First Session – Forty-First Legislature

of the

Legislative Assembly of Manitoba DEBATES and PROCEEDINGS

Official Report (Hansard)

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MANITOBA LEGISLATIVE ASSEMBLY Forty-First Legislature

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BINDLE, Kelly	Thompson	PC	
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LEGISLATIVE ASSEMBLY OF MANITOBA

Tuesday, October 4, 2016

The House met at 10 a.m.

Madam Speaker: O Eternal and Almighty God, from Whom all power and wisdom come, we are assembled here before Thee to frame such laws as may tend to the welfare and prosperity of our province. Grant, O merciful God, we pray Thee, that we may desire only that which is in accordance with Thy will, that we may seek it with wisdom and know it with certainty and accomplish it perfectly for the glory and honour of Thy name and for the welfare of all our people. Amen.

Please be seated.

ORDERS OF THE DAY PRIVATE MEMBERS' BUSINESS

Madam Speaker: Second reading, public bills. Is it the intention of the House to deal with Bill 203? [Agreed]

SECOND READINGS-PUBLIC BILLS

Bill 203–The Legal Profession Amendment Act (Queen's Counsel Appointments)

Hon. Steven Fletcher (Assiniboia): Madam Speaker, I'd like to move, seconded by member from St. James, that Bill 203, The Legal Profession Amendment Act (Queen's Counsel Appointments), now be read a second time and be referred to a committee of this House.

Motion presented.

Mr. Fletcher: Madam Speaker, it may come to a–as a surprise to the member from Minto and Steinbach that people often make jokes about lawyers. And I think this is very, very unfair in most cases. Perhaps we all can empathize with these lawyers, as probably the only people that get more jokes spoken about them are politicians. The fact is politicians are a critical part of our society and the vast majority are well-meaning.

Madam Speaker, the same can be said in the legal profession. Lawyers—there are some exceptional lawyers, and traditionally lawyers who have demonstrated exceptional community service, pro bono work for non-profit organizations or championing certain causes are recognized with the Q.C., Queen's Counsel, designation. This designation

can be found in most of our provinces and at the federal level, and I would like to bring it back to Manitoba. This would bring it consistent with most provinces and be a way to recognize lawyers who have gone far beyond the call of duty and made our society better, and a way we can say thank you.

This bill would be—would allow for any lawyer to be nominated who has practised for at least 10 years, and only a maximum of 10 could be appointed in any given year.

Il y a de grands avocats qui font de grandes choses pour les individus et les organismes communautaires pour rendre notre société meilleuredes avocats qui ont fait preuve d'un degré exceptionnel de participation communautaire au Manitoba. Pour être admissible comme c.r., ces avocats doivent avoir pratiqué le droit pendant au moins dix ans, et un maximum de dix avocats peuvent être sélectionnés dans une année donnée.

Translation

There are some great lawyers who do great things for individuals and community organizations to make our society better, lawyers who have displayed an exceptional degree of community involvement in Manitoba. To be eligible for appointment as a Q.C., these lawyers must have practised law for at least 10 years, and a maximum of ten lawyers may be selected in any given year.

English

So I want to share with the House a personal experience. Like many people who didn't have a lot of time for lawyers, but then I ran into a bank of lawyers at a Crown corporation that shall not be mentioned, many years ago—and this is long before I was in politics per se, and I was having a lot of trouble. In fact, there were things that were happening that were basically life or death, institutionalization, or at least a fighting shot.

I had no money. Somebody introduced me to an exceptional person, his name will be familiar to this House; his name was Sid Green, Q.C. Sid Green was a minister in Ed Schreyer's Cabinet and later went on to be the head of the ironically named Green Party of

Manitoba. But he took up my case, not because of anything—I certainly couldn't afford to pay him.

* (10:10)

But there were some issues of fundamental justice, and without Sid Green I don't think—well, I know I would not—I wouldn't be here today. I wouldn't have been elected to Parliament. I wouldn't have got my MBA, I—like, I would have—I'd probably be wasted away in an institution and dead 15 years ago, and I mean that. So, Sid Green stood up and did something that I will forever be grateful for. And, if you think you're tenacious or any of us are tenacious, Sid actually took my case twice to the Supreme Court for leave. Like, the guy was unstoppable. And if it was up to me, I would give a Q.C. to him to the fifth or 10th power, but can't.

But that's the kind of guy or gal that I'd like us to recognize. I don't care about—and none of us should care about their political persuasion. What we should care about is—on a meritorious selection of these 10 individuals.

The Q.C. is a long-standing designation, goes back to Queen Elizabeth I, and actually also is a demonstration of Canadian sovereignty when Canada first designated a Q.C., and then the provinces started designating the Q.C., so provincial sovereignty as well. The legal profession, notwithstanding its bad rap, is critical to our society. There are great people in the profession who do great things, and they need to be recognized.

This is why I brought forward this motion—or this bill, is so that we can have a process to allow for the designation to recognize exceptional behaviour from the legal profession. I'd like it to go through second reading and I'm open to suggestions or amendments from anyone, because this is a non-partisan item. It is an honorific degree. There are some benefits. They get to wear the silk robe and some things around the order of precedence, but there are many people in Manitoba who have it now and right now nobody else can get it. So there's a kind of a two-tier system here. I like people like Sid Green, hard-core socialist, to be able to be recognized for the great work that he has given to us and the community.

May I say: Dieu, sauvez la Reine. God save the Queen. And I ask for your support.

Ouestions

Madam Speaker: A question period of up to 10 minutes will be held. Questions may be addressed to the sponsoring member by any member in the following sequence: first question to be asked by a member from another party, this is to be followed by a rotation between the parties. The independent member can ask a question and no question or answer shall exceed 45 seconds.

Mr. Andrew Swan (Minto): I'm sure the member for Assiniboia is aware that the Law Society of Manitoba is the body in Manitoba which was responsible for governing lawyers, for deciding if they can or can't practise, but also protecting the public, to make sure that the legal profession is acting in the best interests.

Did the Law Society of Manitoba request this change to The Legal Profession Amendment Act which governs its activities?

Hon. Steven Fletcher (Assiniboia): In—when I introduced the bill, or put it on the Order Paper, I contacted the Manitoba Law Society and the Bar Association, and they both indicated strong support.

Mr. Jim Maloway (Elmwood): I'd like to ask the member whether it would not be preferable to replace the Q.C. designation with a designation that reflects a modern Manitoba reality, such as a Senior Counsel?

Mr. Fletcher: Well, some of the members won't be seniors.

It would go to, say, we want to be inconsistent with other provinces. This is a long-held tradition. It is a celebration of our monarchy, our 150th anniversary as a country. And in this year of the longest reigning monarch, I think it is very apropos to bring the—

Madam Speaker: The member's time has expired.

Mr. Swan: When I look at the bill, it provides that Lieutenant Governor-in-Council will make the appointments, meaning Lieutenant Governor as recommended by Cabinet. This is identical to the way it used to be, that it would simply be Cabinet on the recommendation of the Attorney General making the recommendation.

Is there anything in the bill that actually provides for any input from the public, from lawyers, from judges or anybody else? Mr. Fletcher: Actually, that is a good question. I left the bill that simple because I wanted it to go to committee where we can discuss that very issue. Like, in the end, it'll be the LG that would make the appointment on the recommendation of Cabinet. But at committee we could discuss ways to ensure that the proper input is made, maybe a non-partisan, multi-committee—a multi-member of committee.

This is for merit, merit only, and to do anything else would be a tarnish on—

Madam Speaker: The member's time has expired.

Mr. Maloway: I'd like to ask the member whether there is a mechanism for removing the designation should a lawyer act in a way that brings any discredit to the profession?

Mr. Fletcher: The member must always be in good standing with his or her association, legal association. So we can, again, make that abundantly clear. If they're in good standing, fine; and if they're not, well, they're no longer eligible.

Mr. Swan: Just a minute ago the member for Assiniboia talked about this being about merit.

Can the member show me anything in his bill that suggests that these appointments will be based on merit and not just an appointment being made by the Cabinet of the government of the day?

Mr. Fletcher: See, this is why we have a parliamentary process. I deliberately left the process open so that at committee we can provide direction, amend the bill or, you know, do what is necessary to make sure that they're—appointments are based on merit.

The member is correct. In the past, in some jurisdictions there has been abuse. I do not want to see that. Nobody wants to see that, and we can stop it—

Madam Speaker: The member's time has expired.

Mr. Maloway: I'd like to ask the member: Is there a committee that selects these Q.C. applicants and will the list of applicants be made public? Will the list of committee members also be made public?

* (10:20)

Mr. Fletcher: Well, if that's what–at second reading what the committee would want, I don't see anything wrong with that.

The only-the other thing, I think it's important that there would be-on any kind of committee, that

there would be members from each recognized political party, and that nominations could come from an ad hoc legislative committee or the legal profession or from the community itself.

Madam Speaker: The honourable member for—oh, pardon me. There was somebody standing prior.

The honourable member for Lac du Bonnet.

