



Legislative Assembly of Alberta

The 28th Legislature
Second Session

Standing Committee
on
Alberta's Economic Future

Bill 9, Public Sector Pension Plans Amendment Act, 2014
Bill 10, Employment Pension (Private Sector) Plans Amendment Act, 2014
Public Input Meeting in Grande Prairie

Wednesday, June 18, 2014
6:01 p.m.

Transcript No. 28-2-16

**Legislative Assembly of Alberta
The 28th Legislature
Second Session**

Standing Committee on Alberta's Economic Future

Amery, Moe, Calgary-East (PC), Chair
Fox, Rodney M., Lacombe-Ponoka (W), Deputy Chair

Eggen, David, Edmonton-Calder (ND)
Hehr, Kent, Calgary-Buffalo (AL)
Hughes, Ken, Calgary-West (PC)*
Kennedy-Glans, Donna, QC, Calgary-Varsity (Ind)
Kubinec, Maureen, Barrhead-Morinville-Westlock (PC)
Lemke, Ken, Stony Plain (PC)
Luan, Jason, Calgary-Hawkwood (PC)
McDonald, Everett, Grande Prairie-Smoky (PC)
Pastoor, Bridget Brennan, Lethbridge-East (PC)
Quadri, Sohail, Edmonton-Mill Woods (PC)
Rogers, George, Leduc-Beaumont (PC)
Rowe, Bruce, Olds-Didsbury-Three Hills (W)
Sarich, Janice, Edmonton-Decore (PC)
Sandhu, Peter, Edmonton-Manning (PC)**
Stier, Pat, Livingstone-Macleod (W)

* substitution for Maureen Kubinec

** substitution for Jason Luan

Support Staff

W.J. David McNeil	Clerk
Robert H. Reynolds, QC	Law Clerk/Director of Interparliamentary Relations
Shannon Dean	Senior Parliamentary Counsel/ Director of House Services
Philip Massolin	Manager of Research Services
Stephanie LeBlanc	Legal Research Officer
Sarah Leonard	Legal Research Officer
Michael Kulicki	Research Officer
Nancy Robert	Research Officer
Corinne Dacyshyn	Committee Clerk
Jody Rempel	Committee Clerk
Karen Sawchuk	Committee Clerk
Christopher Tyrell	Committee Clerk
Rhonda Sorensen	Manager of Corporate Communications and Broadcast Services
Jeanette Dotimas	Communications Consultant
Tracey Sales	Communications Consultant
Janet Schwegel	Managing Editor of <i>Alberta Hansard</i>

Standing Committee on Alberta's Economic Future

Participants

Bryan Jones.....	EF-729
Ken Riley.....	EF-731
Todd Russell.....	EF-731
Len Leguerrier.....	EF-732
Forrest Barrett.....	EF-733
Louise Charpentier-Westblom.....	EF-734
Roxann Dreger.....	EF-735
Gerald Macdonald.....	EF-735
Mike Kingsbury.....	EF-736
Tyson Moore.....	EF-737
Thelma Ogden.....	EF-738
Percy Ogden.....	EF-739
Krysti Tissington.....	EF-740
Ruth White.....	EF-741
Karen Scott.....	EF-741

6:01 p.m.

Wednesday, June 18, 2014

[Mr. Amery in the chair]

Location: Grande Prairie

The Chair: Good evening, ladies and gentlemen. It's 6 o'clock, and we must begin. I would like to welcome members, staff, and guests in attendance at today's meeting of the Standing Committee on Alberta's Economic Future.

I would like to call this meeting to order and ask that members and committee support staff at the table introduce themselves for the record. Note that if you are attending the meeting substituting for a committee member, please indicate so when you are introducing yourself. I am Moe Amery, MLA for Calgary-East and chair of this committee.

Mr. Fox: Good evening. I'm Rod Fox, MLA for Lacombe-Ponoka and deputy chair of this committee.

Mrs. Sarich: Good evening and welcome. I'm Janice Sarich, MLA, Edmonton-Decore.

Mr. Lemke: Good evening. Ken Lemke, MLA, Stony Plain.

Mr. Hughes: Good evening. Ken Hughes, MLA, Calgary-West, substituting for Maureen Kubinec.

Mr. Sandhu: Good evening and welcome. Peter Sandhu, MLA, Edmonton-Manning, and I'm covering for Jason Luan.

Mr. Stier: Good evening. My name is Pat Stier, MLA for Livingstone-Macleod. That's the constituency down in the deep south that's flooding today.

Mr. Quadri: Good evening, everyone. My name is Sohail Quadri. I'm the MLA for Edmonton-Mill Woods.

Mr. McDonald: Good evening. Everett McDonald, MLA, Grande Prairie-Smoky.

Mr. Tyrell: I'm Chris Tyrell, committee clerk.

The Chair: Thank you, all, ladies and gentlemen.

Just a few housekeeping items to address before we turn to the business at hand. All microphones are operated by the *Hansard* staff. Please turn off or mute all cellphones, iPhones, BlackBerrys. Audio of the committee proceedings is streamed live on the Internet and recorded by *Hansard*.

Ladies and gentlemen, I would like to welcome all of you to this public meeting on Bill 9 and Bill 10. By way of background, on May 5, 2014, the Legislative Assembly passed motions referring Bill 9, Public Sector Pension Plans Amendment Act, 2014, and Bill 10, Employment Pension (Private Sector) Plans Amendment Act, 2014, to the Standing Committee on Alberta's Economic Future for review. The committee began its review by meeting for three full days with pension experts and stakeholders. The committee is now conducting public meetings in seven locations around the province and has also invited interested Albertans to send in written submissions by August 15, 2014. We look forward to hearing from those who will be presenting this evening. The meeting will conclude at 9 p.m. or earlier, depending on the number of presenters we hear from this evening.

Just a few housekeeping items to address before we begin the presentations. Each presenter will have a maximum of five minutes to make their presentation, and we will be using the timer

to help us keep to our schedule. Presentation time will be followed by time for questions from the committee members. Should any presenter wish to follow up with additional information regarding his or her presentation, they may follow up in writing through the committee offices. Audio of committee proceedings is streamed live on the Internet and recorded by *Alberta Hansard*. The *Hansard* transcript for this evening's meeting will be available on the Legislative Assembly of Alberta website later this week, and written documents will also be made available to the public.

I would like to give you just a few items on the background of the committee. The Standing Committee on Alberta's Economic Future is an all-party committee consisting of 15 members of the Legislative Assembly. It may meet to review a bill or to consider an issue referred to it by the Assembly, and it can also meet on its own initiative to consider issues within its mandate.

Bills 9 and 10 have been referred to the committee by the Legislative Assembly to deliberate on the content of the bills and to seek further information in regard to the points laid out in these two bills. That is what we are here to do today. We are here to listen to the citizens of Alberta, to get their perspective on the content of these bills. We have not come here with any predetermined outcomes or ideas. It is our job to try to gain as much information as possible to advise the House on what we have heard both from experts on the subject and the public. As such, I would like to invite you to make your presentations with the comfort that we are genuinely here to listen to you, and we look forward to what you have to say.

With these very few brief remarks, we will begin with our first presenter. I would like to call forward Mr. Bryan Jones. Please introduce yourself for the record and begin your presentation.

Mr. Jones: From here?

The Chair: You can stand there, or you can sit down if you want.

Bryan Jones

Mr. Jones: Hello. My name is Bryan Jones, and I'm from Hinton. I appreciate the opportunity to speak to bills 9 and 10. To begin, I'd like to thank the government for showing concern for my pension and the pensions of hundreds of thousands of Albertans who have made Alberta what it is today through their millions of person-years of service to employers.

I am the president of Unifor local 855, representing 255 unionized workers at the West Fraser pulp mill and 220 unionized workers at the West Fraser sawmill in Hinton. We are covered by a private, multi-employer defined benefit pension plan that has been in effect, modified, and improved on through collective bargaining since 1956. As president of Unifor local 855 I also have a unique opportunity within the trade union movement as I represent the 103 unionized municipal workers for the town of Hinton who are covered by the LAPP and, additionally, 19 unionized workers at the Yellowhead Emergency Shelter for Women. My responsibilities are not limited to these active members as collectively I speak for at least 111 retired members of Unifor local 855.

In thanking the government for showing concern for workers' pensions, I have to say that as a worker I would have expected a different outcome than what is buried in bills 9 and 10. I believe the reason for this is that the workers, who are the major stakeholders in pension legislation, were neither given notice of nor included in the process that government used to develop bills 9 and 10. I could go into detail about flawed data used to justify the Bill 9 attack on the PSPP and the LAPP and that both Bill 9

and Bill 10 ignore the fact that the pension plans affected by the proposed legislation have been collectively bargained between employers and unions.

Pension language. Like everything else with those collectively bargained agreements, they are hard-and-fast contractual obligations that only can be modified by the parties signatory to the specific agreements. The government does not often belong in that process, and certainly giving any pension plan administrator the ability to make arbitrary changes to a contractual obligation is not right.

I also could go into detail on how my members have planned their retired lives around a contractual agreement that was etched in stone and that the changes that bills 9 and 10 would allow will most certainly gut their plans and affect every day of their lives going forward.

In addition, I could also go into detail on how the dignity of my members who have already retired could be affected severely by arbitrary slashes to the pension cheques they receive every month. Instead, because of my limited time, I'm going to speak a little closer to home and tell you a bit about my family situation. My father worked at the pulp mill in Hinton for 33 years before he retired in 1991, and my mother worked for Hinton general hospital for about 20 years before she retired in 1991. My father receives his modest pension from the defined benefit, multi-employer pension plan that I belong to, and my mother receives her modest pension from the LAPP. Both could be affected if bills 9 and 10 are enacted.

