



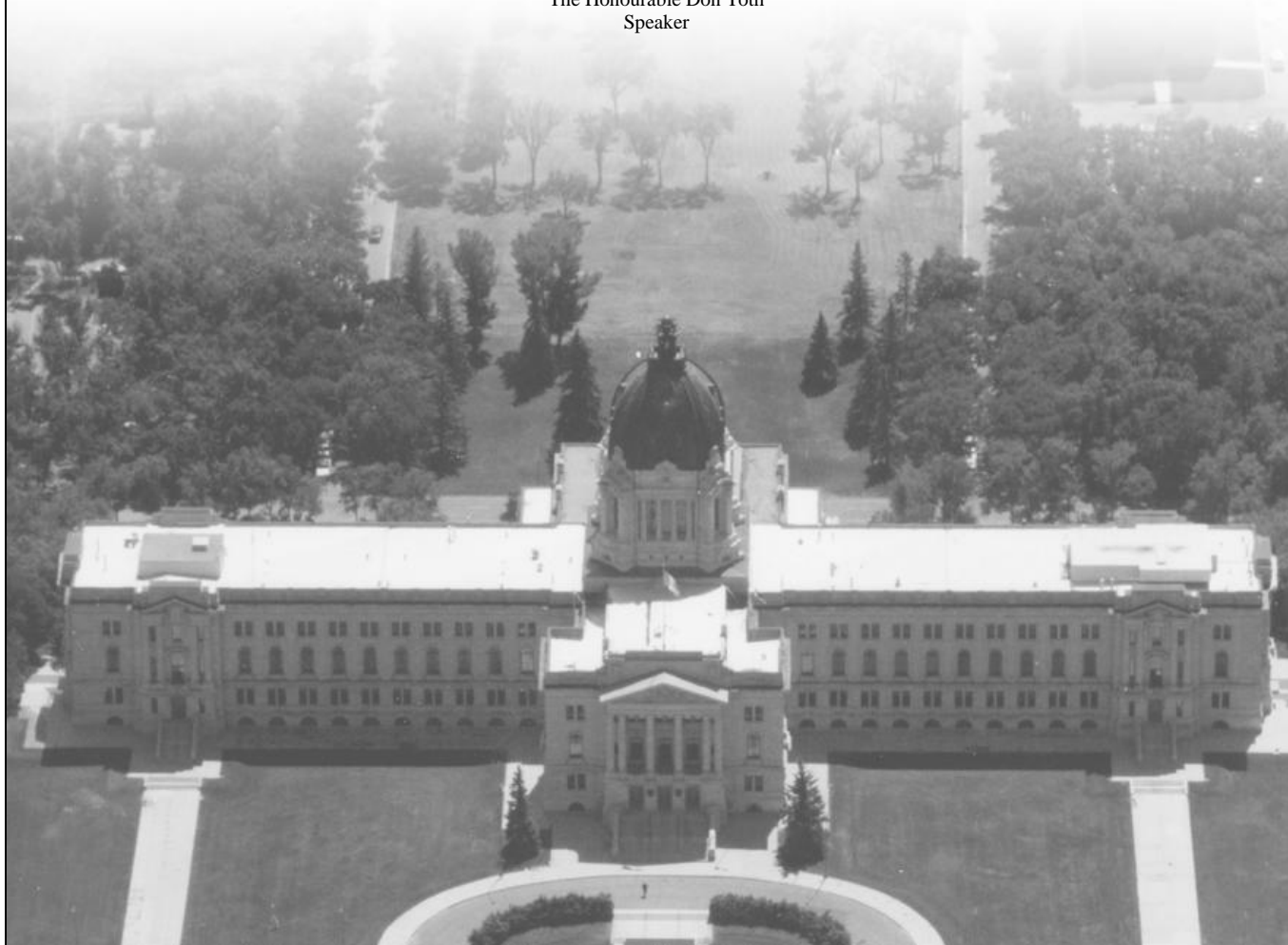
THIRD SESSION - TWENTY-SIXTH LEGISLATURE

of the

Legislative Assembly of Saskatchewan

**DEBATES
and
PROCEEDINGS**

(HANSARD)
Published under the
authority of
The Honourable Don Toth
Speaker



MEMBERS OF THE LEGISLATIVE ASSEMBLY OF SASKATCHEWAN

Speaker — Hon. Don Toth
 Premier — Hon. Brad Wall
 Leader of the Opposition — Dwain Lingenfelter

Name of Member	Political Affiliation	Constituency
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Atkinson, Pat	NDP	Saskatoon Nutana
Belanger, Buckley	NDP	Athabasca
Bjornerud, Hon. Bob	SP	Melville-Saltcoats
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Bradshaw, Fred	SP	Carrot River Valley
Brkich, Greg	SP	Arm River-Watrous
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Harpauer, Hon. Donna	SP	Humboldt
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Junor, Judy	NDP	Saskatoon Eastview
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Krawetz, Hon. Ken	SP	Canora-Pelly
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Morgan, Hon. Don	SP	Saskatoon Southeast
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Nilson, John	NDP	Regina Lakeview
Norris, Hon. Rob	SP	Saskatoon Greystone
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Quennell, Frank	NDP	Saskatoon Meewasin
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Ross, Laura	SP	Regina Qu'Appelle Valley
Schriemer, Joceline	SP	Saskatoon Sutherland
Stewart, Lyle	SP	Thunder Creek
Taylor, Len	NDP	The Battlefords
Tell, Hon. Christine	SP	Regina Wascana Plains
Toth, Hon. Don	SP	Moosomin
Trew, Kim	NDP	Regina Coronation Park
Vermette, Doyle	NDP	Cumberland
Wall, Hon. Brad	SP	Swift Current
Weekes, Randy	SP	Biggar
Wilson, Nadine	SP	Saskatchewan Rivers
Wotherspoon, Trent	NDP	Regina Rosemont
Yates, Kevin	NDP	Regina Dewdney

[The Assembly met at 10:00.]

[Prayers]

ROUTINE PROCEEDINGS

INTRODUCTION OF GUESTS

The Speaker: — I recognize the member from Regina Qu'Appelle Valley.

Ms. Ross: — Thank you very much, Mr. Speaker. Mr. Speaker, I would like to introduce to you and through you and to all members of the House, seated in the west gallery, my son Jonathon Ross, his wife Allison, my grandson Simon, and my granddaughter Holly. I wish all members to welcome them to the Legislative Assembly.

PRESENTING PETITIONS

The Speaker: — I recognize the member from Regina Northeast.

Mr. Harper: — Thank you, Mr. Speaker. Mr. Speaker, it's my pleasure to rise on behalf of citizens of Saskatchewan here to present a petition on their concern over the condition of Highway 123. And Highway 123 is the important link but it's also the only link into the community of Cumberland House and towns surrounding.

And, Mr. Speaker, the petition goes on to say that this highway has many potholes in it and requires considerable manoeuvring so not to get stuck in the mud. And, Mr. Speaker, it's obvious that this highway certainly is in the clear need of upgrading and some repairs. So, Mr. Speaker, I'll read the prayer:

Wherefore your petitioners humbly pray that your honourable Legislative Assembly may be pleased to cause the government to commit to maintaining and repairing this highway.

And in duty bound, your petitioners will ever pray.

And, Mr. Speaker, this petition is signed by the good folks from Cumberland House. Thank you.

The Speaker: — I recognize the member from Saskatoon Eastview.

Ms. Junor: — Thank you, Mr. Speaker. I rise in support of long-term care beds, to present a petition in support of long-term care beds in La Ronge. There's a growing wait-list for long-term care beds in La Ronge, in and around, and there's an increase in the aging population in the Mamawetan Churchill Health Region. The petition reads:

Wherefore your petitioners humbly pray that your honourable Legislative Assembly may be pleased to cause the government to immediately invest in the planning and construction of new long-term care beds in La Ronge.

And as in duty bound, your petitioners will ever pray.

The petition is signed by people from La Ronge and area. Thank you, Mr. Speaker.

The Speaker: — I recognize the member from Saskatoon Centre.

Mr. Forbes: — Thank you very much, Mr. Speaker. I rise today to present a petition for wage equity for CBO [community-based organization] workers. And we know the workers in community-based organizations in Saskatchewan have traditionally been underpaid and many continue to earn poverty-level wages. I'd like to read the prayer:

Wherefore your petitioners humbly pray that your honourable Assembly may be pleased to cause the development and implementation of a multi-year funding plan to ensure that CBO workers achieve wage equity with employees who perform work of equal value in government departments.