Mr. Wayne Ewasko (Lac du Bonnet): Could the member speak to the consultation process that the previous government undertook in eliminating the designation? And what were the results at that time?

Mr. Fletcher: I wanted to play nice today.

The-yes, well, the previous government did stop appointing Queen's Counsel in 2001, with no consult-or very little consultation.

They suggested that they were going to move on to create a Senior Counsel, but that never happened. Maybe they never got around to it; you know, spending billions of dollars on hydro lines that go the wrong way takes time. So I—

Madam Speaker: The member's time has expired.

Mr. Swan: Well, I–from the question from the member for Lac du Bonnet, I'm not sure if he's aware that the practice was discontinued after lawyers themselves said they were unhappy with the partisan way that Queen's Counsel applicants were chosen.

And again, I guess we wanted to start out being positive, but is the member aware that a previous Conservative—Progressive Conservative Attorney General refused to appoint the former head of the Manitoba Bar Association because he was unhappy with the political statements that had been made, and is there anything in the bill that would prevent that from happening again?

Mr. Fletcher: Madam Speaker, the 'controvesies' of the past are in the past. The—I would hope that we would learn from any negative experience, but just because there were—if there was—and I don't necessarily accept the member's premise, but even if what he says is correct, that shouldn't be grounds to discontinue the practice of something that recognizes great work by a great profession. And it has the support of the profession—

Madam Speaker: The member's time has expired.

Mr. Ewasko: To the member from Assiniboia, why is there a minimum of 10 years required before a

practising lawyer could become a Queen's Counsel appointee in the bill?

Mr. Fletcher: Well, that's a fair point; that is an arbitrary number. But that is what seems to be the agreed upon number, approximately, across the country; 10 years minimum seems to be the consensus around the country. So that is where the 10 years come from. We could make it 40 years, but I think 10 years is good.

Mr. Maloway: I'd like to ask the member, how will lawyers be appointed to be Queen's Counsel? Will it be solely by virtue of the connection to the minister and the government of the day, as in the past?

Mr. Fletcher: Madam Speaker, I am baffled by the cynicism of the opposition. I don't know how they did business, but they are suggesting ministerial—like, only you guys could think of that. This is going to be a non-partisan system, seriously, because the monarch is a non-partisan body and to do anything else would be disgraceful and I would suggest to the peril of whichever government body would do that, just on a partisan basis.

Madam Speaker: The time for questions has expired.

Debate

Madam Speaker: Debate is open.

Mr. Andrew Swan (Minto): I think we're going to enjoy debating this act today.

Let me say, first of all, that I've actually agreed with the member for Assiniboia (Mr. Fletcher) a number of things that he's taken up. For example, I know that, to the surprise of many, he and my former MP, Pat Martin, actually worked together and co-operated very well on measures to ban trans fats in Canada, for which I think the member deserves a lot of credit. I also agree with the member when he made statements in the past talking about the necessity for east-west transmission so that Manitoba power can be exported not just to our friends in the United States but to Saskatchewan and Ontario and other jurisdictions. And, of course, I supported the member for Assiniboia as recently as yesterday as he continues to move to ensure that this building is accessible to everybody, and I think that's positive.

I've agreed with him on many things; today will not be one of those days. The member has brought a bill which would restore an archaic and entirely political process of appointing certain lawyers in Manitoba as Oueen's Counsel. And, you know, Madam Speaker, when I saw the bill was on the Order Paper, without knowing what was in it, I thought, well, this is interesting. Let's see what the member has to say, let's see if there's some fresh ideas and, unfortunately, there was no fresh ideas. There was a bill with a lot of dust, frankly, contained on it. And the only meaningful provision of the bill provides the lieutenant government—governor in council would be authorized to appoint a certain number of lawyers as Queen's Counsel every year, meaning that it would be a partisan, patronage appointment, which unfortunately was the was the way that Queen's Counsel came to be viewed, not just by the legal profession, but by the general public.

The member, I think, is absolutely right. There are a lot of lawyer jokes out there. And as a matter of fact, lawyers often collect them and share them. I won't do that on the record today, but I think the member makes-the member does make a decent point, which is that people often have no time for lawyers until they need one. And people may have no time for lawyers until they need a lawyer to come and serve on their community club board, or they need one to sit on the board of their foundation to go through the bylaws, to prepare resolutions and, all of a sudden, lawyers do have a certain value for people. Sometimes people need lawyers because of their criminal matters, their family matters. Like dentists, very few people are very, very excited about having to go and see a lawyer, but they know that sometimes, hopefully, they can reduce the pain of whatever they're going through.

But I take for an example, the member's comment about Sid Green, who, I think we all agree, is a tenacious advocate. Well, of course, Sid Green is a Queen's Counsel. He's able to wear his silk robes, which is what you are entitled to buy if you are designated a Queen's Counsel.

I don't think Sid Green's ability as a lawyer was impacted one was impacted one way or another if he had or if he had not been appointed a Queen's Counsel. I've had the pleasure of practising with a great many lawyers who are Queen's Counsel, who are top-notch advocates. I've also had the chance to appear in court against a number of people with the Q.C. label after their name, and frankly one had to wonder how it was they came to get that in the first place. And, as well, I've had the chance to practise both with and against a number of lawyers who do not have a Queen's Counsel designation who are excellent advocates. So the right to wear silk robes

and to put the letters after your name really has nothing to do with your ability to provide service to the people of Manitoba.

And I really want to get back to what the member for Lac du Bonnet (Mr. Ewasko) had to say. And, indeed, it was after 1999 that Gord Mackintosh, who was the new Attorney General, discontinued the practice of awarding the Queen's Counsel.

* (10:30)

And that was after, in discussions with the legal profession, it had become very clear that an overwhelming majority of lawyers actually were dissatisfied with the process by which Queen's Counsel applicants were chosen. To be blunt, it was simply seen as something that a—that the Attorney General would recommend to Cabinet right at the end of the year. There was even a tradition that on New Year's Eve the Attorney General would get on the phone and call around, I guess, to all of his or her friends, or perhaps donors, or perhaps defeated candidates, or perhaps successful candidates, to get them a Q.C.

And we've already seen, of course, a new government which is quite concerned about making sure that every one of their defeated candidates from the last election gets appointed to a board or gets appointed to a commission. You know, I can only imagine that the Queen's Counsel would just become one of another way that this new old government would continue to give out patronage to those who ran for them or who wrote them a big cheque.

And, you know, it is true, the member for Assiniboia (Mr. Fletcher) said that there was discussion at that time of moving ahead with some alternate kind of designation, maybe if not a Queen's Counsel, a Senior Counsel. And, from speaking with Gord Mackintosh with his successor Dave Chomiak and myself as five years as the Attorney General, I can tell this House there was never any real interest by the legal profession. This was something much like an appendix which had been removed, and, you know what, nobody noticed.

What was, of course, of concern for lawyers in the time I spent as Attorney General were things like support for Legal Aid. And, of course, Legal Aid, which used to be shared 50-50 by the federal government and the provincial and territorial governments, has been ignored by successive Liberal and Conservative governments in Ottawa.

At the present time—and, of course, the Minister of Justice (Mrs. Stefanson) can confirm this—Manitoba only receives about 16 per cent of its Legal Aid costs from the federal government, when once upon a time it used to be 50. And there was not a single penny added to criminal Legal Aid from the federal government in the entire 10 years that the Harper government was in place.

And I know the member opposite now is very concerned about letting lawyers wear silk robes. I wish he had raised his voice—which I am prepared to admit has been very effective in a number of ways—I wish he'd raised his voice on behalf of Manitobans at least once to Stephen Harper and to Treasury Board to say, you know, why don't we do something that's really going to be important to lawyers, why don't we have the federal government meet its obligations and actually start putting more money in to support criminal aid—or criminal Legal Aid in the provinces and territories.

Maybe-maybe-the member tried that and wasn't successful, and if that's the case I'm sure we'll hear about that. But, in fact, we had 10 years of a Conservative government that not only ignored Legal Aid, but actually seemed joyful about the fact that they were not going to provide any more support to Legal Aid services, which is a constitutional obligation by provinces. And our Legal Aid costs increased greatly over the years.

And, you know, Madam Speaker, I raise that because I want to make it clear and put on the record that lawyers are concerned about a number of things, and it wasn't just lawyers concerned about their own pocketbooks. I know how much the lawyers practising Legal Aid make. [interjection]

Well, the member for Emerson (Mr. Graydon) laughs. He doesn't understand. He, of course, supported Stephen Harper freezing Legal Aid for 10 years. He supported the provincial government having to come up with another three or four million dollars each year just to keep the lights on at Legal Aid. And I know that there's a great number of lawyers who don't practise Legal Aid, and I'm sure maybe the member for Emerson goes around and collects cheques from them, maybe they're all Queen's Counsel already, maybe they're writing him a bigger cheque because they hope if they just keep writing cheques, maybe they'll get to be a Queen's Counsel again and they'll get to walk around the Law Courts building wearing their robes.

But, you know, that's not, frankly, I think, what's important to the majority of lawyers who practise in the province of Manitoba. Nobody likes the lawyer on the other side. That's kind of the way it works. But people, when they're asked, actually do respect their own lawyer. They do in many cases like their own lawyer, and at the very least they respect the work that the lawyer is doing.