Imagine the stress that my 85-year-old father, who is currently in poor health, will endure if he finds out that the employer that he gave his blood, sweat, tears, and health to for more than 33 years may suddenly without his consent slash his monthly pension. His employer has taken his fully funded plan and in 10 years mismanaged, removed surpluses, made minimal payments, written IOUs to, and left his plan about 65 per cent solvent today. Now the government proposes to give his employer the right to renege on their responsibilities, and my father is among those who could suffer.

6:10

Even closer to home is my planned retirement. I am currently 56 years old, and I've worked as a journeyman steamfitter at West Fraser Hinton pulp for almost 32 years. I had planned to work until age 60 and take early retirement. By choice and other than a few-odd short-term jobs not totalling one full year, my wife has not worked since 1982. We made a conscious decision to protect the family values your government extols and have her be a stay-at-home mom.

Since then, our retired life has been planned on the guarantee that when I retired, I would have a fixed monthly pension to carry us through our final years together and to ensure that my wife is protected should I die before her. Although we have put some money into RRSPs over the years, a single income limits the possible contributions when raising a family of three children. If Bill 10 is passed into law, I will likely have to continue to work long past my planned retirement date of January 1, 2018, so as not to become a burden on my children. At least I have that option. What about my 85-year-old father?

I don't often quote the late Ralph Klein, but in this case I find it appropriate that when it comes to bills 9 and 10, I ask the government to shoot, shovel, and shut up for the good of all Albertans.

In closing, on behalf of myself and my family, Unifor local 855 members and their families, and the retirees and their families that my local represents, I would like to encourage the standing

committee to do absolutely nothing with bills 9 and 10. Continue your public consultation as directed by the Legislature, but let both bills be shuffled into some obscure abyss, never to be seen or heard from again.

Thank you for your time.

The Chair: Thank you for your presentation.
Any questions?

Mrs. Sarich: Well, good evening, Bryan, and thank you very much for your perspectives that you shared, not only the local's perspective, Unifor 855 if I heard correctly . . .

Mr. Jones: That's correct.

Mrs. Sarich: . . . but also the retirees' and your family's perspectives. If I heard you correctly – and it seems to be an emerging theme as we're going out to have this contact and listen very carefully to Albertans on these two particular bills – there appears to be a disconnect in information sharing. For example, on the LAPP side – also, you indicated the multi-employer private pension – those folks were in a dialogue with the government, and somehow there is a lack of awareness about that. You touched on that, and I wanted to know if I'm hearing that correctly, for the benefit of the standing committee, and what other comments you may have on that disconnect with information about maybe those folks coming to the table on your behalf. Could you expand a little bit, please?

Mr. Jones: What I've had the ability to read is only people's impression of both bills and the bills themselves. Now, I understand that the AFL has received a 300-page document involving the regulations as to how the bill will be administered, but I haven't had the ability to read that. Part of what I understand from listening to Gil McGowan in regard to that is that there have been promises made that plan administrators will not be able to arbitrarily change the conditions of the pension plan without consent from the members of the plan, yet what I hear from Mr. McGowan is that that is not correct. There's nothing in the regulations that gives any protection that way.

Mrs. Sarich: Maybe I'll reframe my question. On the LAPP side or the private pension plan side, did anybody from your local or yourself or your family receive any information directly from the pension provider about proposed changes or the dialogue that they have been in for some time?

Mr. Jones: Sorry. I misunderstood your question.

Mrs. Sarich: That's quite all right.

Mr. Jones: I had spoken to Jo-Ann Schwirtz, who is the HR person for solid wood for West Fraser for Alberta, and I asked her what she knew about this. She has given me no feedback. They're being very evasive about what my employer there knows. I know that on the public side for the town of Hinton my members have been in contact with the town administration, and they're quite frustrated by the fact that they're not sure where it's going to go with Bill 10. Now they believe that there is some possibility that if Bill 9 goes forward and the proposed changes are made to the public pension plans, the LAPP and the PSPP, there could be a double-whammy effect if those plans are put into a privatized system like is being talked about. Then they'll be affected by Bill 9 and affected, again, by Bill 10. That's the frustration that my members are hearing from what the town of Hinton administration is telling them.

Mrs. Sarich: Thank you.

The Chair: Thank you, Mrs. Sarich.
Any other questions?
Well, thank you very much, Bryan.

Mr. Jones: Thank you for your time.

Ken Riley

Mr. Riley: Good evening, folks, and thank you for the opportunity to present tonight. My name is Ken Riley, and I'm here representing the board of trustees of the Grande Prairie firefighters supplementary pension plan. Firefighters currently participate in LAPP, with an early retirement subsidy from our plan based on the rule of 85.

I would like to identify three specific concerns with the current proposals. One is the early retirement provision. Firefighters, as you are likely aware, are employed in a public safety occupation, which I will abbreviate henceforth as PSO, and, because of the inherently risky nature of their role, are given special provisions within the Income Tax Act allowing them to retire as early as age 55 without reduction of pension. Unfortunately, firefighters are also required to retire at age 60 as part of their employment contract. Setting the age for an unreduced pension at age 65 would unduly penalize the firefighters, who, unlike non-PSOs, do not have the ability to work to age 65 to mitigate the actuarial reductions.

With no change in our plan the firefighters would suffer a major reduction in their pensions or the cost to our plan would have to increase significantly to provide for this reduction. Neither is a good outcome. Although the PSO issue has been recognized by the government and the rule of 85 has been retained, the only solution proposed has been that of a cost increase. We are uncertain what this means, how much it might cost, or how it will be managed. We would recommend leaving the provisions of early retirement as they currently exist.

The second provision is the cost-of-living adjustment. Changing the guaranteed COLA to a target COLA is another major issue for firefighters. Although the COLA has remained at 60 per cent, the proposals will still have the potential to negatively impact all participants, especially those who retire early. Once again, because firefighters are required to retire earlier than non-PSOs, this potential reduction will have an even greater effect on our group. Depending on the health of the plan, the COLA benefits may or may not be paid. Also, as there is no guarantee that missed COLA payments will ever be paid, these reductions may easily become permanent reductions in income. Over time these small missed payments will add up and may place more stress on participants as they lose real purchasing power.

The uncertainty of whether or not the COLA will be paid will again add stress to participants. DB plans are supposed to give participants certainty, and these provisions only create more uncertainty. Although negative for all participants, once again, these provisions will have a greater negative impact on firefighters because of their earlier retirement.

Third, the contribution cap. The proposed contribution caps are potentially changing the fundamental nature of the pension agreement between employer and employee. Where contribution rates are subject to a fixed limit, future deficits may have to be addressed by reducing member benefits as opposed to the normal solution of increasing overall contribution rates. Thus, benefits may decrease while the contribution rates remain fixed. These changes to the COLA and the contribution cap provisions have

essentially transferred more risk to the employee, and this would change that fundamental nature of the defined benefit plan. Once again, because of the nature of their PSO contract, the potential impact on the firefighters is exacerbated when compared to other non-PSOs.

I would like the government to know that our board and our firefighters appreciate LAPP as it provides a secure and reasonable level of benefits to members. We want both the LAPP and our supplementary plan to be financially viable over the long term, giving members the comfort level that they can count on with their benefits in the future.

We commend the government for holding these public hearings and wish you well in gathering the information you need to go back and review the current proposals and then address the concerns we have raised tonight as well as those of other groups, tonight and other evenings.

Thank you once again for the opportunity to present.

6:20

The Chair: Thank you, Ken.
Any questions for Ken? Mr. Hughes.

Mr. Hughes: Thank you, Ken, thank you very much for your presentation. It's helpful to have written documentation as well. I appreciate that because you've addressed some aspects – I've only participated in one other evening of the hearings of this committee – that I don't think were raised earlier as well. So that's very helpful.

I think that we all agree that what we want is to have the commitment to people that their pensions are going to be secure for the long haul, and that's clearly where we're all trying to come from here. Your advice with respect to the LAPP and the firefighters' concerns, I think, is a little bit different than some of the other concerns we've heard, right?

Mr. Riley: They are.

Mr. Hughes: Overall do you think that historically we've done well in the province of Alberta for pension holders?

Mr. Riley: That's a very difficult question to answer because it becomes a relative one, so I'm not sure that I can really answer that all that well. As chair of the board I'm also a retiree in LAPP, only for about three years, and I can say that the pension that I've been receiving has been sufficient as calculated and as determined. So from that perspective, yes, the pension promise has been delivered over the years. Some people may argue with that, but I think that by and large that's probably true.

I think what is of concern, though, are the changes going forward and the potential impacts we face from those changes. That's really, I believe, the issue that we need to address. The pension system has done a pretty reasonable job thus far. Going forward, we need to try and make some adjustments in the proposals and make the pension system even stronger.

Mr. Hughes: Thank you.

The Chair: Any other questions?
Thank you very much, sir.

Mr. Riley: Thank you.

Todd Russell

Mr. Russell: Hello. Thank you, guys, very much for giving us the time to speak today. I'm also coming here on behalf of the

firefighters of Grande Prairie. I'm the president of the Grande Prairie Firefighters' Association, IAFF local 2770. We came to present to you today on behalf of those 82 members.

We have very strong opinions about the proposed changes to the pension as this is one of the most important parts of our freely negotiated compensation. Our members in our province will need retirement security in the form of a modest defined benefit pension not only to maintain a strong and viable workforce through attraction and retention but to ensure that seniors who worked their full career contributing to a pension plan are not left with precarious finances through no fault of their own.