And as in duty bound, your petitioners will ever pray.

And, Mr. Speaker, these folks come from the good city of Regina. Thank you very much.

The Speaker: — I recognize the member from Saskatoon Massey Place.

Mr. Broten: — Thank you, Mr. Speaker. I stand today to present a petition in support of fairness for students here in Saskatchewan through the necessary expansion of the graduate retention program. The prayer reads:

Wherefore your petitioners humbly pray that your honourable Legislative Assembly may be pleased to cause the government to immediately expand the graduate retention program to include master's and Ph.D. graduates.

And as in duty bound, your petitioners will ever pray.

Mr. Speaker, the individuals who signed this petition are from the good city of Prince Albert.

The Speaker: — I recognize the member from Saskatoon Fairview.

Mr. Iwanchuk: — Mr. Speaker, I rise today and present a petition in support of maintaining quality health care services. Mr. Speaker, we all hope that the Government of Saskatchewan realizes that, in order to address the issue of retention and recruitment and safe staffing levels, that they have to have a commitment to adequate funding and the installation of good faith in the collective bargaining process. And the prayer reads as follows, Mr. Speaker:

Wherefore your petitioners humbly pray that your honourable Legislative Assembly may be pleased to cause the government to commit to maintaining quality health care services and job security for all public health care providers.

And as in duty bound, your petitioners will ever pray.

The petitions are signed by the good folks of Lafleche, Assiniboia, Middle Lake, LeRoy, St. Brieux, Martensville, and Saskatoon. I so present.

The Speaker: — I recognize the member from The Battlefords.

Mr. Taylor: — Thank you, Mr. Speaker. I'm pleased today to rise and present a petition in support of affordable rents and housing in The Battlefords. The residents of course note some have received an increase of almost 40 per cent in rent, and there's very little accommodation in The Battlefords for renters, Mr. Speaker. The prayer reads as follows:

Wherefore your petitioners humbly pray that the honourable Legislative Assembly may be pleased to call upon the Government of Saskatchewan to develop an affordable housing program that will result in a greater number of quality and affordable rental units to be made available to a greater number of people throughout The Battlefords and that will implement a process of rent review or rent control to better protect tenants in a non-competitive housing environment.

Mr. Speaker, the signatures on the petition are all from residents of the city of North Battleford.

The Speaker: — I recognize the member from Regina Rosemont.

Mr. Wotherspoon: — Thank you, Mr. Speaker. I'm honoured to rise and present petitions on behalf of concerned citizens of Saskatchewan as it relates to the unprecedented mismanagement of their finances, Mr. Speaker. The prayer reads as follows:

Wherefore your petitioners humbly pray that your honourable Legislative Assembly may be pleased to cause the Sask Party government to start managing our provincial finances responsibly and prudently to ensure that it does not continue its trend of massive budgetary shortfalls, runaway and unsustainable spending, equity stripping from our Crowns, and irresponsible revenue setting.

And as in duty bound, your petitioners will ever pray.

These concerned citizens and petitions are from residents of Melfort, Buchanan, and LeRoy. I so present.

STATEMENTS BY MEMBERS

The Speaker: — I recognize the member from Cut Knife-Turtleford.

Remembrance Day

Mr. Chisholm: — Thank you, Mr. Speaker. In the days leading up to Remembrance Day, little red flowers bloom on lapels and collars across Canada and around the world. To understand the significance of the poppy, I turned to the words of a Canadian doctor and soldier, John McCrae, who committed the following words to paper in May of 1915, the day after witnessing the death of a dear friend:

In Flanders Fields the poppies blow
Between the crosses, row on row,
That mark our place; and in the sky
The larks, still bravely singing, fly
Scarce heard amid the guns below.

We are the Dead. Short days ago
We lived, felt dawn, saw sunset glow,
Loved, and were loved, and now we lie
In Flanders Fields.

Take up our quarrel with the foe:
To you from failing hands we throw
The torch; be yours to hold it high.
If ye break faith with us who die
We shall not sleep, though poppies grow
In Flanders Fields.

Thank you, Mr. Speaker.

The Speaker: — I recognize the member from Saskatoon Meewasin.

Mr. Quennell: — Mr. Speaker, November 11th marks Remembrance Day, offering us a chance every year to reflect upon the sacrifices that our Armed Forces and civilians have made in the world wars and a number of other conflicts and peacekeeping missions since.

For many of today's children, the struggles, hardships and sacrifices that veterans endured can seem foreign and distant. Learning "In Flanders Fields" may seem a mere literary exercise or a reflection upon times long gone. To many these reflections apply to other countries or other times, but this is not so. Today my son is speaking to a school in Saskatoon about his experiences as a veteran in Afghanistan. And we continue to mourn the recent death of Lieutenant Boyes.

More than one and a half million Canadians have served in our Armed Forces in times of war. More than 120,000 have died in battle. Let us all use this day to remember to honour the memory of those who have served and to acknowledge that now, for far too many, those memories are fresh and painful.

The Speaker: — I recognize the member from Last Mountain-Touchwood.

Mr. Hart: — Thank you, Mr. Speaker. It is with great humility that I rise in this House and speak of the sacrifices made by those who gave all to protect our freedoms. The brave Canadian men and women answered the call to protect our country. We watched with overwhelming pride as they left their homeland for an unknown world.

Many of us cannot imagine the horrors that these courageous Canadians endured. We have heard about the battles, the fighting, the bombing, and the bloodshed, but we truly do not know.

For many, life ended on the battlefield with honour and selfless sacrifice. Others survived and returned home to the open arms of their loved ones, grateful and forever changed by their experiences. Those men and women who risked their lives, we

remember and honour you. Your spirits are alive in our hearts today as they are every day. Let us not forget. Our country will truly not be the same without you.

The Speaker: — I recognize the member from Athabasca.

Mr. Belanger: — Thank you, Mr. Speaker. With leave to ask for extra time for member's statement.

The Speaker: — The member has asked for leave to allow for extra time as he would read the names. Is leave granted?

Some Hon. Members: — Agreed.

The Speaker: — I recognize the member from Athabasca.

Mr. Belanger: — Thank you, Mr. Speaker. It is with a great deal of pride that I stand in the Assembly today on the eve of this very special day to pay tribute to our veterans.

My own family has a proud military tradition. My father, Leon Joseph Belanger, was a proud veteran. My older brother, Warrant Officer Wallace K. Belanger, retired after 27 years as a flight engineer with the air force. My older brother, Gerald Wayne Belanger, was turned back because of weight problems. And my older sister, Donna Belanger, served several years. My younger brother, John Franklin Belanger, recently retired as a master warrant officer after 26 years of service. My youngest daughter, Ordinary Seaman Taylor Belanger, graduated from the navy Raven program as the top female cadet at the Esquimalt Forces Base in BC [British Columbia], and is still considering a full career with the navy program.

Mr. Speaker, I am very proud of my brothers, my sister, and my daughter, as their service is not only a tribute to our father, but to all the veterans who have served their country. It is a tribute made all the more powerful by a number of young people returning home in caskets.

One final note, Mr. Speaker. All of these veterans, they were proud that they served their country. Whether it is my brother John's tours in Bosnia, my brother Wally's NATO [North Atlantic Treaty Organization] duties in North Africa, or my father's landing in Normandy, all of them spoke of the good life we have here in Canada. None of them ever politicized their service, not once.

If we truly respect both the veterans and those who serve today, Mr. Speaker, we all have to simply bow our heads and pay tribute to their sacrifice. And I read the list of names in my home community that we honour each and every year, and which we plan on doing tomorrow:

Victor Laliberte	Alex Laliberte
Magloire Laliberte	Alex Malboeuf
Joe Malboeuf	J.B. Maurice
Thomas Daigneault	Alphonse Kenny
Vital Morin	Gilbert McCallum
Leo J. Belanger	James Natomagan
George Raymond	Pete Raymond
George Belanger	James Durocher
F.X. Burnouf	Joe Caisse
Jack Favel	Fred Kennedy

Gaspar Kenny
Alex Roy
Cyprien Corrigan
Felix Merasty
John Durocher
Louis Roy
Louis Durocher

Jonas Favel
Ambrose Durocher
Wallace Belanger
Allan J. Morin
Prosper Lariviere
Tony Corrigan
John Fiddler

Mr. Speaker, it gives me great pride to say thank you to the veterans, those that have served and those that have perished and those that have returned and have since passed on, those that have retired and those that continue to serve. I thank you from the bottom of my heart. Thank you, Mr. Speaker.

