



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 Red Deer

Thursday, June 26, 2014
6:02 p.m.

Transcript No. 28-2-20

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The 28th Legislature
Second Session**

Standing Committee on Alberta's Economic Future

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Towle, Kerry, Innisfail-Sylvan Lake (W)

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Standing Committee on Alberta's Economic Future

Participants

Jason Heistad	EF-801
Andrew Le Blanc	EF-803
Cameron Westhead	EF-803
Jules Noel	EF-804
Mark Hercina	EF-805
Brenda Reid	EF-806
Alice O'Connor	EF-807
Shelley Makowski	EF-807
Wayne Button	EF-808
Brian Stevens	EF-809
Jaime Urbina	EF-810
Kimberly Nickoriuk	EF-811
Trisha Stubbings	EF-812
Claire Goertzen	EF-813
Bill Tovell	EF-814
Cameron Westhead	EF-814

6:02 p.m.

Thursday, June 26, 2014

Location: Red Deer

[Mr. Amery in the chair]

The Chair: Good evening, ladies and gentlemen. I would like to welcome all 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. Would members attending as substitutes for committee members please indicate this in their introductions.

I am Moe Amery, MLA for Calgary-East and chair of this committee.

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

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

Mrs. Jablonski: Good evening, everyone. It's nice to see you all here. My name is Mary Anne Jablonski. I'm the MLA for Red Deer-North, and I'm a substitute tonight for MLA George Rogers from Leduc-Beaumont.

Ms Kubinec: Good evening. I'm Maureen Kubinec, the MLA for Barrhead-Morinville-Westlock.

Mr. Lemke: Hi. I'm Ken Lemke, the MLA for the Stony Plain constituency. Good evening.

Mr. Luan: Good evening. Jason Luan, MLA, Calgary-Hawkwood. It's nice seeing you all.

Mr. Quadri: Good evening. My name is Sohail Quadri, MLA, Edmonton-Mill Woods.

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

Mr. Eggen: Good evening. My name is David Eggen. I'm the MLA for Edmonton-Calder, with the Alberta New Democrats.

Mrs. Sawchuk: Karen Sawchuk, 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.

It's so nice to be in Red Deer today. It's also so nice to have your MLA, Mary Anne Jablonski, joining us.

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 spending three full days meeting 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 their 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 persons or 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 a timer to help us keep to our schedule. Presentation time will be followed by time for questions from 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's 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's website next week, and written documents will also be made available to the public.

Before we begin, I would like to tell you just a few brief comments about the role of this 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 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 these bills and to seek further information in regard to the points laid out in them. 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 from both experts on the subject and the public. As such, ladies and gentlemen, 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 that, we will start with our first presenter, but before we do that, I would like to recognize the MLA for Innisfail-Sylvan Lake, Kerry Towle.

Mrs. Towle: I snuck in.

The Chair: Welcome.

Our first presenter is Jason Heistad.

Jason Heistad

Mr. Heistad: Good evening. My name is Jason Heistad. I'm speaking tonight as a former employer of LAPP members, a current LAPP member myself, and the spouse of a corrections officer formerly enrolled in PSPP.

I'm concerned with the changes to the 85 factor, with my wife being exempted. I'm concerned to see the government play one group of classifications against the others, impacting my family's retirement plans and dividing us up. This government wants to tell us that current retirees' accrued benefits before 2016 will not be impacted by their changes, which is completely misleading. Placing a hard cap on contributions will hit current and future retirees if we can't meet our liabilities under your arbitrary cap.

As a former town councillor I have to point out that many municipalities use LAPP as a carrot to keep our staff working in smaller centres, where retention can be a big issue. Oil and gas jobs are always attractive to people looking to make some more money, but having a quality pension in places like Innisfail has helped my community keep its municipal services at a level people would expect.

In 11 and a half years working out the budget with the council in Innisfail, pension contribution rates were never discussed as a concern, even after the 2008 crash. We knew its value and never even thought about reductions or asking the government for these kinds of changes. This definitely is not a gold-plated plan. I worry about people's cost of living going up while their modest pension cost-of-living adjustments are now at risk, despite putting aside adequate savings in what should have been a secure pension.

6:10

You might be wondering why our municipalities are not speaking out. I don't think it's because of silent agreement with these changes. We know the political culture in Alberta. Many view it to be political suicide to speak out against the PC government. I know managers in municipalities are grateful to the unions who are taking the risk to speak out, especially because they don't have to bear the political risks to their careers or their ability to secure government funds for their community.

Speaking as both an employee and a former employer, I believe these plans should be left to the stakeholders to manage. People's pensions should not be a political tool for the government to try to win over ideological conservatives. So please work on the governance model with PSPP first and create guidelines which will work for all stakeholders. Then move on to the LAPP, with many more employers, and take your time establishing a framework for both union and non-union employees and employers. It is absurd to see the government rush to make sweeping changes to plans covering so many stakeholders so quickly. By inserting your politics into this, you are limiting the results of a genuine consultation for the reason I mentioned above about municipal politicians protecting their political futures.

I've had discussions with my wife in corrections about the early retirement cuts and now exemptions for her, and we both agree that many other occupations should receive early retirement. We're all in this together. I think these changes were brought about in a short-sighted attempt to win over private-sector workers who don't have a pension of their own, but you've run into a problem here because Albertans do have a sense of fairness. I don't like the idea of government dictating these sorts of changes to people.

I speak to the current government. I wish you luck in 2016 or 2014, whenever you call an election. I think politicians who actually listen will come out on top.

I thank you for this opportunity. Janice, I told you that it would be a little different than everything else. I hope I delivered.

Thank you.

The Chair: Thank you very much, Jason.

Do we have any questions for Jason?

Mr. Eggen: Thanks for the presentation. It was excellent. You bring a unique perspective in that you were a town councillor negotiating. I just wanted to perhaps shine a clearer light on this. When you're negotiating either as a town councillor or you're negotiating AUPE contracts, you make a recognition of whether the economy is going up or down when you kind of come to the table, right?

Mr. Heistad: Yeah. Actually, you know what, Dave? We had non-unionized staff. So I was the oddity in the group, and I tried to provide a great balance to what was going on in union shops as well as in private, non-union shops. Just to give you the heads-up there.

Mr. Eggen: Oh, sure. That's good. My point is, you know, the economy is doing good. Everybody knows that. Are you saying, then, that pensions were usually just not on the table, because that's the backbone of the whole thing?

Mr. Heistad: You know what? It was that stability for staff. That was never an issue. I did 11 and a half years at town council. When we prepared our budget, we knew that we had to contribute to those plans. We knew it was a carrot for those employees, and it was never a debate, it was never an argument in 11 and a half years. That's why I brought that perspective forward to all of you tonight. I believe smaller communities and I believe Edmonton had spoken out in regard to what was going on with pensions. Being the rural guy – and I like to always bring it back to Innisfail and central Alberta – it's that you've got to look after people, and that's what Albertans do. That's what I did sitting on council. And it was never an issue.

Mr. Eggen: Thank you.

The Chair: Thank you.

Mrs. Sarich: Thank you very much, Jason, for your informative presentation. And, yes, it was different. What I found, at least to the best of my recollection of all the presentations, is that one of the proposals that you've put on the table for consideration is that the PSPP should be considered first, also building a framework, and then moving on to the next group of plans like LAPP and so forth. What would be your sense about gathering the forces to be able to take a look at that PSPP first, the level of willingness for something like that to occur?

The second question: what would be your expectation – you have an abundance of experience from various perspectives – so laying that framework or that foundation so that people could come to the table and talk?

Mr. Heistad: Just looking at PSPP, looking at the employers and the employees, the numbers are great in the number of employees, but the number of employers is that much smaller, so to plan something for governance, it just makes it that much easier. You've got hundreds of employers with the LAPP program. You know what? If we're going to do it right, you may as well start with the one plan that may be the easiest to work with, to sit down as a group and actually have a full discussion on: how do we make this plan a better plan for Albertans and those that are working in public service? That's one angle that I see.

The LAPP is very huge. You know, on the union side we've been trying to have this discussion for the past 10 years. As a member and as an elected official for the past 10 years – we've wanted governance. Now, you know, our backs are against the wall, and that's coming out in the presentations. I think that if we're going to do it right, the politicians actually need to go slow with it.

You know, I've gone to a couple of presentations with Mr. Mark Prefontaine, and when the presentations are taking place with the employer and the employees, it's: this is the way it is going to happen, and that's it. The unfortunate part is that that's not how we do business. It's: you work together. You want to work together and actually come up with an agreement. You shake hands, you leave the room, and you have a plan that's set forth that's going to be a win-win for everybody. That's what we need to do with this process.

I think that being from Innisfail, being from Red Deer, we're going to be respectful tonight. Hopefully, you'll listen. I just want

to make sure that you start slow and that you work on to LAPP. That's where I'm coming from.

Thanks.

Mrs. Sarich: Thank you.

The Chair: Good. Thank you very much, Jason. Thank you.

Mr. Heistad: Am I done?

The Chair: You're done.

