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# **Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities**

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**EVIDENCE**

**Thursday, October 29, 2009**

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**Chair**

**Mr. Dean Allison**



## Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

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• (1535)

[English]

**The Chair (Mr. Dean Allison (Niagara West—Glanbrook, CPC)):** Pursuant to the order of reference of Wednesday, April 29, 2009, Bill C-241, an act to amend the Employment Insurance Act, or removal of the waiting period, we'll now hear from our witness.

Mr. Ouellet, I want to welcome you here. It's good to see you. I know you've sat in some of our meetings before. It's good to have you back with your bill. You have ten minutes.

Mr. Céré, you're also going to have ten minutes.

Sir, the floor is yours. We'll start the clock and you can present.

[Translation]

**Mr. Christian Ouellet (Brome—Missisquoi, BQ):** Thank you, Mr. Chair.

It is with great pride that I appear before you today to discuss Bill C-241, which aims to remove the waiting period for employment insurance benefits. This is an issue that affects me greatly in my riding, as there are a number of people who are out of work. Also, for years now, within the Bloc Québécois, I've been responsible for issues of housing, poverty and homelessness. These are often a concern for the unemployed. This bill addresses my long-standing social concerns.

The bill is very simple, as you may have noted. It simply eliminates the two-week waiting period currently set out by the act. In the beginning, it was only nine days long, and since 1940, it has stood at two weeks. The fact that the wait time has always existed does not mean that it should be maintained. Some things can change, and this should be one of them.

I would like to address some of the lesser known aspects of this legislation. As for the rest, you will have read it in the bill. It is important to eliminate the current waiting time for people receiving first benefits. It still applies. If there was no waiting time for people to receive their benefits, obviously, it would mean they would get benefits more quickly.

I have here a letter dated October 27 from the Mouvement des Chômeurs et Chômeuses de l'Estrie. The organization says that it has seen the dramatic effects processing delays have had and that it is deeply concerned by them. Bill C-241 would help get rid of these delays, which are quite detrimental to unemployed individuals. Most, if not all, the unemployed are relatively poor, and have

responsibilities and often children. In my riding, in Farnham or in Magog, I have often seen a couple lose their jobs at the same time. Imagine a couple losing all of its income and having to wait practically a month to receive benefits. In the meantime, people have to continue to pay off their houses and feed their children. This is really a shortcoming that goes to the very social fabric of our society.

The government frequently criticizes the issue of the deductible in this bill. Insurance has always involved a deductible. I would like to remind members of where the word “insurance” comes from. Etymologically, it comes from the Latin word “*assecurare*”, which comes from the root words “*securus*”, which means security, and “*cure*”, which means a framework or certified. It means to provide a state of security, a guarantee. That is why Old Age Security is called security. It could be called old age insurance: protection from danger and social security. The word “security” is therefore a synonym of “insurance”. The two words are interchangeable. To “insure” from a private insurance perspective, for instance, means “to protect oneself or to guard against”.

Bill C-241 refers to a social measure and not a profitable economic measure. I thought it was important to draw that distinction.

Let us now get back to private sector deductibles.

Private insurance companies ask for a deductible to supposedly help avoid abuses, but it is really to reduce the compensation paid out by the insurer. Let's be clear on that point.

When we deal with the public sector, such as with the Société de l'assurance automobile du Québec, there is no deductible to be paid for accidental bodily injury. So long as we are dealing with the public sector, there is no deductible. Nor is there one for life insurance.

So it is simply not possible to compare a private insurance company, whose goal it is to make a profit, and an unemployment security system. It could be referred to as unemployment security or income security in case of unemployment. Unfortunately, it has been given the politically correct name of employment insurance, when that has nothing to do with what it actually is, because it does not ensure employment. This is evidenced by the fact that people are continuing to lose their jobs.

In closing, I would say this is a social measure. Using a commercial argument to disregard the needs of the disadvantaged people in society is contemptuous. That is the main argument raised to say that a two-week wait time is normal. We say that it is not normal, and we want to do away with it. It is not normal, because as I said earlier, this measure would give people the ability to survive job loss. People have not chosen to lose their jobs.

In the past, individuals could receive unemployment insurance—that's what it was called at the time—when they themselves decided to quit their jobs. Often, they would find another after a week or two. There may have been arguments in favour of a waiting time, but today those who quit their jobs are no longer entitled to employment insurance. Moreover, people losing their jobs today are not necessarily finding another one quite as easily.

You may say that this crisis will not last forever and that it will be easier to find jobs in the future. That is correct, so doing away with the wait time will cost less at that point than it does today. This is not some sort of secondary consideration; it will always be important for people to receive real support when they lose their jobs.

I am now prepared to answer your questions, but I did want to raise these two points.

Thank you, Mr. Chair.

• (1540)

[English]

**The Chair:** Thank you, Mr. Ouellet.

We're now going to move to our other witness, Mr. Céré. Welcome again, sir.

[Translation]

**Mr. Pierre Céré (Spokesperson, Conseil national des chômeurs et chômeuses):** Good afternoon, Mr. Chair.

Thank you for inviting our organization, the Conseil national des chômeurs et chômeuses, to take part in this discussion on Bill C-241, a bill that aims to remove the waiting period for EI.

We've prepared a short three-page document, of approximately 1,000 words. It is translated into English. I assume you've received a copy of it. As you probably have guessed, we fully support the proposed bill. It is something we have been calling for for a long time.

The imposition of a waiting period is part of a bygone vision and method. To force the worker who has just lost his or her employment to support the first two weeks of unemployment is not only unfortunate, but also imposes important sacrifices on families who often do not have sufficient savings to carry them through. This problem is caused by the waiting period.

To illustrate what we consider to be something a little more modern and rallying, I will speak of the realities closest to home. I am from Quebec, so I will refer to the application of two social laws in Quebec.

I will start with the Quebec Parental Insurance Plan. Quebec repatriated part of the Employment Insurance Act. The act is a constitutional agreement between the federal government and the

provinces that was signed in 1940 and that sets out that a province may, in whole or in part, repatriate the application of the act. That is what we did with the parts dealing with parental and maternity benefits, by creating, officially as of January 1, 2006, the Quebec Parental Insurance Plan. We also added another category of benefits, paternity benefits. So, there are maternity, paternity and parental benefits.

