are very important measures and actions. Unfortunately, nobody wants to accept the bulk of the responsibility for this problem, which affects everyone in Canada and Quebec.

The Minister of Health has to make mental health and suicide prevention a priority to save as many lives as possible.

The data I'm about to share with you are disturbing, but they have to be put out in the open so that we all understand how urgent the situation is.

In Quebec, on average, three people take their own lives every day. According to the Institut national de santé publique du Québec, in 2011, 1,105 Quebecers — 852 men and 253 women — took their own lives. Of those, 344 were between the ages of 50 and 64, while 245 were young people between the ages of 20 and 34.

Another problem is the number of suicides committed by members of the military. In 2011, there were 26; in 2012, 17; and in 2013, 13. According to people involved in suicide prevention, there might be more suicides after a war than deaths on the battlefield. That is a dangerous statistic. We don't have the numbers because they are quite disturbing. As a country, we have to better protect these people and get them the help they need faster.

Every day on this planet is a good day. Remember that and help prevent suicide. Thank you.

CANADA-KOREA FREE TRADE AGREEMENT

Hon. Yonah Martin (Deputy Leader of the Government): Honourable senators, I am very pleased to rise today to talk about the Canada-Korea Free Trade Agreement, which was ratified at the end of last year.

[English]

Thanks to the efforts and support of all honourable senators at the time, the agreement came into force on January 1, 2015, and instantly leveled the playing field for Canadian exporters and businesses, and launched the Canada-Korea relationship to the next level. As such, we can trumpet 2015 as the year of the Canada-Korea Free Trade Agreement.

On January 22, 2015, in Vancouver, I had the opportunity to share in this excitement with ministers, senators and Members of Parliament from British Columbia, Alberta, Saskatchewan and Yukon Territory, along with Korean community and business leaders, and Korean War veterans at a networking breakfast to celebrate the Canada-Korea FTA.

Honourable senators, on February 7, 2015, I will be travelling to South Korea on a multi-sector trade mission with Minister Ed Fast and my colleagues in the house, and a large Canadian delegation. The delegation includes Canadian business owners from across the nation with companies in aerospace, agriculture and agri-food products, automotive, consumer products, defence and security, fish and seafood, forest and wood construction products, information and communications technologies, shipbuilding and ocean technologies, and sustainable technology sectors. A very impressive and comprehensive agenda has been painstakingly planned. The overwhelming interest in the upcoming trade mission was expected in anticipation of the creation of thousands of new jobs in Canada in a wide range of sectors benefiting every province and territory.

[Translation]

This agreement will not only promote trade and investments but also strengthen ties between the people of our two countries.

[English]

Informal relations between Canada and Korea date back over a century and official diplomatic relations began in 1963. Now, Canada and Korea can look forward to establishing the next 50 years of friendship and bilateral trade and beyond.

More importantly, 2015 marks the beginning of the sixty-fifth anniversary of the Korean War years, from June 25, 2015, to July 27, 2018, when Korea will host the PyeongChang Winter Olympic and Paralympic Games.

[Translation]

I would like to take this opportunity to sincerely thank our Korean War veterans for their service and for the sacrifices they made. They laid a solid foundation for this free trade agreement and countless opportunities.

[English]

Honourable senators, please join me in ringing in this special year of the Canada-Korea Free Trade Agreement.

THE LATE SHERALI BANDALI JAFFER

Hon. Mobina S. B. Jaffer: Honourable senators, I rise today to thank the many people who have been supportive of my family in our hour of need. On December 27, after spending the Christmas holidays surrounded by his 34 children, grandchildren, great grandchildren and relatives, my father Sherali Bandali Jaffer passed away.

My father was a former member of Parliament in Uganda. His dream was to be buried in Uganda, the country of his birth. I would like to thank everyone who helped to make his dream a reality.