I would like to call our next presenter, Andrew Le Blanc. Please introduce yourself and start your presentation, sir. I understand you have supplied a written submission for the committee.

Mr. Le Blanc: It's just a copy of what I would like to read to you.

Andrew Le Blanc

Mr. Le Blanc: My name is Andrew Le Blanc. I prefer to go by Andy. Thank you, hon. members of the standing committee, for this opportunity to present my concerns regarding Bill 9, Public Sector Pension Plans Amendment Act, 2014, and Bill 10, Employment Pension (Private Sector) Plans Amendment Act, 2014.

My name is Andy Le Blanc. My wife's name is Angela, and we have been married for 28 years. We have two children: Megan, who is 26, and Matthew, who is 24. I will be 61 years old in November of this year. My wife will be 54 in July of this year. We both work full-time. My daughter is pursuing graduate studies in psychology, and my son is enrolled in SAIT, taking his last year in electronic engineering. Along with a modest mortgage my wife and I have the usual monthly bills, that continue to get larger with inflation, the cost-of-living increases. We also struggle with helping our children with an ever-increasing tuition in Alberta and the increasing cost of education in general for postsecondary students. Our hope is that they get a decent education in order to secure a job in the careers that they've chosen. Planning retirement with cuts to my pension will increase that daily challenge, for certain.

I am a psychiatric nurse and a registered nurse. I graduated from Ponoka school of nursing in 1976 with a diploma in psych nursing. I graduated from Red Deer College in 1982 with a registered nursing diploma. In my 38 years of nursing I have worked in the capacity of a staff nurse, a charge nurse, a clinical co-ordinator, and a nursing manager. I have been employed and have practised nursing in fields such as intensive care; emergency care; Corrections Canada; adult psychiatry, acute and chronic; child and adolescent psychiatry; community nursing; continuing care; and seniors' mental health. Most of my nursing career has been in Alberta, but I've practised in the Maritimes as well.

6:20

Despite having entered nursing on a bet with a friend in 1973, I have found that nursing has been the most challenging, satisfying, and certainly the most rewarding career I could have imagined. I have witnessed my patients' first breath of life and their last. I have celebrated their happiest times and held them through the worst days of their lives. I have observed human generosity beyond belief and treated the damage caused and inflicted on one human being by another human being many times. I have calmed patients that clearly are not thinking in the same reality as everyone else. I have helped people say goodbye to their loved ones, and I have had the privilege of providing dignity and relief to those leaving loved ones behind.

I've been physically and verbally assaulted at work by patients and the public more times than I can count. I've had my life threatened at least twice. I've injured my back, my neck, my wrist, and my knee several times at work over the 38 years. I've been required by my employer to continue to work through a bomb threat at the hospital I worked in. I've had shifts that would not let me sleep for days after.

Despite all these incidents I still am a nurse. That is not what I do but who I am. It has become a part of my soul and my identity. I am a proud man. I have worked since I was 14 years old and provided for myself, for the most part, since then. I've never asked for charity, nor have I expected it. Despite my nature for helping others, I struggle to ask for help for everything. I have provided for my wife and children since 1986. I work hard for a living and ask only for what I'm due, no less and no more. [Mr. Le Blanc's speaking time expired]

The Chair: Thank you. Your time is up.

Mrs. Sarich: Thank you, Andy. You can go ahead and continue if you need more time. We have received your presentation. Just as a suggestion, if you just want to pull out some points or continue reading, it's your choice. Thank you.

Mr. Le Blanc: Okay. I'll just pull out several. Thank you.

I was diagnosed with throat cancer in September of 2011, and since that diagnosis I have found that my consideration for my retirement has increased considerably. The proposed cuts that are on the table I feel will drastically affect it.

I did go online to the pension calculator. I calculated that if I retire in 2018, when I had planned to retire, at 65, I will get \$50 less per month for the first 10 years on pension and \$106 less for the next 10 years. If you factor in the cost of living, it will be even less.

As well, there's no way that the cap implementation can help, and there's a risk for me to lose even more if the cap is implemented.

Thank you.

The Chair: Thank you very much.

Any questions for Andy?

Good. Thank you. We appreciate that.

Our next presenter is Cameron Westhead. Please introduce yourself and start your presentation.

Cameron Westhead

Mr. Westhead: Hello. My name is Cameron Westhead, and I'm a registered nurse working in the operating room at the Foothills hospital in Calgary. I had written several versions of my presentation for the standing committee. Five minutes just isn't enough time to describe the many ways in which bills 9 and 10 would negatively affect me, my colleagues, and several hundred thousand Alberta families. My first draft focused on the direct impacts of Bill 9, the contribution cap that would tie the hands of plan managers, potentially leading to a decrease in benefits for pension recipients; the 85 factor moving to a 90 factor for female-dominated occupation categories; and the removal of the guaranteed COLA.

In a face-to-face meeting with my MLA, Ron Casey, one point that we did agree on was that the governance of the plans should be handed over to the pension boards without first being tarnished by Mr. Horner's destructive machinations. But I realized that the members of the committee had heard these legitimate criticisms many times before, both at these hearings and in the Legislature.

My second draft focused on the bitter irony of my relocation to Alberta from Ontario and how when I first arrived, in 2005, I was greeted by a \$400 Ralph bucks cheque. Now, nine years later, the government is claiming that the cupboard is bare, not to mention the government's royalty giveaways, low corporate tax, and flat income tax regime leading to a structural deficit, which unfairly benefits superwealthy elites and compromises the services desperately needed by working-class Albertans like schools, roads, and hospitals. A very small group is becoming extremely rich as a result of Alberta government policies while public servants are now having their very modest retirement security threatened.

A third draft of my presentation highlighted that bills 9 and 10 have generated more lunchroom discussion in my workplace than I have ever witnessed. My colleagues and I are outraged that the government has presented no evidence that our pension is in jeopardy yet plans to create a two-tiered pension system and undermine our benefits, that we pay for. Our pensions are deferred wages that make up a significant share of our total compensation package. If the government proceeds with Bill 9, public-sector workers will demand an increase elsewhere in our compensation to make up for the pension shortfall.

What caused me to write this fourth and final draft was a tweet that had been sent out by the official Twitter account of the government's pensions policy office. The tweet advertised loudly that Alberta's pension plans have been in deficit for at least 17 of the last 22 years. After reading that tweet and others like it, it would seem as though the Alberta government is attempting to commit public-sector suicide. What message was the government sending to the rest of the country when it proudly announced that it has failed to keep its pension promises to Albertans?

Alberta also lays claim to being a leader in obstructing improvements to the Canada pension plan, to the great disappointment of the entire country. The government has proven itself grossly incompetent in tucking away savings for the future from its vast natural resource wealth. One look at the heritage fund demonstrates that planning for the future needs of Albertans is not a priority for this government. Alberta's economy has been red-hot and has led the country, yet the government hasn't secured the wealth belonging to Albertans and is failing to ensure that the promises it made will be kept.

In a growing province like Alberta more and more public-sector workers will be needed, which should stabilize the pension plans by adding to the pool of contributing members. But what if the government has clandestine plans to privatize much of the public sector? This would destabilize the funds by decreasing active contributors. Could this be what the government is foreshadowing with the introduction of bills 9 and 10? In any case, privatizing the public sector and breaking its public-sector pension promise top my list of actions I definitely don't want my government to take.

Hon. members, with the vast resource wealth that belongs to its citizens, Alberta has an opportunity to be a leader in fairness and equality. These are political decisions, choices to be made about whether we race to the bottom or whether we keep our promises and ensure that working people who have devoted a lifetime to their employer can retire in dignity. I urge you to choose fairness and keep your promises.

Thank you very much.

6:30

The Chair: Thank you. Thank you very much. Good timing. Perfect timing.

Any questions from the committee?

Great. Thank you very much.

Mr. Westhead: Thank you.

The Chair: Our next presenter is Jules Noel. Please introduce yourself for the record, and start your presentation.

Jules Noel

Mr. Noel: I'm Jules Noel. I work for Alberta Health Services in Lacombe. I've been doing this for over 20 years. I work in food service, so I'm, like, at the bottom of the scale for wages. This gold-plated pension plan that I've heard sold to everyone: it's wrong that you guys even try to sell it that way because the average person is not even going to get \$15,000 a year. How can you say that that's gold-plated, for one thing?

For the past 20 years that we've been working, the going message is to do more with less. Every person that I know, that I work with does more with less, yet you're telling us that our bodies are going to have to last five, 10 years more before we can retire. What I'm seeing in our workforce is that you are not going to see that. The LPNs and the PCAs are just not going to make it to retirement. They're going to be going off on sick leave for back strain, for whatever it takes. Taking away the 85 factor is just wrong. In my opinion, it should almost be illegal. It's like your bank saying with your mortgage: "Oh, sorry. We didn't do our funds quite properly, so we're going to add five more years to the end of your mortgage. We just didn't manage our funds properly, so here's an extra five years of paying off your mortgage."

When you get a job and you start paying into this pension plan – and I was pretty young when I started getting into this pension plan. It looked like it was a contract that I signed with my employer saying: "This is where it's going to end. This is what you contribute." For you guys to even contemplate changing those rules halfway through: it's so untrusting to even imagine that you could even think about doing that.