Obviously, this program had to follow the functioning of the Employment Insurance Act since it was a repatriation of this same law. However, it simplified the application of the act, for example, in terms of the calculation of the rate of benefits. In fact, the benefit rate is higher.

This parental insurance plan is of universal access. Individuals need not have accumulated hours of work to qualify, rather, they must show they had a minimum income of \$2,000 during the previous year. This is a plan that protects workers and the self-employed, and I would reiterate that this has been the case since January 1, 2006, almost four years now. As for what interests us, the plan abolished the wait period. The Quebec Parental Insurance Plan does not include a waiting period. Elsewhere in Canada, men and women claiming maternity or parental benefits must deal with the two-week waiting period.

In other words, there was an all-encompassing and modern approach that aimed to ensure real revenue security for new mothers and fathers. This program is supported solely by the premiums of employers and their employees according to a 60/40 split, the same as the employment insurance plan.

Mr. Chair, to take the example of another socially oriented law, I will speak of the CSST, the commission that embodies the Occupational Health and Safety Act. This type of social law exists in each province. I do not know the specifics of each one, but I can tell you about Quebec's. Quebec does not impose a wait period. Better yet, the first two weeks of work stoppage resulting from a workplace accident from professional illness are paid for by the employer and then reimbursed by the Commission de la santé et de la sécurité au travail. There is no waiting period.

Let's look beyond our borders and see what is happening elsewhere in the world. If we compare ourselves to other countries on the specific issue of a waiting period, we risk feeling sorry for ourselves. Out of all developed countries that have an employment insurance program, Canada is the one that imposes the longest waiting period. Several countries do not have one at all: Belgium, Denmark, Germany, Portugal, Spain, and the Netherlands. Other countries such as Finland, France, Italy, Norway, Sweden, Switzerland and the United Kingdom have a waiting period between five to seven days. It does not go beyond a week.

• (1545)

If we look to our neighbours to the south, we see that the United States imposes a waiting period that never exceeds one week, in any of the states. In some cases, there is no wait time; sometimes it is five days, but it is never longer than one week. This calls to mind the question: what is Canada waiting for to tune in with the rest of the world?

Does such a measure involve costs? Of course. In a calendar period of unemployment, there is currently a two-week, unpaid waiting period. On average, in Canada, individuals receive 17 weeks of paid benefits.

If we remove the waiting period, the unemployment calendar period will remain the same, except that the waiting period of two weeks will have to be paid for. In 2007, we wanted to put a dollar figure on some of our demands. We hired a professional researcher, who found that removing the waiting time would cost approximately \$1 billion. A study done by the Toronto-Dominion Bank on April 30, 2009 looked at a series of possible improvements to the employment insurance scheme and assessed the cost of removing the waiting period at approximately \$1 billion. The assessment was carried out in the spring, when the crisis was at its worst.

What does one billion dollars translate into? It represents ten cents in premiums, to put \$1 billion more into the employment insurance fund. Can we afford such a measure? Of course. However, we are currently paying fixed dues of \$1.73. That was the case in 2008. There has been a freeze for 2009 and 2010; the premium will remain at \$1.73. It should be noted that premiums stood at \$3.08 in 1996.

This is a very important consideration to us. Indeed the chief actuary, who published his report just last week, said that in order to cover estimated expenditures for 2010—and the chief actuary rarely makes mistakes—the premium rate should be set at \$2.43. This 70¢ difference for next year indicates a shortfall of approximately \$7 billion. As Gabriel Garcia Marquez would say: chronicle of a deficit foretold.

We can bet that for 2009, the fund will also be short several billion dollars. The current government acts as if it is planning the next deficit of the employment insurance fund to justify its refusal to better the program, or worse, to justify further cuts, as we experienced in the early nineties.

To understand what happens when there is a deficit in the EI fund, I would like to quote from the chief actuary's report. In Appendix VIII of his report, he states, and I quote:

Effective October 23, 1990, total program costs are met from employer/employee premiums. The government provides temporary refundable advances as needed, or may temporarily use available surpluses, all with interest.

That is to preempt the argument we will hear next year to the effect that the government must address the fund deficit.

In conclusion, we believe that it is possible to simplify the employment insurance program, that it is possible to better it, to modernize it, and that our vision of "modern" includes the removal of the waiting period. This same vision will increase access to the employment insurance program, a truly essential issue.

I said this last week, and I will repeat it: This summer at the end of July, at the Council of the Federation meeting, the premiers of all 10 Canadian provinces unanimously called on the federal government to address the issue of eligibility.

•(1550)

That is in addition to all the others who have expressed their views on the subject, be it municipalities, institutions, unions, groups like

ours, churches or numerous political observers. This situation must be dealt with.

We sincerely believe that the purpose of politics is to find solutions to problems. The removal of the waiting period is a proposed solution to the problem. We believe political action involves a desire to bring people together. We therefore ask the following question: Can this parliamentary committee unanimously support Bill C-241 in a non-partisan manner?

Thank you.

[English]

**The Chair:** Thank you, Mr. Céré.

We're now going to move around the table, as we normally do for our questions.

For the first round, Mr. Savage, the floor is yours.

**Mr. Michael Savage (Dartmouth—Cole Harbour, Lib.):** Thank you very much, Chair, and thank you to Monsieur Ouellet and Monsieur Céré.

We talk about a two-week waiting period. I think we would all agree that in fact that's not really the correct name for this two-week period of time that faces the unemployed. People wait much longer than two weeks to get a cheque. The standard of HRSDC through Service Canada is that 80% of claims are dealt with over 28 days. Earlier this year and late last year it was much longer than that, and it still may be longer than that. When we talk about a two-week waiting period, it's not really a waiting period; it's a two-week out-of-luck period, a two-week out-of-salary period, and a two-week period in which people who have lost their jobs don't have income.