The Speaker: — I recognize the member from Cannington.

[10:15]

Mr. D'Autremont: — Thank you, Mr. Speaker. There are a few memorable events people look at as defining moments in Canadian history: 1867, the beginning of Confederation; the enactment of the Canadian Charter of Rights and Freedoms.

But for many Canadians, the defining moment was the Battle of Vimy Ridge in World War I. From April 9th to April 12th, 1917, Canadians fought to take this position from the Germans. This was the first offensive in which all four divisions of the Canadian Armed Forces participated in battle together. This battle is where Canada came of age as a nation. It gave birth to Canada's identity.

All of the attributes Canadians continue to be known for were shown on that bloody soil in France — valour, hard work, determination, and commitment. Canadians are still known for those to this very day.

I would like to express my deepest appreciation for the sacrifices of the men and women that served in the past, and acknowledge the dedication and bravery of current soldiers stationed in places like Afghanistan and elsewhere around the world.

I would like to offer my sincerest gratitude to all soldiers — including my Uncle Louis who died in Holland in 1945 — that paid the ultimate price for freedom, and to give respects to their families. Thank you.

The Speaker: — I recognize the member from Prince Albert Northcote.

Aboriginal Woman of Distinction from Prince Albert

Mr. Furber: — Mr. Speaker, on October 10th, Isabelle Impey from Prince Albert received the Aboriginal Woman of Distinction award at the 10th annual National Aboriginal Women in Leadership Training Conference in Ottawa.

This award is presented each year to Aboriginal women in recognition of their contributions as leaders in their communities, in addition to acknowledging the role they play as models and mentors, especially to other women.

Isabelle Impey is an advocate for people who are on assistance

and were affected by the child welfare and justice systems. She's worked at the Prince Albert Indian Residential School as a dorm mother and as a superintendent of student services.

Mr. Speaker, Ms. Impey was also instrumental in the creation of the Aboriginal post-secondary institutes and programs in Saskatchewan. Many First Nations and Métis students have furthered their education because of her hard work.

Isabelle was born and raised in Cumberland House, and her family taught her at a very young age the importance of education. In the Dorion household, they had a unique way of teaching their children the importance of education. Mr. Speaker, I quote from the *New Breed Magazine* of July 2002:

One time Isabelle had decided that she was going to quit school telling her mother that she had . . . [had] enough already. The very next morning, her uncles showed up and took Isabelle with them on the trap line, since she was not in school anymore. That time she skinned muskrats for her great uncle and his two companions. When they got home, Isabelle went back to school. She never spoke with her mother about quitting school, never got the lecture on the importance of education, but she did get the lesson that made all the difference. Isabelle has never left school since.

Mr. Speaker, I ask that you and all members join with me in congratulating Isabelle Impey on being named an Aboriginal Woman of Distinction. Thank you, Mr. Speaker.

The Speaker: — I recognize the member from Thunder Creek.

Remembrance Day

Mr. Stewart: — Thank you, Mr. Speaker. "We will remember them." That line is from the "Ode of Remembrance" which, like "In Flanders Fields," was written during World War I.

It's a tribute to the British war dead and was published in the *London Times* in 1914. That's a long time ago, Mr. Speaker. But the relevance of the line resounds to the present day. Today there's only one Canadian World War I veteran still alive. With each passing, there are fewer and fewer veterans of World War II and the Korean War. These men and women paid the highest price to secure our freedom and their sacrifices should never be forgotten.

They are part of a band of brothers and sisters that stretches to the current day in the hills and deserts of Afghanistan and Iraq where their modern-day counterparts stand guard over our freedom just as they did in decades long past.

Mr. Speaker, I would invite members on both sides of the House to join me as we pay tribute to the men and women who fought and still fight for our freedom by saying, we will remember them. Thank you, Mr. Speaker.

The Speaker: — Members, given the sombre reflections to the members' statements, would the members be agreeable in just taking a moment of silence? Would you stand with me and we'll do a moment of silence.

[The Assembly observed a moment of silence.]

The Speaker: — Thank you, members.

QUESTION PERIOD

The Speaker: — I recognize the Leader of the Opposition.

Management of Provincial Economy

Mr. Lingenfelter: — Mr. Speaker, my question is to the Minister of Finance. A few months ago when the government announced their budget here in the Assembly, they were predicting relative strong growth in the GDP [gross domestic product] numbers for the province. In fact eight months ago the minister predicted that the growth would occur, the boom would continue. And today we know that eight of the private sector forecasters that the government uses not only predict that there will be a contraction, but they say that the GDP of the province will not grow by 2.1 per cent, but in fact will contract by point five per cent.

My question to the minister: can he indicate to us today what families in the province can expect in terms of less dollars in their pocket as the result of this fundamental mistake in the budget process?

The Speaker: — I recognize the Minister of Finance.

Hon. Mr. Gantfoer: — Thank you, Mr. Speaker. Mr. Speaker, it is true that the forecast for GDP growth is going to diminish as a result of the significant change in potash revenues that are occurring. And sales have still not been completed in potash. That is true, and it is having a significant effect on our budget. That is also true.

Mr. Speaker, one of the things that we've said all along is the long-term benefits that this government has put in place for the people of Saskatchewan like income tax relief, like property tax relief, those are remaining in place. And we are coping with the downfall in revenues by adjusting our ability to use the Growth and Financial Security Fund by using some funds from the Crown sector. And so, Mr. Speaker, we have no choice but to react to those changing revenue realities, and we are doing so.

The Speaker: — I recognize the Leader of the Opposition.

Mr. Lingenfelter: — Mr. Speaker, question to the Minister of Finance. Everyone in the province understands that the government, the Sask Party government, found the coffers full when they came to power, \$2.3 billion. And we understand that the first year, 2008, was very good while money was being spent and there was money for the party. Many people didn't feel they were invited to the party — many seniors and many people who work for 10 and \$12 an hour.

Now, Mr. Speaker, we find that the minister is saying, well we're running out of money. And yesterday in his scum I found it interesting that the minister said, we have sold little or no potash. My question to the minister: in the explanation of the big mistake, the \$1.3 billion mistake that the government has now admitted to in their budget, if we are selling little or no potash, are we now saying also that the mistake is much larger

than the \$1.3 billion that has been explained to date?

The Speaker: — I recognize the Minister of Finance.

Hon. Mr. Gantefer: — Mr. Speaker, Mr. Speaker, we will have our mid-year forecast next week, and we will certainly update the members of the Assembly and the province with the latest numbers. I have said and I continue to say that potash is not selling in large measure. And I think it's fair to say that the revenue projections at first quarter will be diminished in mid-year. The sales are still not occurring, and so therefore revenue is expected to drop off further from the first quarter numbers. That will be released in detail next week, but it is safe to assume those numbers will be less.

Mr. Speaker, we are coping with that in a balanced way. We're making sure that Saskatchewan people continue to benefit from the initiatives that we introduced in the previous two years. We are protecting the people that are most vulnerable. But what we are doing is making sure that we also are doing the changes that we have to do as a result of the dramatic decreases in revenue in a very responsible way.

The Speaker: — I recognize the Leader of the Opposition.

Mr. Lingenfelter: — Mr. Speaker, the minister admits now that the mistake is going to be larger than the \$1.3 billion that he talked about when he talked about potash sales being down.

What many people don't understand, while this government in March announced that potash sales would be at record levels and the revenue would be at record levels, most people, most economists knew that the economies of China and India were well into a downturn. Ships were lined up with goods, resources from many parts of the world, not unloading in Shanghai and other Chinese ports.

My question to the minister is, in light of that and in light of the fact that your spending has increased by 32 per cent in the first two years of this government, how in the world are we ever going to make up for the revenue downfall that you're now admitting to today, while in 2008 we were spending like drunken sailors on all sorts of things and continue to do that, while at the same time we cut major social programs for working people in the province of Saskatchewan? How are we going to balance the books in the coming year?

The Speaker: — I recognize the Minister of Finance.

Hon. Mr. Gantefer: — Mr. Speaker, Mr. Speaker, I would be happy to stand in the House and proudly explain to the members opposite what this government has accomplished. First and foremost, we paid down 40 per cent of the general revenue prime debt in this province. And I doubt if members opposite would not agree that that was a good thing to do, an important thing to do to ensure the fiscal stability of our province. Decreasing our debt is a good and solid program to initiate.