Our position on the proposed changes is as follows. Contribution cap. Placing a cap on contributions will eliminate the plan's ability to react to market fluctuations on one side of the equation. This provision compromises the essential component of defined benefit plans and leaves retirees with virtually no security. There is another complicating factor for our members that is unique to us, and that is our supplemental pension plan, mentioned by Mr. Riley. Because we are in a public safety occupation and typically retire earlier than other professions, we've been able to negotiate with our employer a supplemental pension plan that tops up our CPP benefit until the age of 65. This allows us to not withdraw our CPP benefits, eliminating the early retirement reduction to CPP.

If the LAPP benefit is reduced due to a contribution cap, our supplemental pension plan is left to make up the difference, essentially turning a stable pension top-up into a LAPP insurance mechanism and incurring much more risk and, therefore, cost. Because of this, there will essentially be no contribution cap for our employer and our members. The supplemental contributions will simply rise until the guaranteed benefit is met. Because it is a much smaller plan, this will make the contribution cap more expensive to our members and our employer.

The early retirement provisions. The Income Tax Act specifies that a public safety officer should be able to retire at 55 years old with a factor of 85. Because of that, defining this as early retirement for our members is a mischaracterization. The government has changed its original position on this item and is now entertaining a public safety officer level within LAPP but at an unknown and increased cost. Without knowing what the expected costs are, how can we agree to this changed provision? It also does nothing to relieve the angst of all the other workers that we're here with today.

Indexing. The cost-of-living increases were identified in these proposals of the government back in the fall, and they have not relatively changed their position on this. This, of course, will make pensions almost worthless by the time most retirees are in their 80s, if we're lucky enough to get there. Even with the current guaranteed indexing, the average LAPP paid right now is around \$12,000 a year. This is well below the poverty line and would even be worse with targeted indexing. Because our members must retire earlier, as Mr. Riley mentioned, due to the nature of our work, this will have a bigger effect on us, if we're able to stay healthy and avoid the many occupational illnesses associated with our job, because we'll be on pension longer.

The 50-50 cost share. We do not understand the financial reason for this change. If these changes are about making plans sustainable into the future, what does this do? This does not change the amount of money in the plan and will not affect the solvency at all.

Finally, we share with our employer an interest in maintaining the health of our pension plan. We'll entertain necessary changes, even reductions if they are required. There has been little to no information, other than outdated actuarial data from several years ago that took a snapshot of our pension at its worst possible point,

to justify unnecessary changes. Fast-forward to today, and the latest actuarial information shows that we've already paid back over a billion dollars of the unfunded liability and are on track to eliminate the unfunded liability completely in 10 years or less. We are paying for that with our pension contributions, that are higher than our provincial income tax rate but to our members are worth every penny.

The problem of retirement security is not in the defined benefit pension plans; the problem is a lack of pension plans for the majority of Albertans. We urge this government to address that issue, the real pension issue.

Thank you again for coming to Grande Prairie and hearing our concerns. Your committee is tasked with an extremely important job, and gathering information and input like you are is a critical first step.

Thank you very much.

The Chair: Thank you, Todd.

Any questions?

Good. Thank you very much.

Mr. Russell: Thank you.

The Chair: Our next presenter is Len Leguerrier. Did I say it right?

Mr. Leguerrier: Sure. Why not?

The Chair: Good evening.

Len Leguerrier

Mr. Leguerrier: Good evening. Well, they're tough acts to follow.

My name is Len Leguerrier. Thank you for listening to me tonight. Basically, I'm not as educated as my predecessors here are about the issues. I probably represent a good portion of the many people out there working for the government at this time who are uninformed. Most of the information I have is from going online and using these little calculators that they've put on there to see how this is going to affect me in the future. For me it's very basic. It comes down to three issues, the first one being time, the second one being money, and the last one being power.

The first one, time. With all of the upcoming changes, using the little calculator online, I'm going to have to work another 2.5 to three years. Okay. That's fine. But how invested am I going to be for those 2.5 years when I should have been retired, as promised, earlier? How invested do you want me to be in my job when I'm looking at, "Wow, I could have been retired"? When I'm looking at my performance, how is my performance going to be when my heart is just not into it because of this? So that's my first point, time.

6:30

Money. I have no idea how this is going to affect my finances. My banker is not even sure. When a banker tells you that he is not even sure how this is going to affect the bottom line of what I'm going to be receiving, then that's scary. There's the money part. So it's time and money.

It's also power for me as in, for people who were around in the '60s, power to the people. That was the cry at that point. That still rings true today. Power is in the hands of the people, the voters, and I sure as heck will not be voting for a government who is going to be putting my pension at risk, who is going to make me work longer and put that in jeopardy. I'm going to vote for any party other than the one who's putting that through. If any other

party wants to go down the same road, I'm not voting for them either. That's power.

Those are my three points, and that's all I have to say.

The Chair: Thank you, Len.

I think we have a question from Mr. Lemke.

Mr. Lemke: Thank you, Mr. Leguerrier. Who do you work for now?

Mr. Leguerrier: Alberta Human Services.

Mr. Lemke: How long have you been employed?

Mr. Leguerrier: Nineteen years.

Mr. Lemke: I'm sorry. I don't want to ask your age, but did you anticipate retiring at 55?

Mr. Leguerrier: Absolutely not. With the 85 factor as it is now, I'm going to be retiring just before my 60th birthday. With the changes, I have to work two and a half, almost three years longer under the 90 factor.

Mr. Lemke: Your contributions rates: have they increased substantially over the last five years? Do you know?

Mr. Leguerrier: To a degree they've only increased very minimally. I have no idea how this is going to look in the future. Like I said, if my banker can't figure it out, I'm in trouble.

Mr. Lemke: So what you want primarily is clarity. You want to know exactly where you stand. If there were any changes made, it's certainly important for you to know exactly what that's going to look like for you at age 62.

Mr. Leguerrier: Well, exactly. But that's only half the battle. What I really want is for the bills to die.

I'll also follow that up with my vote, the vote of my wife, the vote of my child, the vote of all my neighbours and friends, and the vote of probably 200,000 other people. If you look at the demographics of the people who vote in this province in an election, 200,000 is not anything to sneeze at. The people in power have to look at that if they want to get elected. There are a just lot of votes down the road.

Mr. Lemke: Thank you very much.

Thank you, Chair.

The Chair: Any other questions?

Thank you very much, Len.

Mr. Leguerrier: Thanks. Oh, and I'm on holidays, so that's how important it is. My wife says: "Wow. You're coming in off your holidays?" Yeah.

The Chair: Enjoy the rest of your holiday.

Forrest Barrett

Mr. Barrett: Hello. Thank you, Mr. Chairman, for the opportunity to present to the committee this evening. My name is Forrest Barrett. I am a wildfire prevention officer for the government of Alberta and a contributor to the public service pension plan. I've been fighting forest fires since 1998, and my co-workers and I are very proud of the work that we do for Albertans.

I'd like to speak to you today on why this committee should make a recommendation to the Legislature that Bill 9, the Public

Sector Pension Plans Amendment Act, 2014, not proceed any further. When I was determining what career I wanted to pursue, the pension promise provided by the government was a significant incentive for me to enter public service. Through contributions I make every paycheque, matched by my employer, the pension plan represents my life savings. In fact, I had so much faith in the pension promise that when I started up full-time with government, when I was still paying off my university debt and I barely had two nickels to rub together, I scrimped and saved so that I could buy back three years of seasonal service towards my pension. This buyback cost me over \$12,000 for the three years.

Should Bill 9 proceed, the changes to the retirement age will make this investment irrelevant. Essentially, \$12,000 of my hard-earned savings become worthless under Bill 9 since I'd be too severely penalized for retiring when I'd planned and will have to work those extra three years anyway.

The second issue I'd like to address is plan sustainability. As this committee has heard from numerous experts, including the Auditor General, a pension plan requires stability and that members have confidence that the pension will be there for them when they retire. The changes proposed in Bill 9 directly undermine my and many employees' confidence in the pension promise. The broad power to draft regulations and the ability for the Minister of Finance to make changes to the plan without the pension board's recommendation promotes the potential for political interference in future plan decisions.

This potential for future changes, that are not based on need but on political expedience, leaves me very concerned about the security of my pension investment. This uncertainty will have a destabilizing effect on the pension plans as I and my fellow employees weigh whether to trust that our retirement savings are secure or whether to pursue employment outside of the public service while we still have some time left to save for retirement. Younger workers will be far more likely to leave the public service over these changes as they will have more time to make up the savings elsewhere. It is these younger workers that the government needs to attract and retain to maintain the services Albertans will need in the future and to maintain the viability of the pension plans. Bill 9 manufactures a crisis where none exists and will actually make the pension plans less sustainable.

Finally, as mentioned, the proposals in Bill 9 give the Minister of Finance and cabinet all of the authority but specifically absolve them of any of the responsibility. This places the risk directly on the plan members, who have no voice in how the plans are ultimately managed. A move to true joint governance by employers and employees should be the priority. This will allow those who actually have skin in the game to make the decisions on how the plan should be managed and structured. By addressing the governance structure first, should any changes be required, they can be negotiated and agreed upon by those who bear the risks. Bill 9 purports to do this, but in reality the provisions of the bill undermine any move to true joint sponsorship.

As you've heard from several of the experts who have appeared before this committee, pensions are a very complex issue. My line of work, fighting forest fires, is also very complex. We confront dangerous situations head-on and have to make critical decisions in an instant under a constantly changing environment. When I first started out, I asked an experienced wildfire ranger how to make the correct decisions when faced with such uncertainty. The advice he gave me, that I'd like to pass on to this committee, was: "It's easy. Just do exactly the right thing at exactly the right time."