One of the things we need to keep in mind here is that there's a feeling among some that you don't need to have this two-week period because people are moving from one job to another so quickly. But generally people who are doing that are people who have another job lined up and have left one job. You cannot get employment insurance if you quit your job voluntarily. People who qualify for EI qualify because they've lost their job. Their families are hurt by that. This is a two-week period in which families are significantly hurt.

There are a lot of different ways people have proposed reforms to employment insurance. A number of us have talked about the 360-hour national standard for elimination of regional unfairness. Private members' bills have come to our committee before, and will again, that call for an increase from 55% to 60% of the rate of benefits. There have been bills that have called for raising the maximum insurable amount so that people can get 55% of a higher amount. We've seen calls for extension of benefits and for looking at how severance should be dealt with in terms of EI. There are a number of different ways.

Generally when bills come here, in my experience they've called for a number of those issues. Monsieur Lessard has one, and Monsieur Godin; there was another Bloc bill, Bill C-269, and there are others that have come that have called for a range of things.

I congratulate you for bringing this motion forward and for bringing it to this point. I intend to support the bill because I believe we need to do more on employment insurance. I can't tell you exactly what that should really be, but I think we have to look at all the options. This is one that makes sense, but there are others.

Monsieur Ouellet, I know you're somebody who looks at the social infrastructure of our country and is concerned about people who are perhaps the most vulnerable. Why did you choose specifically to deal with the two-week waiting period, the two-week out-of-luck period, and only the two-week period?

• (1555)

[Translation]

**Mr. Christian Ouellet:** Thank you.

We are obviously working in an effort to reform all employment insurance conditions in an in-depth manner. However, we also think that it is wise to proceed in a gradual fashion, so that we can be clear and ensure that the proposals are not rejected outright. We found that this measure was fair and easy to understand for all parliamentarians and that, as a result, no one would say that we should have opted for, for example, 340 or 370 hours.

This measure is a simple one. It is the wait time that causes problems for people when they have just lost their jobs. So let's start by fixing what is easiest to fix. Naturally, the rest must follow. We are in complete agreement. That is why we have limited ourselves to one thing in this bill, and it is probably the most urgent requirement.

[English]

**Mr. Michael Savage:** Thank you for that.

You mentioned fairness. One of the issues that a number of us have with Bill C-50, which is the bill the government has brought forward to deal with EI, is that we don't think it is fair. It's discriminatory. It picks winners and losers. Mr. Céré came before our committee in our consideration of that bill.

Quite often you compare apples and oranges, but I think the cost of your bill is somewhere around \$1 billion. CCPA estimated it at I think \$800 million; \$700 million was looked at. TD says \$1 billion. The estimated cost of Bill C-50 is \$935 million. That's the government bill. You can look at them in somewhat comparative terms. Yours is an annual cost; theirs was over a longer period than a year. But if you look at the two bills proposed, one eliminating the two-week waiting period, versus Bill C-50, which does pick winners and losers and leaves a lot of people out in the cold—seasonal workers, part-time workers, and those who don't qualify—I'd like to ask both of you again if you think that in comparing these two bills, this would be better for Canadian workers than Bill C-50.

[Translation]

**Mr. Christian Ouellet:** We are not pitting one bill against another. We feel that it makes sense to extend the benefit period by five weeks. That was what was already done in the pilot project run in our riding and in many others. It would be possible to do with the

current resources. Even though several billion dollars was taken from the \$56 billion that had been set aside and that had come from workers, we still have enough money left to go ahead with this measure, without increasing premiums. If a decision is made to increase premiums, I quite agree with Mr. Céré that such an increase should be very small.

According to the Bloc's calculations, it would be realistic to set aside \$1 billion for this year and \$1.35 billion for 2010-2011, based on the increase in the number of people who will be unemployed. So we do have the money required to implement such a measure. We mustn't forget that by making this money available to the unemployed, we are also giving them a chance to survive, something that they don't have right now.

Bill C-50 applies to 6.3% of the unemployed. That number could go up to 15%, but it does not apply to all of the unemployed. This measure, however, applies to everyone who has lost their job.

• (1600)

[English]

**The Chair:** Thank you, Mr. Savage.

We'll move to Mr. Lessard. You have seven minutes, sir.

[Translation]

**Mr. Yves Lessard (Chambly—Borduas, BQ):** Thank you, Mr. Chair.

I would also like to thank my colleague Mr. Ouellet, the member from Brome-Missisquoi, who is doing quite exceptional work. I am pleased that he has sponsored this bill. This is a bill that deals with employment insurance, and my colleague, Ms. Beaudin, and I are the critics on this topic.

I would also like to say how pleased I am that Mr. Céré is here. For those watching us, I would like to point out the extraordinary but also essential work that you are doing in order to advocate for those people who have been so unfortunate as to lose their jobs. You have been steadfast, and your analysis has been very relevant, as have your comments.

One of the issues you raise, and which I totally agree with, is the fact that employment insurance would not be improved were it not for a consensus here, were it not for at least the majority of MPs coming to an agreement that improvements be made.

You heard Mr. Savage. Although I have been very critical of the Liberal party's policies in the past, I must also say that I am very encouraged to see an individual like Mr. Savage fight for those people who have lost their jobs and share this opinion with his colleagues. I felt that it was important to say that because it explains why parliamentarians must make an effort to ensure that a majority agrees to reform employment insurance.

I have two questions. One is for Mr. Ouellet, and the other is for Mr. Céré.

Mr. Ouellet, you said that this measure was not profitable from an economic standpoint, in the sense that its profitability was not apparent. Moreover, as you went on, we could see that economically speaking, in regions where families or people are losing their jobs, this is very profitable in that the money will continue to feed the local economy and prevent situations where people have to turn to other avenues, to the province or to charities, in order to get help. They are using their own money. I would like to hear you speak further on that matter.

Mr. Céré, in regard to your testimony on Bill C-50 and today on Bill C-241, there are certain things to keep in mind. All things being equal, Bill C-50 will cost \$930 million, or \$1 billion according to the NDP's calculations — this is a bill from the NDP and the Conservative party — and will affect 6% of the unemployed.