We also had the largest income tax cut in the history of Saskatchewan. Mr. Speaker, we also were able to initiate a program of the largest educational property tax in Saskatchewan.

Mr. Speaker, the Opposition Leader is right in terms of saying, well we had money. We did spend money. And we didn't spend money . . . We spent money on important initiatives like I've outlined. We've also spent money on historic increased spending in infrastructure that was so badly eroded. Mr. Speaker, I wonder if the Leader of the Opposition would agree that we shouldn't have funded Avastin for example to help people facing colorectal cancer. Mr. Speaker . . .

The Speaker: — Order. Order. Order. I just want to remind members of the guidelines we've been following in regards to time, to place the question in time to response. And while we'll be getting to the two House leaders as to how we worked over the last couple of weeks, I think it's a reminder just to inform members that we need . . . I'd ask members to comply with the guidelines we've set. I recognize the . . . [inaudible].

Mr. Lingenfelter: — Mr. Speaker, a new question to the Minister of Finance. We understand that the government found the coffers full and enjoyed spending the \$2.3 billion which he just went through. I understand how spending money that you find in a bank account is interesting, and for them may have been fun.

But the question is, now that your revenue is down by a full 20 per cent — revenue is down by 20 per cent — spending is fixed at a 32 per cent increase, how in the world does this minister and this government plan to balance the books next year and in coming years?

The Speaker: — I recognize the Minister of Finance.

Hon. Mr. Gantefer: — Mr. Speaker, we certainly are aware of the challenges for this current year because of the potash industry. Mr. Speaker, Mr. Speaker, I'm sure the member is aware that we have never, since 1972, had lower volume sales of potash in almost the history of this province. Going back to 1972, we haven't faced these kinds of numbers.

And so, Mr. Speaker, for the opposition to imply that somehow they had a magic golden ball, crystal ball, that they could look into the future, I doubt that they would have predicted that we would be in the situation we are in either. And so the challenge, Mr. Speaker, is to deal with those realities in a responsible way to ensure that we make the adjustments that we need to. We're just in the beginning processes of the preparation of next year's budget. We're going to be mindful of what numbers we have available. And we are going to make those adjustments as appropriate.

The Speaker: — I recognize the member from Saskatoon Meewasin.

Government Contracts

Mr. Quennell: — Thank you, Mr. Speaker. The Minister of Finance just said that when they had money, they spent money. And I have a couple of questions about how they spent the money.

There's a company known as Security Resource Group that's been contracted by the Information Technology Office to do computer security work. This company was hired after an RFP

[request for proposal] in 2000 — the last year of an NDP government. In 2000, 2008 they were paid \$550,000 to do this job. In 2008-2009, they were paid \$889,000 to do the same job. To the minister responsible for ITO [Information Technology Office]: why did this company receive a \$339,000 increase?

[10:30]

The Speaker: — I recognize the Minister Responsible for Crown Investments.

Hon. Ms. Draude: — Mr. Speaker, our government works with ITO, and to ensure that we have the best possible system for our government, we hire outside contractors to do work, and we provide services to ministries and agencies in the most cost-effective manner. When it's determined that there's more work that can be done and needed to be done, we look at the people outside of our ministry to see if they can be doing additional work. That is the work that we're looking at right now, and I can give further details when I have an opportunity to look at that contract.

The Speaker: — I recognize the member from Saskatoon Meewasin.

Mr. Quennell: — Mr. Speaker, the chairman and CEO [chief executive officer] of Security Resource Group is one Doug Emsley. Mr. Emsley was also Chair of the Saskatchewan Party transition team. He was also a Devine insider. It's back to the '80s, Mr. Speaker.

To the minister: was Mr. Emsley involved in the decision to increase payment to his own company by \$339,000? Did he declare any sort of conflict of interest when he was serving on the transition team?

The Speaker: — I recognize the Minister Responsible for Crown Investments.

Hon. Ms. Draude: — Mr. Speaker, I know that the members opposite are aware that this firm was used by their government when they were in . . . [inaudible] . . . I know that they had complete confidence that the people in the company were doing their job right, and I'm sure that they also know that the minister doesn't work with individual contracts. So I'm sure that we will have an opportunity to look at this work. And I know that our government works with contractors who are going to get the best service for the people of this province. We work on that every day.

The Speaker: — I recognize the member from Saskatoon Meewasin.

Mr. Quennell: — Mr. Speaker, the notion that a government contract would increase by 62 per cent in one year is a bit strange. It would certainly seem strange to health workers in this province, Mr. Speaker. Simple question to the minister responsible for ITO: what changed from 2007 to 2009 that warrants a 62 per cent increase for a government contract?

The Speaker: — I recognize the Minister Responsible for Crown Investments.

Hon. Ms. Draude: — Mr. Speaker, I'm sure that when I have an opportunity to review this contract, I will give the information to the members opposite.

The Speaker: — I recognize the member from Saskatoon Meewasin.

Mr. Quennell: — Thank you, Mr. Speaker. Perhaps I can help the minister. A number of written questions were asked of the minister by the NDP opposition and answered, so she has had the opportunity to review and had provided answers. And I would like to go through some of those, Mr. Speaker.

This company received a 62 per cent increase worth over \$330,000. We asked the minister about the following issues. We asked what duties changed, in written questions. The answer was none. We asked if the terms of the contract had changed, in written questions to the minister. The answer from the minister was no. We asked if the services provided by the company had changed, in written questions to the minister. The answer from the minister was no.

Mr. Speaker, my question to the minister: if the terms of the contract did not change, the duties performed did not change, and the services provided did not change, then why did this firm receive a 62 per cent increase between 2007-08 and 2008-09?

The Speaker: — I recognize the Ministry Responsible for Crown Investments.

Hon. Ms. Draude: — Mr. Speaker, I'm very aware that the members opposite are interested in the work that we're doing within government. They're interested in seeing us going forward, and they're interested in getting the correct answer. And I've already told the members opposite that when I get the exact information, I will give it to him. And I will.

The Speaker: — I recognize the member from Saskatoon Meewasin.

Mr. Quennell: — Thank you, Mr. Speaker. Well we did want the exact information, Mr. Speaker, and we didn't want to take the minister by surprise. So we asked her, Mr. Speaker, what duties had changed between the year in which they were paid \$550,000, and the year in which they were paid 330,000 — more than \$330,000 more than that — what duties had changed? The answer from the minister was none. We asked the minister, in written questions, what terms of the contract had changed? The minister said none. We asked what services provided by the company had changed over the two years? The answer from the minister was none.

Now we are asking, Mr. Speaker, from the minister, not the answers to these questions that she's already provided, but why — given no change in the contract, no change in the duties, no change in the services — why the 62 per cent increase to Mr. Emsley?

The Speaker: — I recognize the Minister Responsible for Crown Investments.

Hon. Ms. Draude: — Mr. Speaker, it's very obvious that the members opposite don't have another question today. I have

already answered, told them that I would give them the answer to this question when I receive it. And I will provide that answer as soon as I have the information.

The Speaker: — I recognize the member from Saskatoon Massey Place.

Skills Training and Employment Issues

Mr. Broten: — Well thank you, Mr. Speaker. Last Friday, Statistics Canada released information indicating that there are now 6,500 more unemployed people in Saskatchewan than one year ago. While the Premier and members opposite would like us to simply close our eyes, believe harder, and somehow through more cheering everything will be okay, Mr. Speaker.

The reality is the economic situation facing real Saskatchewan families is a serious one, and one that deserves attention, Mr. Speaker. Unfortunately, at a time with a record number of people who are unemployed, the Sask Party government has chosen to axe support for unemployed workers.

My question to the Minister of Employment: why at a time of record job losses was \$8.7 million cut from skills training programs?

The Speaker: — I recognize the Minister Responsible for Advanced Education, Employment and Labour.

Hon. Mr. Norris: — Mr. Speaker, thanks very much for the opportunity to address that question. First and foremost, it's with great empathy that we address those that have been laid off, Mr. Speaker. That being said, the picture's more complex than the member opposite acknowledges.

So what we see is a number of supports in place from this government, ranging from rapid response teams, Mr. Speaker, to employment and career services centres. We have job sharing programs. More than 1,000 people have been helped, Mr. Speaker. And we have the skills training benefit.

Mr. Speaker, we can see that there's more to do. What there is, Mr. Speaker, there are some other areas of evidence where we can see — for example in agriculture, in health care, in transportation, and information — where year over year jobs are increasing. And in fact, month over month, we can look at sectors like manufacturing, or we can look at the resource industries where in fact numbers are increasing, employment's going up.