More specifically, I would like to thank the Government of Canada, Minister John Baird and Steven Vo, who helped repatriate my father's body back to Uganda. I would also like to thank the Ismaili National Council in Canada and Uganda, and particularly Presidents Malik Talib, Mohamed Lalani, Samira Alibhai, Vice President Hirani and Chairmen Dr. Mohamud Karim, Shabir Amarshi, Karim Hirji, Alnashir Jamal and Hanif Mawji for their hard work in coordinating between the two Ismaili national councils and assisting with the funeral arrangements.

Most importantly, I would like to thank the Ugandan government and all of my Ugandan brothers and sisters. Never in our wildest dreams did we think that my father would return to Uganda as a Ugandan. The Ugandan Government insisted on taking my Dad home as a son of Uganda.

I would like to thank His Excellency President Yoweri Kaguta Musweni of Uganda, who was instrumental in according my father all the courtesies as a former member of Parliament. Our family will forever be grateful to the President for his thoughtfulness.

I would like to thank the High Commissioner of the Republic of Uganda in Canada, His Excellency John Chrysostom Alintuma Nsambu; his Deputy Head of Mission, Margaret Kyogire; his Second Secretary, Joshua Kalebo; and his assistant, Ida Namagga; and John Halani, Uganda's Honourary Consul to British Columbia.

Our sincere gratitude to Prince Kassim Nakibinge and the families of both Prince Kakungulu and Haji Musa Kasule. You all went out of your way to welcome us home and comfort my family. For that, I will forever be indebted to you. You have always been there for us.

I want to thank my leaders, Senator Cowan, Senator Munson and Senator Fraser, and fellow senators for their support. I want to thank all of the people who helped and continue to help my family at this very difficult time. We are truly blessed to have so many kind people in our lives during our hour of need.

Lastly, I want to belatedly thank my Dad who believed in and supported his 5 daughters, 1 son, 13 grandchildren and 3 great grandchildren and their spouses. He was a man who loved us unconditionally. On December 27 I lost my Dad, who believed in me and supported me. I lost the man who gave me all the opportunities in the world. May his soul rest in peace.

• (1350)

ROUTINE PROCEEDINGS

ENERGY SAFETY AND SECURITY ACT

BILL TO AMEND—TENTH REPORT OF ENERGY, THE ENVIRONMENT AND NATURAL RESOURCES COMMITTEE PRESENTED

Hon. Richard Neufeld, Chair of the Standing Senate Committee on Energy, the Environment and Natural Resources, presented the following report:

Thursday, February 5, 2015

The Standing Senate Committee on Energy, the Environment and Natural Resources has the honour to present its

TENTH REPORT

Your committee, which was referred Bill C-22, An Act respecting Canada's offshore oil and gas operations, enacting the Nuclear Liability and Compensation Act, repealing the Nuclear Liability Act and making consequential amendments to other Acts, has, in obedience to the order of reference of Thursday, December 4, 2014, examined the said bill and now reports the same without amendment.

Respectfully submitted,

RICHARD NEUFELD
Chair

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

(On motion of Senator Neufeld, bill placed on the Orders of the Day for third reading at the next sitting of the Senate.)

[Translation]

THE SENATE

NOTICE OF MOTION TO RECOGNIZE THE NECESSITY OF FULLY INTEGRATED SECURITY THROUGHOUT THE PARLIAMENTARY PRECINCT AND THE GROUNDS OF PARLIAMENT HILL AND TO INVITE THE RCMP TO LEAD OPERATIONAL SECURITY

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

That the Senate, following the terrorist attack of October 22, 2014, recognize the necessity of fully integrated security throughout the Parliamentary precinct and the grounds of Parliament Hill, as recommended by the Auditor General in his 2012 report and as exists in other peer legislatures; and call on the Speaker, in coordination with his counterpart in the House of Commons, to invite, without delay, the Royal Canadian Mounted Police to lead operational security throughout the Parliamentary precinct and the grounds of Parliament Hill, while respecting the privileges, immunities and powers of the respective Houses, and ensuring the continued employment of our existing and respected Parliamentary Security staff.

