

8:34 a.m.

[Ms Graham in the chair]

THE CHAIRMAN: Good morning, everyone. I'd like to call this regular meeting of the Standing Committee on Private Bills to order.

The first item on our agenda, of course, is the approval of the agenda. I need to inform you that item 3, approval of committee minutes from last week, must be deleted as we don't have the minutes this week. So I'm wondering if someone would make a motion to that effect.

MR. STRANG: I'll so move.

THE CHAIRMAN: Mr. Strang moved, then, that the agenda be approved with the deletion of item 3. All in favour, say aye.

HON. MEMBERS: Aye.

THE CHAIRMAN: All against, say no. Carried.

All right. We'll move on to item 4 on our agenda then, the hearings on private Bills 3, 4, and 5. Is there anything, before we call in the petitioners on Pr. 3 and Pr. 4, that anyone would like to raise?

This morning you should have received at your desk additional material relating to Pr. 3 and Pr. 4 as well as the transcript of last week's meeting. Does everyone have that? I've just been advised that there was additional material circulated last Thursday concerning these two or three Bills. Everyone received that presumably.

All right. We'll proceed, then, to the hearing on Pr. 3 and Pr. 4. If we could bring in the petitioners at this point.

MRS. SLOAN: Madam Chairman, excuse me.

THE CHAIRMAN: Mrs. Sloan.

MRS. SLOAN: Thank you. Just before you do that, I'm wondering if I could ask Parliamentary Counsel a question with respect to the Bill before the petitioners come in.

THE CHAIRMAN: Go ahead.

MRS. SLOAN: With respect to section 5, class of business, would the wording contained within that section be similar to or exactly the same as those contained within other insurance Acts?

MR. REYNOLDS: No, it would not, but I think they're prepared to address that.

MRS. SLOAN: I'm just wondering if you could outline for me from your perspective those sections that are different. What is different?

THE CHAIRMAN: Mrs. Sloan, if I could just make a suggestion. In discussions that I've had with Parliamentary Counsel as a result of discussions he has had with the petitioners, it's my understanding that a lot of the concerns that were raised in Mr. Reynolds' letter to Mr. Chipecur will be addressed. Actually, certain amendments will be requested along the lines of those suggested by Mr. Reynolds. So perhaps at the end of the hearing or after at least the presentation of the petitioners, if you still have concerns, then you can raise them again, but I think they're going to be dealt with, as you will see throughout the hearing.

MRS. SLOAN: Thank you.

[Messrs. Chipecur, Ewoniak, and Rodrigues were sworn in]

THE CHAIRMAN: Good morning, gentlemen. I'd like to welcome you to this meeting of the Standing Committee on Private Bills. I am the chairman of the committee. My name is Marlene Graham. At this point I'd like to introduce to you the other members of the committee. As you know, this is an all-party committee.

Starting with Mrs. Sloan, I'd ask each of you to introduce yourselves to the parties here today.

MRS. SLOAN: Good morning. I'm Linda Sloan, MLA for Edmonton-Riverview.

MRS. SOETAERT: Good morning. Colleen Soetaert, Spruce Grove-Sturgeon-St. Albert. Welcome.

MRS. PAUL: Good morning. Pamela Paul, MLA, Edmonton-Castle Downs.

MR. MacDONALD: Hugh MacDonald, Edmonton-Gold Bar.

MRS. TARCHUK: Janis Tarchuk, Banff-Cochrane.

MR. STRANG: Ivan Strang, West Yellowhead.

MR. HERARD: Denis Herard, Calgary-Egmont. Welcome.

MR. CARDINAL: Mike Cardinal, Athabasca-Wabasca.

MR. MAGNUS: Richard Magnus, Calgary-North Hill.

THE CHAIRMAN: Thank you. Assisting us as well this morning, we have Parliamentary Counsel Mr. Rob Reynolds and our administrative assistant, Ms Florence Marston.

Typically before commencing one of these hearings, we generally outline the procedure to be followed on this type of hearing, but, Mr. Chipecur, I know you're very familiar with the format here, and unless you feel there is a need for Mr. Ewoniak to hear how we proceed, I'll dispense with that.

MR. CHIPECUR: We have reviewed that, Madam Chairman.

THE CHAIRMAN: So that won't be necessary.

As well, I wish to put on the record the fact that one of our committee members, Mr. Donald Tannas, will not be attending this morning to hear the hearing on Pr. 3 and Pr. 4 due to a potential conflict of interest.

Subject, Mr. Chipecur, to your thoughts on this matter, I'd be proposing that Pr. 3 and Pr. 4 be heard as a joint hearing. They, of course, involve yourself and Mr. Ewoniak as petitioners, and I presume the submissions will be very similar.

MR. CHIPECUR: Yes, they will. In fact, they're exactly the same except for the questions that the committee may have.

8:44

THE CHAIRMAN: All right. We'll commence, then, to hear Pr. 3 and Pr. 4 as a joint hearing.

It is my understanding that in the case of Pr. 3, being the Trans Global Insurance Company Act, it is the intention to incorporate an insurance company for the purpose of selling general insurance. In the case of Pr. 4, which is the Trans Global Life Insurance Company Act, the intention is to incorporate a life insurance company.

In making your submission, Mr. Chipecur, I am led to understand that you will be addressing all of the items raised in the May 9,

1997, letter to you from Parliamentary Counsel, Mr. Reynolds.

MR. CHIPEUR: Madam Chairman, the way I propose we proceed this morning is that Mr. Ewoniak would in fact address the committee and all of the issues that you just mentioned. I would be available for technical commentary or support on process issues, but Mr. Ewoniak will make the primary presentation to the committee at this time.

THE CHAIRMAN: Very good. We'll proceed then.
Mr. Ewoniak.

MR. EWONIAK: Good morning. I would like to thank all committee members for being here at an early part of the day. In many cases, because of the distance you have to travel to get here, I'm sure it meant cutting short your long weekend with your families, and I appreciate your effort for being here.

My objective is to establish two insurance companies in Alberta. One shall be a property and casualty insurance company, and the other shall be a life insurance company. As you are aware from the Bills, the companies' names will be Trans Global Insurance Company and Trans Global Life Insurance Company. The companies will be specialty insurers and will provide group-related products. The companies' products will be sold primarily as a package and will include life, disability, loss of employment, leave of absence, and property insurance.