I would encourage this committee to do exactly the right thing when you return to the Legislature this fall and recommend that Bill 9 be scrapped in its entirety. Thank you.

Mrs. Sarich: Thank you very much. I appreciate hearing your perspective. It's interesting because others that had the opportunity to bring forward ideas to the committee about, you know, their perspectives and feelings have touched upon, especially for Bill 9, the governance structure being a joint one. I was wondering. If there was an opportunity to have a look at this again, one of the themes that has emerged is that the structure should be dealt with first, and then once you have that in place, you can deal with the other things. So if there had to be a dialogue about pensions in general as that sits for those that are impacted by the public pension plan and Bill 9, would you be in favour of having a look at the governance first? Or is there any possibility of talking about pensions sometime in the future given that the Auditor General has signalled that to fulfill or to keep the promise, certain things have to come to be as we move forward together, as Albertans move forward together? Any thought about that?

Mr. Barrett: My perspective would be that by addressing governance first, you can bring to the table the folks, as I said, who bear the risk, so the employers and the employees. Then if there's a need to make changes in the future, they can negotiate, work together, and both have buy-in to those changes and work towards that in the future rather than having it imposed by a third party or the Minister of Finance or by regulations passed by cabinet.

6:40

Mrs. Sarich: Yeah. The other thing – and it's one of the common questions I keep asking – is that there seems to be a disconnect about when people were engaged in the conversation about pensions or how well they were informed or not informed. So I was wondering if you had anything to add for the standing committee to consider in terms of your level of awareness about, you know: how far back was a group like yours engaged in the actual discussion about the public-sector pension? How much information did you receive, if any? I'm just curious.

Mr. Barrett: In terms of actual engagement and awareness it was primarily when Minister Horner announced the proposed changes last fall. Now, prior to that, there had been some indication that the Public Service Pension Board had been in some discussions, that the minister had approached them to come up with some recommendations and to look at things. So I was vaguely aware of that but definitely not involved and not aware of the intimate details at that point.

Mrs. Sarich: That's very helpful, and I thank you for that. Thank you very much for sharing tonight.

The Chair: Thank you, Mrs. Sarich.
Any other questions?

Thank you, Forrest. Thank you very much.

Louise Charpentier-Westblom

Mrs. Charpentier-Westblom: Good evening. These are really hard acts to follow, let me tell you. My name is Louise Charpentier-Westblom. Some of the concerns I have on the impact of the proposed changes to the public-sector pensions are as follows. The current government has misinformed Albertans, stating that we have a \$7.4 billion unfunded liability. Minister Horner has used numbers two years old. Actually, they're now three years old, back from 2011. Currently the labour coalition on pensions has released a report showing that the unfunded liability has dropped by a billion dollars. This report was released by the independent actuarial firm George & Bell in December 2013.

Another factor: dropping early retirement. Stating that Canadians are living longer and that we can no longer afford early retirement sounds a bit like a Harper policy to me with the OAS. Has anyone taken into account that the majority of public-sector workers are shift workers? We are the police, the nurses, the lab technicians, respiratory technicians, firefighters, city workers, et cetera, et cetera. It is proven that working shift work actually increases the rate of cardiovascular disease by 40 per cent, the risk of stroke by 5 per cent for every five years working shift work, that diabetes increases by 50 per cent. Hypertension, obesity, depression, cancer: I could go on and on. We put ourselves at risk every day that we work shift work.

When I factor in retirement, I am not looking at the quantity of life; I am focused on the quality of life. I do not simply want to exist but, rather, be a functioning member of society. I want to retire healthy and not be a burden on social programs. I truly believe that if one is allowed to retire at a healthy age, we save money on disability; thus, less pressure on government programs and families of retirees. I want to be able to prosper and live a modestly healthy life when I retire.

Many of our jobs are both physically and mentally challenging. It becomes increasingly difficult as we age to be productive in these positions. I often joke with my colleagues that soon I will be competing with my patients as to who gets the walker to ambulate.

Placing a cap on pension contributions will only jeopardize the future of our young Albertans' pension security. How will we as a province attract professionals if we cannot offer a proper pension? I do not see capping inflation in the future, so why would we even consider placing a cap on pensions?

Doug Horner also likes to remind Albertans that not all have the luxury of a golden pension. This comes from a government who back in 2006 boasted about giving every Albertan a \$400 prosperity bonus cheque. Perhaps if that previous government would have had any foresight, they would have established an Alberta pension plan for those Albertans who wished to contribute. I believe that would have been a much better plan for those Ralph bucks. With good investment planning during the recession those funds would have been invested possibly in stock markets like the New York Stock Exchange and even into American dollars, and we would have probably prospered quite well by now. It really doesn't take a brain surgeon to figure it out, just a good numbers person.

Taking away the 85 factor will cause undue stress on our volunteer services. So many healthy retirees fill their days by offering their many talents and time to our communities. This is an invaluable service that will dissipate over time as these retirees will now have to fill their time by seeking employment to supplement their diminished pensions.

I've only touched on a few of my concerns, but in closing, I would like to share with you my theory in regard to these pension hearings. These hearings have been assembled as a means to take the focus away from the scandal-plagued Conservative government. They were established to silence the public-sector voices. This is merely a cooling-down period for the Conservative Party over the summer so that they are allowed to regroup. I truly believe that once a new Conservative leader has been elected, these bills will be reintroduced into the Legislature, and we'll be told: well, you got your chance to talk. I have very little faith in this current arrogant government, but I truly hope that this committee will prove my theory erroneous and convince the government to drop bills 9 and 10 and invite the unions to the table to negotiate, not legislate, pension reform.

Let's stop the dictatorship or else, come next election time, I will make it my personal mission to remind Albertans of this

government's arrogant reign. As my husband always says, don't piss off a Charpentier woman.

The Chair : Mr. Lemke.

Mr. Lemke: Thank you. I just wanted to know how many times you had to remind your husband of that.

Mrs. Charpentier-Westblom: Not very often.

Mr. Lemke: Okay. All right. Thank you for your presentation.

Mrs. Charpentier-Westblom: Thank you.

The Chair: Any other questions?

Mrs. Sarich: Good evening, Louise. My colleague Ken Lemke asked you a very interesting question. You're right about one really big factor. It's about earning the trust, and I thank you for pointing that out. The standing committee is listening very carefully to all the comments, whether it's by people attending the hearings, writing in, or chatting with their MLA. I thank you for your courage to bring forward the points that you have.

Thank you.

Mrs. Charpentier-Westblom: Great. Thanks.

The Chair: Thank you.

Our next presenters are Roxann Dreger and Elaine Garrow.

Ms Dreger: Elaine is not going to be here. She cancelled earlier.

The Chair: Okay. So just Roxann, right?

Ms Dreger: Yeah. Roxann Dreger.

The Chair: Okay.

Roxann Dreger

Ms Dreger: Hi. I'm Roxann Dreger. I actually appreciate the fact that I have the opportunity to talk to you all. I'm not much of a public speaker, more one to one. I'm going to speak from the heart because I'm a cardiac ICU nurse, and that's what I know best. I'm also going to speak to you on behalf of Jennie. Jennie is a nurse that mentored me some 25 years ago and encouraged me to go into the LAPP and all the good things about it. She passed away two weeks ago, just short of her 65th birthday, never to see her pension. So much for that one.

I've worked since I was 13 years old. I found out when I went into Alberta Health Services and decided to become a nurse that I wasn't much of a saver. My money was always spent elsewhere, like to help out with my elderly parents, neither of whom has a pension. I try to put as much money towards them as I can. So the LAPP was a good investment for me, and I felt secure in that investment. To find out that the Alberta government has the gall to take this security away from me upsets me because I put my trust in the very people that I vote for. I agree with these other people. We vote you in, and you guys take this trust away from us and try to take away all these things that we hold dear, like living a quality, secure life.

I don't know why I bother making speech cards because I don't read them anyway. I might try putting my glasses on.

6:50

Like I said, I've been working since I was 13 years old. I'm not a saver. Like I said, my parents were farmers. They live on their

basic CPP. Most farmers didn't actually contribute too much to CPP way back then, which was not good foresight. They didn't have very much confidence in it, so I was brought up to not have too much confidence in a pension plan. I changed my mind on that when I started working for Alberta Health Services.

Ten years ago my brother approached me and asked me to work in the oil field, where I could make way more money than I make at Alberta Health Services. I turned it down because my pension was important. I felt secure in it. I felt that it was worth investing in. Now, like I said, the Alberta government wants to change all the rules without consulting us.

Now, I hear you guys asking questions like: have you been consulted? About two years ago there was a survey put forward, not according to the LAPP board, as far as I know, about all these proposed changes. I participated in that survey, saying that none of the ones that they proposed were acceptable in my terms, but I feel that the survey was not even looked at.

You know, I'm a nurse by trade. I'm a cardiac nurse, like I told you, and the heart is very dear to me. Nursing is very hard on the body. To think that I have to work longer years for longer service is not just doing a disservice to me but doing a disservice to my clients. If I'm not out there able to give my full potential to these people, who suffers? It's not just me. It could be you, it could be you, and it could be you. One of these days you will see one of us. To take away the care that I take such pride in giving is also a big disservice.

We've already discussed the cost-of-living increases. We've had some tremendously great speakers before me, and I'm not going to reiterate a lot of the stuff that they did some hard work on. I really commend them on that.