MEMBERS OF PARLIAMENT RETIRING ALLOWANCES ACT

BILL TO AMEND—FIRST READING

The Hon. the Speaker informed the Senate that a message had been received from the House of Commons with Bill C-518, An Act to amend the Members of Parliament Retiring Allowances Act (withdrawal allowance).

(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.)

CANADA-EUROPE PARLIAMENTARY ASSOCIATION

MEETING OF THE STANDING COMMITTEE OF
PARLIAMENTARIANS OF THE ARCTIC REGION,
NOVEMBER 19-21, 2014—REPORT TABLED

Hon. Ghislain Maltais: Honourable senators, I have the honour to table, in both official languages, the report of the Canadian parliamentary delegation of the Canada-Europe Parliamentary Association respecting its participation at the meeting of the Standing Committee of Parliamentarians of the Arctic Region, held in Helsinki, Finland, from November 19 to 21, 2014.

[English]

INTER-PARLIAMENTARY UNION

ASSEMBLY AND RELATED MEETINGS,
OCTOBER 12-16, 2014—REPORT TABLED

Hon. Salma Ataullahjan: Honourable senators, I have the honour to table, in both official languages, the report of the Canadian parliamentary delegation of the Inter-Parliamentary Union (IPU) respecting its participation at the One Hundred and Thirty-first IPU Assembly and Related Meetings, held in Geneva, Switzerland, from October 12 to 16, 2014.

ANNUAL PARLIAMENTARY
HEARING AT THE UNITED NATIONS,
NOVEMBER 19-20, 2014—REPORT TABLED

Hon. Salma Ataullahjan: Honourable senators, I have the honour to table, in both official languages, the report of the Canadian parliamentary delegation of the Inter-Parliamentary Union (IPU) respecting its participation at the Annual Parliamentary Hearing at the United Nations, held in New York, New York, United States of America, from November 19 to 20, 2014.

[Translation]

L'ASSEMBLÉE PARLEMENTAIRE
DE LA FRANCOPHONIE

BUREAU MEETING AND ORDINARY SESSION,
JULY 8-12, 2013—REPORT TABLED

Hon. Paul E. McIntyre: Honourable senators, I have the honour to table, in both official languages, the report of the delegation of the Canadian Branch of the *Assemblée parlementaire de la Francophonie* (APF) respecting its participation at the Bureau Meeting and the XXXIXth Ordinary Session of the APF, held in Abidjan, Ivory Coast, from July 8 to 12, 2013.

QUESTION PERIOD

CITIZENSHIP AND IMMIGRATION

EXPRESS ENTRY—FRANCOPHONE IMMIGRATION

Hon. Claudette Tardif: Honourable senators, my question is for the Leader of the Government in the Senate. On January 1, Citizenship and Immigration Canada launched the Express Entry system to recruit economic immigrants. Under this system, eligible candidates such as skilled workers in specialty trades can apply to have their economic profile placed in the Express Entry pool, which employers then consult to select candidates who meet their companies' needs. However, the Express Entry system does not promote francophone minority communities to francophone immigrants. Marie-France Kenny, president of the Fédération des communautés francophones et Acadienne deplores the fact that there is no incentive for francophone and anglophone employers in our communities to hire bilingual or francophone newcomers.

In light of the government's commitment to comply with the Official Languages Act and take positive measures to support the development of official language minority communities, how is it that the government has implemented a system that does not take the specific needs of those communities into account?

Hon. Claude Carignan (Leader of the Government): Senator, as you said, we are committed to promoting francophone immigration across Canada through our permanent immigration program. Starting on January 1, applications are to be processed in six months or less, under the Express Entry program, as you said. It is my understanding that the minister has taken part in numerous consultations to see how we can attract the best and brightest francophone immigrants, which will help Canada meet its workforce and economic needs.

Senator Tardif: I must repeat that the new Express Entry system does not include a francophone lens in order to promote francophone communities outside Quebec. Furthermore, last fall, the government cancelled the Francophone Significant Benefit Program, which was highly beneficial to francophone immigration.