Mr. Speaker, there's more to do. But, Mr. Speaker, we are working on behalf of the government, the people of this province.

The Speaker: — I recognize the member from Saskatoon Massey Place.

Mr. Broten: — Mr. Speaker, 6,500 more unemployed workers since one year ago at this time, Mr. Speaker. We need to remember these are real people facing real challenges.

We're told that JobStart/Future Skills administrators have been instructed to tell applicants that "all of the money is

committed." But of course, it hasn't been all committed. The \$8.7 million was ripped right out of the program, just like the funding was taken from the children's hospital, just like the funding was taken from the surgical care centres, just like the funding was taken from the academic health sciences building.

One of the employers affected is Angel Entertainment, a Saskatoon-based production company. Angel had arranged for a \$1 million feature film to be shot in Saskatchewan with the help of BC-based investors. Angel Entertainment has used JobStart/Future Skills in the past and were counting on this funding. They told us, "This was a huge shock to us, as we had no indication this would happen."

To the minister opposite, Mr. Speaker: at a time when Saskatchewan workers are facing many problems with layoffs, Mr. Speaker, why is it that the workers and employers in this province have to pay the cost for the Sask Party's bungling of the budget?

The Speaker: — I recognize the Minister Responsible for Advanced Education, Employment and Labour.

Hon. Mr. Norris: — Again thank you very much for the opportunity, Mr. Speaker. I'm not certain where the member opposite gets his information, Mr. Speaker. He's made reference to \$8 million from a specific program, Mr. Speaker. That program has a budget of \$5.32 million. He obviously, Mr. Speaker, ought to go through and read the detailed budget in more detail.

That being said, Mr. Speaker, I can speak to the \$2.82 million that has been approved through the JobStart/Future Skills, Mr. Speaker. We know that that's supporting 222 projects, and it's helping 530 individuals.

Mr. Speaker, there have been dollars in the past that have not been committed, Mr. Speaker, and obviously we are looking at ways to ensure that we're maximizing that. That being said, the dollars that have rolled out — those that have been committed — have not been impacted. Thank you very much, Mr. Speaker.

The Speaker: — I recognize the member from Saskatoon Massey Place.

Mr. Broten: — Mr. Speaker, the cancellation of this funding has also sent a negative message to out-of-province investors like BC-based Opiate Pictures and Goonworks Films. Karen Lam of Opiate Pictures wrote to the minister last week saying, "Among the key incentives for moving the . . . [program] to Saskatchewan (rather than Manitoba) was the Job Start-Future Skills program." She goes on to say, "This film is only one of a number of projects that I had hoped to co-produce in your province, but am now concerned that the commitments of the Saskatchewan government are less stable than anticipated."

First, Eacom Timber is threatening to move the Big River mill out of the province. Now BC film producers are looking at other places, Mr. Speaker, to do work.

My question, Mr. Speaker, to the Minister of Employment: the Sask Party loves the pompoms, loves the spin, and loves picking one or two positive indicators and wrapping a whole lot

of spin around that, Mr. Speaker. But at a time of record job losses, Mr. Speaker, why is the members opposite making cuts to skills training programs?

The Speaker: — I recognize the Minister Responsible for Advanced Education, Employment and Labour.

Hon. Mr. Norris: — Once again, Mr. Speaker, I think the member opposite needs to understand that it's far more complex. The picture is far more complex. Obviously what we're seeing is that the Saskatchewan economy, we know we're not immune from what's going on around us. We know . . .

[Interjections]

The Speaker: — Order. I recognize the minister.

Hon. Mr. Norris: — Mr. Speaker, we know that we're not immune from what's going on around us, and at the same time we continue to have the lowest unemployment rate in the country.

Mr. Speaker, regarding the JobStart/Future Skills, what we know, Mr. Speaker, is that we have helped 530 individuals already this year and 222 projects. Mr. Speaker, \$2.82 million has already rolled out. Mr. Speaker, those dollars that have been committed aren't going to be affected. What we've done, Mr. Speaker, has said this has not been utilized to its maximum potential in the past. And, Mr. Speaker, what we're looking at is ways of ensuring that the methods and mechanisms that we have to help individuals in this province that we're maximizing public dollars. That's the approach we've taken, Mr. Speaker. We know there's more to do. But, Mr. Speaker, we're working on behalf of the people of this province. Thank you, Mr. Speaker.

The Speaker: — I recognize the member from Saskatoon Massey Place.

Mr. Broten: — Well thank you, Mr. Speaker. We heard yesterday, Mr. Speaker, from a Finance critic, we've heard today from the Leader of the Official Opposition, questions addressed to members opposite that tell the true story of the provincial economy and tell the true story of how members opposite have mismanaged the books, Mr. Speaker.

Well we've seen a constant denial from members opposite that there's a problem. Instead all we hear is spin and positive cheerleading that everything is okay. And now, Mr. Speaker, we hear from the Minister of Employment that the minister can't even admit that a cut is a cut is a cut.

There are individuals requesting funding through a program, a program that can help individuals who are out of work, and now the program funding is not there. Mr. Speaker, in my books, that is called a cut. My question to the member opposite: when will he admit that because of the way they have managed the budget, because of the way they have bungled the books, they're now engaged in cutting the programs for unemployed workers?

The Speaker: — I recognize the Minister Responsible for Advanced Education, Employment and Labour.

Hon. Mr. Norris: — Mr. Speaker, once again it's with great empathy that we're working with people across the province. We know that we're not immune from what's going on around us, and that's why we put in place a number of initiatives, Mr. Speaker, a number of initiatives.

What we won't see from this side, Mr. Speaker, again to quote the Leader of the Opposition from years past, we won't hear the quote that there's no use whining and snivelling. We're working with people, Mr. Speaker, right across the province . . .

[Interjections]

The Speaker: — Order. Order. Order. I remind members that if you'd like to hear the answer, it would be appropriate to at least pay attention. I recognize the minister. Order. The minister.

Hon. Mr. Norris: — Thank you very much, Mr. Speaker. In days recent, in recent days, we've heard the Leader of the Opposition say that the economy's in a free fall, when in fact the empirical evidence is clear, Mr. Speaker. We know we're not immune from what's going on around us, but talking down the economy is no way to address the issues that we face, Mr. Speaker.

And that's why we can go to what the people of this province believe: 76 per cent feel that the province is on the right track; 84 per cent feel that Saskatchewan's economy is doing better than the rest of the country; and 85 per cent expect that the economy will hold steady or get better in the next year, Mr. Speaker. That's the spirit that we work under, Mr. Speaker, the spirit of the people of this province.

[10:45]

The Speaker: — I recognize the member from Saskatoon Massey Place.

Mr. Broten: — Mr. Speaker, 10,000 workers who have lost full-time jobs are not whining and snivelling. They're worried about their future, Mr. Speaker.

And for members opposite to characterize it in that way is unfair to those workers, Mr. Speaker. The members opposite would simply want us to believe harder, to just think positive thoughts, to close our eyes, to click our heels, and everything will be okay, Mr. Speaker.

Well, Mr. Speaker, to look at all of the economic indicators in the province, to get a full picture, and then to have some concerns, Mr. Speaker, that's not doom and gloom. That's realism, and members opposite could use some of that.

My question to the members opposite. Since last year, since one year ago now, Mr. Speaker, we know that there are 6,500 more unemployed workers in Saskatchewan. We know that at this time, with unemployment, the Sask Party government has cut \$8.7 million from important training programs. My question to the members opposite: when are they going to put down the pompoms, admit that there is a problem, and show some real leadership?

The Speaker: — I recognize the Minister Responsible for

Advanced Education, Employment and Labour.

Hon. Mr. Norris: — Mr. Speaker, to be sure, the quote whining and snivelling comes from the Leader of the Official Opposition, Mr. Speaker. That was the approach that was taken in years past, and it certainly seems to resonate today.

Mr. Speaker, let's just put forward we know we're not immune from what's going on around us, but we know that we have 5.3 per cent fewer EI [employment insurance] beneficiaries month over month. We see the improvement. We know that 730 fewer people were getting EI than in July, Mr. Speaker. We have the third best decline in EI right across the country and we have the lowest number of people on EI benefits per capita within Canada.

Mr. Speaker, we know there's more to do. Mr. Speaker, that's why we're working through a number of initiatives to help the people of this province. Thank you, Mr. Speaker.