Although the Trans Global companies will operate throughout much of Canada, we will establish our head office here in Alberta. As a result, we will be creating direct jobs in the province and will supplement other jobs in the province as we will use global computer software developers, auditors, and lawyers. In addition, we will use local stockbrokers to buy and sell securities for our investment portfolio, which will be controlled from Alberta.

Currently there are two companies in the Canadian market that we consider to be our future competition. They are both owned and headquartered in the United States. I am confident that we can provide a better product and better service than they have been providing. I also believe that Canadians would prefer to deal with a Canadian company, which will keep the related jobs and investments in Canada.

I will be the president and the chief operating officer of the Trans Global companies as well as being a shareholder of the companies. I am a chartered accountant by training and have over 24 years of experience in the insurance industry as an officer and/or a member of the board of directors. I was born in Alberta and have spent most of my working life in the province, except for five years in the earlier part of this decade when I lived in Toronto. While living in Toronto, I was the chief financial officer and a member of the board of directors of Canada West Insurance Company and the Canadian Surety Company, both of which were owned by a Paris-based international insurance group that had operations in 37 countries.

In order for the Trans Global companies to become operational, they must go through two processes. First, they must be incorporated, and second, they must be licensed, during which they will undergo a due diligence process. The licensing process, which is carried out by the superintendent of insurance, will ensure that the companies' business plans are sound regarding the marketing and financial assumptions; that the companies have experienced and competent management; that the management, directors, and shareholders are reputable and have no questionable or illegal dealings in their past; and that the companies, based on their business plans and in accordance with the Alberta Insurance Act, are adequately capitalized.

The first part of the process, that of incorporation, brings me

before you. In Alberta, which is different than most other Canadian jurisdictions, incorporation of insurance companies is by way of a private Bill. I am therefore asking for your support to recommend to the Legislative Assembly that these Trans Global Bills receive approval as presented and including the following amendments. I believe these amendments accurately reflect the results of our discussions with Parliamentary Counsel and with the superintendent of insurance.

The following amendments will apply to both insurance companies' Bills. In section 3(2), after the words "shall be \$1,000,000," the balance of the section thereafter should be omitted.

Section 4(1) should be omitted in its entirety.

Section 4(3) should also be omitted in its entirety.

Section 4(2), which is the only remaining section in 4, will simply be numbered as section 4.

In section 5(1), at the very beginning, the words "subject to section 4" should also be omitted.

The next amendment is applicable only to the Trans Global Insurance Company Act. Previous ones affected both Acts; this one affects only the Trans Global Insurance Company Act. At the end of section 5(1) the following words should be added to the end of the existing section after the word "classes": but the company shall not concurrently carry on or engage in the transactions of both fire and life insurance, unless otherwise permitted by the Alberta Insurance Act.

The final amendment recommended is applicable only to the Trans Global Life Insurance Company Act. Section 5(1), in the second line immediately after "all classes and kinds" the words "except fire insurance" should be inserted.

I would like to take this opportunity to thank the superintendent of insurance and Parliamentary Counsel for their co-operation and assistance in bringing these Bills forward. I would also like to thank Janis Tarchuk for introducing the Bills to the Legislative Assembly.

Thank you.

THE CHAIRMAN: Thank you, Mr. Ewoniak.

I presume at this point, then, we'll proceed to hear from Mr. Rodrigues, if you have any comments you would like to make.

MR. RODRIGUES: Thank you, Madam Chairman. With the amendments proposed by Mr. Ewoniak, we would not have any concerns with the two Bills. These amendments have addressed the issues that we had.

THE CHAIRMAN: Very good. Thank you then.

All right. In just conferring with Parliamentary Counsel, we're wondering if everyone has the most recent draft of Pr. 3 and Pr. 4, which would have been in your materials circulated to you on Thursday. There have been some changes from the original draft of the Bill that you would have received, so just to allay any possible confusion, I mention that.

MR. REYNOLDS: Just to be clear, the one in your binders that was circulated originally, that said "draft," which was 8 and a half by 11 or whatever the metric equivalent is, was a draft version. The one that you should have, of course, is the one that was introduced in the House, which is in the usual Bill form, and would be easier to refer to with respect to the amendments that Mr. Ewoniak mentioned because a number of changes were made between the draft that you saw and the one that was introduced in the House.

8:54

THE CHAIRMAN: Thank you, Mr. Reynolds, for helping to clarify that matter.

Are there any questions from members of the committee to any of the parties here today? Mr. Herard.

MR. HERARD: Thank you, Madam Chairman. Is there anything in either of these Bills that would create an advantage of any sort over previous Bills that have been passed in this Assembly with regards to the creation of insurance companies?

MR. CHIPEUR: The answer is no. With the amendments that have been suggested, there is no advantage. I can clarify for the committee that the amendments that were requested by the superintendent of insurance were for the purpose not so much that there would not be an advantage but so that there would be consistency among the companies that are in the field. There's certainly no intention with this legislation to gain any advantage of a regulatory nature with respect to insurance in Alberta.

MR. HERARD: Thank you.

My second question is: would either of these Bills allow you to get into the health care insurance business?

MR. EWONIAK: It's not our intention at this moment to get into the health care business. We are not going to specifically ask for a class of insurance that would enable us to write that business. The passage of these Bills incorporates us. Then we will be going to the superintendent and seeking permission to write certain classes of business. The superintendent may correct me here. We are asking to write disability insurance along with life insurance. I don't know whether that gives us the ability to write health insurance or not.

MR. RODRIGUES: It does give the ability to write health insurance, like any other insurance company that applies for a class of insurance of health. The prohibition is in the health legislation, which prohibits an insurance company from writing types of insurance that are medical expenses prescribed by health care legislation. So these two companies would have no advantage over other companies with respect to the classes of insurance that they would be authorized to write.

MR. HERARD: Thank you for those clarifications. Those are all my questions.

THE CHAIRMAN: Any other questions? Mrs. Sloan.

MRS. SLOAN: Thank you, Madam Chairman. I actually have a series of questions. The first one is just actually a request. We have a copy, I believe, of the CV of one of the partners but not the other, and I'm wondering if Mr. Ewoniak would be willing to share with the committee a copy of his CV.

MR. EWONIAK: Sure.

MRS. SLOAN: Thank you.

My second series of questions follows along the line of my colleague with respect to section 5 of the Bill, the class of business. I'm just wanting to verify that my understanding is true, that basically any entitlements given to an Alberta company under the internal trade and the North American free trade agreements must be given to any other company. So in response to his question about this Bill lending itself to giving your particular interests or business plan an advantage to a degree that the trade agreements would say no, because the same provisions would have to be given to any other country – am I not correct in that regard?