As you know, francophone immigration is crucial to the development and vitality of francophone minority communities. How does the government plan to modify the Express Entry system to ensure that it meets the needs of francophone minority communities? When will those measures be implemented?

• (1400)

Senator Carignan: Senator, as I said, the minister participated in numerous consultations to find ways of attracting the brightest francophone immigrants to help us meet our workforce and economic needs.

For example, we have doubled the number of francophone permanent residents, particularly in Manitoba, since we took office. In the last five years of the Liberal government,

437 francophone immigrants settled in Manitoba. During the five first years of our government, we welcomed 861 francophone immigrants to Manitoba. More recently, from 2011 to 2013, we brought in 835 francophone newcomers to Manitoba.

We have taken concrete action and we have gotten concrete results.

Senator Tardif: Mr. Leader, you say that there was a consultation. However, Ms. Kennedy said the following about the Express Entry program, and I quote:

This was announced two years ago, and for two years we've been asking to be there, and it took two years before we were able to meet them. The longer it takes, the more our communities suffer.

On February 2, the Minister of Citizenship and Immigration announced that 779 skilled workers, including professionals in natural and applied sciences, and industrial, electrical and construction trades, were invited to apply for permanent residency in Canada. Each of these candidates declared that they already had a valid job offer or provincial nomination.

Mr. Leader, could you tell us how many francophones there are among these 779 skilled workers? How many francophone candidates are included in that figure?

Senator Carignan: That is a very specific and technical question. If you don't mind, I will take your question as notice and get back to you later.

PASSPORTS—TRANSGENDER IDENTIFICATION

Hon. Grant Mitchell: The following question is for the Leader of the Government in the Senate. It comes from Jannie Grenier, in Quebec, and pertains to transsexuality.

[English]

I'd like to give a little context to this question. I think we're all aware in this chamber, as most Canadians are, that transsexual, transgender people often have a great deal of trouble in our society and experience a great deal of discrimination. In particular, when it comes to government, they encounter a problem with being able to identify their own gender on official documentation.

In particular, at the federal level, it's all but impossible for a transgender person to specify the gender with which they identify on a passport. If they're ever allowed to do that, it's, one, because they've experienced an operation, which relatively few transgender people actually choose to undergo, or, two, because they have somehow received a medical indication that

they will do that in the future. But it's extremely difficult for them to do that, and they have to sign a waiver that says that even though they're paying a heavy consular fee when they apply for their passport, they cannot expect help from a consul if they run into problems based on their transsexuality and their transgender identification elsewhere in the world during their travels.

[Translation]

The question is the following: what do you think of the possibility that transsexuals can change their name and gender without having to undergo genital surgery?

Hon. Claude Carignan (Leader of the Government): Thank you for that question, senator.

A bill on transgender people is currently being reviewed by a Senate committee; it is a bill that you are very familiar with. I know that my colleagues have worked hard on this. I will await the committee report before forming a specific opinion on the matter when it comes time to vote on the bill.

[English]

Senator Mitchell: While you await the report, perhaps you could consider this question, a follow-up from Jannie Grenier.

[Translation]

Why isn't it at least possible for the government to offer a third gender or sex option on official government identification documents?

Senator Carignan: It seems to me that this is the type of subject that was discussed in committee. The report and findings of the committee will surely inform this Quebecer about this chamber's eventual position on the matter.

[English]

Senator Mitchell: While he awaits the committee's report, could the leader pass along to officials in government, to the minister responsible, the important observation that the International Civil Aviation Organization, which has the responsibility for establishing international standards and formats for passports, has now officially allowed passports of countries around the world to include male, female and a third choice for those people who identify either directly with male or female or have transitioned from one to the other.

[Translation]

Senator Carignan: The ministers responsible are already aware of this. The report coming out from the Senate following review of the bill will be public and accessible to everyone. What is more, the ministers concerned always study these reports carefully.