Moreover, Bill C-241 covers all of the unemployed, at an equal cost. Did I understand your opinion correctly that further to all of the evaluations, of the two bills, preference should be given to C-241?

**Mr. Pierre Céré:** Yes, of course, especially since we have many reservations about the numbers put forward by the government with respect to Bill C-50.

The figure quoted was \$935 million, and the number that came out in the media is \$1 billion. It has been demonstrated that these figures do not make sense, if you are targeting a population of 190,000 recipients. The purpose of the analysis done by the Toronto-Dominion Bank and by others was to establish how much it would cost to do away with the wait time. This was a very serious assessment. It will cost \$1 billion or \$500 million per week. We have doubts about the figures that have been floated for Bill C-50. We are against this bill, as is the labour movement in all of Quebec and in other parts of Canada.

I was here in Ottawa two days ago, and we had meetings with representatives from the Ontario unions. They, too, are against Bill C-50. A very pernicious concept has been introduced in Bill C-50 by creating classes of those who are deserving and those who are not. People who have not drawn many benefits over the past five years and who have worked for a long time and paid maximum premiums would be eligible for benefits, whereas the others would not. There is something very mean-spirited, very pernicious, about that approach.

Two weeks ago, I was with the Kruger workers who had been laid off. Kruger is the main private employer in the Trois-Rivières region. We sat down with the people to explain how employment insurance worked. Everyone had Bill C-50 in mind. People were saying that they would receive 20 additional weeks of benefits. We asked them whether or not they had drawn any benefits over the past few years. Most answered yes. Why? Because before going ahead with a mass layoff, Kruger went through ups and downs and laid people off for a few weeks or a few months, took them back, laid them off again and took them back again. Most of these people had received 35 weeks of benefits. These are people who have paid into employment insurance their entire lives. They have 25 or 30 years of seniority. We are really against Bill C-50 for the reasons that I have just given.

Moreover, the elimination of the wait time would be immediate. It is already difficult for someone who has lost his job, when he is used to receiving a paycheck every week or every two weeks and living

off of that. When someone loses his job, he loses his paycheck and his security. The person who winds up unemployed has to deal with the wait time, but, even before that, there are the administrative delays. We talked about a 28-day delay, but 28 days is when things are going well. Generally speaking, you have to wait almost two months before you get an answer. Imagine a person who has lost his job and the income he needs to live, and who applies for employment insurance benefits. If this person is lucky, he was able to apply for his employment insurance benefits immediately because he had his employment record. He will not get his answer until two months down the line and may be told that he has not accumulated enough hours to qualify. Just imagine. If the person is eligible, there is then a two-week wait time. Nothing happens.

On a personal note, I am not that wealthy; I depend on my paycheck, and I do not have much in the way of personal savings. I live off of my salary. If I were to lose my paycheck and had no income for two weeks, it would be difficult and would require sacrifices from my family. That is the reality for many people who lose their jobs and who have to deal with the two-week wait time. Eliminating it would be beneficial for the local economy. What do you do with an employment insurance cheque? You pay your bills and buy groceries. The money immediately goes into the local economy.

•(1605)

[English]

**The Chair:** Thank you, Mr. Lessard.

[Translation]

**Mr. Christian Ouellet:** I would like to add a brief comment to that.

As Mr. Céré said, the economy would be better off for it. This billion dollars is not an expense. I am no stranger to food banks. There is one in my riding. When someone loses their job, the food banks help that person immediately. People who have run out of money are not the only ones who use this service; there are also people who are depressed. These are people who have suffered a severe blow. Furthermore, they are not even given a minimal sum to help them get through this ordeal. This is also a moral issue.

[English]

**The Chair:** Thank you, Mr. Ouellet.

We're now going to move to Mr. Allen.

Mr. Allen, welcome to the committee. You have seven minutes, sir.

**Mr. Malcolm Allen (Welland, NDP):** Thank you, Mr. Chair.

Thank you to the witnesses, and to Mr. Savage for talking about the wait time, because the wait time isn't two weeks. You're absolutely correct.

As someone who's done unemployment insurance in the trade union movement since 1990, I know that if you're lucky you are paid in week five, all things being equal. The 80% rule simply means that your claim is approved. It doesn't mean that it's paid. There's a distinct difference between that statistic and pay. An approved claim simply means that they've checked the box off and have sent it out to pay and someone will have to pay. Someone will have to then move that piece along, which can take you to week six or eight or twelve.

So it isn't an issue of waiting two weeks with nothing and then in week three, miraculously, the money shows up. At the very earliest, it's week five. All things being absolutely 100% accurate, all things going into the exact pigeonholes one after the other, it will be week five before your first cheque arrives in the mail. That's the reality of the system, period. There is no other way to do it.

I commend you for bringing this forward. It's certainly something Ontario, where I'm from, and something the Canadian Auto Workers, who I used to work with and represent, have been calling for, for a long time. So I thank you, Mr. Ouellet, for bringing it forward.

You know, on this whole attitude that the waiting period is somehow a deductible, I would suggest to you that there's already a deductible built into UI.

I prefer UI, unemployment insurance, to EI, to be honest. EI always sounds as if you're paying premiums to keep a job. It's like some sort of protection money rather than unemployment insurance because you're unemployed. Because that's why you got it. But then again, I'm a throwback to the unemployment system.

You get 55% in benefits. That's your deductible. You lose a piece. This insurance—and it is insurance—doesn't replace the way other insurance does. If I happen to have an accident, I get replacement wage insurance. In most cases, it could be 100%, depending on what I choose to buy. If I buy this insurance, the best I can do is 55%, and that is if I earn only the maximum. If I earn beyond the maximum, I could be at 40%; I could be at 35%. Those are actually the earnings I will receive back for this particular insurance, because it has a maximum ceiling to it.

That's the deductible, in my mind, I've already paid. And now it becomes punitive when I have to wait two weeks for my money, because it is mine. Granted, the employer pays as well, but I paid into the system. It belongs to me. I think it ought to come back to me. That's how I see this.