MR. EWONIAK: That's true. In fact, there is no advantage in this legislation over any other Alberta company or foreign company.

MRS. SLOAN: If I could just, then, follow up with a question with respect to section 5. Based on the review of that by Parliamentary Counsel and also my review of it, I believe the breadth of that section is in fact not consistent with the classes and provisions that other insurance Acts have. I'm wondering if you could respond to that.

MR. EWONIAK: I apologize for not having anything in writing for you prior to that, but I think if you'll recall – it's difficult because I went through several amendments. One of the amendments that I mentioned would add words to the Trans Global Insurance Company Act, I believe, that would be exactly in line with previous companies incorporated. If that's different, I'd like the superintendent to comment. But the amendment we're suggesting will make our wording in section 5 similar to other companies.

MRS. SLOAN: I think, if I may, Parliamentary Counsel specifically said that fire insurance was one example but that the Bill, by incorporating the words "all classes and kinds," gives an unprecedented power to this Act that is perhaps not accessible through others.

MR. REYNOLDS: Perhaps if I might make a comment. I think that when I was referring to the unprecedented powers, there were two things. In the original Bill there was of course the proposition for natural person powers, which would be unheard of with respect to insurance companies. Without going into a long discourse on the nature of corporate law, natural person powers are what corporations established under, let's say, the Alberta Business Corporations Act have, and they can do many things. With insurance companies the difficulty is that they're basically statutory creations, the statute being a private Act. So natural person powers certainly haven't been done in the past.

With respect to the issue of classes of insurance, the unprecedented part was if there wasn't a restriction, and perhaps Mr. Rodrigues can comment on this. Insurance companies can be licensed to do basically everything but life insurance, or they can be licensed to do what's known as fire insurance, which includes everything but life. So certainly the amendments that have been proposed by the petitioners are in line with what other private Acts have done with respect to insurance, with respect to limiting it.

As I say, the limitation is required because under the Insurance Act you can't do both fire and life. That's the only restriction. I mean, certainly I could circulate something from, you know, the First Canadian Insurance Corporation, which was incorporated in 1987, and for instance the amendment that Mr. Ewoniak has proposed to section 5(1), which is, to my reading, identical to the one passed in 1987.

Mr. Rodrigues, however, may wish to comment.

MR. RODRIGUES: Section 31 of the Insurance Act states that an insurance company cannot transact both life and fire insurance. The Bill as it was introduced was inconsistent with that. We raised that issue, and Mr. Ewoniak addressed that issue by proposing the amendments. So the Bill as amended is now consistent with the Insurance Act and consistent with other private Acts that were passed with respect to the powers of the insurance company.

The Bill, before it was introduced, gave the company the powers of a natural person. The Bill has been amended so that they are restricted to the business of insurance only. They cannot carry on any other business than the business of insurance but with respect to

these classes of insurance.

MRS. SLOAN: Notwithstanding those comments, though, there is nothing in the Act that would prohibit this company from providing private health insurance.

THE CHAIRMAN: I think that has been answered, but, Mr. Rodrigues, if you'd like to go over that point again.

MR. RODRIGUES: The private Acts of the Legislature with respect to incorporation of insurance companies and the Insurance Act do not prohibit an insurance company from engaging in business that would cover health care benefits. It's the health care legislation that prohibits it. So until that legislation is amended, no insurance company can undertake insurance that covers any medical service that is prohibited by the health care legislation. So the prohibition is in the health care legislation, not in the private Acts or in the Insurance Act.

MRS. SLOAN: Okay. Thank you.

9:04

MR. EWONIAK: Pardon me, Madam Chairman. If I may suggest to Mrs. Sloan, for what it's worth: we've just had a discussion that would prohibit these companies from doing both fire and life insurance in the same company. I might add that other jurisdictions permit that to happen. For example, British Columbia permits companies to write both fire and life insurance in the same company. In a sense we will end up with legislation that is in some ways more restrictive than companies being incorporated in another jurisdiction. I don't know if that helps.

MRS. SLOAN: My questioning is not in relation to fire and life; it's in relation to the potential market that your particular company may be looking at.

My next series of questions relates to Mr. Chipeur. From your CV – you can correct me if I'm wrong – I have seen actions you have undertaken with respect to what I foresee as being the promotion of a greater role for the private sector in health care delivery both in your publications, your speaking to some degree . . .

THE CHAIRMAN: Yes, Mr. Herard.

MR. HERARD: Point of order, Madam Chairman. I don't know how this is relevant. We're dealing with the incorporation of an insurance company, not with the private activities of shareholders. Relevance.

THE CHAIRMAN: Well, I hear what you're saying, Mr. Herard. However, if the objection is based on relevance, I do find that the nature of this question is relevant to the hearing at hand. So I'll allow Mrs. Sloan to proceed. However, be mindful, Mrs. Sloan, of the potential that your question might have.

MRS. SLOAN: Thank you, Madam Chairman. I will be mindful of that.

I can identify a couple of sections within the CV that specifically sparked my interest. One is the new sources of hospital revenue collaborative ventures for the private sector. I also noted current involvement with the Gimbel Eye Foundation and past involvement with respect to the Gimbel Foundation Act and the petitioner serving as legal counsel with respect to that. So I guess my first question is to Mr. Chipeur. Do you believe that the private market share in health care should grow?

THE CHAIRMAN: Well, before I have Mr. Chipeur answer that

question, I think that goes beyond the question of relevance in this hearing. Now, if you wanted to ask specific questions of either Mr. Ewoniak or Mr. Chipeur as to their intentions in regards to health insurance, I would think that would be proper, but I don't know that Mr. Chipeur's opinions about private health insurance are really relevant to our deliberations.

MRS. SLOAN: Perhaps I could be more specific then and ask if the partners would be willing to provide the committee with the business plan that they have developed inherent in this Act and the potential market targets contained within that.

MR. CHIPEUR: Maybe I can answer the question in this way. If you take a look at the CV, you'll notice that the CV covers everything from religious rights to constitutional jurisdiction over dams to health insurance to prisoners' voting rights, election laws. My practice is diverse. I have clients who are both public-sector and private-sector oriented.