So, certainly, had there been interest from the Law Society of Manitoba, had there been interest from the Manitoba Bar Association, you know, there would have been an opportunity to create some alternative, whether it's a Senior Counsel designation or something else, but I can let the member for Assiniboia (Mr. Fletcher) and all members of this House know that lawyers in Manitoba have had much more important things to be concerned with: protecting their own clients, advocating for their clients and, again, trying to get a federal government which for decades now has had no interest in supporting Legal Aid.

I'm not sure–I know lawyers are very special; some of my best friends are lawyers. I'm not sure why we would have designations from the Queen for one profession and one profession only. I think there's nurses, doctors, architects, all other professions who are very, very amazing, and–

Madam Speaker: The member's time has expired.

Mr. Nic Curry (Kildonan): It's a pleasure to speak on this matter. I'd like to thank my colleague from Assiniboia for bringing up this important discussion on this bill. He and I both share the value of history. Many of these things we're talking about now are—this is maybe alluded to by the members opposite—kind of invented. It's not as if thousands of years we've had these kind of distinctions. But, in some ways, we have. The idea of having Queen's Counsel or a designation for service, especially public service, is something that goes back quite some time.

And not to drag everyone across to the annals of history, but maybe even closer to home, when the member opposite from Minto mentions that there aren't that many Queen's designations, well, he and I have agreed that there are important ones, and that is decorations for our military service. There's an important one, a little-known military service decoration that not a lot of people recognize. It is the Canadian Forces designation. In the military, we simply refer to it as CD.

Now, as a young soldier, I would look upon some of the older veterans and sometimes some of the guys you'd only see them with their ribbon for their CD. They'd have several clasps because you only earned the CD, your Canadian Forces designation, for time in. Essentially, it used to be time in without any problems with your service—brawling or what not—and now is a matter that simply time in in service. That you have spent 12 years of your life is the first designation, and then subsequent years after that, there are different designations. This comes from the Governor General of Canada. That is the Queen's representative of our great country. We are in a constitutional monarchy.

Now, as a young soldier, we'd look at these guys and say, oh, they didn't do anything. They just waited around. They just mulled about desks. And young soldiers often have poor ideas, and I learned that especially when I trained young soldiers and knew the value of simply being in attendance for 12 years is a remarkable thing.

What we're talking about here, and the details maybe of ensuring that partisan politics do not enter in, or perhaps there is issue before, or the idea that perhaps the other government of the day in 2001 failed to say what they were going to do by bringing in a replacement, the Senior Counsel. Well, they couldn't do that. We don't know why. They could have just, you know, stroked the pen with other means. But there is a value to making these kind of designations.

Someone once said that a soldier will fight long and hard for a few tattered pieces of ribbon. This was Napoleon in the Napoleonic wars. Now, what he said, essentially, was that he could send his men to fight and die for nothing more than the hope of getting Croix de Guerre. However, what he touched upon is this idea that there is value to placing intrinsic natures on random things like, say, silken robes which people may like for their feel or maybe they may hate the feel of silken robes. But it's more than just simply the tangible material feeling of it. It has to do with a inherent value we put on these things. There's nothing inherently valuable about the ribbon or the medal that we attach to our uniforms of soldiers, which myself, because unfortunately, I was elected before I could receive the Canadian Forces designation, I never will have that. Most likely, I will not return to the military. With any luck, maybe I can serve in many other ways. But something about that I've lost-[interjection] Well, and there is, though, a loss, though, that I won't have that.

And many people can say this is anecdotal, many people can laugh at medals. I don't think that's valuable. We have politicians in the United States who laugh at the idea of certain medals. I don't think that's fair. I don't think that it's fair to say that silken robes are just a matter of things to keep the cold off. This is about placing a value on the profession. And many of the people who engage in politics come from the legal service, come from public service in that matter. I think it's valuable that we have designations where we recognize there's a shared history.

Now, our shared history is often fraught with problems. I think partisan appointments to Queen's Counsel is the least of our worries in Canada's history of the many problems that we've had. But I think there are ways that we can improve past that and by simply removing designations without any replacement I do not think is a productive means for trying to quell any problems with that. I think returning these designations opens the idea of further conversation to improve this.

* (10:40)

We are all here because we want to improve our communities. We may differ on the very methods of how we improve them, but I think by representing excellent efforts in public service fields, especially like the law, I think is valuable to maintain the practice to see how we can further award people that-vou know, we don't want people to follow Napoleon's path of dying in the 10s and 100s of thousands for his strips of ribbon-but he did understand that people will work hard if we create an intrinsic value on giving them something beyond just the material benefit of a better cloak, a better hat. But that we place a value on these things, I think, is important, and that we should carry on with this practice as we move forward of finding ways that essentially do not cost that much money, but yet can have extra effects and extra externalities that can benefit perhaps the conduct of people.

I don't think we're going to solve legal practices by this. I don't think this is meant as that. It is meant as essentially creating that intangible intrinsic value on excelling in a field for the very sake of excelling at that field. And when you can see that older soldier or that more tenured lawyer that has a extra designation, if that makes a younger lawyer or a younger soldier want to work harder, more diligently, 'nare' I say more honestly at their

profession, then I think we've made a benefit to society as a whole.

Thank you, Madam Speaker.

Ms. Cindy Lamoureux (Burrows): This bill enable lawyers to be appointed to Queen's Counsel by the provincial Lieutenant Governor, from members of the bar of the relevant province on the recommendation of the provincial Attorney General.

Queen's Counsel appointments or King's Counsel, depending on the gender of the reigning monarch, is an honorary title that is used to recognize Canadian lawyers based on their exceptional merit and contribution to the legal profession. This practice is not consistent across Canada; in fact, Quebec stopped making appointments in 1976 and Ontario stopped in 1985. It began here in Manitoba in 1909. It has since then been practised as well as dismissed for the reasoning that it had become meaningless according to the NDP Attorney General Alvin Mackling in 1973. The federal government discontinued federal Queen's Counsel appointments in 1993 and Stephen Harper brought them back in 2012.

It is hard not to observe it is a Conservative trend. As of right now, lawyers come from seven of the 10 Canadian provinces continue to be appointed to Queen's Counsel by the federal government. When a person is appointed, they append the letters Q.C., Queen's Counsel, or K.C., King's Counsel, after their name. They are also permitted to wear unique silk robes in court and be allowed to speak first during the legal proceedings. This tradition dates back to the Elizabethan era.

On January 9th, 2001, there was a news release stating that the provincial government would no longer be in the business of appointing Queen's Counsel; however, they would offer a new process called the Senior Counsel, S.C. This would recognize excellence in the legal profession on a non-partisan basis. The Queen's Counsel award has a reputation of being largely political and based on political affiliation. Provinces who still practise this have been known to depoliticize this award.

When I consulted with lawyers, I was told that the current Jubilee award was a sufficient honour and the depoliticized system was working very well. They started—they stated that Queen's Counsel appointments are to serve politicians, not the public, and that this archaic award was to give patronage to government supporters.

Ultimately, I do not see a real reason to bring the bill back. It is important that if it does come back that it is completely non-partisan, it is done for Manitobans and it has more basis than an indication for support.

Thank you, Madam Speaker.

An Honourable Member: Thank you, Madam Speaker, for the opportunity to speak on this—

Madam Speaker: Excuse me, sorry. I understand that it is, perhaps, the NDP's turn to speak.

Mr. Ted Marcelino (Tyndall Park): The bill, as presented, is an attempt to revive an otherwise anachronistic label that's put after the name of the lawyer. It's as if it gives an extra weight on the words that he speaks; it does not. And the bill, as presented, says it should be based on the longevity of practice. If that were true, then maybe those who have been practising for the last 20 years should have automatic designations—or 30 years, for that matter or 40 years. I understand that lawyers usually live longer; I don't know why.

When I was called to the bar in 1971, in the Philippines, not here, I practised criminal defence. And the profession itself, meaning, as a criminal defence lawyer, was very interesting, to say the least, because you take clients, whether they are able to pay you or not, based on the need of the justice system. The lawyer does not have too many choices because sometimes you get appointed by the trial judge, especially when there are no lawyers who are willing to pick up the case. And I defended a gang of three cousins who killed somebody and ate his ears. And it was heinous, and it was something that-and they burned his body afterwards. Does that make me a meritorious lawyer because I got them off because there was no evidence? It was just on the basis of a speculation on the part of the investigator. Does that make the defence lawyer the devil himself? Is that something that-because merit is something that's subjective, and at the same time, of course, there's some ideas about how merit is assigned or put as if it were something that you have attained: meritorious service. But during those days, I took a turn in my profession and became a prosecutor.