I read with interest the piece on who has these so-called waiting periods and who doesn't and what length and duration we see most. I find it ironic that it's the trade union movement that actually goes out and negotiates supplemental unemployment benefits plans. Their waiting time is one week in nearly all cases. In some cases—very few, mind you, but in some cases—there is no waiting time. They pay from the first day of layoff. But nearly all of them are paid by the seventh day. Yet here we have an insurance program that no one wants to pay out, for at least 14 weeks, which is really punitive.

You've gone through it I think in quite good detail for me so far. I have a question I'd like to turn to, if either one can answer. I went through a training program a number of years ago with unemployment insurance. Their goal was to computerize their system so that you could turn your claim, because it is your claim—it's not theirs,

it's yours—on and off by yourself. That's the stated goal the technology would take us to if you had a computer. I'm not arguing about those who don't, who have rotary phones and don't have the ability.

One of the arguments, if you waive the waiting period, besides the cost, is that it's cumbersome to get people in and out of the system quickly if they find a job in two and a half weeks or three weeks. Their stated goal was to actually let you turn it on and off.

The real fact is that this is simply punitive. Folks who are unemployed want pay from day one. That's what they've been telling me for the last 20 years. And the system is actually heading towards a place, by their own admission, where we will turn it on and off by ourselves. Do we see the system being an issue, or is it simply that this is a punitive issue against workers who are laid off?

• (1610)

[Translation]

**Mr. Christian Ouellet:** I will answer, before giving the floor to Mr. Céré.

I agree with you completely. It seems to punish people who have lost their jobs, which is rather incredible. They lose their jobs through no fault of their own if, for example, the plant closes. On top of that, we punish them by not paying them benefits for two weeks. It is incomprehensible.

The waiting period you referred to is one of the points I addressed in the House. Currently, with modern technology, a person can get the credit required to buy a car in 30 seconds. They can make all of the reservations for a year-long journey in a half hour, but we can't get benefits before 30 or 35 days have gone by. Someone is falling down on the job.

• (1615)

**Mr. Pierre Céré:** The honourable member is quite right to make a distinction between the waiting period and administrative delays.

In fact, the infamous waiting period, a sort of void, will never be paid for, even if a claim was processed, settled and paid out retroactively. When it was designed in 1940, there was this concept, this rather punitive vision: the first two weeks were the responsibility of the recipient; it was that person's fault and they had to assume the responsibility. However, society has evolved. Earlier on, I was talking about the Quebec parental insurance plan and health and safety laws that have no waiting period. We will have to do away with this punitive aspect of the waiting period.

As for administrative delays, it seems normal to me that there would be people processing the applications somewhere. There has to be an administration. Someone has to verify the paperwork and ensure that everything is in order, but there is currently a level of disorganization in the unemployment offices that is quite disturbing.



Consider, for example, the board of referees, an administrative appeal body that normally hears a case within a four-week time frame. That time frame, at least in the greater Montreal area, is currently at three months. The processing of employment insurance files was the subject of some scandal, or at least of media coverage, in the spring throughout Quebec. I assume that the situation is similar in the other provinces. It takes two or three months, sometimes longer, just to find out if the application has been approved. Something is wrong with that picture.

And yet, this system has thousands of employees. It is bursting with money. It seems that, at some level, people are not doing a good job of managing or organizing things, that much is certain.

[English]

**The Chair:** Thank you very much, Mr. Allen.

Now we're going to go over to the Conservatives and Mr. Komarnicki for seven minutes.

**Mr. Ed Komarnicki (Souris—Moose Mountain, CPC):** Thank you, Mr. Chair.

I have been listening to a lot of the commentary, including that from the member for Dartmouth—Cole Harbour. He speaks a fair piece, no doubt about that, to the point where Mr. Lessard says he's highly comforted by the comments, but I would caution him not to lean on that too strongly when we look at the record.

The two-week waiting period, if you want to call it that, was there under 13 years of previous Liberal government, and I don't quite see that they would be about to change it if they were in office. In fact, many of the benefits were cut significantly during those years, and the excess that was in the general revenue was actually used by that government for purposes other than EI, so before you feel highly comforted, I would caution you that given all the history...

To come back to where we are today, I gather, Mr. Ouellet, that you estimate this would cost \$1 billion a year, give or take. Is that correct?

**Mr. Christian Ouellet:** Yes, it is.

**Mr. Ed Komarnicki:** That would continue year by year by year. It's not tied to a recession and it has no end date. Am I right in understanding that it would be a continuing billion-dollar charge on the employment insurance account?

[Translation]

**Mr. Christian Ouellet:** No, that is not what I said, nor is it what I believe. I think that the billion dollar cost—next year, it would probably be \$1.4 billion—would be high for as long as we have a very serious unemployment problem in Canada. As soon as unemployment starts to go down—and we hope it will—the \$1.4 billion amount will also decrease. It could even be half of what it currently is.

[English]

**Mr. Ed Komarnicki:** My point is that you're intending it to be a continuing charge on the employment insurance account, without setting an end date and without bearing in mind the recession or the present economic circumstance we're in. Is that correct?

[Translation]

**Mr. Christian Ouellet:** Yes, that is correct. If the measure is unfair, it is not only unfair in a time of crisis, but it is always unfair. It is outdated, as Mr. Céré so rightly pointed out. It is an old way of thinking. The fact that the Liberals did not change it is unimportant. What is important is that in 2009, we realize—and we realized this early on, some years ago—that this is a measure that should be removed. It is important that everyone agree to remove it now.

● (1620)

[English]

**Mr. Ed Komarnicki:** How do you propose that the additional revenue be raised to fund this \$1 billion? Are you proposing that it come from a hike in EI premiums?

[Translation]

**Mr. Christian Ouellet:** I said, and I repeat, that one of the solutions would be to take the money from the surplus that accumulated over the years and that was often used for other purposes. Some of the surplus is still there, and it belongs to the workers and to the employers who paid employment insurance premiums to that end. If you prefer, there could be a slight increase in premiums. As Mr. Céré said, it is a very small amount that would be added to the premiums paid by workers.