[English]

Senator Mitchell: I can tell you that the committee hasn't discussed specifically, in any depth at all, the question of documentation.

Just one final question: Why is it that a Conservative government that so dislikes government intervention in society, in people's lives, is so disinclined to allow transsexuals and transgender people the right to identify their own gender? Why is it that this government seems to be inclined, if not driven, to tell people what their gender must be?

[Translation]

Senator Carignan: Senator, I have no idea what you're basing your accusations against the government on. As far as I know, a committee is currently looking at a bill that has received a lot of attention both at second reading and now during the committee stage. A number of studies and a lot of people who know what they're talking about have validated the proposal in this bill. I have no idea why you're accusing people on our side of being scornful toward this issue. I don't understand your question.

FINANCE

ECONOMY

Hon. Céline Hervieux-Payette: My question is for the Leader of the Government in the Senate. Since there has been no official announcement telling us that the government is planning to change its economic policy on Canadians' debt levels, I would like to remind my colleague of a study that was recently completed and published by the McKinsey Global Institute. The institute looked at 47 countries and examined the weaknesses of countries whose financial instability could become extremely serious. Some of those countries are Holland, South Korea, Sweden, Australia, Malaysia and Thailand. Canada is part of the club too.

• (1410)

The study points out that Canada's GDP has decreased and its unemployment rate has increased. Furthermore, the report indicates that Canadian household debt reached 162.6 per cent of disposable income in the third quarter of last year. I would therefore like to remind you — as we have already asked this of you — that it is imperative that your government create a working group to consult the provinces and sit down with financial experts to study this extremely important matter that threatens Canada.

In your opinion, does this government intend to find solutions to address all of this?

Hon. Claude Carignan (Leader of the Government): As you know, we most certainly do not want Canadians to be carrying too much debt, and we have taken concrete steps to help them better manage their money. We have reduced the overall tax burden to its lowest level in 50 years.

We created the tax-free savings account to encourage people to save for their future; we introduced credit card reforms; we tightened mortgage rules in order to protect Canadians who purchase a home; and we appointed a financial literacy leader to monitor our progress.

[Senator Mitchell]

Furthermore, the Canada Mortgage and Housing Corporation and the OECD have declared that Canada does not have a housing bubble. Our government carefully intervened in recent years to prevent risks related to the housing market. A five per cent down payment is required. We also reduced the maximum amortization period for government-backed mortgages to 25 years. We reduced the maximum amount that lenders can provide for mortgage refinancing to 80 per cent.

These measures have helped keep the Canadian housing market relatively stable, and we will continue following this market closely.

Statistics Canada has also indicated that the median net worth of Canadian family units is up 44.5 per cent from 2005 and almost 80 per cent from 1999, taking inflation into account. This increase was driven by the middle class.

I would again like to quote a *New York Times* study that you don't like very much, as it found that the median after-tax income in Canada is one of the highest in the world. All of this has been made possible thanks to our concrete actions and the measures set out in our economic action plans. If you would like to actively participate in those measures, I invite you to pay particular attention to our Economic Action Plan 2015, which will be presented in the spring; I hope you will support it.

Senator Hervieux-Payette: The series of measures that you keep repeating over and over again have not produced any results, since we are among the most poorly positioned countries right now regarding housing.

I would remind you that mortgages increased by 5.3 per cent last year, while inflation was much lower. This confirms that Canadians are going further and further into debt. Furthermore, personal credit rose by 3 per cent. It is already high and it continues to rise.

The same study shows that we are part of a select club, but not a good one. The club includes countries like Spain, where the price of houses increased by 138 per cent between 2000 and 2007. In Canada, the price of houses rose 89 per cent. Of course, when prices go up, mortgages go up and people go further into debt.

No measures have been taken. I know your measures, but none of them have worked. Every time the Governor of the Bank of Canada visits the Banking committee, he tells us that Canada should look at these issues more closely and take much more concrete action.