ORDERS OF THE DAY

GOVERNMENT ORDERS

ADJOURNED DEBATES

SECOND READINGS

Bill No. 101

[The Assembly resumed the adjourned debate on the proposed motion by the Hon. Mr. Morgan that **Bill No. 101 — *The Credit Union Amendment Act, 2009 (No. 2)*** be now read a second time.]

The Speaker: — I recognize the member from Regina Lakeview.

Mr. Nilson: — Thank you, Mr. Speaker. It gives me great pleasure to stand and speak to this amendment to *The Credit Union Act*. and, Mr. Speaker, I have a special interest in this one because what we are doing is amending the 1998 Act, which I spent two or three years working on before it was introduced and passed in 1998. And now obviously there are some things that are being done that allow for the amendment of the Act to deal with some of the issues that have arisen over the last 10 years.

But, Mr. Speaker, I think it's quite appropriate here to spend some time looking at the history of this particular legislation and the credit union movement here in Saskatchewan, but also how these changes are going to be made and how they're going to be used as we move forward.

And I'm also going to be talking about some changes that maybe aren't here, and about the general situation as it relates to regulation of financial institutions and all of the issues that surround that, given what's happened in the world economic situation over the last couple of years.

So, Mr. Speaker, I encourage people to sit back and enjoy, I think, what's going to be a very interesting trip through some of the history of the credit union movement, about what's

happened here in Saskatchewan and then about where we're going to go, from my perspective. Because I think it's crucial that these things are set out on the record as we move forward in this particular area.

Now, Mr. Speaker, the minister presented some of the rationale for the changes that were set out in this legislation. But after reviewing them, I think that it will require that after I've talked a bit about the credit union system in Saskatchewan, we'll have to go through in quite a bit of detail around the changes so that they're totally understood.

And for people who are listening at home and have access to a computer, they may want to go and look up Bill 101 because when we get to that point there will be quite a few technical comments which I think will be helpful for people if they have a chance to take a look at the Bill itself.

Now I think in Saskatchewan we often forget how crucial the credit union system is to our province. And, Mr. Speaker, in Saskatchewan we have 66 member credit unions in this year 2009. Over half the people of Saskatchewan, 525,000 people, are members. And these 66 different credit unions serve people in approximately 282 communities.

Now the interesting part of the history of credit unions in Saskatchewan does relate to the last general economic crisis that we had around the world of a substantial nature. And that clearly was the time after the crash in October 1929 and then the very tough years during the '30s. That was further compounded in Saskatchewan by a number of the climatic conditions around the drought.

But the net effect in that time was that many of the banking institutions that had been quite optimistic and quite willing to lend money in Saskatchewan started to retreat. And as is still the case, many of those banking institutions were located in eastern Canada, primarily in Ontario and Quebec. There had been some discussion at that time in the '20s and '30s of credit unions. But it was clear that with the retreat of much of the capital from Saskatchewan in the late '30s and subsequently, that the credit union movement ended up finding lots more business.

Local people were able to get together themselves and, using the legislation that we had in place in the province, they were able to create local, democratic institutions that had local boards of directors. People could be delegates and go to the various meetings. And basically people had a greater sense that their money was being managed and controlled in the local area.

And so this model — which was mirrored in the co-operatives that provided fuel and farm equipment and farm supplies, but also groceries and other things that were needed in daily life — also I think reflected the nature of our province, which is that we are going to help each other. We're going to make sure that we will have as much local control as possible. And so that work has continued over many decades.

Now one of the things that is always quite interesting to look at is how our Saskatchewan credit union system compares with the Canadian credit union system.

As I said before, we have 66 different credit unions now. There were quite a few more not that many years ago but there's been quite a consolidation across the province. And nationally there are 449 credit unions.

And the number of members in Saskatchewan are 525,000. The number of members on a national basis are 5 million. We have almost 3,600 people employed in credit unions in Saskatchewan compared on a national basis to 24,000.

The total assets managed in the credit union system in Saskatchewan is just over \$12 billion worth versus on a national basis it's 109 billion. The types of loans that are made by our credit union system include almost \$1.8 billion in agriculture loans, almost 2.4 billion in commercial loans, and almost four and a half billion in consumer and residential loans.

Mr. Speaker, these figures are as of approximately June 30th, 2008, but it does reflect and show that our credit union system is responsive to individuals in Saskatchewan. And so they provide the loans for individuals and for purchase of residences as a major part of what their job is.

But credit unions are much more than just these financial assets and the things that they do there. They also provide a sense of local leadership and province-wide leadership that allows for the growth of our communities.

And I know that, as a member of the legislature who has many opportunities to travel throughout the province, it's quite often that a new project or a new idea that is being developed — whether it's a business or whether it's a co-operative or whether it's a large, new agricultural business — all of these things have the support of local credit unions.

Local credit unions also provide a place where people can gather together to make sure that people have the services and products that are necessary to provide for them and for their family and for their businesses. And here I'm talking about some of the savings plans, but also the plans for registered retirement savings and a number of others.

We've also seen, as the years have gone on, that the credit unions have also become involved with subsidiaries or with joint relationships with other credit unions. They've become involved in the real estate business, in the insurance business, and in some of the other ancillary businesses that will provide long-term solutions for their customers and for others within the community.

Now, Mr. Speaker, we always have to remind ourselves that credit unions have been developed and hold to the principles of the . . . of co-operative principles that are endorsed by the International Co-operative Alliance. And so these values are the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. And so our credit unions here are also part of the international credit union movement, and that they then participate not just in developing good practices here, but they also observe the good practices worldwide.

We also know that our credit union system in Saskatchewan has been a good ambassador for the province in going to other places and helping others to start credit unions and provide the

basic requirements of capital for the economies in other places.

[11:00]

So, Mr. Speaker, the types of institutions that make up the Saskatchewan credit union network are myriad. And, Mr. Speaker, I think it's important that I lay out some of these other strategic partners because the changes in Bill 101 do relate to how some of the rules are written to make sure that these various relationships will continue to work for the benefit of our citizens. Now basically credit unions are part of a strong co-operative . . .

The Speaker: — Order. Order. I recognize the member from Regina Lakeview.

Mr. Nilson: — Mr. Speaker, the Saskatchewan credit unions are part of a strong co-operative network, and so they therefore relate to quite a number of other institutions. Mr. Speaker, Bill 101 that we have before us today tries to set out or adjust some of these rules in what we hope is a positive way as we move forward with the credit union system. But clearly we'll have a chance to go through, in a few minutes, how some of the specific clauses work. But I just want to set out some of the related organizations so that the public can understand and we can understand what it is that we're talking about.

So basically the network of institutions that are related to the credit unions in Saskatchewan include the following. There's one that's called SaskCentral — but its technical name is called Credit Union Central of Saskatchewan — and it's the provincial institution that supports all of the credit unions with a wide range of core and specialized services including the trade association services, the system democratic support, the statutory liquidity management, strategic investment management, and an extensive array of non-regulatory consulting and support services.

Mr. Speaker, it's this group that we often meet with as legislatures because they speak on behalf of all of the credit unions in Saskatchewan and provide a broader view of some of the issues.

Another institution that's part of this credit union network is called Concentra Financial, and this is a national or nationwide institution that provides products and services to support business needs such as commercial leasing, corporate banking, corporate finance, financial services, and trust services.

Another of the institutions is called Celero Solutions, and it's a joint venture among five of the Canadian Prairie co-operative organizations. And this group provides the information technology products and services to Prairie credit unions, and it has proven to be something that works quite well. And we'll see as we get into the legislation later that I think some of the co-operation around that particular institution, Celero Solutions Inc., is what's driving some of the changes that we may be seeing in this legislation.

Another one of the members of the network, one of the partners is called CUETS [Credit Union Electronic Transaction Services Inc.] Financial, and basically this is the member of the Mastercard international area. And so what this does, it allows

for credit unions to become involved and use the Mastercard system in a way. And this one has been around for quite a while, and once again it's one that's worked very well.

Another of the shared institutions is called the Credit Union Payment Services or CUPS, and this provides the clearing services and related products and services to Saskatchewan and Alberta credit unions. And this has been going for a number of years, and once again it shows some of this cross-provincial borders co-operation, which once again we will see, when we get into the details of Bill 101, it's part of what we're being asked to change here.

Another one of the institutions is called the Credential Financial Inc. And this allows for the Saskatchewan credit unions as well as other credit unions across Canada to provide quality stocks, bonds, and other investment products to their clients and members. And once again, Mr. Speaker, this word, products, is something that we should keep in mind because when we get into the changes in Bill 101, this is part of what we are going to be talking about in the legislation.