I can assure this committee, though, of two things. One, none of my other clients are in any way involved in this particular venture. So anything in my CV would only give you information about me personally. It would not give you any information about this particular company. Secondly, I can assure you that in my discussions with Mr. Ewoniak with respect to this particular company, at no time have we discussed the concept of health insurance other than to have me just ask Mr. Ewoniak right now to confirm to me that that is not within his contemplation or mine with respect to this particular piece of legislation that we are proposing. So health care is not on our minds or in any way related to this application.

I do realize that the plans, the business of this company are of great importance to the government of Alberta, when the actual business plan is created, because the superintendent of insurance is given the responsibility of regulating this company and ensuring that it meets all of the terms and conditions of the insurance legislation itself. We fully intend to provide the superintendent of insurance with all of the information required by the legislation. At this time we do not have that material prepared or ready because the legislation must be passed before we can make an application for a licence under the legislation. To the extent that this committee of the Legislature is entitled to have a copy of the applications that are submitted to the superintendent, I am sure that we would be happy to provide the committee with everything that we provide to the superintendent of insurance, again subject to the freedom of information Act and the legislation that relates to applications for licences for insurance.

THE CHAIRMAN: Thank you, Mr. Chipeur. However, all of that material would be provided subsequent to a decision having been made on this application.

MR. CHIPEUR: That's right. At this time that material does not exist, and it could not exist until we were in a position to make that application for a licence. So it may be that the committee may wish to have a copy afterwards, and I'm happy to supply it at that time.

MR. EWONIAK: Madam Chairman, if I could make a few comments. They perhaps may appear to be unorthodox, and I hope I don't appear to be rude to Mr. Chipeur. As I indicated during my remarks, Alberta's procedure to be incorporated is unique. For example, in other provinces this is simply done by a letters patent process. For example, in Saskatchewan I would just walk up to the companies branch, and I would be incorporated.

Because in Alberta we have to go through the private Bill process

– and this is not a process that a lot of people are familiar with; it's a unique process – and because people recommend we have legal counsel, I engaged Mr. Chipeur to assist me in getting these Bills through only, not because I intend to do any business with him. In fact, there has never been any discussion for him even to be a shareholder in our future company once we become operational. So he will not be involved with our company. He is here primarily because I thought he was one of the few lawyers in Alberta that had experience with the private Bill process. So if that's any comfort, his presence here has nothing to do with my future business plans. As I say, he probably will not be involved with our company after we get our licence. In fact, I'll say he won't be, because I've never ever thought of that. So while he may have an association with other health care issues in the past, I really don't think it's relevant when it comes to my companies.

THE CHAIRMAN: Mrs. Sloan, do you have more questions?

MRS. SLOAN: Well, just in reaction to that statement I guess. If that is the case, Mr. Ewoniak, if it's not your intention to have him act as a long-standing partner in the corporation, why then is Mr. Chipeur named in the incorporation section of the Act?

9:14

MR. EWONIAK: Well, the custom is that to get incorporated, there are provisional directors. I guess I could have been the only director. In most other private Bills to incorporate insurance companies that come before the committee, there basically have been at least two people named as provisional directors. So I've simply named him for that reason, because of his legal experience with private Bills. I could have selected another lawyer, but I wanted to get somebody with experience on private Bills.

MRS. SLOAN: Would it not then, Madam Chairman, require an amendment? If in fact this is just sort of an interim partnership to successfully incorporate the company, would it not, post the Bill's approval, require an amendment to remove Mr. Chipeur as a partner?

THE CHAIRMAN: No. I'll let Mr. Rodrigues respond to that, if you would.

MR. RODRIGUES: Just to put things in context, all I have before me are the Bills. I have no other information with respect to these two companies by way of business plans. I think any amendments to the Bill would be at the jurisdictional discretion of the committee, whether Mr. Chipeur wants to withdraw or Mr. Ewoniak wants to remove him.

THE CHAIRMAN: In terms of provisional directors in the incorporation of insurance companies, are there not provisions that would allow provisional directors to withdraw and be replaced by permanent directors?

MR. RODRIGUES: That's correct. Before this company is licensed, if there is any change in the directors, I must notify the Lieutenant Governor in Council of those changes and report as to the suitability of the new directors. So the provisional directors could be the directors of the company. If there are any changes, they have to be reported to the Lieutenant Governor in Council, who will then determine the suitability of the directors of the company at that point in time. That's a requirement of the Insurance Act. I must report that; I must report any changes in the provisional directors.

THE CHAIRMAN: Thank you.

All right. Mr. MacDonald, you've been waiting patiently.

MR. MacDONALD: Madam Chairman, I have one question for Mr. Chipeur. You mentioned earlier American competition. Could you name those two companies that you feel will compete in the marketplace here in this province against you?

MR. CHIPEUR: I'm not sure that I was the one who mentioned the American competitors. However, I'm not sure that it would be relevant because until the company is licensed, it's not clear who is going to be providing similar services as this particular company.

MR. MacDONALD: I guess I misunderstood your initial remarks because I thought that someone mentioned competitors.

MR. EWONIAK: I mentioned two potential competitors, yes. I guess really in theory there are four companies, two life companies and two property casualty companies, but they're really represented by two shareholding groups. Their company is controlled by J.C. Penney and American Bankers.

MR. MacDONALD: Thanks.

MR. EWONIAK: Also, if I may, Madam Chairman, I would appreciate very much if this information was kept confidential. It's highly critical for us that these companies not be aware of our plans. The reason being is that a potential shareholder I'm talking to has a commercial relationship with one of these companies at this time. If that became public, one of my potential shareholders could suffer a significant financial loss. So it's really to everybody's advantage in Alberta here that we not have this become public in terms of these companies, because if they become aware of me doing this, as I say, my potential shareholder could possibly suffer a loss.

THE CHAIRMAN: Mr. Ewoniak, just for your information, while the members of the committee might well undertake to keep the information that you have just expressed confidential, these proceedings are recorded in *Hansard*. So you should know that.

MR. EWONIAK: I understand that, and eventually what happens with the superintendent becomes public too. I'm saying that if it doesn't matter to people, it's better for us in the future from a competitive point of view to have these comments, our information not spread widely. I'm not trying to hide anything. It's just that we will suffer financially, possibly. That's all.

MR. CHIPEUR: Madam Chairman, a suggestion, and it's too at the pleasure of this committee. This committee would have the inherent power to withhold the names of those companies from *Hansard* for a period of time should you choose; no? I would think that you would have the motion to control your own proceedings.

