



HOUSE OF COMMONS
CHAMBRE DES COMMUNES
CANADA

43rd PARLIAMENT, 1st SESSION

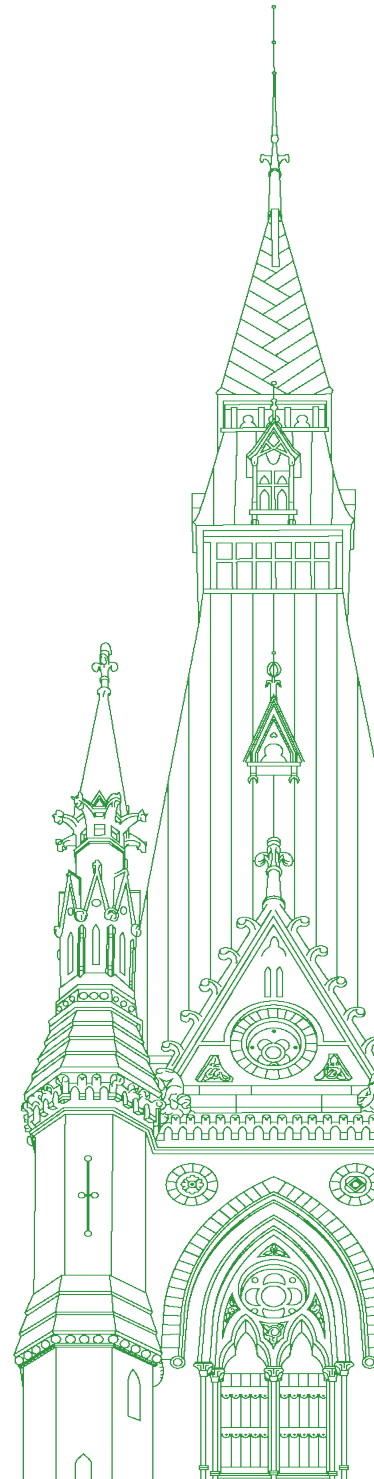
Standing Committee on Finance

EVIDENCE

NUMBER 015

Thursday, April 2, 2020

Chair: The Honourable Wayne Easter



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• (1400)

[English]

The Chair (Hon. Wayne Easter (Malpeque, Lib.)): We will call this meeting to order.

Welcome, everyone, to meeting number 15 of the House of Commons Standing Committee on Finance. Pursuant to the order of reference of Tuesday, March 24, the committee is meeting to discuss the government's response to the COVID-19 pandemic. Before we start, I should inform members that pursuant to this order of reference, the committee is meeting for two reasons: one, for the purpose of receiving evidence concerning matters related to the government's response to the COVID-19 pandemic, and two, to consider a bi-weekly report to be provided by the Minister of Finance or his delegate on all actions undertaken pursuant to parts 3, 8, and 18 of the COVID-19 Emergency Response Act, which was distributed to members earlier. During the study, as I understand it, on interpretation of the motion, no motion can be moved, no vote can be held, and no committee business can take place. The only exception is that if the committee is not satisfied with how the government is exercising its powers under the act, it may adopt a motion to report that finding to the House.

Today's meeting is taking place exclusively by teleconference, and the audio feed of our proceedings is made available by the House of Commons website. Just with regard to some technical issues, before speaking, please wait until I recognize you by name. When I recognize somebody by name, the operator will turn the audio on for that person, which may take a few seconds, so pause a minute before you start. During the questions and answers, I would ask that members please identify the witness to whom they're addressing their question and state their own name as well. As always, all comments by members and witnesses should go through the chair.

That basically covers the preliminaries.

We just had a bit of a steering committee meeting where we worked out an agreement for the week coming. Beyond that, the clerk will be sending that information out as well, but to give you a heads-up, we will now be meeting next Wednesday for four hours and Thursday for four hours and then go back to the format of Thursday and Friday for four hours following that.

At today's meeting we are fortunate to have the Minister of Finance here, who will take a few moments to give us an overview of where things are at. I believe he can be here for only 40 minutes. With him are representatives of the Canada Revenue Agency, the Department of Employment and Social Development, and the De-

partment of Finance, who can answer detailed questions if members have them following the presentation by the Minister of Finance. With that, thank you all.

Minister of Finance, the honourable Bill Morneau, I know they've been strenuous days. Thank you for coming. The floor is yours.

• (1405)

Hon. Bill Morneau (Minister of Finance): Thank you, Mr. Chair.

I understand I'm here until 2:40 and I'm looking forward to answering questions.

All of us know that COVID-19 is causing unprecedented disruption to the economy here at home and around the world. This is a crisis unlike any we've ever faced before. The outbreak of the disease is rapidly evolving, and we know that the government's ability to respond must be equally rapid.

[Translation]

On March 18, the Prime Minister presented Canada's COVID-19 economic response plan. This comprehensive and continually evolving plan is designed to protect Canadian workers and businesses and to ensure that our economy can weather the storm and emerge strong.

[English]

To date we've announced the following programs in Canada's COVID-19 economic response plan.

To begin with, yesterday we announced details on the proposed Canada emergency wage subsidy. We know that taking action to protect a strong economy includes taking action to protect Canadian jobs. The subsidy will provide employers who see a 30% or more decline in gross revenue since this time last year with a wage subsidy of 75% for the first \$58,700 of normal salary. That goes up to a maximum of \$847 a week per employee.

It's available to employers, big and small. It includes non-profits and charities, any of those kinds of organizations, that meet the same eligibility requirements.

We also, as I think you know, have the 10% wage subsidy program, which will provide eligible employers with up to \$1,375 per employee and \$25,000 per employer.

[Translation]

However, the government acknowledges that, despite this, many Canadians will no longer be earning an income as a result of COVID-19. To ensure that all Canadians can pay for their groceries, housing and necessary medication, we announced the implementation of the new Canada emergency response benefit, or CERB.

This benefit will be provided to Canadian workers who lose all their income as a result of COVID-19. The benefit is for workers who are eligible and for workers who aren't eligible for employment insurance. If a worker is sick, is asked to self-isolate, is caring for an elderly relative, or isn't receiving any wages because they're looking after young children as a result of school or day care closures in response to COVID-19, the worker will be eligible. The CERB also applies to workers on leave without pay, which helps maintain the link between the employer and employee. The CERB is a taxable benefit of \$500 per week for up to 16 weeks.

[English]

For small businesses and non-profits, we introduced the Canada emergency business account, which will provide interest-free loans of up to \$40,000 for small businesses and non-profits, with 25% of it forgivable if paid back by December 31, 2022.

We also launched the new small and medium-sized enterprise loan and guarantee program, which will enable up to \$40 billion in lending, supported through Export Development Canada and the Business Development Bank, for guaranteed loans through financial institutions to help small and medium-sized enterprises meet their operational cash flow requirements.

[Translation]

We also announced tax and customs duty deferral measures. Income taxes will not be due until August 31, 2020. In addition, GST and HST remittances and customs duty payments due at the end of March, April or May can now be deferred until the end of June.

[English]

We're also supporting families through a one-time top-up of the Canada child benefit of \$300 per child this May. For the 12 million families who need it the most, we're making a supplementary GST credit payment, starting on April 9.

We're helping seniors by protecting their savings by reducing the minimum withdrawal from their RRIFs by 25%. To support students and recent grads, effective this past Monday, we put in place an automatic six-month moratorium on Canada student loan repayments.

We're also making sure there is support for those who may need it the most in this challenging time. We've created a distinctions-based indigenous community support fund that will address the immediate needs of first nations, Inuit and Métis nation communities. We have also invested over \$200 million to support shelters for women, for children and for Canadians experiencing homelessness.

• (1410)

[Translation]

We're experiencing an unprecedented crisis. We've taken unprecedented action by establishing emergency assistance on a scale that the country has never seen. This is the largest economic program in Canadian history.

[English]

We know that Canadians need support urgently, and our government is using all the tools necessary to make sure we can protect Canadians' health and keep our economy strong. These measures are keeping food on Canadians' tables. They're keeping businesses intact, restoring Canadians' confidence, preserving communities' resilience and making sure, importantly, that when this crisis passes—and it will pass—Canadian workers and businesses will be ready to bounce back.

Thank you very much, Mr. Chair, and I am looking forward to the questions.

The Chair: Thank you very much, Mr. Minister. Also, thank you to all the officials who are with you.

I have another technical point before we get started. It is difficult not being in Ottawa; we're all across the country. I will recognize somebody by name. I have the order here, and then the operator will turn on the audio for that person. During the question and answer exchanges, for the member and witnesses, the moderator will leave both microphones on for the duration of that exchange. It should work better that way, after the experience of the health committee on Tuesday.

I should say as well, members, if you want to speak out of order, if you're raising a point of order or some such thing outside of your designated time, press *1 and as soon as the moderator informs me, I will recognize you.

We'll start the first round of questions. There will be six minutes for members.

First up will be Mr. Poilievre, then Ms. Dzerowicz, Mr. Ste-Marie and Mr. Julian.

Mr. Poilievre, you have six minutes.

Hon. Pierre Poilievre (Carleton, CPC): Excellent. Thank you very much.

Minister, I appreciate the hard work that you're doing in these difficult times. I hope you and your family are in good health. I thank you for all the work you and your staff are doing.

On March 18, you announced a wage subsidy worth only 10% of wages paid. The opposition and employers told you it was too small to make any difference. You ignored that. On March 25, you introduced a bill in the House of Commons with that 10% wage subsidy and told the Senate of Canada on the same day that employers did not need any more than 10%. Two days later, you did a 180° reversal and announced the wage subsidy would in fact be 75%. You changed all the terms and conditions, but then realized that the wage subsidy you had announced was so different from the one you passed into law that you would need to bring Parliament back to do over what you could have done the first time. We've now lost two weeks because of this mistake and confusion.