The contribution cap once you're retired is just so wrong. Even if there was another falling in the economy and we had to raise the contributions even more tomorrow – right now, while I'm working, to add 20 bucks to my pension every month is easy. When I'm retired and I'm sitting at home and all I'm getting is my pension and my bills are going up every month and my electric bill is going up every month, that \$20 is going to mean more to me at that point than now. If there is a big crisis and we have to raise our rates even more, I'm for that, not stopping the cap. Paying higher rates now would be easier than when you're on a fixed income.

Right now I think you guys have caused a horrible storm of people leaving. I was at a meeting not long ago where they sent out a whole bunch of people from Alberta Health Services to tell us how important retention and recruitment are because the population is aging: "It's really important to us that you guys stay at your jobs" and, you know, all this stuff. I know so many people that are planning on retiring because of this that weren't planning on retiring. I don't know whether you were trying to create the perfect storm, but it's creating a perfect storm, where people are going to leave, and you're going to have no one left.

When I started working at the hospital – I started in high school – everyone in high school wanted that job. It's not that way anymore. With things like retirement and stuff like that, when the oil companies are so much better than us, people won't be applying.

I hear you guys complain about the foreign work program. Maybe that was your solution. I don't know what your solution to this was, but that's ridiculous. Common sense would tell you that this is a big, big problem, and you guys have to do something right

for a change. I don't know why we're even here right now. I actually listened to you guys at the Leg. go around and around and say: "Oh, we've talked to the stakeholders. We've talked to the stakeholders." I was sitting there going: "I'm a stakeholder. No one has talked to me."

Thank you for listening.

The Chair: Thank you.

Deputy Fox.

Mr. Fox: Thank you, Chair. Did you have a few more comments that you wanted to finish with?

Mr. Noel: That's fine.

Mr. Fox: No? I did have one quick question for you. How many like yourself chose the profession that you're in and have stayed in it because of the pension? I'd like to hear that for the benefit of this committee.

Mr. Noel: I would say probably half. As we, like, compete more against the oil companies and stuff, it's getting worse, you know.

Mr. Fox: Thank you. I don't think that we can hear that enough.

The Chair: Anybody else? Mr. Luan.

Mr. Luan: Thank you, Mr. Chair. It's interesting how you were mentioning: instead of reducing pensions, raise the contribution rate. When I was hearing the ministry's presentation, they were talking about: over the last decade the contribution rate has almost doubled, to close to 24, 25 per cent. They were worried that if this rate kept going, nobody would want to be part of the pension plan anymore. You presented a very interesting point that really gravitated my thinking, that instead of having a reduced pension, where you have less financial freedom, you don't mind even increasing the contribution rate today as you're working. That's a point that I haven't heard so far. Thank you so much for that one.

Just a question. Twenty-five per cent is where, the current information tells us, people are reaching their limit. But, for you, give me a figure. Like, where is it that you're going to say: "This is too expensive, to a degree. I'm going to have to bail out on this?"

Mr. Noel: I don't think that that's a fair question for the average person because when you're young, you're not going to be thinking that way, right? When you're young, who cares about pensions? That's why I think that we need a pension plan. Because if we don't have a pension plan and you leave it up to the young people, they're going to retire and they're not going to have anything. The more we hurt these pensions and these pensions disappear, as you get older – I'm now 50. I'd be willing to pay an extra 50 bucks a month, 60 bucks a month into my pension plan, but probably if you'd asked me this when I was 18, I would have said that five bucks is too much.

Mr. Luan: Okay. Thank you.

The Chair: Any other questions?

Well, thank you very much.

Our next presenter is Mark Hercina, please. Please introduce yourself for the record, and start your presentation.

Mark Hercina

Mr. Hercina: My name is Mark Hercina. I'm just here tonight because a pension has been very valuable to me. When I was growing up, my dad mentioned to me: get yourself a job that has a pension. This is just very much at my heart right now.

Right now we need retention and recruitment. In the field I'm in, we need to retain our senior employees. They have the value, they have the experience, they have the knowledge, and they're going to guide us inexperienced staff. When this bill first came to light, I heard a lot of grumblings that they don't want to stay, that the senior staff don't want to stay because this will affect their pensions. Now we're having a mass exodus of senior staff. We don't have anything for recruitment. When you're attacking the pension, there is no recruitment. I feel that that is a tool. A vehicle to get new young employees into the department is through the pension.

6:40

Just for the record I'm a correctional peace officer. Experience and knowledge are very valuable in my line of work. I was speaking to one of the senior staff earlier this week who said that they feel that they don't have a choice to stay anymore. They want to stay, and that should have been their choice. They're feeling that they're being forced out. We're losing that knowledge and that experience.

The other thing that is near and dear to my heart is: what level of service are you going to get from a 60- to 65-year-old employee, be it a correctional peace officer or a sheriff or in Alberta Health Services? Can you do a set of night shifts at 65 years old? Shift work is hard enough on an employee as it is, be it a 25-year-old employee or a 35-year-old employee. How are you supposed to connect with a 25-year-old employee when you're 65? I went from having 20 years of service to 30 years of service. I went from potentially collecting a pension for 25 years to collecting a pension for 10 years. If I retired at 55, I could potentially collect a pension for 20 years, till I was 75. Now, if I retire when I'm 65, I'd potentially collect a pension for 10 years.

If this bill passes, basically the government will have the power to have who they want to invest our pension dollars with. You're potentially taking hundreds of millions of dollars away from AIMCo, and you will be able to decide what investment firm you want to deal with. As investors, having very limited numbers to sit on this board, we'll have very limited say on this board about how our pension dollars will be invested. I don't feel that this is fair, that as investors in this pension we don't have representation on that board. We should have some say in how our pension dollars are invested.

I used to feel valued as a government employee. Lately I do not feel valued as a government employee, especially when this bill came up. I do not feel valued as a government employee right now. I used to feel cherished to be a government employee. It is something that you used to take pride in, but ever since this bill came forward, I do not feel valued.

We are having a recruitment problem, we are having a retention problem, and this bill as proposed has not helped. I think that there is a misunderstanding by the younger generation of employees that are coming in about: of what value is a pension? How valuable is your pension? When I first started in corrections, my dad told me that you cannot survive on your pension alone, that you have to create a pension on top of your pension. Now that pension that I'm looking at potentially collecting at 55 years of age and may be collecting at 65 years of age may be dwindling.

The backlash that you hear from the senior employees – what we need to keep and retain are our senior employees because that is what is going to lead the future generations in this province. Show them that they're valued to pass on that knowledge. Part of the vision of Alberta is to build a stronger and better Alberta for current and future Albertans. When you're not retaining those current employees, those senior members, how are you building a better Alberta?

The Chair: Perfect timing.

Mrs. Jablonski: Thanks very much for that presentation, Mark. I just want some clarification. You mentioned something about taking away the pension funds from AIMCo and putting them in the hands of another body of administrators.

Mr. Hercina: Yes.

Mrs. Jablonski: I just wanted to know if you realize that AIMCo is probably one of the best investment branches in Canada, probably in North America. They averaged 11 per cent this year. Why would you want to take this away from them and put it somewhere else?

Mr. Hercina: It's a potentiality that could happen if this bill passes. The government would have control of whom they want to invest our pension dollars with. I'm not saying that it would be taken away from AIMCo, but it's a potential.

Mrs. Jablonski: So you're happy with what AIMCo is doing at this point as far as investing and gaining 11 per cent this year?

Mr. Hercina: Yes.

Mrs. Jablonski: Okay. Thank you.

Mr. Hercina: But as pensioners, as potential investors, if this bill passes, that power is almost taken away. We don't have a decision about whom we want to invest our pension dollars with, with AIMCo or whatever. That power is given more to the government.

Mrs. Jablonski: Thank you.

Mr. Hercina: Okay.

The Chair: Any other questions?

Thank you very much.

Our next presenter is Brenda Reid, please. Please introduce yourself for the record and start your presentation.

Brenda Reid

Mrs. Reid: Okay. My name is Brenda Reid. I work for the County of Stettler Housing Authority, and I've been at the county for five years. I'd like to thank you guys for holding these hearings and listening to Albertans that bills 9 and 10 are affecting.

These bills will affect me. When and if I can retire, like everyone else I want to live above the poverty line, but it looks to me like I will be living in poverty, which is not something that anyone wishes to even think about. All of my working life I have looked at the 85 factor, and now the government is saying that I have to start looking at a 90 factor. This adds another five years to my employment. Even if I wish to retire early, it would be impossible to do so.

I work in seniors housing. Every day I witness how hard it is for seniors to make ends meet now. What do I have to look forward to? Working until I can't enjoy my grandchildren? If I do retire,

what is the guarantee that I will be able to afford anything but the basics, if that? It's not like I can get a job at Tim Hortons when I'm in my 80s. My pension is all that I will have.