THE CHAIRMAN: Well, I'm being advised by Parliamentary Counsel that that isn't possible. However, Mr. Reynolds, perhaps we could . . .

MR. REYNOLDS: Well, that would be something the committee may want to undertake, but *Hansard* is generally not subject to such editing, as it were. I mean, it's at the discretion of the Speaker. Typically *Hansard* only is changed with respect to minor corrections. I mean, *Hansard* is the public record of what goes on in the Legislative Assembly. I'd have to look at parliamentary law, but I would think it would be close to being unprecedented for

Hansard to be edited or for the transcripts to be withheld or anything like that. I mean, the essence of parliament is free speech, and it is the people's business that has transacted here.

MR. CHIPEUR: Can we go retroactively in camera?

THE CHAIRMAN: We'll consider that.

Mr. Herard.

MR. HERARD: Thank you, Madam Chairman. Perhaps this is a learning experience here today. Certainly we do as a committee have the ability to go in camera at any time, and perhaps that's what should have been done. You know, the next time something like this is to happen, questions relating to competition and company names and so on, perhaps we could go in camera for part of that session. I think what's done is done at this point though.

Thank you.

THE CHAIRMAN: Thank you. All right. Unless there are any further questions from members of the committee, I'll call on Mr. Reynolds to make comments.

MR. REYNOLDS: I have a few questions with respect to the Bill itself. One thing that is a somewhat extraordinary provision that was not touched upon was the requirement in what you're proposing, the exemption from section 136(8) of the Insurance Act. I was wondering if perhaps Mr. Ewoniak could explain to the committee what that was about and perhaps if Mr. Rodrigues could indicate whether he has any concerns over that.

MR. RODRIGUES: No, we do not have any concerns with that. That provision simply requires the company to capitalize over an extended period of time. We have looked into this provision and found it to be archaic. If this company wants to put in all the capital at one shot, this provision doesn't permit it. We're now rewriting the Insurance Act, and we are removing that provision in the rewrite. So we are not adverse to this exemption from that section of the Insurance Act.

MR. REYNOLDS: Just one other point that I have. I should indicate that what happened with respect to section 3, the difference between perhaps your draft Bill and the final Bill, was that in fact the Insurance Act was amended in 1996, and those amendments increased the capitalization requirements to \$3 million for companies selling everything but life and \$5 million, I believe, for companies issuing policies in life insurance. I was just wondering with respect to section 3(2). There's the requirement that "the amount to be subscribed before the first general meeting for the election of directors, if called, shall be \$1,000,000." I was just wondering if the superintendent has any concerns with respect to that.

9:24

MR. RODRIGUES: Not really, because that's for the first general meeting. But section 5(3) of the Bill says that they will not get a licence until they meet the minimum capital requirement of \$3 million. So for the initial meeting of the directors they can have a million dollars, but a licence will not be granted to this company until they meet the statutory requirement of \$3 million and \$5 million respectively, and that's covered in section 5(3) of the Bill.

MR. REYNOLDS: Thank you.

I just had one follow-up question, which I think was addressed earlier, with respect to the scrutiny that goes on. I mean, certainly

there's the incorporation part, which is what's being done here, and in another forum, as Mr. Ewoniak said, it would be essentially filing the papers at corporate registry. I was wondering if perhaps, Mr. Rodrigues, you could explain to the committee what sort of scrutiny goes on before an insurance company is issued a licence. I believe you mentioned that if there is a change in the provisional directors, those are examined and you make a recommendation to the Lieutenant Governor in Council. For the members who haven't been on the committee before, perhaps they'd be interested in knowing the role of your agency with respect to evaluating these insurance companies.

MR. RODRIGUES: This is the first step in incorporation. The next stage is for the insurance company to present to us a business plan for a five-year period. In that business plan they will demonstrate whether or not they're going to be profitable in the first, second, third, or fourth years. So we can determine what would be the strain on the capitalization of these companies.

Before the company is granted a licence, we have to receive audited financial statements confirming that the \$3 million and \$5 million respectively in capital are in fact injected into the company. We have to establish ourselves that the business plan is feasible. We get a copy of all the policies that are issued by the company to review to see that these policies are not in any way inconsistent with the legislation or not in the public interest. So a very detailed review of this company's proposed operations and financial status is conducted before a licence is granted.

If there's a change in provisional directors, that matter has to be reported to the Lieutenant Governor in Council, who will then determine whether or not the directors of the company as proposed are suitable. If they're not, the superintendent will be instructed not to grant a licence. So there is a very thorough review of these companies before a licence is actually issued. This is just the beginning. The process takes off after this from a financial prospective.

THE CHAIRMAN: Thank you.

Mrs. Sloan, did you have another question? I was advised that you had raised your hand.

MRS. SLOAN: Just with respect to Mr. Rodrigues' comments though. All of those requirements are post this committee's approval, so this committee is not going to be subject to or privy to those documents to consider during our deliberations on approving or opposing the Bill. Is that correct?

MR. RODRIGUES: That's correct.

THE CHAIRMAN: Mr. Cardinal, did you have a question?

MR. CARDINAL: No, I don't.

THE CHAIRMAN: Okay. My eyesight isn't the best either.

All right. It would appear, then, that there are no other questions from committee members.

I was just wondering – and either Mr. Chipeur or Mr. Ewoniak are free to answer this. You mentioned, Mr. Ewoniak, that you feel that there are really only two competitors in the insurance business which you propose to start. Why is that? I mean, what is so unusual about your insurance companies that would only give you two real competitors?

MR. CHIPEUR: Madam Chairman, would it be possible even at this late time to go in camera, because I think the answer to that question

would get right back into the competitive nature of insurance generally and specifically talk about the business that my client is intending to get into. The more that we talk about it, the more likely it is that there may some effect on their ability to be competitive. We're not asking for an advantage, but we certainly would like to be able to be competitive within the market.

THE CHAIRMAN: I understand your sentiments.

Is anyone prepared to make a motion that we go in camera for the purpose of the answer to this question? Moved by Mr. Strang. All in favour, say aye.

HON. MEMBERS: Aye.

THE CHAIRMAN: All against, say no. Carried. All right. We'll now go in camera.

[The committee met in camera from 9:29 a.m. to 9:37 a.m.]