I am prepared, at the Banking Committee, to receive a request from your Minister of Finance to study this issue and to determine what measures should be implemented, especially in light of the drop in oil prices, the economic slowdown in Alberta, the drop in housing prices and the number of houses that will be put up for sale because people will no longer have jobs to pay for them.

We are starting to see the negative impact of your policies. I have yet to see a single action that has been successful. I acknowledge the steps you have taken, but I'm simply telling you that the government needs to do more and that I'm prepared to work with my colleagues to find solutions.

Right now, we are one of the countries with the highest household debt, regardless of the average annual income of Canadians. It is a good thing we have that income because otherwise we could not pay our debts. Of course, we still need to keep our jobs.

Is your government prepared to support this type of study by the Senate committee?

Senator Carignan: You're talking about a select club. Canada is part of a select club called the G7, and we have created the most jobs. Relatively speaking, we have created nearly 20 per cent more jobs than our closest competitor since the depths of the recession. We have created nearly 1.2 million net new jobs, and the vast majority of them are full-time, high-paying jobs in private-sector industries.

These are concrete actions and when Economic Action Plan 2015 is tabled, the committees will have the opportunity to study these measures. As you seem to have a positive attitude towards these measures, we will look forward to your comments.

Senator Hervieux-Payette: There is the "before" and the "after." I'm simply talking about studying the measures that are part of this action plan and conducting a study before tabling a report, not after, when all the decisions will have been made and voted on by your side, because no one would dare vote against the measures presented in your budgets. I am simply asking for a report concerning these fundamental issues that would specifically show that Canada is not a leader when it comes to the country's debt level.

Senator Carignan: I think that no one would dare vote against good measures. If the interests of Canadians are important to you, you will vote in favour of this type of measure.

[English]

ORDERS OF THE DAY

ADJOURNMENT

MOTION ADOPTED

Hon. Yonah Martin (Deputy Leader of the Government), pursuant to notice of February 4, 2015, moved:

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.

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

Hon. Senators: Agreed.

(Motion agreed to.)

• (1420)

MAIN POINT OF CONTACT WITH THE GOVERNMENT OF CANADA IN CASE OF DEATH BILL

SECOND READING—DEBATE ADJOURNED

Hon. Wilfred P. Moore moved second reading of Bill C-247, An Act to provide that the Department of Employment and Social Development is the main point of contact with the Government of Canada in respect of the death of a Canadian citizen or resident.

He said: Honourable senators, I rise to speak at second reading of Bill C-247, an act to expand the mandate of Service Canada in respect of a death of a Canadian citizen or Canadian resident.

Bill C-247 is a very pragmatic and reasonable attempt to improve the efficiency of government when notification of a death is required. This efficiency, in turn, would ease the burden of those who have actually lost a loved one and find themselves notifying the government of this loss.

At the moment in Canada, in order to register a death, several departments must be contacted separately by the bereaved or an agent of the bereaved. Along with a repetition of registration, there exists a situation where each department may require different documents as proof of death.

As you can imagine, it is not a pleasant arrangement for the family who have recently lost a loved one. I can personally attest to the inefficiency and delays inherent in our current process, having experienced same in my work on behalf of numerous clients during my years practising law.

Bill C-247 seeks to remedy the situation through the creation of a single point of contact through Service Canada, which would not only reduce the stress for the bereaved but also reduce the cost involved as well.

This legislation has its roots in the Auditor General's fall 2013 report in the chapter entitled "Access to Online Services," which examined the efficiency, security and focus of online services provided by four large federal departments: Human Resources and Skills Development Canada, Canada Revenue Agency, Veterans Affairs Canada and Industry Canada.

The Auditor General found that the federal government "has not significantly expanded its online service offerings since 2005 . . ."

The report states:

The integration of service delivery and the sharing of information among departments are limited.

The Auditor General pointed out that the process for registering for these online services is complex and repetitive for each department. Also, the lack of a government-wide strategy for online service delivery is preventing the government from realizing the cost savings that online services can provide the government.