So I have seen both sides of the coin, and both sides of the coin are ugly, especially with criminal defence. And I prosecuted a huge criminal syndicate. They called them the Cuadro de Jack. That means four jacks, four devils. And I was instrumental in their incarceration in the military stockade—not all,

just three; we were able to arrest three. But during those days, lawyers could not escape from the threats and the consequent fear that your family might get involved in the reprisals that come with being the lawyer for the victims of these criminal syndicates. And we have seen enough violence that involved lawyers, and we cannot escape from that too. But then putting a designation of Queen's Counsel does not really cure any of the weaknesses in the legal profession.

* (10:50)

There are some lawyers who really do not understand the law that much. Sometimes I wonder why some of them even passed law school. And in this country I have found that lawyers are a dime a dozen—no offense meant—but it is amazing how a designation of Queen's Counsel seems to put everything in its proper place. And it does not. It does not confer intelligence. It does not confer meritorious service. It could be just a designation that's earned because of your political connections.

And the only way that maybe we could correct some of the, well, traditional stereotypes that we hear about lawyers is by leaving them alone. Leaving them alone means let them rise and shine on their own, not by putting two letters after their name, Q.C., because it will not mean anything.

Thank you, Madam Speaker.

Mr. Greg Nesbitt (Riding Mountain): Good morning again, Madam Speaker. I know the honourable member from Fort Garry-Riverview couldn't wait for me to talk here, so I'll try to give him some information he might want to hear.

The Manitoba Bar Association is pleased to see this private member's bill introduced by the honourable member from Assiniboia, which amends The Legal Profession Act of Manitoba to allow for Queen's Counsel designations. Manitoba is one of the few provinces which does not have a Q.C. designation. The designation is one way in which service to the profession can be recognized. It is an important way to recognize the contributions of women, visibly ethnic persons, indigenous peoples, persons with disabilities and other members of equity-seeking groups who has been underrepresented in Q.C. designations in the past.

Further, the Law Society of Manitoba welcomes the opportunity to review the private members' bill seeking to reinstate Queen's Counsel designations to honour excellence in the legal profession. As the regulator of the legal profession in Manitoba, the Law Society has the mandate to uphold and protect the public interest in the delivery of legal services with competence, integrity and independence.

When the Province sought to eliminate the Queen's Counsel designation in 2001, the Law Society encouraged the Attorney General to retain the designation which carried with it a significant tradition in Manitoba. The Law Society further urged that any appointments be made solely on the basis of merit-based criteria to be applied by a selection committee and ratified by the Lieutenant Governor-in-Council. The Law Society welcomes the opportunity to consider the proposed legislation with a view to ensuring that such appointments will earn and inspire public confidence in the administration of justice and in the legal system.

A lawyer I know personally, Norman Sims of Shoal Lake, received the Q.C. designation a number of years ago. Mr. Sims is dedicated to rural practice, with offices in Minnedosa, Shoal Lake, Birtle and Russell. He practices all facets of lawreal estate, family and criminal-providing a very valuable service to residents of my Riding Mountain constituency.

This spring, Manitobans elected—and elected with a record majority, I might add—a government committed to making Manitoba Canada's most improved province. This government will make Manitoba's families stronger, more prosperous and, of course, safer. We are committed to fixing the finances, repairing the services Manitobans rely on every day—and that includes the justice system—and rebuilding the economy of our province.

I want to talk for a few minutes about the NDP's record on justice and on public safety, specifically about what exactly happened under the NDP's decade of decline. We know that Manitoba was the murder capital of Canada for almost every year under the NDP.

We know that in every year since 2001 Manitoba led the nation in gang-related murders. We know that Manitobans today are more likely to be victims of violent crime than they were when the NDP were elected. Property crime increased by 24 per cent under the NDP, and the robbery rate went up by 13 per cent. Since 2004, Manitoba led the nation for the number of youth in remand custody and the number of youth offences. Manitoba was the auto theft capital of Canada for every single year under the NDP. And, finally, Manitoba's rate of

sexual assault was the highest in the country for every year that they were in power.

And, you know, the NDP's approach to addressing of all these problems was to throw more and more money at them. Public spending, we all know, got out of control under the previous government. So what did we get for all that money? Well, Madam Speaker, when you look at the legacy they left Manitoba—property crime up, robberies up—it is clear that their approach did not work.

The bottom line is that crime went up when they were in office, despite their out-of-control spending. Crime went up across the board.

Madam Speaker: Order. Order.

An Honourable Member: Madam Speaker, on a point of order.

Madam Speaker: Order.

Point of Order

Mr. Jim Maloway (Official Opposition House Leader): Yes, on a point of order.

I mean, this—we're discussing a bill here, dealing with Q.C.s, and the member is wandering all over the place, everything but what the bill is about.

Madam Speaker: I would indicate that the member doesn't have a point of order, but I would urge the member to try to address the issue that is before us.

* * *

Mr. Nesbitt: Madam Speaker, this government is committed to addressing the mess that we inherited, and I think that this government knows the importance of the role our legal profession plays in keeping Manitobans safe. And our new Progressive Conservative government has great respect for everyone in the profession and the work they do for us.

Thank you, Madam Speaker.

Mr. James Allum (Fort Garry-Riverview): I'm delighted to get up and to put a few words on the record in relation to the resolution put forward by the member from Assiniboia. And I have to say, I'm a little surprised that this is the kind of resolution that he would put on the table. And I have to say, when I first moved to Manitoba in the mid-'90s, nobody put progressive and the member from Assiniboia's name together in the same sentence, but it seems to me, over time, that he has really evolved in his political thinking. And certainly maybe it was his time spent

in the Harper government, maybe it was his time in Ottawa that sort of cured him of some of the delusional politics that he somehow sometimes talked about, but—and certainly in terms of accessibility issues around disability he's been a national leader, and I have enormous respect for him in that regard.

I want to say also that when it comes to hydro the member has shown that he is leaps and bounds ahead of his Premier (Mr. Pallister), his Minister of Crown Services (Mr. Schuler), who—well, I'm not sure what he's up to, the Minister of Crown Services and most of the caucus—he has genuinely put on the public record the kind of thinking around hydro, hydro development and the creation of a national grid that certainly meets with a lot of sympathy and a lot of support on this side of the House. But I have to say that in this one, with this particular resolution, he has missed the point entirely.

Now, I had the pleasure of being minister of Justice for the Province of Manitoba. And I have to say that when I went around to talk to all quarters of the legal community, those who were involved in the legal community—and not just lawyers, but others—not one, not once, did someone say to me, you know, Minister, your first priority ought to be, and the first Justice priority of a government ought to be, the restoration of the Q.C. designation—not once.

What they talked to me about, constantly, was about access-to-justice issues in Manitoba. And so it seems very odd that the first kind of Justice bill, Justice motion, coming from the new government, is to restore the kind of elitism that we had, we hope, done away with. Instead, what he's done is has-he has reinforced the notion that the new government is all about two types of citizens-

* (11:00)

Madam Speaker: Order. When this matter is again before the House, the honourable member will have seven minutes remaining.

Point of Order

Madam Speaker: I believe that the honourable member for Assiniboia (Mr. Fletcher) would like to rise on a point of order.

Mr. Fletcher: Madam Speaker, in my remarks, I made a mistake. Someone in this Chamber was kind enough, in very bad handwriting, to remind me to say that Sid Green formed the Manitoba Progressive Party in the late '70s, and ran in the early '80s, and

was not a candidate in the Green Party. So whoever sent that messy note, thank you.

Madam Speaker: The correction is so noted.

* * *

Madam Speaker: The time for—the hour being 11 a.m. and the time for private members' resolutions.

House Business

Hon. Andrew Micklefield (Government House Leader): Madam Speaker, pursuant to rule 33(7), I'm announcing that the private member's resolution to be considered next Tuesday will be one put forward by the honourable member for Lac du Bonnet (Mr. Ewasko). The title of the resolution is Acknowledging the Benefits of the Provincial Government's Commitment to Adult Literacy.

Madam Speaker: For the information of the House, pursuant to rule 33(7), the private member's resolution to be considered next Tuesday will be one put forward by the honourable member for Lac du Bonnet. The title of the resolution is Acknowledging the Benefits of the Provincial Government's Commitment to Adult Literacy.

RESOLUTIONS

Res. 3–Recognition of the Importance of Financial Literacy

Madam Speaker: The resolution before us this morning is the resolution on Recognition of the Importance of Financial Literacy, brought forward by the honourable member for Radisson.

Mr. James Teitsma (Radisson): I moved, seconded by the honourable member for Fort Richmond (Mrs. Guillemard), that

WHEREAS financial literacy plays a direct role in the everyday lives of Manitobans; and

WHEREAS the responsibility and risks associated with financial decisions have major impacts on an individual's future; and

WHEREAS financial literacy will lead to better choices when it comes to savings, insurance, retirement planning, balancing a budget and avoiding high debt levels, credit costs or insolvency; and

WHEREAS Manitobans should be empowered to fully understand what is in their best financial interests; and

WHEREAS a greater understanding of, and familiarity with, financial terms, markets and institutions will lead to increased economic activity, growth and success; and

WHEREAS the economic success due to the enhanced financial literacy of Manitobans will improve the quality of their lives, and provide them with skills to navigate towards their financial goals.