When looking at our pension plans, the government should be looking at how it worked in the past. Sometimes change is good, but when something is working, what is the point of changing it? The pension plan needs to be a joint partnership between the people of Alberta and front-line public employees. With the proposal on the floor all decisions that matter are left to cabinet. There would be no negotiating. If change is needed, negotiating will get you better results, and more people will buy into the idea when they actually have a say in any change. The government claims that there is a \$7.4 billion deficit in public-sector pension plans, but the ministers leave out very important details. There has never been any mention of the plan in place to pay down the deficit. They don't mention the fact that employers and employees have both agreed to modest additional payments that will largely pay off the deficit by 2022. They don't mention that at that point the additional payments will end. All experts agree that there is not a crisis, and the government has never produced any studies to support the need for changes.

The pensions that are being cut are very modest ones. The LAPP has an average full pension of about \$15,000 a year. The public-sector plan, mostly AUPE, averages less than \$12,400. Add that to CPP and the average pension benefit is \$22,300 per year in today's dollars. Could you live on that amount yearly? I know that I have a hard time doing it now. The government is actually promising to make that even less.

The government has taken away guaranteed indexing. It used to be 60 per cent of the cost of living; now that's only going to happen occasionally. There is no plan B if your income doesn't keep up to the cost of living. How is someone who is 80 years old or older going to make ends meet? They will not be able to just go out and find another job to help subsidize their income. They will be forced to cut back on the essentials of life, and then their health suffers, in the end costing thousands of taxpayer dollars by ending up in the hospitals.

Everyone has a right to a good pension. It's in everyone's best interest. It's affordable, it's practical, and it's ethical. Pensions are a contract over time. Please don't break that contract.

The Chair: Thank you.

Any questions for Brenda?

6:50

Mr. Eggen: Thank you for, I think, illuminating something that we haven't fully explored in this last seven-city tour, the idea of: what does an individual need to survive? The poverty level is somewhere between \$17,000 or \$18,000. Is it better that we somehow bolster these pensions to ensure that they pay a minimum, a secure minimum, rather than people being forced into social assistance?

Mrs. Reid: Well, exactly. That's what I was saying, that if I collect all of my pension, I end up with \$22,000 a year. Right now I would be above the poverty line. When I retire – if it's a 90 factor, it'll be in another 15 years; whoa – \$22,000 will not be enough to survive on. That's why we have to keep looking at the 60 per cent for the cost of living.

I work in seniors housing that is subsidized, and the majority of our residents cannot even afford to live in these without the government's assistance because their pensions do not cover it, and that is a major concern with a lot of the people. A lot of my co-workers are worried about that.

Mr. Eggen: Yeah. I guess you see it every day.

Mrs. Reid: Uh-huh.

Mr. Eggen: Yeah. Thank you very much.

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

Mrs. Reid: Thank you.

The Chair: Our next presenter is Alice O'Connor, please. Alice, please introduce yourself for the record, and start your presentation.

Alice O'Connor

Ms O'Connor: Hi. I'm Alice O'Connor, and I work for the County of Stettler Housing Authority. I've worked there for 15 years.

The changes that are being considered are changes that will affect me and many others that are reaching the age of retirement. This is a major concern, the pension falling behind inflation. The way it sits right now, there is a guarantee of a 60 per cent increase for cost of living, so even with our current plan pensioners can't keep up with the cost of living. But the government is looking at this just as being a target number, and there is no guarantee of any kind for the cost of living, which means we will all slide deeper into poverty.

The government has never come up with a plan B for the retiree who is living below the poverty line. Someone who is 80 years old or older has no way of subsidizing their income as it is impossible to get a job when you're at that age.

I am nearing retirement age, and I am very concerned with how I will be able to survive on the proposed pension that I have to look forward to. I will be earning approximately \$22,300 per year, and that's gold-plated? Do you think you can live on that amount when you retire? I don't think so. The government is actually promising to make that even less.

As public workers we are the ones who are the front lines for Alberta. We need to protect our pensions. Thank you.

The Chair: Thank you, Alice.

Do we have any questions from the committee?
Alice, thank you very much.

Ms O'Connor: Thank you.

The Chair: Our next presenter is Shelley Makowski, please. Again, please introduce yourself for the record, and start your presentation.

Shelley Makowski

Mrs. Makowski: Okay. Thank you. My name is Shelley Makowski. I was born and raised in central Alberta and have lived in Red Deer for most of my life. I've worked for the government of Alberta for over 22 years, and I am a member of PSPP.

I work for Alberta Justice at the courthouse in Red Deer, and I am currently a deputy clerk and supervisor of the family and youth division. The judicial clerk positions within the court are very challenging, very high-volume, high-paced jobs that require a large knowledge base and the ability to work long hours. That said, we're a very diverse group. We love our jobs, but we realize, again, that at ages 60-65 some of those jobs will be difficult for us to do and are more of a job for the young.

When I commenced my employment with the government, at the age of 27, I was happy that I now had steady, full-time employment that included good pay, good benefits, and a pension plan. The benefits and pension plan were very important to me as previously I had worked two to three minimum wage jobs at a time just to get by – I didn't have any savings; I didn't own my own home – so this was something I could rely on for my future. At that time I was single and had no children and no spouse, so it truly was me supporting myself. The ability to pay into that pension plan would support me in my later years, and it was a benefit that was and is still very important to me.

While I say that a pension is very important to me, it also must be noted that it was mandatory. Whether or not it was, I did not have that choice. I had no issue with that. I willingly paid my portion of the pension contributions, having faith that after many years of government service I would receive the pension that I was promised as part of my employment.

Since we have no input into how the plan is governed, I've had no choice but to have faith in the government's administration of the plan as I have no voice or vote on the decisions made. The government can do whatever it chooses with the plan. It cannot be part of collective bargaining, and there is no one on the board with the ability to vote for my rights on those decisions as a PSPP member. I do take issue with that.

Each year I faithfully read my PSPP statement to see where I am and where I will be in the year 2020. That is when, if I so choose, after 29 years of government service I can retire with unreduced pension. Throughout the years – and there have been some very hard years as a government employee – pension has been the one benefit that's kept me working for the government. It's the one thing that many other companies couldn't offer.

Since the announcement of the proposed changes to the pension plan many long-term government employees have left. They have resigned to work elsewhere or have retired to ensure that their current pension is protected, and many more are ready to leave. This is a huge loss of valuable and knowledgeable employees, and it affects all employees at every work site. These are our leaders, our co-workers, and our friends. Personally, I have chosen to wait and see what the changes will actually be before I make my decision on what is best for me and my spouse. While I work with a wonderful team and enjoy going to work each and every day, I will have to make the decision which best protects our future even if that decision means leaving my current employment and the people I love.

While my husband has been gainfully employed since he was 16, none of his employers offered a pension or any retirement savings plan, so my pension is very important to us as we grow older. As an example, neither of our mothers has a pension plan. They have CPP and old age to rely on. They're both over 70, and they worked hard, they worked long, and they worked full-time jobs till they were over 65. They worked part-time jobs until they were close to 70 to be able to get by. If they need anything extra, they now have to look to their family for assistance or find some other way to provide for themselves. They do not want to be a burden on their family; I do not want to be a burden on mine.

The proposed changes to the pension plan will seriously affect my future. I'm not an expert on pensions, but I have read the information provided by the government and the report of the Auditor General. I've also read the AUPE's and the labour coalition's submissions. I've attended information sessions where Tom Fuller and Larry Murray from AUPE have discussed our pension plans, their past, present, and the different possibilities for their future. From the information that I've gathered, the only people who think these changes should be made without any kind

of input or further investigation are the government. [Mrs. Makowski's speaking time expired]

Mrs. Sarich: Shelley, it sounds like you have a little bit more to share on the record, so go ahead.

Mrs. Makowski: Okay. Just a couple of things.

I want to mention that the Auditor General made recommendations, and AUPE has made recommendations, all for naught. The government has chosen instead to not listen and forced us to accept their decision, no choices, no options. I believe that we should have the ability to have proper governance and that the government should show that this is truly about the pension plan itself and nothing else.

This past year has been tough on government employees, through the collective bargaining process and through the bills that have gone through the Legislature, which are separate and apart, but because they are all together, they are tainted to some extent. Good, bad, or otherwise, these bills came together and came at the same time, and timing is everything.

7:00

My last thing. I'd just like to say that the Alberta government has promoted its visions and values of accountability, respect, excellence, and integrity, and I truly try to model them every day. Now I ask that the government do the same. I ask that they be accountable to past, present, and future employees. [some applause] I'll want to have a fair crowd. Thanks, guys. I ask that they show us the respect that we deserve by allowing us to have proper governance of our pension plan. I ask that they recognize the excellence in service that we have provided to Albertans over our careers, with the government of Alberta providing us a fair and reasonable pension plan, and I ask that they show us integrity by keeping the promises they made when they hired us.

Mrs. Sarich: I do have a question.

The Chair: Thank you.

We have a question for you.

Mrs. Makowski: Uh-huh.

Mrs. Sarich: Shelley, in your presentation you mentioned a number of times, if I heard you correctly, proper governance.

Mrs. Makowski: Yes.

Mrs. Sarich: I was wondering if you could share with the standing committee your thoughts or ideas about what that looks like and expectations around that.