Another one of the strategic partners is called the Ethical Funds Company. And this is a wealth management organization that allows for credit union members to have access to a comprehensive family of socially responsible mutual funds. And this provides a choice for many investors to have a better handle on exactly where their investment money is going if they are involved in some of the mutual fund operations.

Another of the partners is Co-operators, which is a large insurance company. And it provides insurance services to credit union members right across the country. And we're very proud to have the leadership and the head office of those companies here in Saskatchewan.

Another part of the whole system in Saskatchewan — and this will also be something that we're going to be dealing with in Bill 101 — is called the Credit Union Deposit Guarantee Corporation. And for short this is called CUDGC, which I guess would be spelled C-U-D-G-C.

And what this is, is since 1953 all deposits in credit unions have been fully guaranteed. And so what that means is nobody has ever lost a dollar deposited in a Saskatchewan credit union. And, Mr. Speaker, I think this is something that we should emphasize and recognize, that the good work of the credit union system, both within the local management and the review of what happens, but also working together through the Credit Union Deposit Guarantee Corporation, they have made sure that there isn't a single person in Saskatchewan who's deposited money at a credit union that that money has been lost.

And so basically this institution, the Credit Union Deposit Guarantee Corporation, was originally called the Mutual Aid Board. And the name says it all. Basically the credit unions said, we're going to work together to make sure that the funds put into our institutions would be guaranteed.

Now, Mr. Speaker, in Saskatchewan of today, many of the credit unions are quite large organizations, and there doesn't really become an issue about guaranteeing the deposits that are in them. But in 1953, there were many small credit unions right

across the province. And this was quite an amazing step by a whole group of forward-thinking people to put together a plan which they then in turn had incorporated in the legislation that would provide for a deposit guarantee. And this institution was actually one of the first institutions that did that in the whole of Canada.

And so what happens now is that this Credit Union Deposit Guarantee Corporation becomes the primary regulator of Saskatchewan credit unions. Recalling the time when I was the minister of Justice responsible for the credit unions, the people who were involved with CUDGC would provide regular reports to the Department of Justice and to the minister because they were the front line of the regulation of how credit unions worked.

And I think that has continued to work quite well, although we'll see when we get into Bill 101 that some of the provisions that are set out in the amendments to *The Credit Union Act* relate to the relationship that people have with the Credit Union Deposit Guarantee Corporation as it relates to being on the board of directors. And we'll take a look at that in a second.

But basically I'll repeat again that the Credit Union Deposit Guarantee Corporation guarantees all depositors repayment in full of all deposits in credit unions. *The Credit Union Act* of 1998 put this guarantee right into the legislation, and now we're having to watch carefully that there's not going to be any change to that that will cause any difficulty.

Now you might ask, who are the people that serve on the board of directors of this institution which plays such a crucial role in the credit union movement of Saskatchewan? The board of directors of the CUDGC, or the Credit Union Deposit Guarantee Corporation, include two individuals who are appointed by SaskCentral or Credit Union Central of Saskatchewan, at least one of whom is not a member of the SaskCentral's board of directors or an employee. So basically it's somebody who is quite involved in their organization plus another person. The chief executive officer of SaskCentral is a member of the board, or they have the ability to nominate somebody.

Then the deputy minister of Justice is a member of this board, or somebody that they nominate. And quite often it might be an associate or assistant deputy minister who has special responsibility for regulatory affairs. And in the same way, the deputy minister of Finance would be part of this committee, or somebody that they have nominated.

So, Mr. Speaker, you can see that this institution is very crucial for the overall operation of the credit union system and for providing the backstop for the guarantee that has allowed the credit union system since 1953 to be able to say to every single one of the people who have deposited money in their institutions that nobody has lost a dollar. And, Mr. Speaker, I think that is a very good record, and the whole system itself should be congratulated.

But also I think we should recognize that this legislature and the people who have provided changes and provided the information to the legislation and the regulations that that we have in Saskatchewan, all of these people should be thanked as

well. And, Mr. Speaker, that's why I'm going on at length about this because, when we get into Bill 101, we're going to see some changes that are more understandable when you actually have all of this information that's laid out.

Now I think that the other credit unions in Canada look to some of the things that we do in Saskatchewan as they are regulated in their own provincial or territorial jurisdictions. And so we need to keep that in mind as well as we take a look at what's happening with this legislation.

On a worldwide basis, there are credit unions in 96 different countries serving over 177 million people. And all of these ones look to our Canadian and, I would say, our Saskatchewan credit unions for ideas and also the sense that any new ways of doing things will be tested and tried and done in a responsible way. And so when we go forward with some of the changes that are proposed in Bill 101, we need to make sure that they also are providing guidelines or rules that other jurisdictions in Canada will use, but also other jurisdictions around the world.

[11:15]

Now, Mr. Speaker, just a couple more comments on the credit union system itself. As we know, credit unions are very connected to local communities and they are often major financial supporters and sponsors of events in our communities. And we want to specifically thank them for that role. It's shown up in various ways in our communities, but I suppose none more obvious than in Saskatoon and Regina where we have the Conexus Arts Centre and TCU Place and credit union place as major community gathering points that are being used for all kinds of activities, which we're all very, very pleased and thankful to the credit union system for this support.

Now, Mr. Speaker, a little later I will come back to some of the issues that aren't in Bill 101 because I think it's important to understand what kinds of things are coming on the horizon, and where some of the issues are that are of concern to the public.

So now, Mr. Speaker, I'm going to go specifically to the Bill. And this is a little unusual to actually go through at this stage and talk about all of the different points in the Bill, but I think, given that the minister's remarks were quite short on this, I think I will try to fill in so that the public can understand what is actually happening here. When we look at the Bill itself, it's quite clear that we are making amendments to *The Credit Union Act* of 1998 which was almost a . . . It wasn't a total rewrite but it was a fairly major review and then a rewriting of the legislation.

And so as we move forward, we look and see that in section 2 they're going to be . . . or section 3. Actually we're going to be looking at section 2(1) and it's going to be amended to make some changes. And one of the changes is that they're going to be adapting some of the terms and conditions around question of capacity to make sure that directors of the credit union boards have sufficient capacity to understand what's happening in the particular institution.

They've basically taken the definition from *The Adult Guardianship and Co-decision-making Act* and put it into this legislation. I think this must be in response to some specific

situations where they've had difficulty providing advice to a credit union when there've been people that have been on the board, and it may be somebody who's in the sort of the sunset of their lives where maybe they're not as clear as they once were, or it could be related to some other illness. But this provides the ability to actually challenge the membership on a board based on some capacity.

We'll also see in this section that they have defined the term, chairperson, to mean the person who is the Chair of the board of directors. Up until this time that person has been called the president of the credit union, and who in fact is then the Chair of the board, and the CEO or chief executive officer is the senior paid employee doing the work. And I think there's been some confusion around that, and so this change is going to allow for a clear definition of who is the manager of the financial part of the board. I think that it makes sense, what they are suggesting. I'm not sure that it's going to change any of the roles but it may eliminate some of the confusion.

Now when you get to another part of the changes that are being made in section 2, we get into a clause (n). And clause (n) presently reads:

“Credit Union Central” means Credit Union Central of Saskatchewan continued pursuant to An Act to amend and consolidate An Act respecting Saskatchewan Co-operative Credit Society Limited and Saskatchewan Co-operative Financial Services Limited, being chapter 89 of the Statutes of Saskatchewan, 1979.

The new clause will read, “**Credit Union Central**’ means an entity prescribed in the regulations.” Now, Mr. Speaker, I think I understand why this is being done that way because it'll allow for the definition of Credit Union Central to be prescribed in the regulations.

This is an area where we may want to ask some questions as we move forward. And the reason for that is that it appears that the rationale for some of these changes as it relates to Credit Union Central are to allow for a Prairie-wide or Western Canada-wide organization like Credit Union Central. And if that can just be done in the regulations, it may not have the same scrutiny as it would if it was done here in the legislature. And so we will need to understand fully what the intentions are as they move forward with this particular change.

I'm not necessarily saying that I'd be opposed to this, but I think it's clear that we need to understand what it is that are the intentions and whether this should be something that can just be changed by regulation when it may have some substantial influence on the risk involved. So that's one place where I'll put up a little bit of a flag, but I'm not sure that I'm necessarily opposed to it yet. But we're going to find out more about that.