[English]

**Mr. Ed Komarnicki:** Perhaps you didn't hear me say the extra revenues that were raised during the Liberal time in office were spent from general revenues; they don't exist there now. You would take it, then, that it would have to be paid for from an increase in premiums.

[Translation]

**Mr. Christian Ouellet:** In my opinion, the first thing one has to realize is that this is an unfair measure. It would cost a very small amount from each and every worker to deal with this. It would be more logical, of course, to take this money from the amounts accumulated over the years that came from workers at a time when there is high unemployment and therefore fewer people working. However, it could still potentially come from an increase.

[English]

**Mr. Ed Komarnicki:** Excuse me, we talked about Bill C-50, and that has been opposed by the Liberal Party. Even if they support this bill, I can't understand why they would oppose helping 190,000 people in another area.

But let's put that aside for a moment. If we had a billion dollars to deal with, have you done any studies as to whether the unemployed would sooner have it applied to eliminating the two-week waiting period, as you suggest, or they would want to apply it to the end when their benefits are exhausted and they find themselves without work at that point? Have you done any studies, or do you have any statistics, about what the unemployed might want, as opposed to what any one of us, or you, might want?

[Translation]

**Mr. Christian Ouellet:** I can tell you that I haven't come up with new statistics. However, I organized meetings in my riding and near my riding in order to discuss the issue. In general, workers and workers' groups all agreed that a measure that would benefit all unemployed people would be much more useful than a measure that would benefit only 6.3% of the people entitled to receive employment insurance.

It is a universal measure. The word "universal" is important in a social measure. Employment insurance, as I was saying at the beginning, is social insurance.

[English]

**Mr. Ed Komarnicki:** Let me ask whether you have talked to anyone who has said they would rather have payment for the two-week waiting period as opposed to an extension to 20 weeks at the end. Have you talked to anyone about that?

[Translation]

**Mr. Pierre Céré:** They do not have the right to an extension.

**Mr. Christian Ouellet:** They do not have the right to an extension. I have yet to meet anyone who has the right to these famous 20 extra weeks. But I have met unemployed people who are affected by the two-week waiting period.

[English]

**Mr. Ed Komarnicki:** In addition, something we put forward this year was extending all benefits across the board by five weeks and increasing them from 45 weeks to 50 weeks in certain regions. Have you talked to anyone who has said they would sooner not have that additional five weeks and they would rather have the initial two weeks up front?

[Translation]

**Mr. Christian Ouellet:** Currently, the five weeks exist. I said earlier on that it results in about the same length of time that people in my riding had in the past. What we want to do is to put these two weeks back in. I do not understand why you absolutely insist on putting one measure up against the other. Why do you want to pit one against the other when the reality today is that the entire employment insurance program is unfair for the people who pay into it?

• (1625)

[English]

**The Chair:** Thank you very much, Mr. Komarnicki.

We're going to move to our second round and try to get a couple in.

We're going to start with Ms. Minna.

**Hon. Maria Minna (Beaches—East York, Lib.):** Thank you, Mr. Chair.

First, I want to say I support this bill. My question will come at the end.

I don't understand the rationale, and I never have, of asking low-income Canadians, especially those who are on minimum wage or living from paycheck to paycheck, to forfeit two weeks of income right after they become unemployed and somehow are having to

forfeit, I guess, buying groceries or paying mortgages or what have you.

I understand the comments of my colleague across the way about 45 to 50, but all that means is that instead of 50 you get 48, and you still get it because you get the two plus, so it doesn't change that. For me, it is about equity and responsibility.

You probably can tell us the economic impact this has on certain families, especially certain families in certain income brackets, both on the family and their immediate community. I'm assuming, of course, that they'd spend this money on survival in many cases. I'm just wondering if you could elaborate on your opinion on the economic impact on these families this type of change would have.

[Translation]

**Mr. Christian Ouellet:** I want to give Mr. Céré the opportunity to answer that, but first of all, I would like to say that 61% of Canadians are living from week to week. They are surviving on that week's pay. In the case of the unemployed, there is a 60% chance that we are talking about people who have not set any money aside and who live from week to week. Therefore, when they lose their jobs, they have no money saved. They are not putting this money into the bank; they are participating in the economy immediately by buying food, paying their rent or their mortgage, and putting gas in their car in order to look for new employment. In my riding, people need a car in order to look for work because there is no public transportation. So they need money to go job hunting. Thus, the money is poured immediately back into the economy.

I would like Mr. Céré to be able to comment.

**Mr. Pierre Céré:** Members of the committee, do you realize that the employment insurance fund is currently in deficit? Do you understand that we do not have the billion dollars needed to fund Bill C-50? The money will have to come from the Consolidated Revenue Fund. Do you understand that the billion dollars needed to fund the extension of the benefit period for some recipients simply does not exist? Economists estimate that the employment insurance fund is currently running a deficit of approximately \$4 billion.

**Mr. Christian Ouellet:** Some even estimate that it stands at \$8 billion.

**Mr. Pierre Céré:** The estimate for 2010 is a deficit of between \$7 billion and \$8 billion. How can that be covered? Contributions will have to be raised. Contributions under the employment insurance system must be in keeping with expenses. That is how it used to be done. However, the government froze contributions for 2008, 2009 and 2010, deliberately creating a deficit, and thus enabling them to tell us that there is no money. If a billion dollars is found, what should be done with it? Should the waiting period be abolished? Should we provide five weeks of extra coverage? No.

Sometimes temporary measures are introduced in response to a crisis situation. The five-week extension provided for in the spring budget is an example of a temporary measure. There is nothing wrong with a temporary measure that addresses a crisis situation and helps people; however, there are also other measures that could help workers in a crisis situation. Other measures need to be introduced to fix the employment insurance system and adequately address the issue of eligibility.

I would remind those on the government side that all of the provincial premiers are telling you to sort out the eligibility issue. How much will it cost? A billion dollars? Two billion dollars? Who is going to pay for it? We are, through our contributions. Would Canadian workers be willing to pay 10¢ or 20¢ more than the current level of \$1.73? Of course they would. Why? Because they were paying a \$3.08 premium 13 years ago. Employment insurance contributions must match employment insurance expenses.