On top of that, your officials tell us it will take three to six weeks for the CRA to even begin receiving applications for the wage subsidy.

Minister, thousands of businesses employing millions of workers teeter on the brink of bankruptcy now. There is no more time and no more cash. When will small businesses get the wage subsidy cash in their accounts? When?

• (1415)

The Chair: Mr. Minister.

Hon. Bill Morneau: First of all, thank you for the question.

Happily, I can say my family is doing well. Like other families, we're sequestered at home. That's what I hope all Canadians are doing right now to protect themselves and their families.

We have been working hard over the course of the last number of weeks dealing with what I think we all recognize is an absolutely unprecedented situation. We believe that the number of measures we've put in place are going to support people in all categories who are experiencing a significant challenge as a result of COVID-19. The backdrop to our actions is that the very first thing we wanted to get out was the help for people, the 5.7 million Canadians out of the 19 million employed Canadians who are not attached to an employer. That's why the Canada emergency response benefit, that \$500 a week for 16 weeks, was so important to get going rapidly.

We also recognized that the 10% wage subsidy was really to help all small businesses, not related to revenue, but all businesses that are of 18 employees or under, because they're going to experience challenges.

What became clear to us is that we needed to also find a way to make sure that employers could keep their relationship with their employees. That's the reason we moved forward with the 75% wage subsidy. The idea there is that it's 75% of pre-crisis earnings, up to \$847.

We haven't lost any time in doing this. We've moved forward, obviously using the Canada Revenue Agency for the Canada emergency response benefit. We believe that's the most efficient way to get that benefit out. We also believe it's the most important and efficient way—

Hon. Pierre Poilievre: Minister, when will the cash be in the hands of small business owners?

Hon. Bill Morneau: Mr. Chair, is it still my time?

The Chair: Yes, it is.

Hon. Bill Morneau: We—

The Chair: You don't have much longer left.

Hon. Bill Morneau: We believe that the Canada Revenue Agency is the best way for us to do this. They are standing up the approach for the system right now, and that approach will be that small business owners can go to the CRA to get the money.

They have told us that it can be done within three to six weeks. We expect that it will be closer to three, and we're certainly working towards that.

In the interim, we want small business owners to make sure that they're on direct deposit with the CRA. That, we believe, will enable the payments to happen much more rapidly. We are working as fast—

Hon. Pierre Poilievre: When will the businesses get the cash?

I'm not asking when they'll be able to apply, which is within three to six weeks; when will they actually get the cash?

The Chair: Go ahead, Mr. Minister.

Hon. Bill Morneau: Thank you.

Well, the way direct deposit works is that if a business is on direct deposit with the Canada Revenue Agency, they'll be able to make that application once the site is up and running, and the CRA will be able to move the cash to them in the very near future after that.

Hon. Pierre Poilievre: When...?

Hon. Bill Morneau: We'll give an exact number of days after that as we have more details.

I think what's important here is for us to work as hard as we can to get these things out as rapidly as possible for Canadians, and that's what we're committing to doing.

The Chair: Mr. Poilievre—

[*Technical difficulty—Editor*]

The Chair: Pierre, go ahead.

Hon. Pierre Poilievre: I hope the government's cash distribution will work better than this phone system.

From the minister's answer, it sounds as though he doesn't yet know when small businesses will get the cash for the Canada wage subsidy.

Minister, on March 25, just last week, you criticized Denmark's wage subsidy for "only allowing firms that have a significant reduction in revenue to have access to that wage subsidy", yet only days later, you reversed yourself and proposed the very same thing.

Why did you change your mind and impose a revenue reduction requirement on businesses in order to get the wage subsidy?

• (1420)

The Chair: Could we have a fairly snappy answer, Minister? Then we'll turn to Ms. Dzerowicz.

Hon. Bill Morneau: Sure.

Well, in fact that's a misunderstanding. The important thing here is that the system we've put in place allows for both.

All Canadians who earn \$5,000 or more and who have found themselves with no revenue as a result of COVID-19 can get the \$500 a week. Then on top of that we have the 75% wage subsidy for those people who are attached to an employer and whose employer wants to continue to do that.

The system is designed for the Canadian situation. The Danish situation wouldn't work for us because it doesn't have the similar approach for those workers who are not attached to an employer, and in fact that's what I was referencing.

In this situation we've found an approach that is designed and made for Canada, and we're working hard to make sure we get it in operation as rapidly as possible.

The Chair: Okay. We'll have to end it there.

Ms. Dzerowicz, the floor is yours.

Ms. Julie Dzerowicz (Davenport, Lib.): Minister, I just want to start off by saying a heartfelt thanks to you and your team. I can only imagine the around-the-clock, non-stop work that has transpired over the last two to three weeks, so a huge thanks to you.

I know that our government has aimed at going as fast as possible and not for perfection. I think Canadians understand this, because we have to do it. The pandemic, as you mentioned, is unprecedented in our history. It required fast action on our part. Literally, in the days after the pandemic was declared, Canadians were losing their jobs and their incomes. Many small businesses had to shut down. I just want to let you know that I'm very proud of the huge and, indeed, historic economic supports we have announced. I know that we worked as fast as we could.

As many other MPs right across the country are in touch with their local leaders, I've been in touch with leaders and residents in my riding of Davenport. While they're very worried about the current situation, the vast majority of those I've talked to are very happy with the measures.

I will say to you, though, that there are a few groups that are asking for some additional supports or feel there are some rules that might be in their way in terms of applying.

The first of these groups are contract workers or those who work in the gig economy. Some of them really want to keep some tiny contracts so that when they actually eventually come out of this crisis they might continue to have some of that business. Some others

of those within this group find the 14-day rule of earning no income difficult. Once they wait for 14 days of earning no income and then they apply, they still have to wait a certain period of time before actually getting a first paycheque.

That's the first group. I'll talk about the second group and then I'll ask my question.

The second group is renters. I'm very blessed to live in downtown west Toronto, but the rents are very expensive here. For those who are individually renting places, the \$2,000 goes a long way, but it just covers their rental costs and not very much more. They're wondering if there could be some additional supports for them. The part B of renters are small business owners, whose rents tend to be, in my area, around \$7,000 to \$10,000 a month. With no income coming in, and even with the measures that we've introduced, they wonder if they'll actually be able to survive these next two to four months.

My question to you, Minister, is this. How would you respond to them? Are we also looking at providing some additional supports?

I'll leave it at that.

Hon. Bill Morneau: Thank you for the question.

These are obviously really challenging times. I recognize that people are concerned about their situations. We're trying to make sure that we get systems up and running that can get people income as rapidly as possible. The decision to have just very simple criteria for the Canada emergency response benefit was designed with exactly that in mind.

The criteria are that people had to be earning \$5,000 or more over the last year and that their income has gone down to zero as a result of the COVID-19 crisis. I acknowledge that it presents some situations that are challenging for people if they are still earning some revenue, but we just don't have the capability of administering multiple kinds of plans and also getting the money out to people rapidly.

With that system, we expect to be able get people money next week. That's what we're working towards. We're looking forward to that happening.

For people who are renting, I think many people will know that this is a very important issue, not only for individuals who are renting apartments but for small businesses. For individuals, I have been working together with the provinces. I had extensive discussions with all of the finance ministers earlier this week. In each case they're talking about how they are trying to help on rent. For example, in Ontario, in speaking with the Ontario Minister of Finance, he talked about the importance of no evictions and talked about targeted measures they're trying to do at the Ontario level, as well as having some discussions with large landlords to help people out.

For small businesses, not only are we providing those wage subsidies that are going to help people to retain their workers and pay them 75% of their pre-crisis wages, but also we've put in place a Canada emergency business account, which is going to give small businesses the ability to get a loan, on an interest-free basis, of \$40,000. If they pay that off before December 31, 2022, they will get a \$10,000 reduction in the amount they need to pay back, so effectively, it's \$10,000 to help them through this time.

We know there may be more to do. We're constantly looking at this. It's a dynamic situation. We think those measures are going to go a long way to helping people who are either in the difficult personal situation of having no income or are trying to make sure that they can pay their rent to keep their family, their apartment or their business going. We'll continue to think about ways we can manage through this challenging time.

• (1425)

The Chair: Thank you, both.

Julie, you're at the end of your time.

We'll now turn to Mr. Ste-Marie, and Mr. Julian after that.

[Translation]

Mr. Gabriel Ste-Marie (Joliette, BQ): Good afternoon, Mr. Chair.

Can you hear me?

[English]

The Chair: We hear you.

[Translation]

Mr. Gabriel Ste-Marie: Good afternoon, Minister Morneau.

First, I'm glad to hear that your family is doing well. I also want to thank you and your team for the measures put in place.

On the ground, we're hearing about the importance of putting measures in place and making the details available as quickly as possible. The goal is ensure that the people who should benefit from the measures don't fall through the cracks in the system. If necessary, the rules must be changed so that people can benefit from the measures in a fair manner.

My first two questions concern the emergency benefit. Minister Morneau, when I asked you questions in the House, you said that small businesses, individual firms and small companies could access the benefit. However, according to the details released so far, people who pay themselves dividends as opposed to wages wouldn't be able to access the benefit. Is that correct?

With respect to the \$5,000 in income criterion, would it be possible to accept income paid out as dividends?

[English]

The Chair: Minister, go ahead.

[Translation]

Hon. Bill Morneau: Thank you for your comments.

I completely agree. We consider it crucial to implement measures as quickly as possible so that people can access the funding. I also agree that the details must be released as soon as possible.

We're considering every detail. This is necessary for the administration of the assistance. We'll have more details in the coming days. At the same time, we're making sure that our approach and our system work. This is being done at the same time. We're not looking at the details and then turning our attention to the administration of the assistance. We're doing both at the same time.