Mrs. Makowski: What we have asked – I know that we have people on the board, that we have people that have input, but that input is just that. I can do a song and dance for you today, and if I don't get a chance to have a vote or decision, then that's not proper governance of anything. I ask that we have the ability to have a voice, to have a vote. I would assume that you've heard from Mr. Larry Murray and Mr. Tom Fuller, and these are two people whom I respect. I respect that the information they give us is correct, and if they were representing me, I would honestly believe that it was in my best interest in any decision or vote that they made. That's what I would like to see, that we have more ability to decide on changes and that we have the ability to see where the future of our plan is.

The Chair: Good. Thank you very much.

Mrs. Makowski: Thank you.

The Chair: Our next presenter is Wayne Button. Wayne Button, please. No? Okay.

I'll go to the next presenter. Brian Stevens, please.

Maybe they're both outside having a smoke or a coffee.

Then I'd like to call for a 10-minute break, and we will come back to resume our hearing. We will be back at 7:10 exactly.

[The committee adjourned from 7:03 p.m. to 7:17 p.m.]

The Chair: Is Douglas here? I can't see any Douglas moving out there.

Okay. I will go back and call on Wayne Button. Is Wayne here? Good. Could you please introduce yourself for the record?

Wayne Button

Mr. Button: Thank you very much. My name is Wayne Button. I'm from Daysland, Alberta. I am the face of change. I am a 30-year-plus employee. I got into this field because my dad was in this field. He told me: "Go into the public service. Do good for the people. There's a pension plan there for you at the end of the day. You'll be okay." I've worked for 30 years. My career has taken me – originally my training was in B.C. I've also got a degree from the U of S. I have worked in Saskatchewan, predominantly in Alberta, and I've worked in the Northwest Territories.

What I have chosen to do through all that period was to continue my pension plan because it was the thing that I valued the most. It was the thing that I knew I could count on. It was the thing that I thought at the end of the day would be there for me. Through these transfer processes the last time that I moved back to Alberta, it cost me a hundred thousand dollars, that I paid to buy up my reciprocal transfer agreement dollars. These changes are going to make significant impact on my ability to retire at what I had planned on.

I bought into the pension plan because it's a benefit. I've paid for this. It's not some government handout. It's a benefit that I've paid for, my employers have paid for, and I have continued to try to believe that it would be there for me at the end of the day. I'm a guy that's going to get cut off by the changes. I started my service into the public service pension plan at 19 years of age. I graduated out of high school. I received a bursary, and I started paying into a pension plan, which I've continued to pay into. The changes now will make me have to work at least five years longer, which will put me at getting close to 40-some years of service, which I think is a little bit long. I had a colleague of mine who just passed away at 52 years old. He's not going to take anything.

I have a daughter who's just getting in. She's a registered psychiatric nurse. She's starting out. She won't be able to have the kinds of opportunities, the benefits that I am looking forward to. I agree that some of the changes are going to shelter me to a degree. I'm also worried about her.

The pension plans that we have are things that are put into place. We get into this. I've held positions as a front-line employee. I've been a manager, supervisor. I've been a director. I've been a VP, a senior VP. I've been a CEO of a health region and a health district. I've worked through all of this. At the end of the day, I had opportunities to move to the private sector. The thing that held me back was my pension plan. That was the singular thing. I thought: no, I cannot abandon my pension plan. The kinds of changes that you're proposing make me feel like I've wasted my career.

I don't think I have much more to say, but I do thank you for the opportunity to be able to present to you. It's a very passionate

thing for me. I do believe the changes are unnecessary, but I don't want to get into that. I'm sure you've heard that and the fact that the plan isn't in a big crisis through the multitude of meetings. Those are all the things that I wanted to pass on. I just wanted to put a face to it.

Thank you very much for your time.

The Chair: Thank you, Wayne.

Do you have any questions for Wayne?

Mr. Eggen: That was an excellent presentation. It sounds like you've done some calculating, and it sounds like you bought back some pension. Do you have any idea how much the proposed changes might cost you?

Mr. Button: About four or five years.

I might add that the interesting thing with the pension that I bought back is that for most of those years I had earned in the Peace Country a salary approximately averaging \$45,000, \$50,000. When I bought that back – I took a CEO position – I paid all those dollars back at \$95,000-plus. So I'm extremely agitated by the changes.

Mr. Eggen: Good choice of words. Yeah. Thanks, Wayne.

Mr. Button: Thank you.

The Chair: Thank you.

My understanding is that Brian Stevens is back in the room. Brian, please introduce yourself for the record and start your presentation.

Brian Stevens

Mr. Stevens: Okay. My name is Brian Stevens. I am president of CUPE local 417. First off, I'd like to thank you guys for letting me speak. I'm the representative for approximately 1,450 employees right at this time.

Okay. Here we go. First off, I want to say that the proposed changes – I understand that to have sustainability, we have to have change. We all agree on that. I can understand that, but to change the pension plans of 300,000 Albertans – that's how many are in the union sector – I'm having a really hard time with this. First off, our pension funds are made up of our wages and our deferred wages. We put all of that in because being in the public sector – I've been with the city 35 years. I went to the city from the oil patch because I knew there was a pension there. At the time that I went there, the oil patch had nothing. It's just that you worked, and when things went down, you didn't work. Okay?

7:25

Almost every province has a joint trustee plan. We don't, and I don't understand why we don't. All of the important decisions are left up to cabinet. Why don't we get together as the government, which we elect you people to for good reason? We're not getting together. We need people to get together on this so we can work. I have yet to see a government report that says that there is a crisis. There's no research that I've read yet. I could be wrong.

In my LAPP average pension I'm only going to make \$15,000 a year after my 35 years of service. If you're with AUPE, some of them only make \$12,400. Then if you add CPP to that, it's going to cap you out at \$22,300. With the cost of living and everything else like that, that's not going to work. Now you want to take away the guaranteed index that we've got at 60 per cent. Now, that's only going to happen occasionally. How do you figure? What magic ball do you read to say, "Okay; we can do that this

year, but we can take it away that year"? I don't understand that. Plus, when I'm 80 years old and nothing keeps up, there's no plan B. Nobody is going to hire me at Tim Hortons or Walmart. I'm stuck doing what I have to do there.

I've done research, a lot of research. I went on the pension plan. Our rep used to be on the pension plan. I discussed it thoroughly with him, you know, the changes, what would happen and what we need, and we all agree. We do. Sustainability: we need change, but these changes are way too drastic. It's going to affect me, and it's going to affect mostly the young people that are coming up with the city. Like I say, I've been there 35 years, and I know everybody. When I do functions and things with the city, I look at the room, and they're all young. They're all worried about having to work to 65 or 70. Nobody says: what's this 85 factor? Nobody does that.

So we need to work together as people in Alberta. I'm not just saying unions but the private sector, too. We need to talk with our government, get people that understand what we need to do, and work together to get this so that we can have a pension plan so that we can live to be 80 or, the good Lord willing, 90.

I guess that's all I have to say. I think we need to work together to come up with the proper solution, and I know for a fact that there are intelligent enough people such as yourselves and everybody else up there that we can sit together and figure out the right way of doing this.

Thank you.

The Chair: Thank you, Brian.

Mr. Luan.

Mr. Luan: Thank you, Mr. Chair. Brian, thank you very much. I really like a lot of the points you're making. Just help me understand this. When government presented the Bill 9 governance model, it sounds like it's a joint sponsorship model. The board is composed of representative employees and employers, and there's a trustee that will be appointed through that, too. So comparing to what you were talking about, a shared trusteeship and so on and so forth, are we talking about the same thing or different? Can you help me understand that?

Mr. Stevens: Well, it's close to being the same thing, but with Bill 9, if you take it to the laymen like some of the people I work with, they're confused. You start reading Bill 9, and they're going: what in God's name is this saying? I took the time to read it, but we have to put it out in plain English so everybody understands it. Yeah, we need a joint trustee, but we don't believe that it's a full trustee thing. It just seems that the government is here, and we're here, and if they say that this is what we're going to do, the trustee is not going to have any control over that.

Mr. Luan: So some clarification or communication is warranted for us all to stand on the same page?

Mr. Stevens: Yes. Absolutely.

Mr. Luan: Okay. Thank you very much.

Mr. Stevens: Thank you.

Mr. Eggen: Well, I guess further to that, though, is that Bill 9 puts a lot more of the regulatory power into the minister's hands. So you might have some level of joint trusteeship, but in terms of the cost-of-living index, in terms of the caps on how much contribution can go in: that's all in the ministry's hands, right?

Mr. Stevens: Yeah.

Mr. Eggen: I'm not sure what you want, but we've heard it in over seven cities and more than 300 people saying: "It's our money. Let us decide between the employer and the employee, and keep the government out of there." Right?

Mr. Stevens: Yeah.

The Chair: Okay.
Mary Anne.

Mrs. Jablonski: Thank you, Chair. Thanks very much for your presentation, Brian. You said that you represent 1,450 employees. In what kinds of positions are they? Where do they work? So that I know whom you're talking about.