In times of economic slowdown, the employment insurance system may well have to pay out more money; however, in good times, expenditure falls and more money comes into the system. That was what happened for a number of years in the 1990s and 2000s. That is what led to the surplus in the employment insurance fund.

When the Canada Employment Insurance Financing Board was being set up, a topic we came before the committee to discuss in 2008, we all said that the reserve had to be greater than the \$2 billion provided for in the legislation. The \$2 billion reserve is proving to be completely inadequate for coping with the expenditure levels required today.

• (1630)

[English]

**The Chair:** Thank you very much.

We're now going to move to Mr. Lobb for five minutes.

**Mr. Ben Lobb (Huron—Bruce, CPC):** Thank you very much.

First, Mr. Céré, you alluded to the amount of time it takes to process a claim. Do you see where the bill attempts to rectify the situation you see? I don't see it here.

[Translation]

**Mr. Pierre Céré:** The issue of administrative delays relates to the internal organization of HRSDC in regional branches, meaning at a provincial level. There is a lack of organization. Too many jobs were cut to allow staff to process claims quickly. It is a matter of administrative organization.

With regard to the waiting period, recipients will no longer have to wait two weeks as they will start receiving benefits immediately upon becoming unemployed.

[English]

**Mr. Ben Lobb:** Fair enough.

[Translation]

**Mr. Christian Ouellet:** Mr. Chair, I said earlier that it would reduce the waiting period as benefits would have to be paid out sooner. I did not say that the bill contained a provision seeking to reduce wait times. I said it would be a consequential effect.

[English]

**Mr. Ben Lobb:** I don't see anything in this report that says it's going to reduce wait times. But that being said, based on the fact that this bill was read December 1, how can you reconcile to the people of Huron—Bruce that voting against the budget, which would have added five weeks, voting against Bill C-50, which would have added 20 weeks for long-tenured workers—there's over \$2 billion right there—work sharing, freezing of EI rates, older workers, retraining,

dollars invested in the Building Canada fund and the infrastructure stimulus fund, all these things that deal with unemployment and create jobs...? You and your party voted against all of them. Yet you bring this here, read on December 1, and you say you want two weeks.

How do I reconcile that with the people here in Bruce? We've offered billions of dollars for job creation. Bill C-50, 190,000 people—that's 600 per riding. Yet we're supposed to come here today and accept two weeks when we know one piece of the puzzle was to add five weeks at the end. That alone I would have a tough time defending to the people here in Bruce and saying two weeks is better than five. I've never heard that.

Mr. Ouellet, you voted against everything, yet you're offering this. Help me.

[Translation]

**Mr. Christian Ouellet:** As you well know, sir, the reason that we sometimes vote against Conservative bills is that they contain a hidden agenda or some unacceptable provisions, and we have to vote on a bill as a whole.

You are mistaken when you say that we did not approach these as separate issues. We did not support certain proposed employment insurance measures because, to our mind, they were not comprehensive enough. The only reason that we often did not support proposed government measures to help the unemployed is that they are not universal enough.

That is why we are tabling a universal motion to help all unemployed workers.

[English]

**Mr. Ben Lobb:** That being said, your bill does not deal with anything to do with eligibility. It deals with nothing for people who qualify for hours—nothing, zero. So with the logic you're using today, how did you vote against Bill C-50?

What you're presenting here today does not deal with any of the issues you've talked about. You use the words “most urgent need”, “target all who lose their jobs”. This bill does not do what you said. It does not target all those who've lost their jobs.

You could have done more by voting for Bill C-50 and done more for the people in your riding, more for Mr. Lessard's riding, and instead you voted to help nobody.

**The Chair:** Hold on one second.

Mr. Lessard, do you have a point of order?

[Translation]

**Mr. Yves Lessard:** I have a point of order, Mr. Chair.

You will perhaps not agree with me, but I cannot help but wonder if holding this sort of debate when we have witnesses here to speak about Bill C-241 is not a breach of our rules. We are imposing a discussion about the political choices of our respective parties on them.

Could we please stick to Bill C-241? With regard to the debate that my colleague wishes to have, I would be delighted to take part at a later time.

• (1635)

[English]

**The Chair:** Thank you, Mr. Lessard. That wasn't a point of order. Your time is up, but I'm going to go back because there's a minute left.

Mr. Ouellet, did you have a comment?

[Translation]

**Mr. Christian Ouellet:** I would like to thank Mr. Lessard, because that is exactly what I was going to say. We are not here to discuss Bill C-50 today; I came to discuss Bill C-241, and I have not even heard a question from him on Bill C-241.

[English]

**The Chair:** Do you want to finish up, Mr. Lobb, with one question?

Hold on. I have another point of order.

**Mr. Maurice Vellacott (Saskatoon—Wanuskewin, CPC):** I think the member is quite right. This is fair game. You have general latitude when questioning witnesses on a bill like that, and he is just simply pointing out the hypocrisy, in French and English, of the BQ.

**The Chair:** I don't think either one was a point of order.

Mr. Lobb, you have about 30 seconds left.

**Mr. Ben Lobb:** For the record, I've done nothing but reference Bill C-241. I may have referenced Bill C-50 to compare and contrast some things, in all due fairness. If the fact that we're actually getting things done for the unemployed hurts Mr. Lessard, my apologies. To date his voting record has supported zero. If that's hurtful, he has only himself to look at.

**The Chair:** We're almost out of time, but because we started late, we're going to go back to the Bloc for one last intervention.

Madame Beaudin, I believe, has the floor for five minutes.

[Translation]

**Mr. Yves Lessard:** Could I have the floor please, Mr. Chair?

Mr. Lobb is mistaken when he says that what he is saying hurts Mr. Lessard. His remarks do not hurt me; they hurt unemployed workers. They do not do me any harm.