With respect to the emergency benefit, I know that the issue of dividends is important for SMEs. We'll try to take this issue into consideration over the coming days. We want to reassure SMEs that they can access the emergency benefit if they've earned \$5,000. That's the goal of this measure.

Of course, we must look at some significant details, and we're in the process of doing so.

• (1430)

Mr. Gabriel Ste-Marie: Okay.

Some workers also fall through the cracks in the system because of the rule stipulating 14 days with no income. They want to access the emergency benefit, but that rule is an issue.

For example, volunteer firefighters often take another job to earn a living. Sometimes, the businesses where they work close down or stop employing them temporarily. They then try to access the emergency benefit. However, since they're paid when they're called to respond to a fire, they aren't eligible for the benefit. Countless municipalities are telling us that this situation is very dangerous, because the municipalities will no longer have volunteer firefighters.

Will there be any exceptions to the rule stipulating 14 days with no income?

I gave the example of volunteer firefighters, but we can also consider elected municipal officials who receive symbolic compensation for their duties. Will they need to resign from their positions to access the emergency benefit?

Hon. Bill Morneau: I know some examples of difficult cases that we must consider. Our approach is to find a simple and effective solution that can be implemented as soon as possible. That's why we've decided to establish only two criteria. In our view, this leads to greater effectiveness.

That said, we're considering significant issues, such as the example that you provided. I don't have an answer right now, but we'll have more details soon.

Mr. Gabriel Ste-Marie: Thank you.

Mr. Chair, do I have time to ask another question?

[English]

The Chair: You have just 20 seconds.

[Translation]

Mr. Gabriel Ste-Marie: Okay.

It seems that bars won't have access to the interest-free loan program. However, Quebec ordered bars to close two and a half weeks ago.

Will there be anything for them? Can the government include them in the loan program?

Hon. Bill Morneau: Your question is about bars, right?

[English]

The Chair: Mr. Minister, the question was this. Bars have been closed now for two weeks. Is there anything there to cover them and their employees?

[Translation]

Hon. Bill Morneau: Our approach is to ensure that the wage subsidy and emergency benefit are retroactive to March 15, which is about two weeks ago.

• (1435)

[English]

The Chair: Thank you both.

We turn to you now, Mr. Julian.

I would remind members, if they ask a supplementary question in the middle, especially if it's in a different language, to state their name so the interpreters know who is raising the point.

Mr. Peter Julian (New Westminster—Burnaby, NDP): Thanks, Mr. Chair.

Thank you, Minister Morneau, for being with us today. We are all happy your family is well.

We know you're working hard, and I think all of us as parliamentarians, who are all putting in long hours around this, want to make sure things work for Canadians through this crisis and that we get through the crisis with no one left behind.

We will be having similar meetings in the coming weeks. I particularly invite you, Mr. Minister, to come to the session we will have around indigenous communities and the supports offered to them.

We want everything to work. That's why we've been urging you to be as wide as possible in the regulations around the Canada emergency response benefit. However, the reality is that this benefit misses so many Canadians who are struggling to keep a roof over their head and put food on the table. I myself have had hundreds of constituents approach me about these issues and about getting through the next month or two.

There is a way of putting resources immediately in the hands of every Canadian who needs them, and that's by providing a universal benefit. Jagmeet Singh has spoken to this, as have many others. Why not provide a universal benefit to everyone to help us to get through this crisis, and then tax it back from those who don't need it?

My second question is this. Given the shortage of time, as you're also aware, Mr. Minister, Canadians are going into deeper debt in order to keep their families going. We've heard stories of line-ups outside Canadian lenders being longer than grocery store line-ups

in some neighbourhoods. Banks and credit card companies have not lowered interest rates, and mortgage deferrals are few and far between and often come with exorbitant penalties. What are you doing in this area to lower those interest rates and to get the mortgage deferrals, which of course also have an impact on the ability of landlords to give renters much more flexibility around paying rent?

Could you please answer those two questions, on the universal benefit and on the interest rate?

The Chair: Minister.

Hon. Bill Morneau: Thank you very much for those questions. I'm happy to answer them.

First of all, on the universal benefit, I think many people will have seen that the United States, for example, is talking about sending a cheque for \$1,200 to every American. We came to the conclusion quite rapidly that sending a modest amount like that to every Canadian is not nearly as advantageous as sending more to those who are actually impacted by COVID-19.

In the case of the \$500 per week for 16 weeks, people will be able to get \$8,000. That, in our estimation, is the right way to deal with this challenge—to address the people who are actually finding themselves in a significantly challenged position as a result of this crisis, and then, on top of that, to make sure that the firms that can continue to have a relationship with their employees can have an ability, through the wage subsidy, to pay them [*Technical difficulty—Editor*]. We think that's just the right way to do this.

We might also add that administration is critically important in this regard, and the timing to get out the cheques we're talking about is coming very soon. That is how we plan on dealing with this challenge.

With respect to working with the banks, we've been working every single day with the banks to make sure they have the ability to provide credit to businesses through this time. That has been an intense series of discussions, but it's gone well. We now have the banks getting close to being up and running to provide small businesses with that \$40,000 interest-free loan. We're hopeful that this can start as early as next week.

We know that mortgage deferrals are something we've provided capacity for the banks to do, and I understand that this is getting going as well, with tens of thousands, in fact hundreds of thousands, of those applications going on.

Mr. Peter Julian: Thank you—

Hon. Bill Morneau: We're going to keep working with banks to make sure that we deal with these issues, and we're going to keep working on measures that will support Canadians.

Mr. Peter Julian: Thank you, Minister.

I would disagree. I think there are powers you have under the Bank Act to push much further.

Also, given the examples that many people are citing of other countries making a universal benefit payment, there was no doubt that it would go directly into the hands of people who need it. Ms. Dzerowicz mentioned the problems even in her area of downtown Toronto. All MPs are experiencing this.

I have two further questions, first on the wage subsidy. The six-week delay is simply too long. You have said that your objective is three weeks. My question is, why can't you get it out more quickly? Also, what steps are you taking to make sure that the money gets to workers and isn't used for other purposes?

And then in terms of sector-specific supports, what sectors are you looking to support, and are you making any financial support conditional on protections of jobs and wages, and prohibiting stock buybacks, dividends—

• (1440)

The Chair: Peter, give the minister time to answer.

Minister.

Hon. Bill Morneau: First of all, with respect to getting money into the hands of people, we are going as fast as humanly possible with the systems that already exist. We are not creating new systems to do that.

What we're going to require firms to do is show us that they've actually paid the money out to employees. That way we know that it's going directly to employees. That's critically important.

We are working hard to get it out as rapidly as possible. It's not as easy as just pressing a button. We need to actually make sure that we can get the money to the right organizations, supporting the right people. We are doing it fast and we are making sure that we get it done. I can assure you that if we can do it faster, we will in fact get there.

On an ongoing basis, we appreciate all these questions.

And Peter, if there is anything you want to get to me directly, I am happy to respond directly and continue to work together to make sure that we can support Canadians.

The Chair: Okay. That ends the first round.

I don't know your schedule, Minister. I think you have to go shortly.

We'll go to five-minute rounds and start with Mr. Poilievre.

Hon. Bill Morneau: Mr. Chair—

The Chair: Go ahead.

Hon. Pierre Poilievre: —I have time for one more five-minute round.

The Chair: Okay.

We'll start with Mr. Poilievre.

Hon. Pierre Poilievre: How many mortgage deferrals have banks offered Canadians so far, Minister?

The Chair: Go ahead, Minister.

Hon. Bill Morneau: Thank you.

We are looking forward to getting clear data for Canadians and for this committee. This morning I was on a call with the leaders of the banks, asking them to make sure they provide information for us that can help us to understand the progress they're making.

Hon. Pierre Poilievre: You are making massive infusions into the banking system. Would you and your party support a motion in Parliament for the Auditor General to conduct a full audit of value for money to ensure that the money that is being pumped into the banking system by CMHC, by the federal treasury and by the Bank of Canada results in value for money for Canadians?

Hon. Bill Morneau: We recognize that it's going to be very important for us to provide information to Canadians and to provide transparency around these investments. I'll certainly take that request under consideration.

The focus right now must be on getting—

Hon. Pierre Poilievre: Thank you. I know the focus. We don't have a lot of time. I just needed to know if you'd support that, so maybe you could come back to us.

The next question, then, is this. The Canadian Credit Union Association says there are 239 credit unions in Canada, yet only about a dozen of them are approved lenders allowed to deliver the Canada emergency business account. This matters because literally tens of thousands of businesses do their financial work through a credit union, not a bank, and they will not be able to get access to this emergency money unless credit unions can deliver it.

Will you commit now to having the list of approved lenders expanded so that the credit unions can deliver that account to our small businesses, particularly in rural communities in Quebec and in western Canada, where credit unions are very important?

• (1445)

Hon. Bill Morneau: Well, I think it's important that we have all aspects of our financial system working for the benefit of Canadian businesses. I'll certainly look into making sure that we're making efforts in that regard. Once we have more information, I'm sure we'll be able to get it out quickly.

Hon. Pierre Poilievre: Thank you.

There are generous Canadians who do have the financial capacity to give more to our charities in this important and unprecedented time. The food bank is having to cancel, of course, all of its fundraisers and therefore is not able to deliver to people who are desperately in need, just as one example.

Would you support an expansion of the charitable donation tax credit, and also allow private shares and real estate proceeds to be given to charities without any of the money being diverted in capital gains tax to the government?

Hon. Bill Morneau: Mr. Chair, and to everyone listening in on this, we think it's critically important that we provide support to food banks and places that are helping people in this time. What I can tell those institutions is that they will absolutely get support through the federal government. We're going to make sure it's there.

We're not going to spend our time looking at tax code changes in a time of emergency. We're going to focus on getting support to people where they need it—for food on their tables and being able to pay their rent—and on making sure that food banks are going to have the capacity to provide the services that people need. When we get through this, there will be time for us to consider how we might ensure that our system continues to work well.