What else can I tell you? I'm hurt by the Alberta government putting the blame on the public service employees, that the Alberta government is going to have to support them in their pensionable years. We have proven that our pensions have been sustainable, and putting the blame on public employees because we have a pension when we have an Alberta provincial government – Alberta is one of the richest provinces in Canada. It shouldn't just be the public employees that have a pension. All Albertans should have a pension.

I think that's about all I've got to say about that.

The Chair: Thank you.

Ms Dreger: Just be glad that you missed five speech cards.

The Chair: Any questions for Roxann?

Thank you very much for your presentation.

Ms Dreger: Nobody wants any heart health information like eat healthy?

The Chair: Thank you.

Gerald Macdonald

Mr. Macdonald: Thank you. Good evening, hon. committee members. My name is Gerald Macdonald. I am a registered nurse and a member of the local authorities pension plan, or LAPP. I have been practising nursing in northwestern Alberta for almost 30 years. I actually worked with Roxann, who just spoke before me, for many years. I'm here this evening to speak to you to express my concern with the government's unwarranted, illegitimate, and risky assault on the retirement savings of Alberta's public-sector workers, known as Bill 9.

Why do I say this plan is unwarranted? Because the unfunded liability in our local authorities pension plan, like other public-sector plans, is even now in the process of being eliminated and is already over \$2 billion less than it was two years ago. Alberta also has the youngest workforce in the nation and so has a proportionately larger pool of young workers among whom to spread the burden than many other provinces. A firm of independent actuaries, a firm whose credibility is so unassailable that even Alberta Health Services has employed the same firm, has assessed Alberta's public-sector pension plans and found all to be fully sustainable with no major changes.

Why do I say the plan is illegitimate? Because the government of Alberta came up with this plan with no consultation or negotiations with the public-sector workers who pay into public pensions in Alberta and against the expressed wishes of the LAPP board itself. I point, for example, to the LAPP annual report for 2012, where it says on page 13:

In July of 2012, the Minister met with representatives of our Board to talk about sustainability planning and he heard our request that LAPP be treated as the unique plan it is and not included in any cookie-cutter solution that might be proposed for dealing with public sector plans in Alberta.

Bill 9 is just such a cookie cutter.

Pensions are really deferred wages saved and invested for the day when we retire, and pensions sufficient to permit modest but dignified retirement are a key component of the compensation package for Alberta's public-sector workers. As such, any proposed changes to pensions should be negotiated with workers and their representatives, those being the labour unions certified to bargain on our behalf. To impose such a change unilaterally with no consultations or negotiations is not the Alberta way.

Why is this plan risky? The government's announced plan to extend the time that a public-sector employee must work before being eligible for an unreduced pension also poses a serious risk to Albertans. Allow me to use myself as an example. As I mentioned at the outset, I have almost 30 years of experience serving the health needs of northwestern Albertans, and I will become eligible to retire in less than a year, in the spring of 2015. However, before this plan was announced, I'd had no intention of retiring next year and had every intention to continue working as long as I remain healthy. But with this plan to change the eligibility requirements and eliminate the so-called 85 factor, I may be forced to retire before the end of next year to ensure that my retirement benefits are locked in and that I'm not penalized for continuing to work.

There are thousands of registered nurses, licensed practical nurses, and other highly skilled health care professionals in Alberta who, like myself, will reach the 85 factor before the government's announced transition date of January 1, 2016. I predict that many will also retire as soon as they become eligible in order not to have their pensions adversely affected by the new rules. This is likely to generate a wave of retirements across the Alberta health care system, a wave that will remove a vast pool of skill, experience, knowledge, and mentorship from the system just at the time when we need it the most. The same phenomenon is likely to happen in other sectors of the Alberta public service, from fish and wildlife and forestry officers, whose role is to protect Alberta's natural heritage, to child and family services workers caring for the most vulnerable in our society, children in need of protection. Why would this government want to gut Alberta's public service of its most experienced workers in this way?

In closing, I urge this committee to recommend that the government go back to the drawing board on this bill, withdraw it in its current form, and hand full responsibility for pension plan

governance and sustainability over to the plan sponsors and members as recommended by the LAPP board.

Thank you for your attention.

The Chair: Mr. Lemke.

Mr. Lemke: Thanks very much. Can you quote again from that? I've got the report from 2012 here. You said page 13?

Mr. Macdonald: Yes, sir.

Mr. Lemke: What was the quote?

Mr. Macdonald: The wording I have, which I downloaded from the LAPP website yesterday, is:

In July of 2012, the Minister met with representatives of our Board to talk about sustainability planning and he heard our request that LAPP be treated as the unique plan it is and not included in any cookie-cutter solution that might be proposed for dealing with public sector plans in Alberta.

Mr. Lemke: Is it possible that that's on another page, maybe?

Mr. Macdonald: It's a PDF document, so it may have been paged differently if you have the hard copy or something. I'm just telling you what I copied and pasted directly, and I don't apologize for plagiarizing it because I needed the language.

Mr. Lemke: I was just trying to find it; that's all. That's fine.

Thank you very much, Chair.

The Chair: Thank you, Mr. Lemke.

Any other questions?

Thank you very much, Gerald.

Mr. Macdonald: Thank you.

7:00

The Chair: Okay. Our next presenter will be Mike Kingsbury. Following Mike's presentation, we will take a 10-minute break.

Mike Kingsbury

Mr. Kingsbury: Good evening, and thank you for the opportunity to speak tonight. My name is Mike Kingsbury. I'm currently a wildfire technologist with Environment and Sustainable Resource Development here in Grande Prairie. I've worked in natural resource management for 26 years and have dedicated my life to ensuring a healthy environment for all Albertans to enjoy both now and in future generations. I believe my work in this department is critically important as an unstable and an unhealthy environment would have a serious negative impact on everything else. Let's face it. A future without clean drinking water is not something that anyone wants to leave for future generations.

Population growth now and into the future is bringing unprecedented pressures onto this province's natural resources, and now more than ever this province needs a stable plan to wisely manage this great land that Her Majesty Queen Elizabeth has entrusted us with on her behalf. Bill 9 as proposed brings instability and uncertainty to this very important future. It makes retention and, more importantly, recruitment of new staff for future generations much more difficult. Downsizing and contracting out to people and companies who may or may not be invested in the long-term well-being of this province is not a very responsible approach, and I'm pretty sure that's not what Her Majesty had in mind when she entrusted us with the wise management of these precious lands.

Some of us have dedicated our lives to the long-term prosperity of this great province with the knowledge and peace of mind that a defined benefit plan brings. When the economy is booming and times are good, there are no regrets about being a civil servant. Even though things are good and everyone is making lots of money, civil servants know that the good times come and go in this province. But, again, it's not a problem because there is a defined benefit plan that will be there when the time comes.

When times are tough, civil servants understand. Sacrifices are required: budget cuts, pay cuts, doing more with less. That's been a necessary part of life for the last 26 years of my life. Again, it's all worth it when you consider the long-term benefit. For people who are in this for the future, this makes sense. I understand that not everyone that works in Alberta is in it for the long haul, but it's not right that these individuals would interfere with a long-term benefit plan just because times are currently perceived to be difficult financially.

During difficult times it only makes sense to increase contributions to pay down the unfunded liability, and as I understand it, that's happening. As we all know, the good times are coming, and they will come and go as they always have. Contributions can be managed and adjusted as the changing economic climate dictates.

The rewards of a healthy environment and a prosperous Alberta: of course, we can't measure that in dollars and cents. That being said – and I'm not going to kid – the management of natural resources is very challenging and difficult work. It requires long hours and very difficult living conditions for extended periods of time. The work is dangerous. I have personally had to deal with more than one critical incident involving a workplace fatality. These demanding conditions have taken a physical and mental toll over my 26 years of service. It would be unreasonable to ask anyone to work more than 30 years under these conditions and demands. This is why most police services throughout the world have a 25-year retirement limit and rightly so.

So I ask the committee to carefully consider the long-term prosperity of this great province and the type of future that we will leave behind if Bill 9 goes ahead. I know that this committee will do the right thing and scrap Bill 9.

Thanks for the opportunity to speak. Are there any questions?

The Chair: Thank you.

Any questions?

Thank you very much.

Mr. Kingsbury: Thank you.

The Chair: Thanks, Mike.

Ladies and gentlemen, we will take a 10-minute break, and we will come back to listen to six more presenters.

Thank you.

[The committee adjourned from 7:04 p.m. to 7:21 p.m.]

The Chair: Ladies and gentlemen, could you please take your seats?

Thank you. We will resume our presentations and our hearing.

Tyson Moore

Mr. Moore: Hello. I have a few notes prepared. I just want to make it very clear that I'm obviously not in favour of these bills. What a shocker.

The Chair: That's new.

Mr. Moore: Yeah. I assume that nobody here tonight has spoken for the bills.

Okay. My name is Tyson Moore. I'm a career and employment consultant with Alberta Works in Grande Prairie. I work out of the Towne Centre Mall, and I have worked there for six years. I actually am so against this that I played a part in organizing a rally this past winter, and it was pretty darn cold that day, in the minus 20s. I helped organize a rally here in Grande Prairie. We had a pretty good turnout. It was near the hospital there; there was quite a good turnout from the hospital workers. Yeah. It was protesting these pension changes.

I'll just give you some more information here. The work that my co-workers and I do is very important because we provide income support benefits to Albertans and their families that are unable to work due to various mental health, physical health, or addiction issues. We assist Albertans that are in search of work to update or write resumes and apply for jobs. We connect Albertans to employment opportunities, and we fund training for exposure courses such as safety tickets. Also, different retraining programs are funded through our department. We also play a vital role in connecting Albertans to community agencies that will assist them to move forward in their lives.