Mr. Stevens: They range from a bander up at Collicutt right up into city hall, accountants, stuff like that. They're not exempt; they are in the union. It fluctuates. I say 1,400 because we hire a lot of students. Every student wants to come to work for the city because it helps them further their education with the extra money that they can save. What I'm finding in my 35 years is that I'm seeing a lot of the students coming back because they say, "Brian, I can get a pension here, right?" And I say: "Absolutely. You can go anywhere you want. Once you come in there, if you find a field and you prove to them that you're a good worker and that you're responsible for what you're doing, they'll keep you." I've known young people who now come up to me and say, "You're still here, Brian?" I'm very proud to be a city worker. A lot of people go, "You work in the sewers," I know. But I'm proud to do that. I'm proud to serve the taxpaying public of this city.

Mrs. Jablonski: Brian, thank you very much for that. I know where we'd be if we didn't have you working in those places. We'd be in a big pile of it, right?

Mr. Stevens: True.

Mrs. Jablonski: I just need a little bit of clarification because I didn't get through the 1,400 reports that I had to read. I understand that the five-year factor is a concern for everybody. I understand that the cost of living is a factor for everybody, and I'm hearing that there is \$15,000 a year for some of our pensioners and \$12,000. So the \$12,000 is AUPE?

Mr. Stevens: In some cases. It will fluctuate with your wage. That's absolutely how it goes. But for the base people that work for the city of Red Deer, the main nucleus, if they stay as, say, a labourer 2 or an operator 2 when they retire, it's only going to be exactly what I said, I believe, \$15,000.

Mrs. Jablonski: Then my question is: I've got the five-year, and I've got the COLA. How much difference per month in dollars will the changes that are being initiated by the government at this point make to a pensioner?

Mr. Stevens: It will probably drop the \$15,000 down to \$12,000 or less.

Mrs. Jablonski: Oh, okay.

Mr. Stevens: It is a significant amount. I've been doing some research. I'm sorry that I didn't have everything here, but if you want, you can just e-mail me at the union office, and I can send you all that stuff. It is significant, and it worries me.

Myself? Everybody says: well, Brian, you're gone in seven months. But I am looking to the future because I see a lot of the

young people coming to the union, learning how to be good union activists and good workers, and they're going to step into my place. I'm very proud to see that.

Mrs. Jablonski: Thanks very much, Brian.

Mr. Stevens: Thank you very much.

The Chair: Brian?

Mr. Stevens: Yes.

The Chair: Since you represent 1,450 people and you have some very interesting things to say, I see that my friend Mr. Luan has a follow-up to his first question. I will allow this.

Mr. Stevens: Okay. Absolutely.

7:35

Mr. Luan: Okay. Thank you so much. Brian, I can see so much potential for you to help us work together. One of the things is that if you can submit something in writing afterward to clarify this, it would be very helpful to me. Regarding the first question of joint sponsorship, please have a detailed look at what the government proposes in Bill 9 and what's your union's perspective on that. Tell me the differences on that. I want to know.

The second one is the same about the contribution cap. What I read in Bill 9 and particularly from government interpretation is that Bill 9 is an enabling act. It doesn't set the cap ratio. It establishes the authority to work with employees and employers and establish that later, not today. Again, I feel like there's lots of misunderstanding out there. It would be very helpful to narrow it down to: are we talking about the same thing, or are there some slight differences? I need to know.

Mr. Stevens: Oh, absolutely. We'll do that.

Mr. Luan: Okay. Thank you very much.

Mr. Stevens: You bet.

The Chair: Thank you. Thank you very much.

Mr. Stevens: Thank you very much.

The Chair: Is Douglas Thrussell in the room? No. Okay.

Our next presenter, then, Jaime Urbina. Jaime, please introduce yourself for the record and start your presentation.

Jaime Urbina

Mr. Urbina: Yes. My name is Jaime Urbina. After working for the hospitality industry for six years, I decided to go back to school and get a better job with better benefits, better wages, and a good pension plan so I can support my family. I got my certificate as a health care aide, and I got a job with Alberta Health Services at a Red Deer nursing home. I worked for the Red Deer nursing home for four years until the Conservative government decided to close it. We were all laid off. We had two pensions with Alberta Health Services as public employees. After I was laid off, I lost one of my pensions, my LAPP, and many other co-workers of mine did as well.

I got a job at the new private, for-profit facility here in Red Deer, Extendicare. As a new facility and new employees to this facility we had to fight for our wages, benefits, and pension plans. Also, that made it harder for Extendicare to attract and hire qualified health care workers. So after going through one closure

in one facility, once again I find myself in a situation where I'm struggling and fighting for the benefits and rights that I deserve as a worker, as a citizen, taxpayer, and contributor.

I'm not only here for myself, but I'm also here for my fellow health care workers that work for Alberta Health Services and all public government employees, who now will have to work until they are at least 65 because you're planning to raise the 85 factor, not to mention that they're going to get a lower pension.

I'm a health care worker myself. Like I said, I work for a private, for-profit company because the PC government left me no other choice here in Red Deer after they closed the Red Deer nursing home.

When we were in negotiations with Extencicare, we tried to get the same wages and benefits as the employees from Alberta Health Services, which is a standard wage, which is fair. Last time we had to fight to get only 4 per cent. Now with new Canada pension plan benefits for the workers of Alberta Health Services, you're going to end up losing workers there, too. Then on our next round of negotiations with Extencicare, what can we shoot for or what can we target on the pension benefits if you're going to leave these other people with not much of a pension benefit?

On the contribution cap, my understanding is that if the stock market crashes, it will decrease our benefits. I will be forced to pay higher rates, and it will decrease the retirement benefits. You also say that this is going to be brought in after further consultation with the stakeholders, so this is not even guaranteed. To me, it sounds like the future of my pension will depend on the faith of the stock market and investors. As I mentioned earlier, once again I find myself fighting for the future of myself and my family because of all the wrong decisions, bills, legislation, and wrong moves made by this Conservative government.

To the Progressive Conservative reps here, if you're writing any recommendations, I'm going to give you one. We, the public and the private workers of this city of Red Deer, are going to remember this in the next election.

Thank you.

The Chair: Any questions for Jaime?

Mr. Eggen: Sorry. I just didn't quite follow, Jaime. You were working at the lodge?

Mr. Urbina: The Red Deer nursing home.

Mr. Eggen: The Red Deer nursing home, and then it became Extencicare. Did you get to take your pension with you when you made that change?

Mr. Urbina: No. We don't have LAPP there.

Mr. Eggen: So all of those people that were there that were contributing to the pension, the privatization took that many more people off of the books that would be paying into the pension. I mean, this is a theme we're seeing here, where they're reducing the pension because they're reducing the public sector.

Mr. Urbina: That's right. Yes.

Mr. Eggen: It's interesting. Thanks.

Mr. Urbina: Thanks, David.

The Chair: Another question, I think, from Mr. Luan.

Mr. Luan: Thank you. I just wanted to follow up to say that I want to utilize your energy to contribute to finding a solution, so

suggestions, specific ones, that you have on how to make this better, if you have more, please share with us. If not, you can feel free to write back to us.

Mr. Urbina: Yeah. I have a suggestion for you. Stop privatizing, and do more for the public.

The Chair: Jaime, I want to assure you that this is an all-party committee, and the report will be written by all of us, not only by the Progressive Conservative members on this committee.

Mr. Urbina: Hope so.

The Chair: Thank you.

Mr. Urbina: Thanks.

Kimberly Nickoriuk

Ms Nickoriuk: Thank you, hon. members. I apologize in advance because I get really nervous when I speak in public and sometimes cry.

The Chair: Kimberly, would you please introduce yourself for the record.

Ms Nickoriuk: My name is Kimberly Nickoriuk. I live in Red Deer, and I'm a member of the constituency of Red Deer-South at present. I am a mother. I'm a daughter. I'm a sister. I'm a friend. I am a contributing member of my community, and I'm a registered nurse. I love my job, and I love going to work every day. My title at work is a community liaison co-ordinator, which now provincially will be changed to transition discharge planner just because we like to make new titles for people and new signs. Part of my job means that I deal with the individuals at our Red Deer hospital who are the individuals who can, for the most part, no longer manage in their home environments. They are the individuals who do not have the family support, do not have the financial support in order to pay for private care in our community and who, for the most part through no fault of their own, have health conditions that prevent them from living at home independently.

7:45

I also come to you today, though, as a nobody. I am the nobody, the faceless and nameless person that the changes that this government wants to make to this pension plan are going to be affecting every day. Every day I tell my daughter a bedtime story before she goes to bed. Today, given the time of day, I'd like to tell you a bedtime story.

This is a bedtime story about a little girl named Nobody. Nobody was born in Calgary. Nobody's parents moved to Rimbey, where she was raised on a farm and graduated from high school. She had aspirations of doing great things in life. She was on the debate team and wanted to be a lawyer. Her parents had no money to send her to college or university. She was a farm girl, and they were a farm family, so she packed up and moved back to Calgary, to Ranchlands, just south of Hawkwood, and got a job.