BE IT RESOLVED that the Manitoba Legislative Assembly encourage all Manitobans to foster financial literacy skills so they may achieve their financial interests and improve their daily lives and future.

Motion presented.

Mr. Teitsma: I rise in the House this morning to call on our Legislature to encourage all Manitobans to foster financial literacy skills. Financial literacy is important for Manitobans. Every day, Manitobans make financial decisions that, when added up over the long term, can have a profound effect on their personal and family financial situation.

Improved financial literacy is about more than just acquiring knowledge, more than simply understanding that the financial decisions one makes and their potential impact. Improved financial literacy also necessitates attitudes and behaviours that correspond with that knowledge.

Financial literacy starts with spending within your means and finding ways to make ends meet. The best way to evaluate your existing financial behaviours is to track and regularly review your incomes and expenses. When you're able to live within your means, you can plan longer term, establish emergency reserves and make good choices in investments, loans, insurance and more.

It might be good for me to explain some of my background in this field to the House and why this is of interest to me. At a professional level, I spent 20 years writing the world's leading brand of financial planning software for professionals. You've probably seen it on TV without knowing it, as it's used by Scotiabank, Royal Bank, Investors Group and many more financial institutions in both Canada and the USA.

This work has made me familiar with the entire financial services industry, including a wide range of financial products, from mutual funds, to annuities, to loans, life and disability insurance products and much more. On the personal side, I served as a deacon in my church for four years. During that time, I provided financial literacy training to newlywed couples and youth. I also provided counselling and accountability aids for individuals and families who struggled financially. And I was responsible for ensuring that they had their financial, emotional and spiritual needs met. And as a Christian, I believe I am to feed the hungry, give to the poor and seek justice for the oppressed. I'm proud to live here in Manitoba because Manitobans are the most generous in Canada, leading the way in charitable giving.

The responsibility for improving financial literacy skills and behaviours lies with all of us. Each individual is responsible and accountable for their own choices and actions, and our schools are responsible for equipping students with basic numeracy skills and an understanding of the financial services industry and the services they offer. I believe parents have the most influence of all. That's because so often our children learn by example. They're like sponges sometimes. They watch the choices they make-that we make. And sometimes they might ask us for more than they deserve, especially around Christmas. I know decades ago, our Premier (Mr. Pallister) might have done that by marking up the Eaton's catalogue. These days, I think children do it by adding items to their Amazon account's wish list. What I think we all can hope for is that they don't do it by throwing temper tantrums at the mall.

So-but how we as parents respond to these early requests can teach our children a lot. We can show them a model of restraint. We can encourage them to earn the money that's needed to buy the item. And often, when you do that-when my teenagers, for example, have saved enough, they find that their desire for the new iPod or fancy shoes or whatnot has magically evaporated in the face of having earned that money themselves. And lessons like that cannot be taught in schools; they need to be experienced.

One habit my wife and I have in our household is that when the tooth fairy comes to visit our young children, he leaves three toonies. Well, they used to be loonies, but inflation affects everything, apparently, so three toonies. And when the child wakes up, one of the toonies goes into a piggy bank, into their savings account. One of the toonies is given to a charitable cause of their choice. And the last toonie is given to them to spend at the dollar store. My wife and I believe that this sets a

good blueprint for money management. I should acknowledge that my wife is with us today in the gallery up there.

Once our children turn eight years old, they open their own bank account at the local credit union and, thankfully, most of the deposits theyor most of the transactions they make are deposits as they accumulate money from odd jobs and gifts from grandparents and more. And I remember my own parents instilling those same patterns in me. I actually had my first bank account when I was just five years old. I vividly remember when I was ready to move up from my rusty tricycle to get my very own bike, I had to buy my brother's bike from him for five bucks. He then went to Canadian Tire with 10 of his own dollars and bought himself a \$15 new bike. These days, I'm not sure how many of us would expect a five-year-old kid to buy their own bike, but my parents did, and I'm glad they did.

So it's important for parents to take financial literacy and financial discipline seriously, not just for themselves but for their children and for future generations.

Not all Manitobans will get a good example from their parents. Even worse, many Manitobans are not even able to take those very first baby steps because they lack basic ID or cannot get to a brick-and-mortar bank or other financial institution. That's why the work of SEED, through organizations like IRCOM, which I visited this summer with the honourable member from Fort Rouge, or the North End community resource centre, which I toured in September, is so very important. I find it especially heartening how these agencies were able to partner with the Assiniboine Credit Union to get savings accounts open for individuals with poor credit or only a little bit of ID. In particular, opening their North End branch on McGregor has been beneficial to many of those who needed not just financial literacy but financial empowerment.

The government has a role in promoting financial literacy as well. It can restrain and punish the actions of predatory lenders charging high and sometimes illegal interest rates. Consumer protection legislation that's enforced is another important function of government. Further, government can review regulations to see if there's ways to ensure that banks and credit unions are able to offer competitive products at reasonable rates to those in poorer areas of our city.

Government can also set a good example. The prebudget consultation online citizen budget tool that our new provincial government recently launched at Collège Béliveau in my constituency of Radisson can lead to candid discussions about the steps our new government can take to fix Manitoba's finances, repair its services and rebuild its economy. These are the kinds of choices Manitobans face every day, and having a government that listens to Manitobans and is open, transparent and accountable about how to face these decisions and deal with these challenges sets the right tone for our province and a good example for Manitobans.

* (11:10)

Finally, government can work with community groups to reduce the negative impact that addictions and other harmful behaviours have on Manitoba families, including those negative financial impacts. Too often addictions accompany financial ruin not just for the individual, but for the entire family unit, and it can take decades to recover from the harm done in only a few short months, and sometimes they never recover.

So I'd like to thank all the members present here today for listening to me, and reviewing this resolution this morning, I hope that you'll be kind to me. Since this is my first private member's resolution, I hope it'll be well supported in this House, because improving financial literacy will help us build a better Manitoba.

Thank you.

Ouestions

Madam Speaker: A question period of up to 10 minutes will be held and questions may be addressed in the following sequence: The first question may be asked by a member from another party. Any subsequent questions must follow a rotation between parties. Each independent member may ask one question, and no question or answer shall exceed 45 seconds.

Mr. Wab Kinew (Fort Rouge): I do want to congratulate the member from Radisson for bringing forward his first private member's resolution.

I'm in agreement that financial literacy is a laudable goal, both on the individual and societal level, and I was pleased to hear him make some reference to financial inclusion as well—he used the term financial empowerment. However, when I read

through the resolution, I don't see any mention of financial inclusion or financial empowerment.

So I'd like to ask the member why in the text of his resolution there is no mention of financial inclusion.

Mr. James Teitsma (Radisson): I thank the member for the question.

Certainly, there could have been, and I think that given that I mentioned it in my address and also just my interest in general in finding out how we can do a better job of providing services to Manitobans that are excluded and whose only option is, for example, using a payday lender or the local beer vendor to cash a cheque, and these are things that matter to me. And I would agree with the member that they should also be part of our consideration as a House.

Thank you.

Mr. Jim Maloway (Elmwood): I'm really curious as to how this resolution would work in practice. Like, who is supposed to be teaching these skills? Like, is he planning to tell the school divisions, the school system, you know, what grades such and such a course is to be taught? I'd like to get a better idea of what he has in mind regarding this resolution.

Mr. Teitsma: I thank the member for the question.

I'm not getting into a lot of specifics as this point, but I can tell you that I believe that the—excuse me—that the responsibility for financial literacy training doesn't start in the schools, it starts in a home, and that's where it needs to be emulated, I think—or, sorry, that's where it needs to be taught.

The role of the schools is already existing, and I think that should be encouraged. That students, especially in the junior high and high school levels, are taught basic business skills, basic financial literacy skills so that they are better equipped when they go out into the world, to be able to get a job and use that money wisely. But I don't want to overemphasize—

Madam Speaker: The member's time has expired.

Mr. Maloway: So is he calling on the government then to spend money to advertise to families then as to how they're supposed to teach their kids financial literacy?

Mr. Teitsma: It's a resolution; it's not a bill. It's not—certainly not going to dictate how the government can do these things. I think we're all responsible as individual members to provide leadership in our

community, and I would encourage all the members to use the opportunities that you have, for instance, when writing in your local papers and things like that, to encourage financial literacy programming within your community to encourage parents to be deliberate about spending time, and where you have issues of financial empowerment and financial inclusion, do what you can as a local MLA to address them. Thank you.

Mr. Nic Curry (Kildonan): It's a pleasure to speak on this. My colleague from Radisson brings up a very valuable lesson. As a younger member of this Legislature, unfortunately, in my experience in our education system, financial literacy not critical. I'd like to ask: How do you believe greater financial literacy would help Manitobans?

Mr. Teitsma: I thank the member for the question. Certainly, managing one's finances well is important in everyone's daily life, and I think when you have good financial literacy and then the attitudes and behaviours that go along with that, you'll track your expenses, you'll budget more effectively and you'll live within one's means and be able to plan for the future. This will give you independence and it will give all Manitobans independence without needing to rely on government programming and things like that so that they can take their—control of their own financial present and future. Thank you.