I realized that my pension plan was important before I even applied for my previous position in the GOA as a support and financial services co-ordinator. Part of the reason why I was interested in working for the government of Alberta was because of the decent benefits and pension plan available. I was interested in finding a career that I enjoyed and was well suited for and also that would provide myself and my family with much-needed benefits and a secured pension plan for the future.

I have considered changing my career path and applying for higher paying positions in the oil and gas industry because of the constant attacks on my pension plan and my rights as a unionized employee by my employer. If the proposed changes take place, then I would consider other career options, possibly in the oil and gas industry. I'm well aware that most oil companies offer excellent pay, benefits, and pension plans. I'm currently unsure if I'll be able to financially afford to retire because of the proposed changes. How will my pension be able to keep up with inflation to allow me to support my family when I'm able to retire in 22 to 23 years? It's still a long way off, but, yeah, it's not looking good at this point if these changes go ahead.

Morale has been low in my office under the current PC leadership because of the attacks on our pension benefits and because of the tough round of collective agreement negotiations. I work with some co-workers that are younger than myself and have less experience, and some of them are unsure if they should continue to work for the GOA or apply for private industry jobs due to the instability of their pension plan. They understand that they have to work for many years, and they do not want to waste their time and effort working for an employer that does not appreciate them or believe that they should be able to afford to retire and live comfortably when their careers are over.

Some of my more senior co-workers that are close to being able to retire with the current 85 factor have said that they will be retiring as soon as they can because they do not want to lose the benefits that they have paid into for the past 25 to 30 years. They feel that things will get worse in the future because the employer sees its own front-line workers as an easy target to take their hard-earned benefits.

If more GOA employees retire or leave the government of Alberta because of these proposed changes, then that obviously means that fewer employees are paying into it, and then rates for the rest of us may have to increase. If the GOA truly cares about making the pension plans more sustainable than they already are . . . [Mr. Moore's speaking time expired]

The Chair: Thank you, Tyson.

Do we have any questions? Mrs. Sarich.

Mrs. Sarich: Good evening. It's Tyson, right?

Mr. Moore: Yeah.

Mrs. Sarich: Go ahead and finish.

Mr. Moore: Oh, okay. Thank you.

If the GOA truly cares about making the pension plans more sustainable than they already are, then lowering benefits for its employees is obviously not the way to go about doing it. Lowering benefits equals potentially losing dedicated, knowledgeable, and hard-working GOA employees, which means that there would be fewer employees to support the plan to keep it healthy and profitable for the future.

I know that correctional officers, firefighters, and EMS workers were given some exemptions regarding early retirement by keeping the 85 factor. Why was I one of the thousands of GOA employees not offered a similar deal?

My last point, that I believe very strongly in, is that the public service pension plan benefits and proposed changes to my pension plan should not be dictated to me by the Finance minister of the GOA. Pension plan members should have an equal say regarding how the pension plan is operated and how the benefits are distributed.

Thank you, all, for taking the time to listen to me and the other hard-working and dedicated pension plan members during your travels across Alberta.

The Chair: Thank you.

Now you have a question, Mrs. Sarich.

Mrs. Sarich: Thank you. Thank you very much for your presentation and not only you but others who have profiled their work with the government of Alberta. Certainly, it's truly valued, and it's immeasurable.

Your closing comment, if I'm capturing it correctly, was that you wanted to have an equal say and a say about how the benefits are distributed. What I wanted to ask you is: if we had to start again in a pension dialogue, what would that look like? What would your expectations be for somebody that has – and I'm sorry; I didn't catch how many years you were working.

Mr. Moore: Just over six years.

Mrs. Sarich: Over six years. That's correct. But you know what? It doesn't matter. If we had to start all over again, what would the expectations be?

7:30

Mr. Moore: That in the future proposed changes to our pension plan, that we contribute a great deal to every two weeks from our paycheques, would not just be dictated to us, that we wouldn't work that way. These public consultations, obviously, should have been done before any changes were proposed. It's just a terrible, insulting way to go about doing it.

So, yeah, we should have an equal share. AUPE, the union which represents its members, and the GOA should have equal say in how the benefits are collected and distributed to members.

Mrs. Sarich: Thank you.

The Chair: Thank you.

Mr. Hughes.

Mr. Hughes: Thank you, Mr. Chair. Actually, I was going to do what Janice did, which is to say, you know, that it sounded to me like you had more to say. But now that I have the floor, what I would like to say is that I want to thank you, Tyson, and all of the people who have spoken this evening and all of you who are here tonight for the work you do on behalf of the people of Alberta. It genuinely is appreciated. I hear from people about the services that folks like you deliver. It is appreciated, and you need to know that.

Thank you.

Mr. Moore: You're welcome.

The Chair: Thanks.

Fifty seconds, Mr. Stier.

Mr. Stier: Yes. Thank you. Thank you, Mr. Moore. I appreciate what you have to say, and I, too, want to thank all the people here. I did take a moment to thank some of them when we were having coffee. I believe, sir, you're in the employment consulting portion of the department. I wondered if, from your experience, you would like to speculate just a little bit, quickly, on what you think would be the atmosphere that you would forecast if the government proceeded with these bills. Would you see something quite different in terms of new people wishing to get employed with the government?

Mr. Moore: Oh, definitely. The pension plan is a good hiring incentive. It's a good incentive for people to start working for the government, especially at a younger age. Yeah, if you were to make those changes, morale would get even worse for the current employees, and it would just really affect new employees.

The Chair: Thank you very much.

Mr. Moore: Okay. Thank you.

Thelma Ogden

Mrs. Ogden: Good evening, ladies and gentlemen. My name is Thelma Ogden, and I am a registered orthopaedic technologist. I am a 37-year veteran in the health care system, and I'm very proud of that. Very recently I had a total hip replacement and would like to retire in the next couple of years, but I don't know if I can do that now. With the introduction of Bill 9 that may be difficult to do as this bill is taking away the 85 factor. I have dedicated a lot of years to my profession, of which I am very proud, and it is a very high-stress job.

Now, I'm not going to give you a bunch of figures or anything because I don't deal in figures; I just deal in busted bones. With my body starting to fall apart, I am looking forward to retiring with a sense of decent health, but you are actually making that much harder for me to do. I have colleagues that have had major back surgeries and knee replacements and who have been looking forward to retiring with their unreduced pensions, but now they also don't know if they're able to do that because they're just after the 2015 mark.

We have paid many years into the pension fund, which was mandatory way back when. That was a lot of money coming off our cheques because as young couples raising young families that was hard to do. Now, when we have this money set aside in the pension fund, you want total control of it. You want to arbitrarily change the amounts being paid and without consultation with the pension board and its members. Shame on you.

My health is slowly deteriorating, and if I cannot take my pension when I need to and have to stay working in order to receive a decent pension, you will find that as we get older, the sick calls will be increased drastically. In turn, it will cost the employer millions of dollars to cover the sick calls because the health care professionals calling in sick are at the top of the pay scales.

This is bad legislation, and you technically are bullying us into accepting this. Pushing this bill through without stakeholders' input on any necessary changes is bad government. Pull this bill, thoroughly examine any needs for the changes to it, and consult the stakeholders and the boards of the pension plans.

Thank you.

The Chair: Thank you.

Mr. Quadri: Hi. Thank you for your service, and I hope you're feeling better now after your surgery. It's just my curiosity: how are these changes affecting your particular case?

Mrs. Ogden: Now I've been on the side of the patient, and with my health I would like to retire in the next few years with my full pension, but because it's going to go past that 2015 mark, I now have to go to the 60-90, which will push me to about the age of 63. I don't know if my body can withstand that. We put in a lot of hours and shift work and, you know, overtime, and because you can't leave a job undone, you stay over. The bodies in our field are falling apart, and I feel like we should be able to have our pension, that we have paid our hard-earned dollars into for so many years. We should be able to take that pension at an unreduced rate when we have that time in.

Mr. Quadri: During this consultation what message do you want us to take from you guys on this bill? What do you propose during this consultation?

Mrs. Ogden: What I would like them to do is really look at these high-stress jobs within this province, and there are a lot of very high-stress jobs. They have to look at the fact of the sick-time calls. It, in turn, costs more money to the employers through sick calls. They have to replace us. I'm high-end wage. I'm at the top end, and all these other, you know, seasoned workers are at the top-end wage. That's a lot of money going out. By putting this bill forward, you are taking these people that are ready to retire in early 2016, mid-2016, and you are pushing their retirement back by a few years. In turn, their bodies, after working 30-odd years, some of them already at 40 years – you're pushing us to the breaking point, and I don't think that's fair.

Mr. Quadri: Thank you for your service, by the way.

Mrs. Ogden: Thank you.

The Chair: Thank you.
Thank you, Thelma.

Percy Ogden

Mr. Ogden: Good evening, ladies and gentlemen. My name is Percy Ogden, and for the last 30 some-odd years I'm quite used to following Thelma. I've got my little bag of tricks here. I don't have a prepared statement, and I'm not going to try and read anything off. I'm going to ad lib.

First, I'd like to speak to you about my personal story. I'm a fortunate person here. I actually have clocked in, and I have my 85 factor. I have options now. I can retire, collect full pension, just

like the old guys at work who say: "Hey, we're grandfathered, man. We're okay." But my union, my left-wing, radical union people, are saying, "Well, that's not entirely true."

I'm an Albertan. I've always been an Albertan. I'm here representing Percy Ogden, his family, friends, and any co-workers that are in the LAPP. My parents were Albertans. My family has been in Alberta since before it was Alberta, so I'm a little bit disappointed at what's going on.