Calgary was a little bit much for Nobody. Being from Rimbey, it was a pretty big place, so she moved back to Red Deer and got a job and then decided that she would try to go to college. At that point in time life changed. Nobody made a few decisions that maybe she shouldn't have, and Nobody started a family. Nobody had to support that family, so Nobody got a job as a health care aide at the Rimbey hospital. She loved working as a health care aide and decided to go back to school to get her licensed practical

nursing diploma at Red Deer College. She graduated from that program and decided that she loved nursing so much that she wanted to go back and get her registered nursing degree. Unfortunately, because of all of the student loans and rent – in 2001 in Red Deer that was about \$1,500 a month – she couldn't afford to go back to school.

She got quite a lucrative offer to go travel nursing in Saskatchewan and left the province in order to be able to afford the things that she needed in order to support her family. She moved to Saskatchewan, finished her nursing degree, and then came back to Alberta with the hopes that Nobody would get a job in the health care field. Unfortunately, we had certain people in power at the time that didn't feel that health care workers and public-sector employees were important members and contributing members of this economy, and the jobs were being cut. Fortunately, she found a casual position and added to her family. In addition to having another child, she had a spouse, who was also a nobody, working as a maintenance worker at the Red Deer hospital.

All that these nobodies want is to provide for their family. They want to be able to support their parents when they go off and retire on their own. Unfortunately, with the economy the way that it is . . . [Ms Nickoriuk's speaking time expired]

The Chair: Deputy Fox.

Mr. Fox: Thank you, Mr. Chair. Please finish your comments.

Ms Nickoriuk: Thank you.

Unfortunately, with the way that things are right now, the nobodies that I speak of are not going to be able to retire. They are not going to be able to retire with any amount of money in the bank, and they aren't going to be able to support their parents. My parents will become those nobodies that I deal with on a daily basis at work. They will become those nobodies that are sucking our health care dollars because I can't afford to quit my job to take care of my parents. I can't afford to put them into private care.

Today private care costs around \$4,500 a month. By the time that I am at the age where I'm going to need that private care, I will be one of those individuals who is not only using public-sector money for my pension but is also using public-sector money for Alberta aids to daily living, for Alberta seniors' benefits, and for any other program that I will qualify for. Cutting money to this pension does not just make me a nobody in the face of the public sector; it makes me a nobody in the face of all of the programs that government money contributes to.

I go home every day and I watch the news because I am a nobody. I am a nobody that will not get a retirement party when I leave work. I am a nobody who will not have an e-mail go out to congratulate me for my years of service. I am a nobody who will not be remembered for my contribution to the Red Deer hospital 20 years after I retire.

But I want to be somebody who contributes to my community, and the only way for me to do that is for you to respect the contribution that I make as a public-sector employee by not campaigning on the news about how invaluable I am and by not campaigning in the media about how I am sucking the public coffers dry. I need you all to see me and see my face and hear my name and know that I am not a nobody and that I want to be able to contribute for the rest of my life to my society and to my community, and the only way for me to do that is for you as a committee to respect the contribution that I am making now.

Good night.

The Chair: Thank you.

Mr. Luan: It's more a comment than any question. I want to congratulate you, Kimberly, for being so brave and sharing your story. That Nobody story, I can tell you, is going to stick in my head for a long time. That Nobody is an Albertan, is a public servant. Thank you for doing that.

Ms Nickoriuk: Thank you.

The Chair: Thank you very much.

Ms Nickoriuk: Thank you.

The Chair: Our next presenter is Trisha Stubbings, please. Could you please introduce yourself for the record?

Trisha Stubbings

Ms Stubbings: Thank you. Good evening. I am Trisha Stubbings. I am a graduate of the U of A forestry program, in 1998, and I have worked for ESRD as an area forester since 2001, 13 years now. I currently live in Rocky, and I have since 2007.

I am here to share with you my story and how this talk of pension reform has affected me as well as some of my co-workers. When I started with the government of Alberta, many of my peers were working for the forest industry and making an average of approximately 20 per cent more in annual salary than myself. The government of Alberta pension plan and timeline for retirement was a very large determining factor in my staying with the government in those early years, due largely to the sometimes extremely forceful advice of my father.

Fast-forward, and I am starting to seriously question both our judgments. When the base of the foundation that you have built life-altering decisions on is rocked, shifted, moved, and then changed completely, it is terrifying and very, very stressful. Everything that was built upon that foundation lay at risk.

I offer an example of several fine co-workers of mine who, after being trained by industry, began with the government in their 30s as very effective and valuable, knowledgeable employees. They bit the hook of still being able to retire with a full pension by age 65. How do you think the conversation goes over dinner when they have to go home to their wives and families and tell them that they may have made a mistake in their career change and that the pension that they based their decision on has now been swept out from under them? Perhaps a bit destructive to our Albertan families, I might surmise. And, no doubt about it, we will lose these valuable employees, their knowledge, and their expertise very soon.

However, the main reason that I wanted to address the committee tonight is the fact that I chose to buy back two of my maternity-parental leaves. Like many other parents that buy back leave, like many other staff that have bought back wage leave, bought back service, as we've heard tonight, I bought this back so that I could retire with full pension benefits two years earlier, at age 56 rather than at age 58. It gives me time for a second career.

7:55

This was not an easy decision to make. There were many pension estimates, weighing pros and cons, and budgeting exercises. I am still paying for the purchase of my second leave, and I do not believe that it is right, just, or fair to change the rules or the foundation that my decisions were based on. This pension reform changes the net present value of all of my optional service purchases used in all of my of my cost-benefit analyses.

Purchasing this leave has been very financially difficult for me. One month after I signed my last contract to buy back my leave, my husband of 16 years left the country, leaving me with a six- and a one-year-old and a mortgage alone that was more than what I earned a month. As you could well imagine, the money that was now going to buy back my second parental leave could have been very, very useful right about then, and that money could still be very useful. But I continue to buy back my pension so that I can retire when I'm 56. In fact, I signed a contract to buy it back.

Yes, life has thrown me a lot of stress, but I have always taken a lot of solace and comfort in my future pension, thinking that someday everything will be okay. But then pension reform and bills 9 and 10 hit, and my life got turned upside down again. Many of my co-workers and friends left, leaving me with, one, fewer friends and support and, two, way more work. I am the sole provider for my children. Yes, I own a mortgage, but my pension is my greatest asset, and someone toying with it causes me so much stress and worry that I cannot sleep.

I'm sure that you can tell where this is going, to the effects that the talk about pension reform has had on my health. I have just recently been diagnosed with fibromyalgia. Now, no one knows the causes, but stress is a very large trigger for flare-ups. Maybe I had enough stress in my life already to bring this on, but I do believe that the talk of pension reform took me and my body over the edge where stress is concerned. I am trying to control my symptoms so that I can continue to have a productive and fulfilling career, but I can only do so much alone. If my employer continues to put the amount of stress on me that they have over the past while and if pension reform goes through, I do worry that it will take too large of a toll on my health.

Thanks, Alberta, for doing your part to help me reach my full potential, which right now, in conclusion, is lying awake at night . . . [Ms Stubbings' speaking time expired]

The Chair: Deputy Fox.

Mr. Fox: Please finish.

Ms Stubbings: Thank you.

. . . wondering if I should have chosen a different employer that could have put that extra \$100,000 into my bank account in the first five years of my career alone, the tape running in my mind of my decision to buy back my pension for parental leaves, at a cost of over \$10,000, when even an extra \$100 right now would go a long way for my family, especially knowing that all of the cost-benefit analyses that I undertook to retire at age 56 instead of 58 are going to be irrelevant and that I'm going to have to work way past when I wanted to anyway.

I am left with a feeling of hopelessness. This stress and talk about pension reform has had very negative effects on my whole life and well-being, mostly financially and on my health, as well as negative impacts on my coping skills and how well I can parent my two boys, not to mention how it impacts my work.

Everyone has a story. Each and every co-worker of mine that can't be here tonight because they are busy caring for their own immediate families has their own stories, and this talk of pension reform may affect them way more than it's affected me. This is just my story.

Thank you.

The Chair: Thank you very much, Trisha.

Any questions for Trisha?

Thank you.

Ms Stubbings: Thank you.

Claire Goertzen

Mrs. Goertzen: Hello. My name is Claire Goertzen. I am a nurse in Red Deer. I've been nursing for 34 years. I pay into LAPP, and I am a proud union member. The pension was definitely a factor in staying with Alberta Health Services. With all the changes that have occurred and the stress that has occurred in the last 10 years, I did think of going somewhere else. However, I wasn't about to give up that pension.

The decision that the government has made with regard to these proposed changes will affect the retirement security of 300,000 Albertans plus their spouses and families. That's a large number of voters in this province. It is certainly apparent to me from the reports of all the meetings regarding the proposed changes to our public pensions that many Albertans, including myself, are very upset with these proposed changes. We, the stakeholders, weren't even consulted.