Ms. Judy Klassen (Kewatinook): I'm just wondering: If you're trying to say parents should teach the children, the parents themselves in a lot of my communities don't even know that they can open a bank account.

Mr. Teitsma: I thank the member for the question. And, certainly, I believe parents should be teaching children, but you're right. If you have parents and, indeed, entire communities where financial literacy is lacking and financial inclusion is a challenge, work needs to be done, absolutely.

Mr. Kinew: I'm pleased to hear the member from Radisson's views on the importance of financial inclusion and financial empowerment. So I'd like to ask the member for Radisson what he believes—the—his view is on the role his government has to promote financial inclusion.

Mr. Teitsma: I think in terms of promoting financial inclusion, certainly I support and encourage continued work done by SEED, by the North End community resource centre, by IRCOM. I think those are valuable programs and they should continue.

Beyond that, I think setting a good example for Manitobans is also very important, that we conduct ourselves and our finances in a way that Manitobans can emulate and that will give them success. Thank you.

Mr. Curry: It may shock many of the people in this Chamber, but 17 years ago I was not old enough to vote. I'd like to know and ask: In the member's opinion, how did the previous administration's 17 years rank in promoting financial literacy in Manitoba?

Mr. Teitsma: I thank the member for the question. I did already mention the work of SEED, IRCOM and the North End community resource centre and Assiniboine Credit Union. I think these are admirable things that should be done. But I think when it comes to the example that the previous government set, there's certainly room for improvement, and we are working to improve both Manitoba's financial situation as well as the transparency that we—with which we operate our finances and recognizing the importance of keeping our promises. Thank you.

Mr. Maloway: I'd like to ask the member whether he's spoken to the Minister of Education and the Premier (Mr. Pallister) about how this resolution is supposed to work in practice.

Mr. Teitsma: I haven't spoken to the Premier. I have spoken to the Minister of Education about the programming that is occurring in the schools right now. And, as I said earlier, my focus is not necessarily on putting the burden on the school system to provide financial literacy training because the financial literacy training that happens in a school often does not get accompanied by changes in attitudes and changes in behaviour, which is what we really need to have happen in order for financial literacy to have its full impact. Thank you.

Mr. Derek Johnson (**Interlake**): I've been a financial adviser now for eight years, so I appreciate where your heart is. Can you give me some specific examples of how the previous NDP government set a poor example for Manitobans regarding financial literacy?

Mr. Teitsma: I thank the member for the question. I might tell the member from Fort Rouge that I did not write the questions. But regardless, I think, as I said, there's a bad example that unfortunately was demonstrated by the previous government. Making a promise to bring the balance to budget—or to, sorry,

bring balance to the budget and then failing to do so. Those kind of actions within a household would result in disaster, quite frankly.

* (11:20)

And keep-not keeping your promises to your loved ones can also result in financial damage to a family. Thank you.

Ms. Nahanni Fontaine (St. Johns): I'd like to ask the member: How does he propose that families are going teach financial literacy when they literally, at this very moment, don't even have any money to provide food for their children or have no money to even get off their community or even to pay their rent or their hydro?

I ask the member: How does he propose that that's going to happen?

Mr. Teitsma: I thank the member for the questions.

And certainly those are difficult situations. And it's those situations that actually I do have a heart for. I'd like to see our Employment and Income Assistance programming and those kind of benefits focused on having people be able to stand up on their own two feet, having them be able to do the—to contribute to the maximum ability that there are, so whether that's going to find a job in another community, for example. It's important for—it's important to recognize the need for jobs as a way to promote economic growth. And that's the only way you're going to address—

Madam Speaker: Order. The time for questions has expired.

Debate

Madam Speaker: The debate is open.

Mr. Wab Kinew (Fort Rouge): Thank you, Madam Speaker, for the opportunity to be able to put a few words on the record for, you know, a subject which is near and dear to my heart. You know, I work in the inner city and in the indigenous community to try and foster both financial literacy but also financial inclusion.

And I think that would be the key point that I would like to put on the record today is that, of course, financial literacy is a laudable goal. However, we must also have financial inclusion part and parcel with that. You know, it's a simple fact that unless you have finances to manage, the financial literacy piece doesn't really come into place.

And so that's why, you know, you will continue to see members on this side of the House continue to advocate for a higher minimum wage, that we should work towards having a living wage in this province so that people who work full time are not trapped in poverty and no longer struggle to meet their basic needs.

Of course, we also would like to see more happen to make the taxation system progressive to address one of the great societal challenges of our time, which is income inequality.

Now, speaking as, you know, a First Nations individual, I just want to respond quickly to a point that was made at the end of the question period on this private member's resolution. It should be the goal of this House to work towards a situation where no one has to leave their home in order to have financial success. That's not a–sadly, we have a long way to go before that's the reality for everyone in this province.

A great many First Nations struggle with being able to, you know, provide economic opportunity. But it's been my experience, particularly in my home community, that it's not for lack of a will to work. People want to work. The challenge is that there isn't, you know, job opportunities and there isn't enough economic opportunity.

And, of course, I recognize that this is not a situation unique to the indigenous community. We know that many Manitobans, too many Manitobans, have been left behind, be they in rural centres, you know, where we see industry moving out, where we see the private sector scaling back, or even right here in the provincial capital of Winnipeg where many people do struggle to earn just enough to subsist.

So, again, you know, the point that I would like to put on the record is that financial inclusion ought to be at least as important a goal of us to pursue as financial literacy.

One of the questions that I, you know, continued to wander-wonder about with respect to this private member's resolution is, of course, who will be doing the teaching and according to what standards. Now, we heard some debate in the question period about whether this would rightly be accomplished in the schools, and it seems to me that the schools do have a role to play in fostering numeracy and, of course, some sense of financial literacy. We also heard the member from Radisson argue that, you know, the primary responsibility rests in the home, and I would

agree that, you know, the home is also an important place for financial literacy to be cultivated.

But I wonder more about, you know, what standards are we using here. Are we talking about financial planners and their priorities setting the agenda when we talk about financial literacy? Are we talking about economists who may be taking more of a macro-level approach, who may be taking more of a system-wide approach as to what makes sense? Or what about entrepreneurship? We haven't yet broached the subject of entrepreneurship in this debate. I do recognize that saving for retirement and building up asset portfolio are important ways to increase an individual's net worth, but for somebody such as myself that started at the bottom of the socioeconomic, you know, strata, you know, who started life on a reserve, it seems to me that entrepreneurship is the way that you really lift yourself up through the ranks of our society. And so I think it's important for us to make sure that fostering a sense of entrepreneurship but also to foster opportunities for young and early-career entrepreneurs is an important goal for us to pursue.

And then a related point is, you know, to what standards. I understand that, you know, different people and even different communities have different standards as to what they view as wealth. So, for instance, in my community, the wealthiest individual is not the person who accumulates the most wealth. The wealthiest individual is the person who can give away the most stuff, either through acts of charity or through direct giving back to their community. And so, again, I think some of these conversations around what constitutes wealth, what constitutes a balance between personal wealth accumulation and community-minded living should be an important consideration in these discussions. Again, going back to the conversation I broached earlier about income

When we talk about the standards, again, so far the discussion seems to have focused exclusively on financial literacy, just meeting bottom-line accounting. But when we look at the state of the art in, you know, management science and, you know, some leading, you know, corporations like, say, Unilever, or some interesting examples right here at home with the University of Winnipeg where I was privileged to work prior to this, you know, role in the Legislature, we see that sometimes the financial bottom line is not the sole determinant of value and is not the sole determinant of the merit of various

activities. Triple bottom line or, in some cases, you know, tracking the financial, economic and social impact of a given project or a given activity by entrepreneurs by, you know, public-sector actors is something that should be kept in mind.

It seems as though the government is headed in that direction somewhat by plans to introduce a carbon pricing mechanism here which would lead us towards some consideration of the environmental impact of various economic opportunities, but it remains to be seen what the price of carbon will be set at, whether that will be strong enough of a price signal to have any sort of impact on the climate change targets that everyone across the globe seems to be working towards.

But then again, we seem to see little evidence from the current government of the impact on the social side of the equation, right? We see repeated press conferences with props and, you know, messaging about the importance of paying attention to the bottom line, the financial bottom line, but we hear little about the environmental bottom line and the social bottom line, meaning the social welfare of this province, and, you know, how we're doing in those respects.

* (11:30)

And so I think improving the financial literacy of Manitobans would be a good goal for a number of reasons, not least of which, if we had everybody in this province with a baseline of financial acumen, they would be able to fully appreciate the fact that increasing the basic personal exemption on income taxes, provincial income taxes, provides an order of magnitude less benefit to them than would a 50-cent increase in the minimum wage.

So if, you know, this financial literacy helps more people to see through the current actions of the government of the day, then perhaps that is an ancillary benefit that we can look forward to. And, of course, you know, they would—might be inclined therefore to support some of the policy proposals and policy levers that we are advocating for on this side of the House.