The Chair: This is your last question, Pierre.

Hon. Pierre Poilievre: Well, we are going to be back in Parliament again to look at the tax code, so contrary to what you just said, Minister, you do have to look at the Income Tax Act. You need to amend it a second time in order to deliver your wage subsidy.

In the process, why not unlock tens of millions of dollars of extra charitable giving at a time when we desperately need it, perhaps in a time-limited way, so that people who do have the means can get money to charities without any of it being diverted to government through taxation?

The Chair: Okay, this is your final answer, Minister.

Hon. Bill Morneau: Thank you, Mr. Chair. Thank you, all of you, for being there.

We will continue to focus on things that we see are urgent and immediate. With respect to ideas such as tax code changes that have been brought up repeatedly over many years, there will be a time for us to consider those. In the current environment, what we're going to focus on is how we can deliver for Canadians and ensure they have the capacity to support themselves and their families.

Thank you very much, Mr. Chair. Thanks to all the committee members. I look forward to being back in front of this committee in the near term. Take care.

The Chair: Thank you, Minister, for your time. I wish you well in the coming days on some of these tough decisions.

We will now turn our questions to the witnesses who are here from the various agencies. There's the Canada Revenue Agency, the Department of Employment and Social Development, and the Department of Finance.

When they are asked a question, I would ask witnesses from those various departments to state their name when they start to answer the question so that translation and the record can be kept straight with the name the response is attached to.

One final point before we start this session, which I didn't mention in the beginning, is that at four o'clock, when we should officially adjourn, I've asked the administration of the House to come

forward for a quick discussion and to explain to us where it's at on attempting to get the video conferencing to work for next week, if that's even possible. So if people can hang on after four o'clock, we'll have a report from administration and House officials on where we're at in that regard.

Again, we're on five-minute rounds. We'll turn to Mr. Fragiskatos.

Go ahead, Peter.

• (1450)

Mr. Peter Fragiskatos (London North Centre, Lib.): I'm not sure if I was heard before, so I'll start again by thanking the officials for their work.

My question relates to health research. The importance of health research is particularly underlined at times like this. In our most difficult moments, we're seeing researchers across the country, including at Western University in London—and I'm honoured to be the MP for London North Centre, where Western is based—carrying out research on COVID-19, specifically in terms of developing a vaccine to combat the virus.

My question is about what we've done on the health research side in terms of funding. Do we have a figure that can be put forward by officials, and anything relating to health research in more general terms?

The Chair: Who wants to take that, folks? Just state your name and go ahead.

Whoever wants to answer this question, please press *1 and then you'll be brought on the line.

Michelle Kovacevic, go ahead, please.

Ms. Michelle Kovacevic (Assistant Deputy Minister, Federal-Provincial Relations and Social Policy Branch, Department of Finance): Thanks for the question. Obviously, this is Finance and not Health Canada, but I will let you know what I do know.

With respect to health research, there were two public announcements about the Canadian Institutes of Health Research. Both \$25-million investments in research related specifically to COVID-19 and potential remedies and treatments, like antivirals, and to starting to develop some research relating to a vaccine. At the same time, there was an announcement regarding \$250 million that would go to ISED, to industry. This is also about working with industry and seeding the necessary things in place to conduct clinical trials when we're ready with respect to antivirals and treatment for COVID-19.

I'm certainly happy to follow up with both of these organizations for anything beyond that, but that is as much as I know at the current time.

The Chair: Thank you.

Peter.

Mr. Peter Fragiskatos: Mr. Chair, I specifically asked the question not only to highlight the importance of health research, but I think it's also going to be absolutely critical when it comes to helping us catch up. The virus is obviously ahead of us right now, and it is about giving us an opportunity to overcome it, to catch up and to defeat it. The health research side is incredibly important, and any information that officials want to follow up with would be great. We can only get back on our economic feet, if you like, if the health research helps to get us there.

I want to ask a question on the wage subsidy also. I think you said there are officials from ESDC, Mr. Chair. Could they highlight what thinking went into the overall program design? Were we looking at what other countries were doing? This is obviously unprecedented in scope and scale.

There is also the underlying importance of making sure there is a link between employee and employer. From a social perspective, that is really important. Perhaps they could speak to that concept, that theme, and how it went into the construction of the overall subsidy.

The Chair: Okay, from any one of the departments, press *1 and you're on. Please state your name.

Mr. Marsland, your line is now open.

Mr. Andrew Marsland (Senior Assistant Deputy Minister, Tax Policy Branch, Department of Finance): Thank you for the question.

Certainly, we did look and we continue to look at other countries' response to this crisis, both in terms of income support and wage subsidies. I think it's fair to say that countries have taken different approaches. Some, for example the U.K., have focused on furloughed workers; others have been more broad.

Our objective in looking at this was essentially to develop a program that could support workers who remain with their employer, but also to provide the capacity for employers to bring back onto the payroll employees who may have been laid off. The design of the program is intended to support both those objectives.

• (1455)

The Chair: Thank you.

Does anyone else want to add to that or are we okay?

Thank you, Mr. Fragiskatos.

I have both Mr. Poilievre and Mr. Cumming. Mr. Cumming, I'll go to you, and then if Pierre could send me a note if he wants in, in the next round, that would be great.

Mr. Cumming, you're up.

Mr. James Cumming (Edmonton Centre, CPC): Great, thank you.

My first question is for the Department of Finance.

We heard from the minister weeks ago that there would be some kind of package coming out for the oil sector in Alberta and Saskatchewan, and that it was hours or days away. As everybody is aware, COVID-19 is not only affecting people in Alberta and Saskatchewan, but we are also seeing this depressed oil price. The issues here are extremely significant.

I wonder if you can tell me when we can expect a package that would be supporting those industries.

The Chair: This is for the Department of Finance, probably Andrew. Press *1, please.

Andrew Marsland, your line is open.

I'm not hearing anyone. Mr. Marsland, are you there?

Mr. Andrew Marsland: Yes, I am, Mr. Chair.

I must admit that I don't have direct knowledge of the work, but I do know there's a lot of work going on to examine the issues and the potential responses to those issues faced by particular sectors. I'm not in a position to indicate at what point the government may announce measures on that.

The Chair: We're coming back to you, Mr. Cumming.

I might state at this time as well that Ms. Koutrakis is next.

James, we won't take away the time it took to dilly around there.

Mr. James Cumming: I want to re-address that, then. Surely there must be someone on this call.... It was indicated by the minister that it is hours or days away. There must be a way to give people in Alberta and Saskatchewan some reasonable timetable as to when we can expect something.

Is there anybody else on this call who can answer that question?

The Chair: Is there anybody from any of the three agencies, or for that matter the parliamentary secretary, who has further information on this? I know it's a concern. If not, we'll go to another question.

Go ahead, Soren.

Mr. Soren Halverson (Associate Assistant Deputy Minister, Financial Sector Policy Branch, Department of Finance): I would just add to what Andrew Marsland said, that there are some broadly based programs that support businesses, which have been announced under the business credit availability program. They include the Canada emergency business account, in addition to loan guarantees and lending programs from Export Development Canada and the Business Development Bank of Canada.

Those programs are available. Oil and gas firms and firms that support them are fully eligible to participate in those supports. That is in addition to other measures that the government would actively be considering as it looks across the economy and considers how best to support other aspects of the business sector.

● (1500)

Mr. James Cumming: What we've heard from the sector is that those programs are woefully inadequate for what's going on in Alberta.

I'll switch gears. What I've been hearing from small businesses is that they need cash and they need it now. Most of the programs are a deferral, a partial wage subsidy or further debt. Is the department considering the offer we made of refunding the GST remittances to small businesses that it has collected in the last six months, so they can have cash flow into their businesses now? It would be a process that could be moved on very quickly.

The Chair: That will end your round, Mr. Cumming.

Could we have somebody from the Department of Finance or the Canada Revenue Agency answer that question?

There's no response to that.

On your question, Mr. Cumming, I would just say to departmental officials from all departments to take those ideas under consideration. Regarding the question on the oil and gas industry, we're all hearing a request from that industry and the dire situation it's in. The minister should be noted on that.

We'll turn to Ms. Koutrakis, and then we'll come back to Mr. Ste-Marie.

Go ahead, Ms. Koutrakis.

[*Translation*]

Ms. Annie Koutrakis (Vimy, Lib.): Thank you, Mr. Chair.

I want to welcome everyone. Thank you for your tremendous efforts to ensure that our economy remains on track and starts to grow again when this crisis ends.

[*English*]

My question today—I hope to get two questions in, actually—is on gaps in the emergency response measures.

I have heard from my constituents, as many of us on this committee have, concerns regarding potential gaps in the emergency response measures announced by the government, particularly the Canada emergency response benefit, or CERB, as well as the wage subsidy, that may result in certain individuals or groups of individuals not receiving necessary financial support. Some examples are part-time workers, contract workers, students and recent graduates.

How does the ministry of finance plan on monitoring the CERB and the CEWS for potential gaps in support? Once gaps in support are identified, how will the ministry of finance address these gaps in a timely manner?

The Chair: Who can take that on, the Department of Finance? If anyone from any of the departments wants to give an answer to that question, press *1.

Maybe you could come with another question, Annie, while they're thinking about this one, and we could get them both answered at once. Go ahead.

● (1505)

Ms. Annie Koutrakis: Okay. The next one is for the Canada Revenue Agency. It's addressing the limited capacity of the CRA and the employment insurance system.

There are concerns that the CRA and the EI system may be overwhelmed with the number of applications for EI as well as the CERB. To what extent will the newly announced 75% wage subsidy relieve some of the stress on the CRA and the EI system? Also, are there any measures being put in place to address the backlog of applications in the system?

The Chair: That's to the CRA or ESDC.