THE CHAIRMAN: We're now back on the record, and I'll just repeat my question. I'm wondering why in the cases of both Pr. 3 and Pr. 4 and in particular section 5(1) of each of those proposed Bills there was an attempt to cover contracts of insurance of all classes and kinds by the petitioners in these matters when, having regard to the Insurance Act and previous Bills for the incorporation of insurance companies that have been granted by this Legislature, that has not been allowed. Now, if it is a case of an oversight, fine, but I'd like some assurance that there wasn't an attempt to try and achieve something more than what you should be asking for, I guess.

MR. CHIPEUR: Thank you very much, Madam Chairman. The reason we did not specifically track the language in the Insurance Act was because we thought the Insurance Act itself contained the limitation that would be in place in the licence when the licence application was made. It was our view that the limitation was naturally there in the Insurance Act already and that there was no need to be specific in the legislation and in fact to duplicate what was in the Insurance Act already. We have no problem tracking that restriction again, and that's why we've put the restriction into the legislation. We thought it was a duplication of something that was already in the Insurance Act, which would guide us in any case.

We do note that over time the Insurance Act is amended, and there may be an amendment from time to time in the future. We preferred to be subject to those amendments rather than, every time the Insurance Act is amended, then come back and amend our specific piece of legislation. Having said that, we're very comfortable with having the same restrictions repeated in both pieces of legislation.

THE CHAIRMAN: Fine.

Just one final question. You, Mr. Chipeur, have been named a provisional director along with Mr. Ewoniak. I've heard Mr. Ewoniak's explanation for why you are counsel and why you are a copetitioner. However, there are certain responsibilities that go along with being a provisional director. I'm wondering if you could just elaborate on that further in terms of what you perceive your continued involvement to be should these Bills be recommended and eventually passed by the Legislature.

MR. CHIPEUR: Well, without going into all the duties of a director, I do understand that my duties would be to work with my fellow director to accomplish all the objectives of the company pending licensing and pending any decisions made by shareholders that eventually will invest in the company with respect to the directors that will ultimately carry on the business of this particular company.

THE CHAIRMAN: Thank you.

Just lastly, Mr. Ewoniak, should your Bills or either one of them be eventually passed by the Legislature, is it your intention to apply for licensing posthaste? I know you have up to two years after the potential commencement date of any one of these Bills, but I'm wondering what your game plan is, so to speak.

MR. EWONIAK: Well, unless something happens that I'm not aware of to prevent that from happening, yes, my intention is to apply for licensing immediately. As I kind of indicated in the earlier part of my remarks, the companies will operate throughout much of Canada. So not only will we apply for a licence in Alberta. As soon as we have our Alberta licence, we'll apply for licences in all the provinces immediately from British Columbia right up to Ontario and then eventually from Ontario right up to Nova Scotia and Newfoundland. We will do that as soon as possible. That's why I'm most anxious for the Bills to receive approval and eventually Royal Assent as quickly as possible as well.

I would like to also add – and you've reminded me of what I think is an excellent point here – that due to the nature of the products we're going to sell, it's critical for the business plan, as I see at this point for me, to have both a property and casualty company as well as a life company. If for any reason – it would be unknown to me and I couldn't understand why – we were to get approval for only one of the companies, my business plan then basically would cease and I wouldn't be able to implement it. I must get both companies approved so I can sell the range of products I'd like to sell.

THE CHAIRMAN: All right.

Mrs. Sloan, you have a final question?

MRS. SLOAN: Two questions of clarification arising from the statements that have just been made.

Firstly, Mr. Ewoniak, if it's your plan to apply for a licence here immediately, then I would take it you have your business plans in a condition that it would be possible, perhaps in a draft form, to circulate them to this committee. As Mr. Rodrigues has told us, that's a requirement that must be received before the licence can be granted. So I would like to restate my request for copies of the business plans.

My second question is in relation to the statements made by Mr. Chipeur in terms of the questions raised by you, Madam Chairman, with respect to the breadth of the Act and it applying to all classes and kinds. If I heard you correctly, Mr. Chipeur, you said that you felt the wording in the Insurance Act provided the necessary restrictions, but when I look at the amendments that were made this morning by Mr. Ewoniak, you've struck out section 4(1), which specifically says that "the company shall have all of the powers provided under the Insurance Act." I guess what I'm wondering is: what sections of the Insurance Act were you referring to, if any, in light of those amendments?

MR. CHIPEUR: All of the Insurance Act sections would apply to an insurance company licensed under the Insurance Act automatically. There is no need for any specific reference to be made. The only reason one would make reference to a section, as we have in what is now 4 with respect to section 136(8), is to actually exclude it. Unless you say it doesn't apply, then by law it all applies.

MRS. SLOAN: Madam Chairman, if I can just clarify. Where within the confines of this Bill does it say that the Insurance Act applies?

THE CHAIRMAN: Mr. Reynolds, do you want to address that?

MR. REYNOLDS: Well, perhaps I could clarify that. I think the Insurance Act rather automatically applies to an insurance company. Section 4(1) I believe was recommended to be taken out because – well, certainly after discussions with Mr. Rodrigues, it's superfluous. I'm not entirely sure it's necessary to say that it will exercise its powers in accordance with the Insurance Act because it has no choice but to perform its functions in accordance with the Insurance Act.

Perhaps Mr. Rodrigues would care to comment on that.

MR. RODRIGUES: This Bill incorporates the insurance company, but then the company has to apply for a licence. When it is granted a licence, it has to comply with the Insurance Act after that. So right now we are just looking for consistency with the Insurance Act, but it doesn't fall under the Insurance Act, you see, until it obtains a licence. Then it becomes a licensed insurer. When it isn't incorporated, it's just an entity, not a licensed insurance company. When it applies for a licence, then the Insurance Act applies.

9:47

MRS. SLOAN: Thank you.

THE CHAIRMAN: Mr. Herard.

MR. HERARD: Thank you, Madam Chairman. Quite frankly, I think some of the questions here this morning are quite bizarre. I think what has happened here this morning has essentially made it imperative for this company, should the Act be passed through the Legislature, to in fact go to the market posthaste. Requests for business plans when we have a regulated industry – and we have the superintendent of insurance before us, who was the best evidence. To continue to ask for business information in a private Bills session I think is quite bizarre. I think we probably should have a discussion at some point in the future before consideration of Pr. 3 and Pr. 4 to make sure this committee is not overstepping its bounds with respect to these issues and not forcing people, when in fact they may have up to two years to incorporate a company, to actually have to go out and do it sooner because of what was said here. So I guess I've got some disappointment with respect to the process here this morning. Thank you.

THE CHAIRMAN: Thank you, Mr. Herard.