I think, generally speaking, that we ought not to focus exclusively, though, on the role of parents and, you know, families in fostering this. This should be also part and parcel of increased investment in the public education system, because the public education system is where you are going to be able to stage an intervention such as the one that my

colleague from Kewatinook is advocating for, because that is one of the places where you can introduce, you know, new ideas that, you know, communities may be able to take to their advantage.

So, again, Madam Speaker, I do support the goal of increased financial literacy, but I don't believe that it can be pursued without a concomitant emphasis on bolstering financial inclusion in this province. Miigwech.

Mrs. Sarah Guillemard (Fort Richmond): Thank you, Madam Speaker, for the opportunity to support such an important and valuable initiative for Manitoba families. I am happy to speak in support of the honourable member for Radisson (Mr. Teitsma) and his resolution.

Financial literacy is a skill that can seem intimidating to some individuals, and yet is vital to their success in creating a stable and dependable use of their income regardless of its size. As with any new skill, it will take time to learn how to apply it within one's own life, and it will take practice.

My own lessons began early on, as I would save the money that I received for Christmas or birthday gifts in order to buy special porcelain dolls. It would take me the better part of a year to save up. And I would carefully write down each quarter or dollar that I received because, sometimes, when the piggy bank—oh sorry—sometimes I would open the piggy bank to make sure the piece of paper with my totals matched the cash in the jar. I knew the money that was available and what my goals were.

As a child, I had the privilege that many children do not have: a stable home that provided my needs so that I could focus on my wants. I was also encouraged to share with others in need, as that was the best investment I could make in life.

One memory that comes to mind when thinking about my own experiences was overhearing my parents discussing finances when they were going through some lean times. Although they did their best to keep myself and my four siblings unaware of the struggles, I was aware of the strain that it placed on the family.

There was one particular day that I had heard my mother wonder aloud to my father how they would make it to the end of the week with such little funds.

My heart was torn. I had saved \$66 and was very close to the \$75 I needed for the porcelain doll that I had seen in the Fort Richmond mall toy store. She

was a beautiful doll with a maroon dress covered with a flowery apron. I was 12 years old and had saved for about eight months at this time. Once my heart was set, I asked for a ride to the bank, where I had just opened my first account and where my \$66 was saved.

I made a withdrawal of the entire amount and promptly handed it over to my mom to help her to get to the end of the week. She was visibly struggling with the guilt of having had me overhear some of the stress, but also with pride that my heart responded with care for the family. It was one of the first real lessons for me about priorities and about what matters.

My parents were good—were and are good stewards of their finances, yet they still faced rough times paying off student loans and managing young family debts. This was important for me to see and served me well in the future when I had to face my own decisions in very tight financial times.

Another tough lesson I went through in my early years was learning about bank fees. At 12 years old, I didn't have a steady income, so the deposits were rare. I can remember going into the bank to withdraw the \$26 I had saved over the previous couple months and being devastated to see there was only \$14 in the account. I certainly had not anticipated such a cost, so I did what any 12-year-old would do in protest: I closed my account and started saving in a plastic piggy bank at home.

This turned out to be an equally poor decision, as I had just begun building my babysitting career, so the cash flow was picking up. The new piggy bank was filling up rather quickly. So the—and unbeknownst to me was also designed in a way that made it easy for others to fish out larger bills. With four teenagers in the house and a stuffed piggy bank with no trace of deposits or withdrawals, was quite the temptation. When my piece of paper showed enough of a balance to purchase another coveted doll, I eagerly opened it up to count up—out enough for my exciting purchase. You can imagine my horror when I came up \$80 short.

The moral of these two savings tales? Although neither the bank nor the home savings method allowed me to keep all of my funds, at least I knew who to blame for the loss when it was at the bank.

I have always been the one responsible for the finances in my home, as I was familiar with interest rates, budgeting and restraint when it came to

spending so we could pay our bills. It is important for me to always consult with my husband about what our priorities are for each coming year and what our goals are. Without a clear path with a comprehensive plan, the distractions along the way can really affect a budget and leave us in a financial mess. I would encourage everyone to take steps to become more financially literate, so they, too, can feel less intimidated when seeking services involving money and investments.

Madam Speaker, a fresh start with a renewed hope is what Manitobans asked for in the last election, and it is what our government is providing. We have all suffered with a decade of debt, decay and decline. It is time to relieve this burden with a focus on fixing the finances, repairing our services and rebuilding the economy. It's the better Manitoba we all want and that we can all achieve with improved financial literacy.

Thank you, Madam Speaker.

Ms. Judy Klassen (Kewatinook): In Kewatinook, we are largely underserviced when it comes to all aspects of the financial world. Our communities, our northern and indigenous communities, suffer from economic leakage. There is no money flow in our communities, especially since we are always caught in the monopolistic economy. Many of my constituents want access to banking in the North, and I have spoken to former colleagues at RBC and have also met with other vice-presidents at other major banks in Canada here. They are now realizing the gains of servicing this untapped market. And, of course, it took the fact that the federal government no longer will be issuing cheques for them to look at this market, but we'll take it.

We're tired of the \$5 fee to check a balance on our We cards that northern stores provide. That's one loaf of bread. It's \$4.49 for a loaf of bread and, mind you, that's not even specialty bread; that's regular white bread off the shelf.

But access to banking is one small step. We need to empower our people, all Manitobans, no matter their location, every corner in Manitoba, and financial literacy is one way to go.

We need investment by government to make this possible. We need tangibles; \$52 for a 10-kg bag of flour is astronomical. When we complain about this price, we're always told it's due to the price of freight. This excuse has to die. People in the North are getting gouged. If you take any other light object,

such as an infant's pack of socks or a DVD, you'll see the price increases 300 per cent; that's their typical markup. Where's the justification in freight when we know it's less than a pound?

* (11:40)

We need to empower people to combat this. We need to educate them in the matters of consumer protection. I see it as the chicken before the egg, that kind of question; no finances but we're teaching financial literacy. I still see it as a benefit because there are so many people who don't even have those basic concepts.

When we teach them the skills of money management, it will empower them. It empowered me, and I'm from a northern remote First Nation, and without that knowledge I would be right there as well. And I do like the idea of including it in frankings is what I suggested, and that's what I've done with my initial franking: five things to know, basic concepts that should be spread out all over Manitoba.

If people know that they should call their creditor and explain when they can't make a payment, they'll realize that the other person they're talking to is a human being and will understand the situation, and a minimum payment will go a long way to save your credit. Of course, not continuously making minimum payments, but just to speak to somebody.

We also still have, unfortunately, systematic racism in these banking systems. My dad, when he went to go and cash a cheque recently, he was given 100 less dollars. If it hadn't been for my mom telling him to go and argue for that \$100, you know, he would've been—he would've lost out. And it's unfair that he had to go through that, but it also points to the racism we see in every institution we try to humbly work with. The manager did end up apologizing on behalf of the clerk.

We need to empower our leaders in these First Nation communities, in any community in the North so that when they start entering into contracts with the big businesses, they know the language, and we will start seeing markets open up further because the education of the financial literacy will replace the fear.

Thank you, Madam Speaker.

Mr. James Allum (Fort Garry-Riverview): I'm delighted to get up and speak to the resolution, the

PMR put forward by the member from Radisson on recognition of the importance of financial literacy. And I think all of us would agree in a complex and complicated world the degree to which we're able to provide background substance, education, training on issues related to financial literacy are critically important. And I think, as a society, let alone as a Legislature, we've all made significant strides in recognizing that complicated world requires financial literacy to address just the kind of issues that we face in our homes and the kinds of issues that we have around us in a very, as I said, complicated world.

I could not put some of the points better than have been put from my friends from Fort Rouge and the member from Kewatinook. They spoke about a very different kind of financial literacy, one which actually addresses the really dramatic income inequality that we have not only here in Canada but across the globe. And, then until we address that most fundamental issue of income inequality, then financial literacy really only is for some who enjoy the means in our society. For those others who have much less and to need more financial literacy is in fact, as the member just said, putting the egg before the chicken.

Now I want to say that really the members have indicated that financial literacy begins at home, and I think that's a fair point. And I think for the government they need to recognize that financial literacy begins at home for them as well. And we've had any number of circumstances over the course of the new government's life a short six months or soit's hard to remember now-that any number of issues where the financial literacy of government is deeply called into question. I say this quite a bit because I think it's actually true that when it comes to the financial literacy of the government, it's a government that knows the cost of everything and the value of absolutely nothing.

We've also seen quite clearly that when it comes to financial literacy from the government's side and, in particular, the Premier (Mr. Pallister) and the Minister of Finance (Mr. Friesen), how often they've missed the mark when it comes to financial literacy. And I'm just going to talk about a few examples here because I think that this speaks quite directly to the kind of government that we have been witness to over the past six months, and what we're likely to endure—and I use that word advisably—endure for the next three and a half years, and then we'll have a change in government and things will get back to the

way they ought to be here in the province of Manitoba.

But let's start, for example, on the question of the deficit. The Minister of Finance (Mr. Friesen), an allegedly financially literate individual, has been caught red-handed torqueing the size of Manitoba's deficit by the—to the tune of \$166 million, Madam Speaker. And this is not something that is inconsequential, and, in fact, it's quite consequential.