Frank Vermaeten, I believe you're on. Go ahead, Frank.

Mr. Frank Vermaeten (Assistant Commissioner, Assessment, Benefit and Service Branch, Canada Revenue Agency): Thank you very much. Thanks for that question.

Certainly we are preparing ourselves for a high volume of applications, should it be necessary to process a high volume of applications.

The CRA is used to dealing with high volumes. During the tax filing season, we see millions of returns. During the last two or three days, we can typically receive six million tax returns. That kind of high volume is something we are used to.

We've set up the application system to be automated, so you can apply through My Account, through the portals. You can also apply through an automated phone service by putting in your social insurance number and a bit of information. You can apply that way. In that sense, we're going to be able to deal with a high volume. We've also put in place additional call agents to be able to deal with phone calls if people have any questions.

The good thing is that we're also partnering with Service Canada so that both systems are in place. Generally speaking, the people who are EI-eligible will tend to go to Service Canada to apply there for the CERB, while people who are not EI-eligible—mainly the self-employed, contract workers, gig economy workers and perhaps those who don't have a strong attachment to the labour force—would come over to the Canada Revenue Agency for their applications. In that way we will be spreading the load.

With respect to the wage subsidy, it's certainly welcome. We'll be administering that as well. We expect, of course, that the wage subsidy will result in more people returning to work more quickly, as well as receiving wages from their employers even if they're not working. In that sense, the workload we would have from the CERB would be reduced.

The Chair: Thank you all.

Before I go to Mr. Ste-Marie, Mr. Vermaeten, as I understand it, it's extremely important that people register on CRA My Account now. Don't wait until the last moment; register and set up your direct deposit. That will help the efficiency of the system later. Is that correct?

Mr. Frank Vermaeten: Yes. I think that's very true. Certainly, there are going to be both avenues to apply for the CERB: My Account and using the phone with the automated system. That said, if people have signed up for My Account, and signed up for direct deposit, they're going to get their money more quickly, particularly with signing up for direct deposit. Certainly, to prepare ahead of time is something we always advocate: sign up for direct deposit, not just for this benefit, but for all benefits. You get your money faster and it's safer.

• (1510)

The Chair: Thank you all for that.

We're at two-and-a-half-minute rounds for the next two questions. Mr. Ste-Marie is first, and then Mr. Julian.

Mr. Ste-Marie.

[*Translation*]

Mr. Gabriel Ste-Marie: My question is for the person who just responded and it concerns the same topic.

I'm very concerned about access to the emergency benefits. In some remote areas, the Internet service is so slow that it prevents people from being able to register online. In Quebec, 20% of the population is illiterate, and 30% of the population is functionally illiterate. As we know, some older workers have no understanding of computers. All these people will have difficulty registering. However, the Service Canada offices are closed, and the telephone lines aren't working properly. There are even issues with the telephone lines for members of Parliament.

What's being done to fix this? How can we ensure that everyone who needs the emergency benefit can apply for it?

[*English*]

The Chair: We're back to you, Mr. Vermaeten.

Mr. Frank Vermaeten: Thank you. Am I still on the line?

The Chair: You are. Your line is open.

Mr. Frank Vermaeten: Good.

Thanks for that question. Let me assure you that people will be able to put in an application using a toll-free automated telephone system that will be able to handle more than one million applications a day. That's for those who don't want to use the Internet, but instead want to use their phone.

We will also ensure that those people who need help using the phone system.... You could imagine a situation where someone maybe has difficulty understanding English or French, or maybe the recording is too fast for that person. If they call our call centre, we're going to be able to help them right on the spot with the IVR, the automated phone system, and we can do it together by doing the attestation verbally. We're going to provide that support. In order to get ready for that day, we're making an extra 2,000 agents available dedicated exclusively to the CERB, to answer questions and to help people through the IVR if necessary.

Is it possible that people can still get a busy signal? It's always possible, depending on what time they call. If everyone is calling at the same time, at 10 in the morning, yes, it's absolutely possible. What we're trying to do, if you look at the website, is encourage people to put in their application based on their birthday. It's not required, but, for people who can wait, we're encouraging those who have a birthday between January and March to apply on the Monday, those who have a birthday between April and June to apply on the Tuesday, and so on for Wednesday and Thursday, and then everyone could apply on the other days. That's not a requirement, but a suggestion to make it a more orderly process, just to ensure that people do get the best possible service.

The Chair: Thank you, both.

We'll now turn to Mr. Julian, and then to Mr. Cooper.

Mr. Julian.

Mr. Peter Julian: Mr. Chair, thank you very much. I have two questions.

The first question is on the issue of the universal benefit. I am hearing very clearly that the government has the ability to process millions of tax returns at a similar time. I just don't understand why we are going to be spending so much time rejecting a certain percentage of the emergency benefit applications. Very many people fall through the cracks.

I think this is a point that's been made by all of the parties. We need to have this benefit universal and get money out to people who need it. Are there any technical barriers for the government? There does not appear to be, because we're able to process this much more easily.

The second issue is around what people are calling the courage benefit, or danger pay, for front-line workers. We're talking about nurses, other health care workers and cleaners, service workers, bus and transit operators, shelter workers, firefighters, police officers. Is there any consideration being given to using the Canada workers benefit to provide a 20% top-up of their wages, and making sure, of course, that everyone receives at least a \$15 minimum wage? Is the Department of Finance looking into that courage benefit for people who are working hard now to get us through the crisis but are putting their health at risk?

• (1515)

The Chair: This may require answers from two departments. Who wants to start off?

Is any answer forthcoming?

We can always turn to you, Andrew. Is there anyone who can take a stab at that one?

Mr. Peter Julian: If the answer is that there is no technical obstruction to the universal benefit, I think we have the answer.

The issue of using the Canada workers benefit to top up the wages for front-line workers is something that, if the Department of Finance is not considering it, it should be considering it. These workers are continuing our country at risk to themselves. Many of them are paid below what should be a \$15 federal minimum wage.

The Chair: Okay. We'll have to leave it as information noted, Mr. Julian. Thank you muchly.

Did I hear somebody come on?

Cliff Groen, ADM for ESDC, go ahead.

Mr. Cliff C. Groen (Assistant Deputy Minister, Benefits Delivery Services, Service Canada - Benefit Delivery Services Branch, Department of Employment and Social Development): Regarding the previous question, there are technology issues on this line. My Department of Finance colleagues, both Michelle Kovacevic and Andrew Marsland, have been trying to get in to respond, but they are having difficulties. It's not that they're not trying to reply. It's actually that they're unable to get in, from a technology perspective.

I had also tried to get in previously on a previous question, which I'll quickly address. Further to the answer provided by Frank Vermaeten from the Canada Revenue Agency related to the processing of EI applications and the stability of the system, we have received over two million EI applications over just the last two and a half weeks. We continue to be able to accept and receive those applications. We are processing them on a very expedited basis.

As indicated yesterday, going forward, as we have now implemented the flat-rate benefit on a go-forward basis for all EI applicants, we expect to be processing 400,000 applications a day. That would be also addressing the big onslaught of applications that we will be receiving.

Unfortunately, if my Finance colleagues aren't able to answer, I am not in a position to answer that most recent question.

The Chair: All right. Thank you very much.

Thank you, Mr. Julian.

We'll go to five-minute rounds. We'll go first to Mr. Cooper and then to Mr. Sorbara.

Go ahead, Mr. Cooper.

• (1520)

Mr. Michael Cooper (St. Albert—Edmonton, CPC): Thanks, Mr. Chair.

I want to start by following up on a question that was asked by Mr. Poilievre to Minister Morneau with respect to the Canadian emergency business account program.

Mr. Poilievre correctly noted that of the 239 credit unions across Canada, only a handful are listed as approved creditors by EDC. The minister, whom I recognize has a lot on his plate, said he

would look into it. With respect, that answer just doesn't cut it, especially in light of the fact that not a single Alberta credit union is on the EDC list of approved creditors. The consequence is that literally tens of thousands of Alberta's small businesses won't be able to access the program.

To whoever among the officials is in the best position to answer, what is being done to get credit unions onto the approved list with EDC, particularly in the province of Alberta, where literally, again, tens of thousands of small businesses that desperately need that support won't be able to access it?

The Chair: Is the Department of Finance able to come on the line yet?

I believe, Michael, we're still having problems with Finance being able to come on the line. Your point has been noted. I know from being out there in the farm movement, that credit unions are the norm in Alberta. Your point is noted.

Go ahead again, Michael. Hopefully, we'll get them on to answer that question before we close today. Go ahead with your second question.

Mr. Michael Cooper: Maybe just to add to that, could the officials provide a date when they expect businesses will be able to access the program? Could they provide a timeline on that? Is there anybody who is now in a position to answer both of those questions?

The Chair: All right. The operator has informed me that all lines are now open. We'll hold them open. Just give us your name when you go to answer the question.

The Department of Finance can go to Mr. Cooper's question, if they heard it, on credit unions.

Mr. Soren Halverson: This is Soren Halverson from Finance Canada. Thanks for the question.

Let me start by saying we've worked closely with credit unions over the past couple of weeks as we've been shaping up the business credit availability programs. We also are working with other financial institutions located in Alberta. That includes Alberta Treasury Branch. It includes CWB, which has a major presence there. We are working on putting this program in place as quickly as we can, at the biggest scale we can make it, reaching the greatest number of businesses we can.

We anticipate being able to start to flow funds to businesses through this program within the next couple of weeks. We're doing everything we can to make it work. We're involving many parties, including credit unions, in that process.

The Chair: Thank you.

Michael, could I get you to hold for minute.

I expect the second question will be for the Department of Finance, so I wonder if the officials from the other two agencies could mute their lines for a moment. There are too many microphones open. That's why we're having so much difficulty hearing. Could the Department of Finance officials leave theirs open and the others close theirs for the moment?