I think Mrs. Sloan made two requests for information. One was for a copy of Mr. Ewoniak's CV, and he has undertaken to provide that. I don't think that causes any difficulty for Mr. Ewoniak. The second request for a business plan has not been undertaken to be provided, and I see no reason to direct that it be provided.

All right. It appears there are no further questions, so I would like to close this aspect of the hearing on Bills Pr. 3 and 4. I would also like to state that it's my understanding that the petitioners will be working with the superintendent of insurance as well as Parliamentary Counsel to redraft the two Bills incorporating the amendments that were mentioned here this morning. The committee will be considering this Bill on June 3 at its regular meeting and deciding on the recommendation it will make to the Legislature, and petitioners will be notified in due course.

I thank you for your attendance here this morning and would now excuse you from further attendance. Perhaps, Mr. Chipeur, if you would remain, I'd like to address just briefly the Bills that are coming up next week.

Thank you, Mr. Ewoniak.

Thank you, Mr. Rodrigues.

Dealing with Pr. 6 and Pr. 7, I wonder, Mr. Chipeur, if you could advise us as to the status of the advertising you've been able to

achieve with respect to both of those matters.

MR. CHIPEUR: The advertising for both Bills has been completed both within the *Alberta Gazette* and within the newspapers within the area affected, as required by your rules. I will be providing the committee with copies of that advertising within, let's say, the next 48 hours.

THE CHAIRMAN: All right. There was some suggestion that in the case of, I believe, Pr. 6 . . .

MR. REYNOLDS: Pr. 7.

THE CHAIRMAN: . . . Pr. 7, I've been informed, the advertising did not take place on two successive Fridays but rather on a Friday in the first week and then a Saturday in the second week. I believe the 2nd and the 10th of May rather than the 2nd and the 9th.

MR. CHIPEUR: That may well be.

THE CHAIRMAN: I just bring that to your attention. I don't know if you will be attending next week for the hearings in person or whether you'll have an agent representing you, but I just bring that to your attention.

MR. CHIPEUR: Okay. Thank you.

THE CHAIRMAN: Thanks, Mr. Chipeur.

All right. We will proceed, then, to Pr. 5. Bring in the petitioner.

[Mr. McKay was sworn in]

THE CHAIRMAN: Good morning, Mr. McKay. Welcome to this meeting of the Private Bills Committee. I am the chairman of the committee. My name is Marlene Graham. The committee members are from both the government and the opposition; it's an all-party committee. I'm going to have each of the members introduce themselves to you before we proceed further with the hearing.

Mrs. Sloan, if you would.

MRS. SLOAN: Good morning. My name is Linda Sloan, and I'm the MLA for Edmonton-Riverview.

MRS. SOETAERT: Colleen Soetaert, Spruce Grove-Sturgeon-St. Albert. Welcome.

MRS. PAUL: Pamela Paul, Edmonton-Castle Downs MLA.

MR. MacDONALD: Good morning. Hugh MacDonald, Edmonton-Gold Bar.

MRS. BURGNER: Jocelyn Burgener, MLA, Calgary-Currie.

MR. THURBER: Tom Thurber, Drayton Valley-Calmar.

MR. CARDINAL: Mike Cardinal, MLA, Athabasca-Wabasca.

MR. HERARD: Denis Herard, Calgary-Egmont. Welcome.

MR. STRANG: Good morning. Ivan Strang, West Yellowhead.

MRS. TARCHUK: Good morning. Janis Tarchuk, Banff-Cochrane.

MR. McKAY: Good morning.

THE CHAIRMAN: All right. Assisting us, Mr. McKay, are our table officers. I believe you've met Mr. Reynolds, Parliamentary Counsel, and Ms Florence Marston, who is our administrative assistant.

Now, you are representing yourself this morning.

MR. McKAY: Yes, I am.

THE CHAIRMAN: I'm sure you've never attended a hearing like this before.

MR. McKAY: Yes, it does feel a little intimidating at first actually, but I'm sure I'll feel comfortable as we go along.

THE CHAIRMAN: Well, I hope you do. I'll help you with that.

Of course, the purpose of the hearing this morning is to allow you an opportunity to tell us the reasons why you are seeking your Bill and to tell us about the Bill. So we will be calling on you to make a presentation. Then after that, various committee members, if they have any questions, will put those questions to you. There are no other parties here today, so it appears you will be the only party making representations. After we hear the evidence from you today, we will be considering your Bill at our meeting on June 3. At that time, we will do one of three things. We will either recommend that the Bill proceed as it is – and that is the recommendation we would make to the Legislature – secondly, if there are any amendments that are suggested or that we feel would be appropriate, we could recommend that it proceed with amendments, or thirdly, that the Bill not proceed.

Do you have any questions about the procedure?

MR. McKAY: No.

MRS. SOETAERT: Madam Chairman, if I may request. This Bill is of more of a personal nature than some of the others. Could we possibly go in camera?

THE CHAIRMAN: Yes, I think that's probably a suitable and appropriate thing to do.

Mr. McKay, I don't know if you know what that means, but if you prefer, the hearing can be held in private so that members of the public are not present in the Legislature. As well, the proceedings would not be recorded in *Hansard*. Would you prefer that?

MR. McKAY: Yes, actually I would prefer that, to be honest.

THE CHAIRMAN: All right. Do we have a motion?

MR. LANGEVIN: I'll move.

THE CHAIRMAN: Mr. Langevin moves that we go in camera. All in favour, say aye.

HON. MEMBERS: Aye.

THE CHAIRMAN: All against, say no. Carried.

[The committee met in camera from 9:57 a.m. to 10:19 a.m.]

THE CHAIRMAN: All right. We're now back on the record, having completed the in camera portion of the hearing with respect to Pr. 5.

I'm going to call on Mr. Reynolds to just give a brief summary of the status of the petition and this Bill so that we have it on the formal record.

MR. REYNOLDS: Thank you, Madam Chairman. Mr. McKay may wish to speak. He has requested that a Bill be passed to terminate his adoption of 1972. In support of that application, he has provided a copy of what purports to be a letter sent by registered mail to his adoptive mother, indicating that she should respond by May 15, 1997. I wish to indicate that I have received no communication, documentation, or any other indication that anyone wishes to appear on this matter. I would also indicate that Mr. McKay has submitted a statutory declaration from his natural mother consenting to the procedure. Members also have copies of the original adoption order and a letter from Family and Social Services clarifying his surname at the time of adoption. As I indicated, there have been no representations with respect to this. The Department of Family and Social Services has no objection to this Bill, as indicated in a May 6, 1997, memo from Mr. Don Fleming, deputy minister.