We have to put Bill C-241 back in the context of political choices that are made here. As Mr. Céré said at the beginning, what we need is a comprehensive reform of the employment insurance system so that it is once again able to meet its primary objective of helping unemployed workers. It is worth remembering that more than 50% of unemployed workers currently do not receive benefits because the eligibility criteria have been tightened to such a degree that the majority of unemployed workers do not qualify.

I agree with Mr. Komarnicki on that point, even though he often has other things on his mind because he has another meeting at the same time as ours.

[English]

**Mr. Ben Lobb:** I have a point of order. With regard to the advice Mr. Lessard gave to me about talking specifically about Bill C-241, I would offer the same advice back to him.

**The Chair:** Thank you, Mr. Lobb. That's not a point of order.

The floor is yours again, Mr. Lessard.

[Translation]

**Mr. Yves Lessard:** Thank you, Mr. Chair.

Indeed, I considered what you said earlier, namely, that this was not a point of order. This has enabled me to bring up the topic of comprehensive reform.

This situation, this political philosophy... Our two witnesses also brought up this political philosophy earlier. Currently, we have put so many restrictions on money coming into the fund that we now want to justify the fact that we are no longer able to pay for measures that, normally, should be included in the employment insurance program. Mr. Céré said it very well: it is not a matter of what the premiums cost, but a matter of how we use them.

During the past 13 years, \$57 billion was taken from the employment insurance fund. This is money that belongs exclusively to workers and employers, since they are the ones who made the contributions. If the two successive governments had respected the primary purpose of this plan, we would not be where we are today. We would only be dealing with Bill C-241—the wait time. That's where we would be today.

Why are we making such a big deal of this and finding it so expensive? Because we cannot take it in isolation. We are now saying—Mr. Ouellet pointed this out—that we are taking one measure. So we asked ourselves if there was one measure that could immediately benefit all the unemployed, that would not necessarily add two weeks to their benefits. And this is it.

The opposition, which is in the majority, did in fact recognize the relevance of this bill, and because of the philosophy that I described earlier, the Conservatives are grabbing on to measures that don't help the unemployed, quite the opposite.

As far as the concern raised by our two witnesses is concerned, I would also like to mention that I will be making a speech in the House in an hour and a half—and other colleagues will be doing so as well—on Bill C-308.

We are going in your direction, Mr. Lobb, because you spoke earlier about accessibility measures. In the summer, you formed a committee with the Liberals, a committee we called a phoney committee. I think that the Liberals believed in it and worked very hard. This did prove to be a phoney committee, however, but with respect to accessibility. Finally, you will have an opportunity to speak about accessibility, because you appear to be concerned about it. By next week, we should be able to give our thoughts on Bill C-308, at the second reading.

Mr. Chair, I do not necessarily have any questions for our two witnesses, but I would like them to use my comments—for the time remaining—to weigh in with their arguments, if they feel it appropriate.

•(1640)

[English]

**The Chair:** That's all the time we have, but I will allow a quick response for both.

[Translation]

**Mr. Pierre Céré:** The government and the political parties represented in Canada's Parliament are going to have to give very serious thought to the entire employment insurance system, and not on a piecemeal basis but in terms of in-depth reform. We need to create a simpler, better employment insurance system, one that meets the needs of Canadians.

To conclude, I would also like to say that democracy involves not only expressing points of view, but also listening to the other side. I have just spent an hour here, and I have not always had the impression that the members sitting on one side of this room have been listening to me. I find that quite distressing.

**Mr. Christian Ouellet:** Mr. Chair, I would ask the members who perhaps have not had a chance to visit the employment insurance offices to go there and witness the dismay of those people who have lost their jobs and who will have to wait a month before receiving benefits.

[English]

**The Chair:** Thank you.

I want to thank the witnesses for being here today. You are certainly welcome to stay. I know Mr. Ouellet will want to stay.

Mr. Céré, it's nice to see you again. We're glad to have you here today.

We're now going to go to clause-by-clause consideration.

**Mr. Maurice Vellacott:** Mr. Chair?

**The Chair:** Yes, Mr. Vellacott.

**Mr. Maurice Vellacott:** I have a modest suggestion, and I'll humbly make it here.

Is it possible to do clause-by-clause, once we get the first one out of the way, by then doing an application to expedite it and go from there?

**The Chair:** If the committee supports that, by all means, yes, we can.

Mr. Lessard.

[Translation]

**Mr. Yves Lessard:** I agree with Mr. Vellacott's suggestion. We could proceed as we did for Bill C-50. We could begin with a recorded vote on the principle of clause 1, in order to determine whether or not we agree with the principle of eliminating the wait time. Then our votes could apply to each of the clauses that follow.

[English]

**The Chair:** Thank you.

Okay, we'll do a roll call for clause 1.

(Clause 1 agreed to: yeas 6; nays 5)

**The Chair:** Can we apply those votes to clauses 2 through 12 in the same way?

**Some hon. members:** Agreed.

**The Chair:** Okay.

(Clauses 2 to 12 inclusive agreed to: yeas 6; nays 5)

**The Chair:** Thank you very much.

Yes, sir, Mr. Lessard.

•(1645)

[Translation]

**Mr. Yves Lessard:** Mr. Chair, you will have to read out the official results, because we didn't hear.

[English]

**The Chair:** Certainly. There were six yeas and five nays, so it carried.

Shall the title carry?

**Some hon. members:** Agreed.

**Some hon. members:** On division.

**The Chair:** Thank you.

Shall the bill carry?

**Some hon. members:** Agreed.

**The Chair:** Shall the chair report the bill to the House?

**Some hon. members:** Agreed.

**The Chair:** Thank you very much.

I want to remind members that we're looking at Bill C-280 on Tuesday and Bill C-304 on Thursday. That's what we're doing next week.

The other thing I want to mention is that we have a number of witnesses, and I would like to suggest that members talk to the clerk about the witnesses they'd like to see while we're on the road. We're going to be in Vancouver, Edmonton, Winnipeg, Whitehorse, and Yellowknife, and if there are witnesses you'd like to see in particular from the list you submitted before, this would be a great opportunity, in the next little while, to submit the names to Georges.

I want to thank everybody.

The meeting is adjourned.





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