For the life of the new government, in the short six months, we keep hearing that the sky is falling-that's Chicken Little on the other side of the House-and they do that through torqueing the numbers. And one would expect a government that's putting forward a resolution on financial literacy would at the same time have the decency and the honour to put forward the accurate numbers, and instead what we got was a government that, in fact, torqued the deficit by a hundred and sixty nix-\$166 million, which leads one to question whethernot only in addition to simple-to financial literacy. There certainly seems to be some requirement for simple numeracy on the other side of the House as well, as they begin to try to come to terms with what the numbers actually are and what they actually mean, and what the state of the future of Manitoba is going to be. And so that's just one example.

But I can give another one, Madam Speaker. The Minister of Finance, when he tabled his budgetagain, one would expect the Minister of Finance to be a financially literate individual—came out during the budget time and told the world that he'd found \$122 million in savings, that he'd worked—he worked real hard, he'd rolled up his sleeves, he'd really got down to business and said that he'd—he went around saying, well, I found \$122 million in savings. Well, that turned out to not to be true.

An Honourable Member: Still hasn't found it.

Mr. Allum: Quite inaccurate—yes, he still hasn't found it, as my friend from Wolseley says. In fact, what he'd found was \$108 million in cuts to the programs and services that Manitobans rely on.

And so when it comes to financial literacy, Madam Speaker, on–first on the question of the deficit and then on the question of cuts or savings, a supposedly financially literate Finance Minister was way off the mark–way off the mark. I wish it stopped there, but frankly it doesn't.

We then had the spectacle and—the disappointing spectacle of the Minister of Finance attending a meeting with other Finance ministers across country as they came to a historic agreement on the CPP, and the minister didn't know what to do. Caught like a deer in the headlights at the time, he wasn't sure what he should do. He needed to call home to the Premier (Mr. Pallister) and say, well, what do I do here?

* (11:50)

Virtually every government-provincial government in Canada is on side with reforming the CPP to do better for Manitobans not only for this generation, but for generations to come, and he couldn't get the math of it, Madam Speaker. He didn't have the financially literate tools to be able to understand what an important thing the CPP is to Manitobans and how it addresses issues of income inequality, how it provides security to seniors in those senior years. He missed the mark dramatically and the result of that, Madam Speaker, was some tremendous embarrassment to the province of Manitoba where a progressive step had been made on the CPP. And what do we have instead? A Finance Minister who is not financially literate enough to understand that he should have got behind that proposal and then get on with the work of continuing to reform the CPP.

I wish that were all of the only examples, Madam Speaker, of the financial illiteracy of the new government, but it's not. And I think the worst example we have, and it's like the greatest hits of bad examples here, but the worst example is they couldn't even get their head around—the Finance Minister and the Premier (Mr. Pallister)—couldn't get their head around the minimum wage, wouldn't increase the minimum wage. And, yet, at the same time, wrote big, fat cheques to each and every one of the chosen 12. Or is that 13? We're not too sure; 12 or 13–12 and a half, I suppose. You're in Cabinet, but you're not really in Cabinet.

But at the basis of the minimum wage, Madam Speaker, was that that would be worth to—a boost by 50 cents to the minimum wage, which we had put on the table for Manitobans to think about during the election campaign, would be worth \$900—almost a thousand dollars a year—making a huge, huge difference in the lives of Manitobans who make the least in our society. And, instead, they not only didn't do the increase to minimum wage, they did what they've done with every critical decision; they've contracted it out to somebody else to do the governing here in the province of Manitoba because

the government, oddly, doesn't want to govern. They don't want to actually have to do the things that are necessary for the people of Manitoba.

So, Madam Speaker, while the resolution is laudable, and I thank my friend from Radisson for putting it on the table, if financial literacy begins at home, for the government of Manitoba, it begins on their front benches. We expect better financial literacy from the new government of Manitoba.

Hon. Rochelle Squires (Minister of Sport, Culture and Heritage): Madam Speaker, I'm really pleased to put a few comments on the record about themy friend from Radisson's resolution on financial literacy. It is a topic that's greatly important to me and I feel I have a lot that I want to share in my few short minutes.

But I do want to say that it's a little hard act to follow. My friend from Fort Garry-Riverview stood up for 10 minutes and made an absolute embarrassment talking about anything but financial literacy—is not really interested in moving this conversation forward, and I just have to say that I'm really ashamed of his comments, using this opportunity to take partisan swipes instead of talking about this great, important issue.

Now, it was raised earlier about what to do to help people who have nothing make their dollar stretch until the end of the month. And this is a topic that I feel that I have a few comments that I'd like to share with.

In 1988, when I had gone—and I know I've obviously struck a little nerve here with the member—but in 1988, when I went to the Department of Social Services, I was given \$300 a month for rent and a few hundred dollars more as a top-up as a teenage single mother who was expecting her first child. And I had a shoestring budget and I was told to make do with that.

And I met a woman who changed the trajectory of my life. She took me to the grocery store and she taught me about financial literacy at the very basic level. She said you've got a hundred dollars for groceries; this is how you can buy food that will make the dollars stretch out. Avoid buying these certain things, buy in bulk when you can and really make your dollar stretch and so that you can have food in your cupboard for the month.

This woman took me every month to the grocery store and then after my child was born, she taught me

how to buy groceries now for a child, a baby, a toddler. And I'm not saying it was easy to learn how to become empowered to make those dollars stretch but, you know, and she taught me things like buy things in bulk.

So there I was at the grocery store. I had one of those second-hand umbrella strollers with the baby in, and I was told to buy a case of formula. I took the bus to and from the grocery store, but how do I get that umbrella stroller, the baby and a case of formula home on the bus? And it was a real challenge, and we had to, you know, buy three or four cans if they were on sale and put them in the bags so I could get home with the groceries and not buy in bulk. Those types of—that advice was certainly not always practical. It was practical, but it just didn't work for my situation.

But the thing about the financial literacy support that I received back at that early day-in those early days when I had-was told to make a budget out of three, four hundred dollars a month, was that I felt empowered that, yes, I do have a little bit of control over my situation, not a lot of control, but a little bit. And from that little bit, it grew from there, and I began to get interested in the topic of how can I make the dollar stretch for my family because it's always been of great importance for me every month is how can I provide for my children. And those tools at the very basic level had helped me raise my children, and it provided me with hope that there could be a better future for my children and for myself, even in my situation, to go from having a meagre amount of money and having learned the skills to budget the small amount when I was able to increase my budget and have a little bit more. The financial 'litery' skills helped me to apply those same principles to when my budget had expanded and that I was able to make even broader choices and then start to save for the future, pay for my children's university, et cetera.

But, again, the building blocks started way back in those days, and it's a tough situation, and I thank the member for St. Johns (Ms. Fontaine) for raising that. How do we teach people who have nothing to get by on, just a small little shoestring budget? But it's worth the effort because small changes can result in big changes down the road.

Thank you for allowing me the opportunity to put a few remarks on record.

Mr. Matt Wiebe (Concordia): I just wanted to start by thanking my colleagues for allowing me to stand

up and speak. I know there are a number of members on this side of the House as, indeed, we've seen from colleagues across the way as well, that want to put some words on the record. And I did want to acknowledge the words spoken by the member—the Minister for Sport, you know, relating her personal experience. And I think a lot of people have that kind of experience that they'd like to share here.

And in particular, in my case, my experience comes from working in—with community groups in community development and seeing the impact that financial literacy and training can have at that level. Obviously, these are people who are, you know, already disadvantaged in so many ways and are already trying to make the most of what meagre, you know, resources that they have. And to further pile on that having the lack of financial literacy and experience is—it can be devastating. It can be really a cycle that I think a lot of us have either seen in our own communities or know of in other communities.

So my experience comes from working in the neighbourhood of Elmwood where I spent a lot of time working with various community groups. And my–I guess my point in the just the few minutes that I think we have this morning, although I'm happy to continue this conversation further, and I hope that we do get a chance to see this private member's resolution again because I do have other examples, but what I did want to share is is that, you know,

these community-often, community organizations who are already on the ground doing, you know, work in newcomer settlement or literacy, job training, a whole range of supports that are already there for individuals, they want to do this financial literacy training. And so, when I see a resolution like this that actually doesn't talk about any kind of support for those groups-it doesn't actually talk about any kind of ways of supporting them and impacting them, of engaging people and bringing them to the table-I mean, you know, I understand that the private member's resolution has its limitations in terms of, you know, asking for funding, or you know, money implications, maybe you could put it that way in terms of government spending. However, I think we could have been a little bit more-little-few-a little bit more teeth in this particular resolution in terms of urging the government to actually step up and support these organizations that are ready to do this work and are ready to, you know, help folks who are on the ground, organizations who are on the ground-

Madam Speaker: Order.

When the matter is again before the House, the honourable member will have seven minutes remaining.

The hour being 12 p.m., this House is recessed and stands recessed until 1:30 p.m.

LEGISLATIVE ASSEMBLY OF MANITOBA

Tuesday, October 4, 2016

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