Back in 1981 I came to Grande Prairie, and they were building a brand new hospital. I am a certified power engineer. I don't have to work in a hospital. As a matter of fact, there's a significant demand for my trade certification in the oil patch right now. At the drop of a hat I could work. What power engineers are paid at Alberta Health Services is from approximately 40 per cent less than the industry standard to 140 per cent less than the industry standard. I don't have to work here. I chose to work here. As a matter of fact, when I started in '81, I took a 30-cent-per-hour salary cut to come to work in the hospital because I care about my province, the people I live and work with, and I wanted to contribute.

7:40

I'm listening to my union. I'm listening to my government. I went to school with the Horner boys – I'm originally from Barrhead – and I thought: they're not going to pass the pension bills. I go to a lot of family reunions, and my brother-in-law says: "You've got a really good pension. You're going to be good. You're okay." Then I hear they're changing it. Why are they changing it?

The board of LAPP directly says in an open letter that they don't need to change LAPP. This is ill-thought-out and poor legislation. What they're doing is giving the Finance minister the right to arbitrarily do whatever he wants without consulting the board. This is reminding me of Alberta Health Services. A board hand-picked by the government doesn't do what the government wants, and they punt them. They fire them. With the old legislation under Lougheed, the LAPP board and the PSPP board, the government can't arbitrarily come in and punt them. They're appointed. They're members of the board, half from the employer and half from the employee. This is our money. This is not Joe Taxpayer's money. It was, but he paid it out in wages to get the quality services that we provide in this province. This is our money.

I thought: "You know, maybe the Horner boy isn't doing such a bad deal, right? Maybe it's good." What do I do? I do a little research. My granddaddy was from Missouri, so it's: "Show me. I've got to find out for sure." I actually went and got a copy of Bill 9. I have to commend you that maybe you do earn your salary, because I spent weeks going through this to figure out what's going on. You know what? My union wasn't giving me the guff. They were telling me the truth. This gives the minister the right to arbitrarily change the pension plan no matter what recommendations are made by the board. This is bad legislation. It belongs in the trashcan.

I'm going to quote from a downloaded letter. This is from the board of directors of the LAPP pension plan, page 1.

Under the old rules the LAPP's Board recommends any changes to [the] Plan design. Bill 9 changes the process, giving the government the right to make changes to all benefits post 2015 without any prior recommendation from the Board.

So here we are. The old-timers at work say: "We're grandfathered in. We've got a pension. You've got nothing to worry about." Well, if you cap contributions and you reduce COLA, the cost-of-living increase, all those people on pension

have something to worry about. If the bandits on Wall Street and Bay Street take to stealing money again and all that money that we have set aside in the pension fund disappears, we have no choice but to reduce benefits. [Mr. Ogden's speaking time expired]

The Chair: Thank you very much.
Any questions? Mrs. Sarich.

Mrs. Sarich: Thank you. Thank you very much. It's obvious that you had maybe a little bit more to say in your presentation. Take this opportunity to share any final thoughts.

Mr. Ogden: Thank you, Janice. Back in '81 I took a 30-cent-an-hour cut. It was a good job. Why did I stay? It's a good pension and pretty good benefits. I heard about these changes, and I was disappointed that I heard about the changes in the *Globe and Mail*, that I wasn't informed by my government ahead of time.

Initially I was with the government's position. I mean, I want a good pension plan. I want to be able to buy my grandkids something if I ever have any grandkids. If we need to make changes, we need to make changes, but we want to be consulted. It's our money.

I was a little concerned when I read in Bill 9 about all the people making these changes who aren't in the plan, who are proposing that it's some kind of gold-plated plan when it's not. It's a good plan, but it's not gold plated. Maybe my old social studies teacher Ken Kowalski can tell you about a good pension plan.

I've lost my train of thought. I'm sorry. I'm wasting everybody's time.

In my research I found out something. The plan is funded to the tune of \$52 billion. I found an interesting fact, that the person who's in charge of the plan, managing LAPP, is appointed by the Minister of Finance. The investment company, AIMCo, Alberta Investment Management Corporation: the guy in charge of that is appointed by the minister, and most of the money in that plan is ours. As a matter of fact, I understand that LAPP and PSPP have more money in AIMCo than the government does. So for the minor shareholder to tell the major shareholders how it's going to go and how it's going to be, without consulting, giving themselves the right to change it without going back to the board, who represents pensioners like myself, I'm not too happy with that.

I could leave tomorrow. I could put in my papers, collect my pension, not worry about it, go to some fancy oil-patch job and make two and a half times the salary. But I care. My wife works there. I care about the people I work with. My kids are in LAPP. It does affect us. If they're trying to bribe the boomers by saying, "Oh, your benefits aren't affected; it's only after 2015 that it's going to be affected and changed" – I mean, that's why I stayed there. I had plenty of opportunities in the past to leave, but I stayed because it was a good pension.

I appreciate the extra time, and I appreciate your coming out here. The one thing I would like to say is that back in '92, when Premier Klein sent out his road show when they regionalized health facilities, I was really disappointed that it was just that. It was a road show. The government went ahead and changed everything on their own, as they pleased, and regionalized the health boards and re-regionalized the health boards and re-regionalized the health boards and then fired them. I would hope that you are truthful in what you said at the beginning of this meeting and that you do take this back to the government and do make the necessary changes. Otherwise, you're going to have a revolt.

The Chair: Thank you. We have one more question for you.
Mr. Lemke, you have about 36 seconds.

Mr. Lemke: That's it? Okay.

Thank you very much for your presentation and for your wife's. I really don't have a question. I do have a statement, though. Do you feel that if this was reset, redialed, restarted – here's the point I'm trying to make. This is our third night of public hearings. We started in Edmonton. Last night we were in Fort McMurray. Tonight, of course, we're in Grande Prairie. What it's doing for us, for all politicians in the Legislature, regardless of which party we're with, is that it puts a human face to the issues that each one of you faces, which we don't get by looking at numbers.

I'm sorry, Chair, but I need to finish this.

The Chair: Five more seconds.

Mr. Lemke: I just want to commend you. I want to commend you tonight, and I want to commend those that came out in the last two nights for putting that human face on the employees of this province. It will make a big difference, trust me.

Mr. Ogden: I think that maybe the Finance minister has to pay more attention to the pensioners than to Mr. Prefontaine. Maybe we'll come with a good deal and get this thing done and have a pension that's going to last till the next millennium.

The Chair: Thank you.

I'm being a little flexible here tonight because we're running a little ahead of schedule, so it's okay.

Krysti Tissington

Ms Tissington: Good evening. First, I'd like to thank you for coming and speaking with us because I do believe that you don't get the human face a lot. You get papers, you get bureaucracy, you get numbers, but you don't get to see us. I truly think that you don't know what it is like to age in Alberta. I'm here to show you a little bit about that.

I'm also here to talk to you about disappointment, unfortunately. I'm a bit sad to talk about disappointment. I'm a little disappointed in your government. I'm not so sure it's mine anymore. That makes me very, very sad. My family has been a long-time Conservative supporter. I've been on the fence, but I'm pretty well off that fence now, and I think a lot of my colleagues, a lot of my family, perhaps not my dad because he's an old boy, you know – I don't think he's there, but I think he's listening, and I think some of his friends are listening, too.

7:50

What am I disappointed in? I'm disappointed that in Alberta, a very rich province, we are poor. We are not able to sustain some of our services. We are looking at cutting back pensions. We are looking at making our seniors below the poverty line. We are looking at making single people like me, who don't have children, not able to have dignity in retirement.

I'm worried because a lot of my colleagues are very close to retirement. I'm a nurse. I've been a nurse for 20 years. A lot of my colleagues have been nurses for a lot longer. They will leave because of this legislation. We will lose expertise. I'm not talking of small numbers. I'm not sure if you've heard, but we have a nursing shortage in Alberta, in Canada, in the world. It's primarily women who work in health care. We are going to lose a lot of that expertise. We won't have that expertise then to help these younger nurses that are coming up and are going to take care of all of us, not just me but you as well and your families.

What I can tell you about aging in Alberta is that a lot of people don't make it. A lot of people don't make it to age 65. Every day

we hold the hands of people that are dying at a very young age. So if they cannot retire a little bit earlier to enjoy that, that's wrong.

I'm disappointed that the trust that I had that my deferred income that I put away in that savings account, my pension plan, may not be there for me. I'm disappointed that the government keeps saying: "Don't worry. If you're a full pension, your pension will be there. You'll be fine." I'm not sure what crystal ball you guys are looking into, but I don't know that you can make that promise. If fewer people are putting money into the pension and the COLA isn't there and people leave because they want to get their pension money out, quit their job and take their pension money, you can't promise that those current retirees are going to maintain their benefits.

On a more personal note, I've done those little calculators. I've talked to my retirement advisers. Personally, if I could retire at age 55 today, compared to age 55 when I actually get there and the benefits are changed as you are suggesting, my income will be \$800 less a month from my pension. That's big. And I'll tell you what that means as a senior in Alberta right now. As seniors in Alberta, if you have a certain income threshold, you are eligible for some subsidies. Okay? That threshold is pretty low. What that \$800 could mean to me is that I can't buy my medications that I need because they're not all covered. I may not be able to buy my incontinence products that I'm going to need because my job made me do heavy lifting so I've lost some function. I'm a woman, so I've had kids. So, you know, that's going to happen. I may not be able to buy the food that I need to keep myself healthy. I'm going to have to make choices. Am I going to pay my bills? What am I going to do with my money? So that makes a big difference to me. I haven't had children of my own, but I do have one daughter. She's pretty unhealthy. She's not going to be there to help take care of me.