What right does the government have to make these changes? I truly believe that if it wasn't for the uproar caused by all the rallies, the letter writing, the meetings with MLAs, et cetera, these hearings would not even be taking place. I truly hope that the government will listen to what is being said by the voters in this province. The government has said that the public-sector pensions are struggling and have growing unfunded liabilities. It has also said that the current pension plans are unsustainable in their current form. This is simply not true. The actuary report commissioned by the coalition on pensions clearly shows that our pensions are in very good shape, and our unfunded liability will be paid off in a few years.

In our meeting with Cal Dallas he said that the actuary's report was using data that was decades old. I checked into this, and the most current data was used, and that data was from 2011. I understand that this is much more current data than what the government was using in making its decision.

The government has said that there will be no change for current retirees and members close to retirement. That is not true. I have heard many say that they will not join, and others say that they will pull out and put their dollars into private plans. Fewer people in the plan does affect its sustainability, and benefits are likely to be reduced.

The changes also mean that cost-of-living adjustments are not insured, as they are now. This means that retirement income will not keep up with inflation.

Imposing a cap on contributions does not allow the plan to respond to a financial crisis without affecting benefits. With a more likely scenario of benefits being affected, fewer young people will join the plan. The plans have responded appropriately and responsibly in the past, and I am confident that they will continue to do so in the future. The cap is unnecessary.

The government says that taxpayers are on the hook for our pension plans. This is absolutely not true. Taxpayers did not pay for this plan; we did. Our pensions are deferred income, income that we have put away over our many years of service, income to use when we retire so that we are not a burden on taxpayers or on our children.

Regarding the changes to early retirement: this has me very upset. Under the current plan I was really looking forward to early retirement on a full pension in May 2016. The changes are to take effect January 2016. The change from the 85 factor to the 90 factor now means that I have to work another two and a half years before I can retire on the full pension, or if I decide to go out early, I have to pay a five per cent penalty for the two and a half years. This is not fair when I've paid into this plan for over 26 years.

This is forcing people to work a lot longer in very high-stress jobs, and nursing is a high-stress job. I am concerned for many of my colleagues, who will be forced . . . [Mrs. Goertzen's speaking time expired]

The Chair: Mrs. Sarich.

Mrs. Sarich: Claire, go ahead and finish. Thank you.

8:05

Mrs. Goertzen: Thank you.

They will be forced to work longer when they're physically not able to do so. They may be forced to use long-term disability when they have paid into their pensions for over 25 years, but they can't retire early without paying penalty costs.

The proposed changes also mean that we'll be getting less monthly income. For me, it's not a significant amount. I went on the website and figured out: \$9 at retirement, \$14 10 years after retirement, \$20 a month less 20 years after retirement. However, a young colleague of mine who is 35 put in her figures, and she will get \$350 a month less. That's a significant amount, and that will result in young people opting out of this plan.

Another thing that has been very misleading is the government making inferences that these are golden pensions. As you've heard tonight, they aren't golden pensions. They average \$13,000 to \$14,000 a year. Mine will be a little bit more, at \$19,000, but that's still not a huge pension.

The last concern I have is regarding joint trusteeship. All of the unions in the coalition have long supported a pension plan where workers have equal say with the employers over how their plan is managed, the employees and the employers. The government says that it is now offering this but only after the changes are made. Hmm. I wonder why that is. Joint trusteeship should be implemented now. Workers have every right to have a say in how their pensions are managed.

Thank you for the opportunity to present to you.

The Chair: Thank you very much. Thank you.

Do we have any questions for Claire?

Great. Thank you very much.

Our final presenter for the night is William Taylor, please. William Taylor?

Well, ladies and gentlemen, since we are ahead of the schedule, if anybody would like to make a presentation, we would allow two presentations to take place.

Yes. Would you please state your name for the record?

Bill Tovell

Mr. Tovell: Hi. I'm Bill Tovell. I'm here from Red Deer. I'm in the purchasing department for Alberta Health Services. This is just strictly off a short-sleeved cuff here. Anyway, I've been fortunate enough to hear some of my colleagues behind me, and I appreciate the time to share my thoughts on the subject in what I've heard so far. What I've seen and I've heard so far is some real disappointment with the current government in how they're running our pension.

I'm 56 years old, and as part of my job it seems like they want me to work harder and give more. At 56 I'm tired. I feel like I can't contribute as much as I once did as a younger man, and because of that I'm looking forward to a pension that I won't take at 65; I hope to take it much younger. I understand how pensions work and the fact that I will then be penalized for that, and I accept that to a certain degree. However, the problem with the pension is that not only will you get penalized, but you're actually

increasing the numbered factor from 85 to 90. How that affects a lot of us is that we're going to be, once again, older, and when we get older, as we all know, life doesn't sort of treat us as fairly as maybe when we're younger. I want to be able to enjoy my life at some point when I'm a younger old man if that makes any sense.

Anyway, without saying too much more because there are probably some other people who might want to say a few things, I appreciate the time to be here. Thank you to all these people who bothered to show up. It means a lot to me as a person that you took the time from your evening and your time to come as well as you folks in front of us.

Thanks for your time.

The Chair: Thank you, Bill.

Any questions for Bill?

Thank you.

Mr. Tovell: You're welcome.

The Chair: I see one more over there. Yeah. That's you. Oh, you already spoke?

Mr. Westhead: I have spoken before, so I'd be willing to hand the floor back to someone.

The Chair: Did you change your shirt or something?

Mr. Westhead: No.

The Chair: Okay.

Mr. Westhead: May I proceed?

The Chair: Do you have anything to add?

Mr. Westhead: Absolutely. How much time do you have?

The Chair: Three minutes.

Cameron Westhead

Mr. Westhead: Okay. I can make that work. Again, my name is Cameron Westhead. I have three points that I'd like to make. First of all, I've seen Mr. Luan and his questions that he's asked tonight, and I would just caution him not to misconstrue any of the points that people have made tonight. I see how some of these things may be taken out of context, and I just caution you to be very careful about how you interpret those things and seek a lot of clarification. I think Bill 9 needs to go in the garbage, so any plans you have to salvage that, please put that aside.

The Chair: Okay. I'll allow a question, not a debate.

Are you done?

Mr. Westhead: Nope.

The Chair: Okay. You've got two minutes. Go ahead.

Mr. Westhead: Okay. We've heard the government say that they have consulted Albertans to develop Bill 9. This is hard to believe, but in fact it is partially true. The LAPP board was asked what changes it feels would be necessary to keep the plans sustainable. They clearly told the minister that they had implemented changes to address this many years ago. Mr. Kyle Fawcett even admitted as much in the Legislature. The LAPP board said no. The public-

sector employees and Albertans are saying: no; keep your hands off our pensions.

My final point. The government placed a target on the backs of working people in this province when it needlessly introduced bills 45 and 46. The government proved in one fell swoop that they were not to be trusted to bargain in good faith. The government got taken to court over Bill 46 and got spanked publicly. Now you're asking us to trust you with our retirement savings? You've lost the trust of Albertans with scandal after scandal. You're asking us to trust the PC government with our pensions? No bloody way.

The Chair: Okay.

Mr. Luan?

Mr. Luan: I'm good.

The Chair: You're good. Thank you.

Thank you very much.

Mr. Westhead: Thank you very much.

The Chair: Well, ladies and gentlemen, thank you very, very much for being here. It has been a good meeting.

I would like, first of all, to thank the committee members for being here today, the committee clerk, Karen Sawchuk – she's the backbone of this committee – the support staff, the security staff, the *Hansard* staff over there, and also my loyal assistant, Zack Ziolkowski. Where are you, Zack? He's hiding somewhere. I mean, these people have been here for a long, long time, and they still have to drive back to Edmonton.

To you, ladies and gentlemen, thank you all for being here for the last almost three hours. It has been a great meeting, great thoughts, great ideas, and, I must admit, great stories. You have been sitting here for a reason, and that reason is your pension. I know the pension issue is an important issue. It's an emotional

issue for all of us, and it is our security when we get to our golden years.

The purpose of this meeting is to listen to you, and I will tell you on behalf of this committee – and this is an all-party committee – that we have heard you. As I said earlier, we did not come here with any predetermined ideas or predetermined outcome. I can tell you that our report will reflect exactly what we've heard during the three full days of professional and stakeholder meetings and also during the seven public hearings that we held around the province. We started in Edmonton, Fort McMurray, Grande Prairie, Calgary, Lethbridge, Medicine Hat, and, today, Red Deer.

Thank you very, very much. It's been a pleasure listening to each and every one of you. Have a great evening.

Yes. You have a question?

8:15

Unidentified Speaker: Yeah. May I ask: where will we access the report, and where will the public be able to view the report once it's ready?

The Chair: Actually, you know, it's going to take a bit of time to prepare the report because, as I said, we had three full days of hearings with professional stakeholders. We have held seven meetings right across the province, and we are waiting for the written submissions to be brought in. The deadline is on August 15, 2014. After we get all of that, as a committee we will sit along with the research staff, with the LAO staff, we will prepare the report, and the report will be presented to the Legislative Assembly in October. It will be made public in October; we have a deadline on October 10, so it has to be presented in October.

If you have any questions, please direct them to the committee clerk's office, and she will be more than happy to answer your questions.

Thank you very much, and have a great evening.

[The committee adjourned at 8:17 p.m.]