THE CHAIRMAN: Thank you, Mr. Reynolds.
Mr. Herard.

MR. HERARD: Yes. Thank you, Madam Chairman. I do have a couple of questions for Mr. McKay with respect to the record. Simply, I just would like him to confirm that he would like the Legislature to proceed with this Bill and, secondly, a question as to whether or not he is aware of anyone who is against this Bill.

MR. McKAY: To your first question: yes, I do wish for this petition to go forward to hopefully enact legislation to terminate my adoption.

To your second question, sir: actually, I'm not aware at this point of anybody objecting to this procedure or this petition.

THE CHAIRMAN: Mrs. Burgener.

MRS. BURGNER: Thank you, Madam Chairman. Again I would also ask Parliamentary Counsel. From the other petitions we receive there is often a corresponding authority sitting across from us, so I'm having to ask you for authoritative commentary. Given the other legislation we have reviewed on adoption termination, is there any procedural or documentation issue that has not been provided for us in order to review this material appropriately?

MR. REYNOLDS: Well, thank you, Mrs. Burgener. As I indicated, I believe it's been quite a while, at least since the late '80s, since an adoption termination Bill was passed. I should point out that there is not a procedure I'm aware of other than a private Bill to do this, because after you're 18 the provisions of the Child Welfare Act wouldn't apply. There was some confusion about this being an adult adoption. This isn't an adult adoption to which that Act would apply. This is a termination of a welfare adoption, if you will, and there is no provision, as I indicated, to accomplish that goal other than a private Bill.

Now with respect to documentation. Once again, not to throw it back, it's partially what the committee finds acceptable. There's been nothing from the adoptive parents, but then again one wonders what position they would have in any event. There's an indication from the natural mother that she doesn't object to this. If that's sufficient for the committee, that's one thing. There's no objection from the Department of Family and Social Services, which would be the department of government that would have the greatest interest

and certainly the greatest concern with how this was accomplished, and the greatest expertise, I might point out. Barring that, I can't see any other documentation that the committee – well, it's up to the committee, of course, but certainly I would think the minimum has been accomplished by what's been provided.

MRS. BURGNER: That's sufficient. Thanks very much.

MR. McKAY: Madam Chairman, if I might, I'd like to be able to address the committee to further support the reason for my intentions with this petition.

Putting aside all the material I've read to you in front of me, I'm seeking this petition specifically at this point in my life for the purpose of moving on with my life. I'm 31 years old right now. I've had a very troubled past. I've gone through a lot of turmoil, a lot of emotional struggle, not only over this issue, whether or not I should. I feel at this point in my life that it's counterproductive for me to be established with a family that does not give any form of support, whether that be morally, emotionally, or what have you. I feel it's futile to fight a losing battle. In order for myself to have the proper confidence inside to move on, the petition for this Bill is one of the things I'm doing to not only better my life but hopefully move forward into a more productive and meaningful future for myself.

THE CHAIRMAN: Thank you, Mr. McKay. I just have one or two final questions. You have filed a statutory declaration given recently, on May 9, by your natural mother, Mrs. Daye. I'm wondering: is it your understanding that if the Legislature were to grant your Bill, you would then become a lawful heir of your natural mother?

MR. McKAY: That's what I understand, Madam Chairman.

THE CHAIRMAN: That's your understanding?

MR. McKAY: That's my understanding.

THE CHAIRMAN: Have you discussed this with your mother?

MR. McKAY: Yes, I have, and she's in total support of this.

THE CHAIRMAN: Are there other siblings?

MR. McKAY: Yes, I do have actually three older brothers and two older sisters.

THE CHAIRMAN: All right. I take it that you have a relationship with your natural mother now?

MR. McKAY: Yes, I do. In fact, I have come closer to my natural mother specifically because of her deteriorating health and her reconciling her past in terms of the upbringing I and the other siblings in my family have had in the past. She has come to a reconciliation of her past, and that in itself, I feel, was worth respecting.

THE CHAIRMAN: So it would be fair to say that you have a family relationship now with Mrs. Daye and your other siblings.

MR. McKAY: Yes, that is correct, Madam Chairman.

THE CHAIRMAN: Okay. You live in Edmonton, do you?

MR. McKAY: Yes, I do.

THE CHAIRMAN: Are you working at this time?

MR. McKAY: No. Actually, I'm on a social services medical right now. I am looking to go into the accounting field and/or business through Grant MacEwan.

THE CHAIRMAN: Very good. All right.

MR. McKAY: I would like to add one more note here. I'd like to take this time to thank Parliamentary Counsel, specifically Rob Reynolds, who has been very instrumental in this. Without his help I would have been lost. Also, Florence Marston has been most supportive and helpful in helping me with direction in this matter. I just wanted to reaffirm my appreciation to both parties that are here today.

THE CHAIRMAN: That's very kind of you. I must compliment you on your presentation. I think you did a very nice job. I'm sure it took a lot of courage for you to proceed with this and come here today. So we will conclude . . .

Oh, Mr. Cardinal. Sorry.

10:29

MR. CARDINAL: I have one additional question, because of some of the questioning that went on towards the end of the discussion. Are the siblings supportive of the process you're applying for? I just want this for the record.

MR. McKAY: As far as I'm aware, to reconfirm this, there has been no objection. The support I have sought from my fellow siblings has actually been in terms of: it's up to you; it's my life; it's my decision. There's been no objection. There has been a great amount of support, mostly from my three older brothers. My two older sisters are aware of it, but they have nonpartisan positions in this matter.

THE CHAIRMAN: All right. We will conclude this part of the hearing then. As I mentioned to you earlier, we will consider your Bill on June 3, and we will then notify you of the recommendation that will be made to the Legislature. Again, thank you for your attendance this morning.

MR. McKAY: Thank you very much.

THE CHAIRMAN: You may be excused, Mr. McKay. All right. Is there any other business?

MR. THURBER: A motion to adjourn.

THE CHAIRMAN: Okay. Mr. Thurber moves that we adjourn. All in favour, say aye.

HON. MEMBERS: Aye.

THE CHAIRMAN: All against, say no. We are adjourned until next Tuesday, May 27, at 8:30 a.m.

[The committee adjourned at 10:31 a.m.]