I see with our seniors every day that we put more pressure on the families to pick up, for the families to start paying for some of the stuff in supportive living in Alberta. Without the pension to support me when I get there, I'm going to need more subsidy from the government. Are you guys going to be able to make sure that that's there? I'm not confident in that. If you can't make sure that my pension is going to be there, how are those subsidies going to be there when I need them when I get old. I take care of seniors in home care, and I see this every day, every single day. Then, like I said, there are lots of people that don't get there.

The Chair: Thank you, Krysti.

Questions?

Okay. Thank you very much.

Ruth White

Ms White: Hi. My name is Ruth White, and I currently work for Human Services with the government of Alberta. I have over 20 years of service with the government, most of which was with Alberta Environment and Sustainable Resource Development or a variation of that name. I consider myself a very dedicated public service employee.

I came here today so you could hear my views on how the proposed changes to the public service pension plans will adversely affect me and many other public service employees. My employer recently wanted to congratulate me on my 20 years of dedicated service and then in the same breath is saying that to get full pension, I may be forced to work until 65 to obtain my pension. Somehow this does not make me feel appreciated. It feels more like a kick in the backside.

I am proud of the work I do and my contribution over the years to the betterment of the province. During this time I have paid into my pension approximately \$45,000, which my employer matches. I also bought back pension from prior service and paid interest plus the employer's share. This totalled just over \$38,000. I did this as I had faith in the PSPP and knew as a responsible individual that I needed to ensure I'd have income to sustain me through retirement. I have transferred existing, personally saved RRSPs into my pension to buy back service. All of this was done with responsible planning in the hopes that once I reached my 85 factor, I would have the ability to retire and obtain a hundred per cent pension without reduction.

If the 85 factor is taken away, will my employer pay back what I've paid and bought back plus interest so I can invest it elsewhere? I think not. Giving people false promises and changing the rules partway through is not a way of attracting and retaining quality employees.

I think the province of Alberta needs to encourage people to save for retirement and not punish those who have. By taking away pension benefits, I believe the wrong message is being sent to all Albertans, some of whom are now pensioners who never put extra away and are now living below the poverty line. If anything, the Alberta government should be supporting and assisting in expanding the Canada pension plan so all Albertans can have a decent retirement and putting other measures in place to encourage people to save. An example would be setting up a pension plan available for the general public to buy into and invest such as is being done by the Saskatchewan government.

In closing, these decision-makers are playing with my personal finances and 70,000 others' as well. This is our livelihood, our futures, and what we have worked and dedicated our working years to the province for that may be affected. I certainly hope the decision-makers rethink this pension reform.

Thank you.

The Chair: Thank you, Ruth.

Do you have any questions for Ruth? Mr. McDonald.

Mr. McDonald: Thank you, Chair. Just one comment on your RRSPs you suggested you've transferred into the plan. What benefit does that give you, to transfer your RRSPs, which are separate?

Ms White: I bought back years of service, so it brought me closer to the 85 factor.

Mr. McDonald: So you're buying closer to the 85 factor with your RRSPs.

Ms White: Correct.

Mr. McDonald: Okay. Thank you.

8:00

The Chair: Thank you.

Any other questions?

Okay. Thanks very much, Ruth.

Our final presenter on the list here is Karen Scott, please.

Karen Scott

Ms Scott: Hi there. I am a speech pathologist. I moved here in 1979. I planned on only staying two years, like many, many people, but I stayed because of meaningful work, and I stayed because of a vested, secured, defined benefit pension plan. After 32 years I qualified for a pension, and I've continued to work part-

time as a speech pathologist. So I'm collecting a pension, and what you're threatening me personally with is indexing, but it is a much bigger thing than me.

I've committed my whole life, my whole career to helping people be able to communicate their needs and wants, from working with young toddlers and parents to school-aged children to adults recovering from stroke and brain injury.

I'm tired of my pension plan being presented to the public like a target in this government's budget as if it's a posh benefit. This is a resource-rich province, and if the government is having trouble balancing its budget, it needs to go to the resource sector rather than again trying to balance its budget on the backs of hard-working public-sector health professionals. I and many other people in '95 paid for the balancing of the budget personally out of my own salary. It took me until 2001 to be paid the same hourly rate that I was being paid in '94, before Mr. Klein made his adjustments.

The hourly salary rate for a speech path with a master's degree and eight years at least of experience is half of what a person earns here in Alberta working towards a journeyman's certificate in a trade. Because I've chosen to work in the public sector, I've never received a Christmas bonus. In fact, I've never received a bonus at any time. During my years in management I earned about 5 per cent more than my staff. That was eaten away in unpaid overtime, so I made less per hour when I was a manager than the speech paths that I managed. There's never been a free ride in the public sector. This needs to be taken off the table as a target for budget balancing.

Here are my concerns, and you have them written out. Capping the LAPP employer and employee contributions will destabilize the plan. That's my biggest concern. As everything gets more expensive – and the only motivation I can think of is that the government is planning on privatizing more and more positions, which will decrease the number of people eligible to participate in the plan. The only way the plan can stay viable is if you are allowed to increase contributions. That's a really big one for me.

Extending the number of years that public service staff need to work in order to qualify for an unreduced pension will increase the cost of injuries, WCB, and sick leave. Do you really expect a 65-year-old paramedic to be lifting you up off the floor onto a gurney, into an ambulance, and into the emergency room? It will also put the public in jeopardy. Are you really wanting a 60-year-old firefighter to be responsible for carrying you out of a burning house? We've had five burn down these past two weeks in Grande Prairie.

Getting rid of the LAPP independent board, which just happened, I think, in this past year, and giving over responsibility to somebody that's hand-picked by government, to me, reduces transparency and makes it even more vulnerable to government meddling.

I spoke about the indexing.

It's my understanding that the government has based the evaluation of the validity and stability of the LAPP on old figures in reports that were based on fearmongering or perhaps reality during the economic downturn five years ago. I haven't had time this week to research this. Current reports are much more positive, but the government isn't willing to relook at my pension and those plans in light of current economic figures.

If you're truly, truly committed to pension reform, I have a great idea for you. Immediately transfer all MLAs and senior government bureaucratic staff to enrolment in the LAPP. You know what those pensions are, and you know that the minute you walk out the door, you're eligible to collect. Anyway, that will reduce costs to taxpayers for pensions for all those folks, and it would strengthen LAPP, and we could be one, just like the AHS motto.

I spent 19 years of my 35-year career as a rehab manager recruiting for vacant SLP and audiology positions. Believe me, it is not simple to recruit to rural and remote Alberta from anywhere and convince people that this is the place they want to live. A key benefit that brought people here and kept them here was the LAPP's vested, defined benefit, indexed pension plan. That's what helped me recruit and retain, which is actually way more important than recruiting. Retaining experienced staff is critical to all of our care in rural and remote communities especially. Edmonton and Calgary, you guys have the luxury of people living there already and wanting to be there. We don't.

We all need our publicly funded health services to continue to be viable so that we will all have the services that we need to support us as we age and to support our children and grandchildren. A strong LAPP is critical to future recruitment and retention of health care staff. I'm asking you, each one of you – you're aging, and you're going to need these services, guys and ma'am – to ensure that the LAPP remains a vested, defined benefit, indexed pension plan that's both stable and sustainable for current public service employees and its retirees.

Thank you.

The Chair: Thank you, Karen.

Any questions for Karen?

Thank you very much.

Ms Scott: Thank you.

The Chair: Ladies and gentlemen, since we have some time left, if there's anybody in the audience that would like to make a presentation to the committee, you're welcome to do so.

Seeing none, on behalf of the committee – it's so nice being in Grande Prairie – I would like to take this opportunity to thank MLA Everett McDonald for hosting us here, for your hospitality, and for the Grande Prairie hospitality.

Ladies and gentlemen, thank you, all, for being here tonight on such a beautiful Wednesday night in Grande Prairie. I want to tell you that we've heard you. This is an important issue, an emotional issue, an issue that we must discuss and carefully consider. I want to assure you that this is not a make-work project or a summer job for MLAs. It is a serious issue, and it's not in any way or any form bullying tactics.

The reason that we are here tonight is to listen to you. We value your thoughts and your inputs and your experience. As a committee our commitment to each and every one of you is that our report will reflect exactly what we've heard from you, here in Grande Prairie, and what we've heard in Fort McMurray and what we will be hearing in the five other locations where we'll be holding public hearings and also what we've heard from the professional stakeholders and the pension experts. Thank you all very much for being here. It's a pleasure being in Grande Prairie.

Maybe Everett would like to say a few words.

8:10

Mr. McDonald: Yeah, I would. I'd just really like to thank everybody for coming and sharing your stories with us, and I really want to thank the committee for choosing Grande Prairie as well, for coming to recognize what northern Alberta means to all of the province of Alberta and being able to understand what it means to have a pension here in Grande Prairie. Thank you very much for coming.

For those that didn't speak, we know what you mean. We had several speakers that were excellent tonight, and we know that your sentiments are with them. Thank you very much for coming.

The Chair: Thank you, all.

The committee's work is not done yet. We have a few other items to deal with. Do members have any other items for discussion under other business? No? Good.

The date of the next meeting will be June 23, 2014, starting at 6 p.m., at the Coast Plaza Hotel and Conference Centre in Calgary.

Now can I have a motion to adjourn?

Mr. Quadri: I move to adjourn.

The Chair: Thank you, sir.

All in favour? Great. Meeting adjourned.

Thank you, all, very much.

[The committee adjourned at 8:11 p.m.]