Go ahead, Michael.

• (1525)

Mr. Michael Cooper: I would like to move on to some timelines on a few other programs.

We heard from the minister, who said that in a best-case scenario the portal for the Canada emergency wage subsidy would be open in three weeks. Again, assuming that it is a best-case scenario, that it is up and running in three weeks, how quickly would the dollars be out the door to the businesses that desperately need it? Would it be four weeks? Would it be five weeks? Would it be three and a half weeks? We need some certainty and some clarity, which we haven't had.

The Chair: That is for the Department of Finance folks. State your name and go ahead.

Mr. Andrew Marsland: My understanding is that once the portal is up and running and applications are made, the payments will follow quite quickly.

Perhaps Mr. Vermaeten would like to comment on that.

Mr. Frank Vermaeten: Yes.

To follow up on Andrew's comments, we're expecting that once the system is built, the payments, in most cases, will be instantaneous: We get the application. It's fully automated. It checks the systems. It goes through various steps that are all automated. We then send the payment file over to Public Works—or what was called Public Works—and the payments are issued immediately. With direct deposit, companies are going to have that within three business days, probably sooner. If they're not on direct deposit, it would take up to about 10 days.

The Chair: Thank you very much for that information.

We'll go to Mr. Sorbara, and then to Mr. Morantz after Mr. Sorbara.

Go ahead, Francesco.

Mr. Francesco Sorbara (Vaughan—Woodbridge, Lib.): Thank you, sir.

First, I'll give a quick thanks to CRA, Finance Canada, ESDC and all the officials working literally day and night to put in place all these programs at this extraordinary period of time.

I have a number of questions. I'd like to get some data, if I can call it that, with regard to the enhanced Canada child benefit, which we've announced, and the enhanced GST credit. This is probably a question more for CRA and Finance.

How many individuals will benefit from the enhanced GST credit in Canada? How are we doing in terms of implementing that measure for these individuals to receive it?

Mr. Andrew Marsland: The number of beneficiaries of the GST credit, we estimate to be about 15.5 million adults. That would include both single individuals and couples.

The payments with respect to that would be going out, I believe, on April 9.

Mr. Francesco Sorbara: April 9 is ahead of the May expectation.

Mr. Andrew Marsland: It is, thanks to CRA, yes.

Mr. Francesco Sorbara: Thank you, in terms of that.

Regarding the enhanced child benefit, obviously this is again an automatic benefit that will flow to families across Canada, including the ones in my riding.

Mr. Andrew Marsland: Yes. That will represent a top-up to the scheduled May payment of \$300 per child.

Mr. Francesco Sorbara: Okay.

Again, confirming the numbers, on average, a family in Canada would receive, I think, \$550 tax free.

Mr. Andrew Marsland: The average additional benefit of the GST credit will be \$396 for single individuals, \$594 for couples and up to \$300 per child for the child benefit.

Mr. Francesco Sorbara: Thank you.

I'll move on to the assistance we've provided to seniors as a result of the correction in the equity market, which is taking place for obvious reasons. The estimated number is that this is a \$495-million commitment, as stated on the finance department's website. How many seniors do we estimate will benefit from the lower RRIF minimum withdrawal requirements?

• (1530)

Mr. Andrew Marsland: About 2.6 million Canadians withdrew about \$30 billion from their registered retirement investment funds in 2017. That's the last year for which we have data. Of those, about 1.3 million, or about 48%, withdrew the minimum amount, so one would expect that the number of beneficiaries will be around that number.

Mr. Francesco Sorbara: Thank you very much.

I want to confirm something to make sure we put it on the record for those folks living in rural Canada, where the Internet speed may not be as robust as in the urban core centres.

With regard to the Canada emergency response benefit for the very many Canadians—5.7 million Canadians or thereabouts—who are not eligible for employment insurance, folks living in rural Canada will be able to access it easily over the phone using IVR. Can we again just state that process very quickly for our constituents and make sure everyone knows about it?

Mr. Frank Vermaeten: Thank you very much.

Just to confirm, people will be able to apply by phone through the IVR. It's an automated phone system. It's very simple. You call the toll-free number. It gives you a greeting. You put in your social insurance number. It tells you whether you're on direct deposit or whether you're on mail. If you're on mail, it asks you whether the postal code is correct. We don't reveal the full address. We say, "This is the postal code we're sending it to." If it's correct, or if it's direct deposit, you're just confirming that it's okay.

Then the only thing left to do is the attestation. The automated message reads the attestation that, for example, you have met the \$5,000 threshold and you are currently not working. You press “Agree”, and that is it.

The Chair: Thank you, Mr. Sorbara.

Mr. Francesco Sorbara: Thank you, Chair.

The Chair: On your statement there, Mr. Vermaeten, I think most MPs had better frame that statement in their office, because I guarantee we're going to get lots of questions on that point.

Okay, here's where we're at. I think we can finish up with this line of questioning. Next will be Mr. Morantz and then Mr. Fraser. Then for two and a half minutes apiece, we have Mr. Ste-Marie, Mr. Julian, Mr. Poilievre and Ms. Dzerowicz, who will wrap it up.

It will be four o'clock by then, but I'll have a statement from the administration folks on video conferencing.

Mr. Morantz, we'll go to you.

Mr. Marty Morantz (Charleswood—St. James—Assiniboia—Headingley, CPC): Thank you, Mr. Chair. I want to thank you all for being here on this call. It's been very, very interesting.

I have a couple of fairly concise questions and then a broader one.

Just to clarify, with regard to the Canada emergency response benefit, are the proceeds that individuals will receive from it taxable?

Mr. Andrew Marsland: Yes, they are taxable, in line with other income support measures, such as employment insurance.

Mr. Marty Morantz: Okay. Thank you.

With respect to the eligibility for the CERB, is dividend income eligible income when it comes to complying with the \$5,000 eligibility requirement?

The Chair: Who wants to take that question? Is dividend income considered earned income?

• (1535)

Mr. Elisha Ram (Associate Assistant Deputy Minister, Skills and Employment Branch, Department of Employment and Social Development): Good afternoon. I'm Elisha Ram from ESDC. Thank you for the question.

The legislation that governs the use of the Canada emergency response benefit speaks to a number of sources of income that can make up the minimum \$5,000 requirement. They include employment and self-employment income. The question of whether dividend income qualifies under one of those sources is one we're currently looking at. We hope to have a simple answer to that question very soon.

Mr. Marty Morantz: I'd really appreciate knowing that, because I'm getting a lot of questions from small business people about that aspect.

I want to circle back to the call centres. It's a bit of a broader question. Before this all happened, there were a number of reports from CFIB and Stantec Consulting that showed a lot of challenges with the call centres. This was actually internal, in that CRA re-

quested the reporting internally. Small business owners were getting incomplete or inaccurate information: 41% of them reported that this was the case. The Stantec report found that 83% of Canadians had an experience that did not meet their needs.

Given the massive increase in calls that will happen because of this terrible situation we're now in, what is CRA going to do to make sure they can handle all of these new calls? I was briefed this morning by some departmental officials about a new call centre or something like that, and the process that was being set up, but could you comment on how you're going to handle the influx of new calls and make sure Canadians get timely and accurate information?

Mr. Frank Vermaeten: Let me just make a couple of comments.

In terms of the accuracy, one thing the Auditor General said was that the measuring of accuracy was not very good. This was as a result of the old technology we had. We now have new technology that allows call recording and centralized listening by experts. They use this to ensure that accuracy has improved. In fact, we're getting accuracy that is simply 90% or over. We think our accuracy [*Technical difficulty—Editor*] and handle call volume.

It certainly is a challenge, no doubt. I think you're seeing that all across the country in terms of the strain that's being put on infrastructure right now.

We're going to do our best to deal with that, both on the technology side, beefing it up as fast as we can, and by working with the providers to provide the pure capacity on that front.

We're also putting on additional call agents to deal specifically with the launch of the CERB. We'll be putting on an additional 2,000 agents to be able to answer questions. We'll be providing that at all hours so that people will be able to get through. We're confident that we can provide good service.

The Chair: Okay. Thank you.

Do you have a very short one, Marty?

Mr. Marty Morantz: Yes, I have a quick one on the CERB vis-à-vis the EI program. My understanding is that people who are applying for EI now will be basically moved over to CRA to be handled in the CERB program. What happens in the case of someone who would have received a higher EI benefit than the \$500 a week?

Mr. Cliff C. Groen: Regarding that question, to be clear, people who have already applied to EI do not need to reapply. On application, they will not be processed and moved over to the Canada Revenue Agency for the payment of the benefit. It is Service Canada that will be paying all of the EI applicants and those who are eligible for EI. Those individuals will receive a flat \$500 payment. We are in fact issuing those payments. We have started issuing those payments already.

For individuals who are qualified under the regular EI program for greater than \$500, the period that they would be receiving the CERB benefit would not count against them in relation to their EI entitlements. If they were to receive the benefit for a period of 16 weeks, and if afterward they remain unemployed, they would be able to go onto the EI program and receive their full entitlement and not have those 16 weeks of payment count against them.

• (1540)

The Chair: If I could ask, as well, Cliff, what about the ones who are, say, receiving \$368 a week now? Would they be bumped up to the \$500 during this period?

Mr. Cliff C. Groen: Yes. Since we have been receiving these record numbers of applications since March 15, we have already processed some of them. All of the individuals who would have received less than \$500, we are bumping up to that \$500 amount. They may have received \$350 last week and may this week. A good number of them, over 100,000 last night, we bumped up to their actual payment amount of the \$500. Those who have not yet been done will certainly be done in the coming days.

The Chair: Okay. Thank you, and thank you, Marty.

We now go to Sean Fraser.

Mr. Sean Fraser (Central Nova, Lib.): Thank you very much, not only to my colleagues but to the officials who've joined us. I know how hard you've been working over the past few weeks. On behalf of Canadians, I want to pass on my gratitude.