The registration of a death under the current circumstances would necessitate contact with at least three of the four departments audited, as well as others. The Auditor General stated:

When a death occurs . . . someone must contact each department separately and follow different processes, as this information is not generally shared and departments do not offer the ability to do this online. This makes it difficult for users who may be trying to stop the payment of certain benefits to prevent overpayments . . . while trying to apply for others . . .

For example, the Department of Employment and Social Development, formerly called Human Resources and Skills Development, must be notified of the date of death if the deceased was receiving a pension, which is quite likely, the Old Age Security supplement or Employment Insurance. Also, if the deceased was entitled to Employment Insurance benefits, they could be applied for as well.

Canada Revenue Agency would also have to be contacted with the deceased's date of death in order to deal with the transfer of a Canada Child Tax Benefit, a Universal Child Care Benefit or a Working Income Tax Benefit if the deceased was receiving any one of these.

Further, CRA must be notified in order to cancel HST or GST payments. Passport Canada must be contacted in order to cancel the return of passport. If the deceased was a veteran, Veterans Affairs would have to be contacted to cancel payments and/or apply for survivor benefits. If the deceased received a public service pension, then the Department of Public Works and Government Services would have to be contacted and informed of the death, as well as arrange for a pension transfer, for example. If the deceased had a fishing licence or a firearm, then the Department of Fisheries and Oceans or the RCMP would have to be contacted.

As you can see, colleagues, the list is long and can be overwhelming, especially at a time of grief. These requirements are further complicated by provincial rules as well. There is no standard method of registering a death in Canada. Bill C-247 seeks to set this standardization at the federal level by designating Service Canada as a portal or single point of contact for the identification of death to the Government of Canada.

Service Canada is uniquely qualified as the place to contact regarding registration of a death because it already serves as a point of contact for the many programs and services that exist in the Department of Employment and Social Development.

Service Canada provides a point of access for Canadians either by telephone, mail, Internet or in person. According to its website, Service Canada provides Canadians with access to over 50 government services across 14 departments. Service Canada also maintains over 600 in-person offices across Canada. The single point of contact proposed in this bill is standardized through use of the social insurance number as the means by which a deceased individual is identified.

As it stands today, a funeral home issues a Statement of Death to the family's physician who signs it, and this varies from province to province. The legal representative of the deceased's family then contacts Service Canada to take care of obligations at the federal level. With the Statement of Death and the social insurance number, each department that needs to be notified can now be done through one call under Bill C-247.

As you may know, some departments are not able to use the social insurance number registry. I understand that this is in the process of being remedied, which of course will reduce the time it takes to deal with all the tasks required to settle an estate, something that will be appreciated by all Canadians.

This type of program exists in both the United Kingdom and France. It has been estimated that the Tell Us Once program in the U.K. will save that country \$300 million over the next decade.

In the other place, witnesses at committee stage raised several points, which were addressed through amendments to the bill. The sponsor, Mr. Frank Valeriote, worked across the aisle with the Honourable Candice Bergen, Minister of State for Social Development, to refine the bill. Mr. Valeriote is that kind of person, and he has served his Guelph constituents well since being first elected in 2008. He has long been a community builder, not only through his political career but as a volunteer as well. Working for the public good has been a hallmark of his dedication to public life.

Mr. Valeriote has decided to move on to other pursuits and will not be running in the next election. It is a difficult decision for him, as you could well imagine, but he has stated that it is time for him to return home to watch his children grow. Their gain is our loss.

Colleagues, as a result of that cooperative approach, this bill received unanimous consent in the other place. It is an example of a good idea being embraced by Canada's elected representatives in order to make the lives of Canadians that much better. I, therefore, humbly ask all honourable senators to look favourably upon this initiative and to give prompt passage to this bill.

(On motion of Senator Demers, debate adjourned.)

(The Senate adjourned until Tuesday, February 17, 2015, at 2 p.m.)

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