My first question builds on a line of questioning from Mr. Julian earlier during this meeting about the timing of the rollout. There have been some calls for, essentially, a universal payment that reaches everyone equally. I wrestled with this personally for some time. One concern I had is that we may not have the ability to simply send a cheque to everyone. The time you could take to set up a new system may result in a delay that would leave people without a much-needed income, which they need ASAP.

I'm wondering if you can comment on the need to use existing structures to expedite payment, whether it's the GST rebate, the Canada child benefit, ceasing payments on student loans or lifting the burden of remittances for payments that may become due. Can you talk about how those processes would have essentially allowed us to get cash out the door more quickly, to ensure that individuals would be able to put food on the table?

The Chair: Who wants to take it?

Andrew, go ahead.

Mr. Andrew Marsland: Perhaps I'd make a number of observations. Obviously, I can't comment on policy decisions, but there are number of considerations. As was identified, a key issue is the extent to which you can piggyback on existing systems such as the GST credit, which has the advantage of having already baked into it the targeting of those most in need, or the child benefit for that matter.

The original 10% wage subsidy also had the ability to get cash to firms very quickly because it allowed them to offset their eligibility, those small companies that were eligible, against withholdings of income tax from their employees.

That's a very important design consideration in a situation like this: To what extent can you use those existing systems? In looking at the Canada emergency recovery benefit, CRA was able to build on a system very quickly to deliver those.

Those are very important considerations. To the extent to which you build in many criteria, you have to build a system that has many criteria that targets particularly, and that inevitably slows down the capacity of the government to deliver relief to Canadians.

• (1545)

Mr. Sean Fraser: Thank you.

Changing tack for a moment, one concern I'm hearing from people at home, who are supportive of certain measures such as the new emergency wage subsidy, is that they want to ensure there are checks and balances in place to protect against the risk that taxpayers' money is flowed through to businesses, particularly larger businesses. They want to ensure that money is not used or repurposed to essentially provide bonuses for executives or stock buy-back options that may predominantly benefit wealthier Canadians instead of actually reaching the workers.

What protections are we looking at or could you comment on that we could advance in order to ensure that the money actually gets to the workers and preserves that connection between employer and employee rather than, essentially, padding the bottom line of a business that may not need a subsidy in the first place?

Mr. Andrew Marsland: I'd make a couple of comments on that. The first one is that the measure itself, as announced yesterday, is targeted at those businesses that are suffering significant challenges, whose revenues have severely dropped because of the current crisis.

The second one is that the measure as proposed is designed to support only circumstances in which the remuneration has actually been paid to the employees. It's intended that the employer's claim, through the portal, is based on remuneration actually paid. It tracks the remuneration. It should correspond to that.

The final consideration, as the government announced yesterday, is that there will be follow-up afterwards. There will be penalties imposed where it appears that the subsidy has been claimed inappropriately.

Mr. Sean Fraser: Thank you.

The Chair: Be very quick, Sean, if you could.

Mr. Sean Fraser: Thank you, Chair.

Obviously on the east coast, where I find myself today, the importance of seasonal industries cannot be overstated. A number of people have expressed concern, for example in the fishery or other seasonal businesses like the tourism sector, about the potential for their workers who essentially had a job locked up but had not yet started working. They cannot work because of the COVID-19 pandemic, which has caused their employer to close up shop.

I'm curious as to whether you have any insights on the eligibility of individuals who were anticipating seasonal employment that was, in fact, locked up but now is disappearing after they had arranged their affairs. Would someone in those circumstances be eligible for the Canada emergency response benefit even though they have not yet officially started working?

The Chair: I'm getting lots of that here, too.

Who wants to take that one?

Mr. Elisha Ram: Good afternoon. It's Elisha Ram from ESDC.

We're keenly aware of the importance of seasonal work in many parts of Canada. We know that people who are working in those sectors have been quite concerned about their ability to actually start working, given the situation with COVID-19. In many cases seasonals are due to start in spring or maybe later on in the summer. This is a situation we are aware of. We're actively working to find a solution.

I cannot give you any specific details today, but I can assure you that it's something we are looking at very seriously.

Mr. Sean Fraser: Excellent. If I can help be part of that solution, please let me know how.

With that, Mr. Chair, I'll end my questioning.

The Chair: Thank you, Sean.

Somebody else talked about this. I believe it was Annie.

These are people who have now run out of EI. In other words, they have no support for the moment. They're out of work until the seasonal industry opens up. The seasonal industry looks, in many cases, as though it's not opening up. These people have no money. We have to address that issue.

Mr. Ste-Marie, you have two and a half minutes, and then it will be Mr. Julian.

• (1550)

[*Translation*]

Mr. Gabriel Ste-Marie: Thank you, Mr. Chair. I completely agree with what you just said.

My question is for Andrew Marsland, from the Department of Finance. It concerns the Canada emergency wage subsidy.

I gather that this subsidy is for businesses whose revenues have decreased by 30% compared to the same month last year. However, this immediately excludes young businesses that didn't exist last year or that experienced strong growth in the past year, and many start-ups. Yet their sales may have decreased by 30% since the start of the COVID-19 crisis.

Yesterday, at the briefing with the officials, we heard that there would be flexibility—

[*English*]

The Chair: Gabriel, could you start over and talk a little more slowly.

I'll ask a couple of the departments to shut down their microphones. There seems to be a lot of noise.

Gabriel, start again.

[*Translation*]

Mr. Gabriel Ste-Marie: Okay.

[*English*]

The Chair: The interpreter couldn't translate what you were saying. Go ahead.

[*Translation*]

Mr. Gabriel Ste-Marie: My question is for Andrew Marsland, from the Department of Finance.

The wage subsidy is for businesses whose revenues have decreased by 30% compared to the same month last year. However, this measure immediately excludes young businesses that didn't exist last year, businesses that experienced strong growth in the past year and many start-ups, even though their work activity just dropped by 30%.

Yesterday, at the briefing with the officials, we heard that the criteria would be applied in a flexible manner. No specific details were provided. However, people won't take back their staff until they know for sure that they're eligible.

In practical terms, how will this program apply to these businesses?

[*English*]

The Chair: Who wants to take that, the Department of Finance?

Okay, go ahead.

Mr. Andrew Marsland: It's Andrew Marsland, Mr. Chair.

The member raises a very good point about new firms. The backgrounder we released yesterday notes that the first rule is to compare month over month, year over year, so March 2020 to March 2019 and so on. We did note that for employers established after February 2019, eligibility will be determined by comparing monthly revenues to a reasonable benchmark. We certainly have to provide more direction on that, but we do understand that for new firms there is a particular issue with using a historical benchmark.

The Chair: Thank you, Mr. Ste-Marie.

Mr. Julian.

Mr. Peter Julian: Mr. Chair, I have a comment and then a question.

[Translation]

Since all members of Parliament have identified issues with the current program, I think that we must look at the possibility of implementing a universal benefit for everyone.

There's also the matter of a "courage benefit" for front-line workers who are currently on the job, such as cleaners and nurses. I'm talking about all the people who work in these areas.

[English]

If legislative changes are needed for the Canada workers benefit to put in place the courage wage, the courage benefit, or to ensure this universality of benefit programs, we will have that opportunity in the next week if Parliament is reconvened. The message from many MPs is to look at that and to look at those changes for when Parliament, in its reduced form, reconvenes. That's my comment.

My questions are around the wage subsidy and non-profit charities and municipal institutions. I have two questions.

First, will the government be flexible in interpreting revenue sources around charities and non-profits? The month-to-month variation may well not work for them.

Second, municipal institutions, such as libraries and museums, seem to have been pushed aside because they do receive public funds through municipal funding. Is the government considering—I hope it is—ensuring that municipal institutions can also receive funding through this wage subsidy? For many municipal governments this is an extremely difficult time as well.

• (1555)

The Chair: Who wants to take that one?

Andrew.

Mr. Andrew Marsland: It's Andrew Marsland from the Department of Finance.

The question does identify a particular challenge in terms of non-profits and charities. The government indicated yesterday that it will work with this sector to ensure that the definition of revenue is appropriate to these specific circumstances. One can imagine that many non-profits and charities don't enjoy a continual flow of funds, that their funding might be periodic with fundraising drives and so on and other sources of funding. We are engaging with the sector to understand how the subsidy could be adapted to respond to the particular challenges it has.

In terms of municipal institutions, the line that was identified yesterday was really around where entities are publicly funded and receive most of their funds from taxpayers at one level of government or another, and where the challenges are perhaps distinct from those faced by businesses and non-profits and charities that do not.

The Chair: Thank you, Andrew.

Mr. Poilievre, we'll go to you. We only have about three minutes left and that will wrap it up. Then we'll have to go to the administration officials on video conference topics.

Go ahead, Pierre.

Hon. Pierre Poilievre: Can people who are receiving the CERB accept compensating hours if they work at a job, or will that cause them to lose the CERB?

Mr. Elisha Ram: I'll take this one.

The way the Canada emergency response benefit is structured, a person cannot be receiving either employment or self-employment income for the same period for which they are collecting the CERB. A person could not receive, for example, the wage subsidy and still be collecting the CERB at the same time.

Hon. Pierre Poilievre: Interesting.

Under EI we had the working while on claim program. Someone could get a paid job for maybe 10 hours a week, and they would only lose 50¢ of EI for every dollar of earnings so that they wouldn't be punished for doing the right thing and putting in some hours of work. Is the government considering something similar here?

My worry is that you're going to have.... I understand you're saying you don't want to try to design the perfect program for every single human being because it would come out looking like Frankenstein. My concern is that you're going to have a million people on this. They're effectively going to be banned from doing any work. If they do get a job, say a coffee shop says it could hire the person for 10 hours a week, the person has to say, "Hell, no. If I do that, the government's going to punish me and cut me off. I'll be broke and won't know how to put food on my table."

Shouldn't we be encouraging people to work when they can?

Mr. Elisha Ram: I fully appreciate the concern being raised. We certainly don't want to create a situation where we disincentivize people from working.

However, as Minister Morneau said and as a number of my colleagues have said on the call as well, to administer a benefit that takes all of these circumstances into account given the sheer number of applications that are coming in would mean that we would not be able to get money out to people in a timely way.

At least in the first instance, the focus was on getting out something that was simple, easy to administer and timely, recognizing that we weren't going to be able to address every single feature that exists, for example, in the current EI program.

• (1600)

Hon. Pierre Poilievre: Right, but once this benefit is up and running and out the door, you could signal to workers, to recipients, that if they do go out and get a job, we're not going to take away the CERB. They could keep the CERB and earn some money at the same time. High fives all around.

The Chair: Mr. Poilievre, we have to watch the numbers too, though.

That's going to have to end it. I'm sorry, Julie, that we couldn't get to you. We have to let the officials go.

I will explain what we've been told by administration on the video conference, and they'll come on and answer questions.

To all the witnesses from Canada Revenue Agency, ESDC, and the Department of Finance, thank you very much for your work during these difficult times, the long hours and the brainstorming on what to do and how to make the system run. As I've said about government working at warp speed, we're not used to this in the government circles. Thank you very much for answering our questions today, and thank you very much for your efforts. We'll let you off the line so you can go about your business.

On the issue of video conferencing, which was adopted in the motion in the House, I reached out to officials from the House of Commons administration. Eric Janse, clerk assistant with the committees and legislative services directorate, and Stéphan Aubé, chief information officer of the House of Commons, provided me with the following update, and they'll come on after I read their statement:

Mr. Easter,

We wish to thank you and for sharing the Finance committee's interest in the question of committee meeting by videoconference to hear witnesses, as allowed by the motion adopted by the House during the March 24th sitting. Even before the motion was adopted by the House, our teams began looking to see what options would be available in the event that such a solution would be required. Following the adoption of the motion two teams were setup, one to make sure teleconferences could be organized for this week and another to start the work to integrate a modern, easy to use videoconferencing solution that would meet the requirements of House of Commons committees could be put in place as soon as possible.

With regards to the committee's interest in videoconferences for their meetings, we feel it is important to let the committee know that there are a number of important challenges that our teams are working through at this time. However, we are confident that we will be able to implement a first iteration solution very shortly, likely as early as next week, with our teams working throughout the weekend again this week to try and make that possible.

Members of the committee may want to know what our three greatest challenges are to make a videoconferencing solution available for your committee meetings, as well as those of the Health committee. First, it is to make sure that simultaneous interpretation is fully integrated into the solution to allow all Members to fully participate in the committee's proceedings. It is also critical so that all Canadians can follow in the official language of their choice. This additional technical complexity is not something that many other parliaments or legislatures need to be concerned with, however, it is clear that without it the committee is not able to meet.

Our second greatest challenge, is to find a solution that integrates in to our infrastructure, thereby allowing us to broadcast the proceedings to the commons.ca website, as stipulated by the motion adopted by the House. This is another element that is critical to ensuring that Canadians may follow the work of the committee.

Third, it is critically important to ensure that any solution we put in place does not overlook the importance of maintaining our network and infrastructure security.

● (1605)

Finally, in our testing we have learned that there will no doubt be other technical challenges that will come up from time-to-time. While we have not identified them all, we are working to mitigate those that we have encountered to this point. The importance of members working with the team from the House of Commons to help set up and test their connections, is critical to the success. We strongly encourage the use of headsets and ask that other suggestions on how to best connect to these meetings be considered by all participants. In addition, other factors beyond the control of the House of Commons may have an impact on how these meetings unfold. Internet connections slow down when many people

using the same internet are streaming, internet connections fail and calls may be dropped, [no] matter what efforts have been done to avoid it. These things may even disrupt meetings and are not the types of things that are part of the usual challenges for a committee meeting on parliament hill. We will, however, continue to do our best to reduce risks, even if they can't be fully eliminated. We will also continue to give our best advice to all Members on ways to ensure these meetings will be as successful as possible.

We trust that this helps the members of the committee understand that we are continuing to work diligently to address this desire and will provide an update to the Whips of all the parties early next week.

Thank you,

Eric Janse and Stéphan Aubé

I believe those two folks are available.

Mr. Aubé or Mr. Janse, do you have anything further to add before we go to questions?

Mr. Eric Janse (Clerk Assistant, Committees and Legislative Services Directorate, House of Commons): I have nothing to add, Mr. Chair. I think that summarizes very well the current state of affairs.

My colleague Stéphan and I would be more than pleased to answer any questions from committee members.

The Chair: Okay, I'll go around and ask each committee member by name.

Mr. Poilievre, you certainly had concerns. We'll start with you.

Hon. Pierre Poilievre: Why don't we just use Zoom? It's pretty simple. You fire it up. Everyone logs in and they have it in front of them. For translation all you need is a translator whom all those seeking translation can call. The participants have their screens in front of them for the Zoom and they have their phone by their ear for the translation. It's really simple.

The technology is there. There's a small subscription fee. You can probably get it for a couple of hundred bucks a month. I look at the screen and I see who is speaking. I have an earpiece in my ear, and I call the translation line so the translator tells me what the person is saying in the other language.

The Chair: We'll take three questions and then turn it over to the fellows to answer.

Go ahead, Peter.

Mr. Peter Julian: In British Columbia, the public accounts committee is now meeting by teleconference. They've had no problems. They have witnesses from various parts of the province. Have we been looking at the best practices of other legislatures? I do find it a bit perplexing that we're having so many technical problems when other legislatures and parliaments are able to overcome these technical issues.

The Chair: Does anybody else have a question? We'll go to a third and then let the fellows answer.

Ms. Julie Dzerowicz: I have a question.

The Chair: Go ahead, Julie.

Ms. Julie Dzerowicz: Does Zoom have any privacy concerns? I know someone has raised that with me and whether that's something we have to care about. I know we want this to be public, but are there any privacy issues that would need to be considered?

The Chair: Those are the three questions.

Gentlemen, who wants to answer?

• (1610)

Mr. Eric Janse: I'll start and then, Stéphan, you can jump in.

I'll address the second question first about the British Columbia public accounts committee and what other jurisdictions are doing.

Indeed, the House has been in close contact with many other parliaments to see what they're doing and how they're doing it. The big challenge that we have that most of them don't have—that in fact pretty well all of them don't have—is, as was mentioned by the chair in the opening statement that we provided to him, the need to provide simultaneous interpretation during the proceedings. That adds a layer of complexity in terms of technicality that they don't face.

In terms of Zoom, both the privacy and the interpretation issues, Zoom is actually the option that we're currently exploring. It's looking good, but maybe I'll turn it over to Stéphan to describe a little what the challenge is in terms of adding interpretation.

The Chair: Stéphan.

Mr. Stéphan Aubé (Chief Information Officer, Digital Services and Real Property, House of Commons): Mr. Chair, just to build on Eric's comments, we've been working with different products, after consultations around the world, as far as looking at who is doing what and what solutions are being undertaken goes.

Our current focus over the last few weeks has been leveraging Zoom and looking at the opportunity to integrate it into our existing committee infrastructure. We've successfully been able to do some tests over this week and we're confident, with a dedicated team that we've put together over the last two weeks, that we'll be able to establish the technology solution as well as the proper support.

I think, Mr. Chair, you heard a little bit earlier that we do have to take into consideration the members' infrastructure at the other end of the phone call or the video conferencing call, so we are putting in place the proper support model, the proper solutions, to actually broadcast it across Canada.

We've done some successful testing this week and hopefully we'll be able to have a solution working next week.

Something we're trying to address this week is actually the security concerns that the members previously looked at. We're configuring a solution, leveraging Zoom right now, to try to minimize any privacy or security risks to our infrastructure.

The Chair: Go ahead, Pierre.

Hon. Pierre Poilievre: Mr. Chair, first of all, there is no privacy concern. These meetings are public, so if the KGB wants to listen in, they can listen in anyway. They don't need to hack into the system; they just tune it. The meetings are all public. The journalists were listening throughout. I was tweeting about the meeting while it was happening. The whole world knows, and there is no security issue whatsoever.

Second, translation is really simple. For those of us who are bilingual, we'll just listen to the Zoom conversation in both languages. For those of us who want to hear a translation, all we need to do is have a separate phone, call in to a translation hotline and have it translated that way. The translator is watching the proceedings and translating, just as they do on Parliament Hill. If the person who has the floor speaks English, the translator translates it into French. If the person who has the floor is speaking French, the translator translates it into English. Anybody who wants to listen in only one language will just dial into that translation hotline and the translator will translate. It's pretty simple.

The Chair: All right, that gives Mr. Janse and Mr. Aubé something else to think about.

Are there any other points that members want to make?

I would mention, Mr. Janse and Mr. Aubé, that the health committee will be meeting on Tuesday, which you're aware of. We will be meeting for four hours on Wednesday and we'll be meeting again for four hours on Thursday, just so you're aware of that.

I guess the health committee will be the one to get the trial run, and we don't mind that a bit.

Is there anything anybody else wants to add?

Yes, Peter.

Mr. Peter Julian: If there are requirements in terms of equipment, that would also be good for us to know.

Thanks for all your work, and hopefully we'll be up and running next week.

• (1615)

The Chair: Thank you to both.

I will likely have to go from where I am to Charlottetown to find a location that has better technology than I have in my constituency office.

In any event, thank you and thank you to the team working on this to try to put the video conferencing together for us. We appreciate that very much.

Thank you to all the members on the call.

We will talk to all of you tomorrow.

The meeting is adjourned.

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