We notice also in this section 2 where they've amended, they are creating or using a term of vice-chairperson. And I think my understanding of this is that they want to clearly have somebody who is in that role and have it defined in the legislation.

And there's a third change there where they have basically removed a clause that defined the word, written. I think that that

was a way that we had of dealing with the question of whether electronic documents were written in the traditional sense or whether some other kinds of things were written, because there were quite often in older pieces of legislation the fact that things had to be in writing or they had to be written.

In our new world where billions of dollars are transferred around the world that are never written in the traditional sense of the word, and our previous legislation that tried to deal with that by saying that written means in writing, or in any other form that may be prescribed by regulation, and I think also got to be a difficult issue about how to prescribe it. So this particular section was never used, and so therefore it's just being taken out of the legislation. I don't think that's a major issue.

Now then we go to section 4 of the Bill, which is amending section 11. And this one is basically, I think, going forward with something that's relatively logical and it ends up dealing with the types of people who can be members or incorporators of a credit union. And so basically what the legislation does is it updates some of these qualifications by including that definition of capacity that I talked about that they brought in from *The Adult Guardianship and Co-decision-making Act*.

It also deals with some of the types of crimes that will disqualify one from being a member of or an incorporator of a credit union. And they seem to be in order and basically allow for clear rules on who is included and who is not included.

Section 5 deals with amendments to section 13 and so subsection 13(2) is amended to make sure that there's explicit authority in the legislation that allows for electronic voting. And it appears that electronic voting is being used more often just by the nature of the consolidation of credit unions within the province. We now have credit unions that are based or headquartered in Saskatoon and have branches all over the province, or based in one of the other cities of the province and have branches in other places. And clearly electronic voting will allow for the democratic nature of the credit union system to continue, and we think this clause does make sense as we move forward.

Section 6 of Bill 101 deals with amendments to section 30. And this one is a little more interesting in a sense, but I think it is also a practical suggestion.

What happens is that there's a basic member list of all of the members of a credit union and this list is confidential and can't be used except for a situation where one is attempting to run for a board of directors of a credit union or in a situation where you want to bring forward a special motion at an annual meeting.

And so effectively what this clause does is confirms the rules around how these lists can be provided to members and for what purpose they can be provided. And so the two purposes are really quite straightforward and those are as set out in section 30(6)(c). And basically it's done by saying, what is the information that you have to provide to get access to this list? And the person who is going to apply to get access to the list has to file an affidavit sworn under oath or affirmation that says and declares right in the affidavit why you want the list.

[11:30]

And there are only two reasons — and it has to be either one of these or both of them — that you would get the list. One is to influence the voting of members of the credit union, in other words to campaign for being on the board, or to make a written request to all of the members that there be a special meeting. And so it's campaigning for the board and doing some kind of a special meeting. So practically I think that is logical. It also sets out some of the penalties that are involved if these strict rules are breached.

Now section 7 of Bill 101 deals with amendments to section 34, and basically this section is another interesting one that relates back to the quite long preamble up to this speech I gave around the overall credit union system. Because basically under the existing legislation — and this is 34(4)(f) — it allows for the credit union itself to:

(f) provide services to its affiliates, Credit Union Central, affiliates of Credit Union Central, affiliates of another credit union and a financial institution and its affiliates;

Now if you look at what the new provision is in Bill 101, it changes that clause that I just read to this clause. So this is what we'll be discussing and then eventually voting on as we move forward with this Bill. It changes this clause to say this:

“(f) provide services to:

(i) its affiliates and entities in which it has a substantial investment;

And so basically the old ones had just affiliates. Now it is going to include entities in which the credit union has a substantial investment.

Then it goes to the next clause, and it says, can provide services to Credit Union Central, and then it adds the clause “. . . and any entities in which Credit Union Central has a substantial investment.”

And then we go to the third clause, and it says “affiliates of Credit Union Central” is what the old or the present legislation says. What this will add is: “. . . any entities in which the affiliates of Credit Union Central have a substantial investment.”

And then the next clause it goes is:

(iv) affiliates of another credit union and [then once again] any entities in which the affiliates of another credit union have a substantial investment.

And then the final part of that one stays the same: “a financial institution and its affiliates”.

So, Mr. Speaker, the question will be, what are these entities in which a credit union may have a substantial investment, or a Credit Union Central may have a substantial investment, or other related credit unions has some kind of a . . . has a substantial investment?

And, Mr. Speaker, I think those are questions that provide some broader abilities for the credit union system in general. So they may be okay. But we need to know what kinds of things are being contemplated here because there may be some issues around, once again, the whole issue of risk which is the underlying part of regulatory legislation for credit unions.

Now then the next section 8 of Bill 101 deals with section 44 of the present legislation. And what this Bill proposes is that section 44 would be repealed and a new section 44 be included. So then the question becomes, well what is it that we're replacing and what are we adding here? And basically when we look at this one, and it's a restriction on the services that can be provided. I guess the title is obvious: **"Restrictions on services and coercive tied-selling."**

And so basically the old legislation talked about financial or services that are prohibited. The new proposed section 44 talks about financial or other products or services that are prohibited. So the words that are being added to this proposed section 44 in Bill 101 is the term other products. So that raises a question, well what are these other products, and what kinds of things are being restricted? Now it's not entirely clear here whether this is actually restricting the ability of credit unions or whether this is providing some clarification or whether this is expanding what happens with the credit unions.

And we will need to look quite carefully at this as this Bill moves forward because this is one of the areas where many of the competitive institutions are watching the credit union system. But in the same sense, the credit union system is watching some of the other institutions. And a little later I'll get into how some of these issues around regulation of the different financial industries also has a crucial effect on us as individuals or businesses within Saskatchewan.

Section 9 of Bill 101 amends section 69 of the present legislation. And this amendment basically deals with the appeal rights and procedures where somebody is terminated, their membership is terminated in a credit union. And basically what it's done is to clarify the procedure and set out what would necessarily be an interim step, so that a member whose membership is terminated can appeal from the board to the membership and then to the registrar.

And it allows for, I think, a more logical way for this to be dealt with. And it means practically that within a credit union, some of these membership issues may be dealt with before they actually go to the registrar which is in the department or Ministry of Justice. But this will allow for the continuation of a way that's slightly different than we presently have. And we may have some questions on this as we move forward, but I think it's relatively logical.

Then we go on to section 10 of Bill 101 which amends section 90 of the existing legislation. And what this does is basically take the word president out and put in the word chairperson, so that the person who is chairing the board of directors is the chairperson and no longer the president.

Then we go to section 11 of the Bill, and section 11 amends section 102. And this goes into the whole list of qualifications of the directors, the people who are directors. And once again

this confirms some of the things we talked about earlier around capacity and around the criminal record, and makes sure that certain of these people are not qualified to be on the directors of a credit union.

Then we go on to section 12 of Bill 101, and this amends section 103. And once again it's removing the word president and putting in the word chairperson. And so that's a logical change.

Now when we get to section 13 of Bill 101, we are now getting into a change of the section 113 of the existing legislation. And section 113 deals with material contracts. As one might expect, especially when credit unions were much more locally controlled, it was quite often that a person who was a member of the credit union and then maybe on the board might be a local business person who would end up in a situation where they'd have to disclose their interests in a contract or a transaction in order to have this contract or transaction be valid.

And what this proposed change here seems to do is it adds a clarification around how you deal with material contracts that are challenged and therefore void, and then how do you get them to be cured, if I can use that word, or how do you get them to be finally approved? And what this does is it clarifies that process whereby a contract which appears to be pretty straightforward but a step of having the interest declared may have been neglected or not done properly, it allows for the contract to be returned to the board and to the membership to get approved. And this sets out an approval process.

It's also important to note though that the matter can still go before a court for a final adjudication. It also has the process whereby either the registrar or the Credit Union Deposit Guarantee Corporation can take the matter to court if there's a concern. So I think this in an area of clarification, but it is an area of clarification of something that is of concern to everybody because you want to make sure that there's transparency in how the credit union operates, and especially transparency as it relates to some of the contracts that are entered into by the institution.

Section 14 of Bill 101 amends the section 119 of the existing Act, once again putting in the terms "chairperson or vice-chairperson" for the terms "president or vice-president."

Section 15 of Bill 101 does the same thing to section 283 of the existing Act whereby the word chairperson replaces president.

[11:45]

Now when we get to the section 16 of Bill 101, we're getting into the whole area of the regulatory power of the cabinet to make regulations for the purposes of this legislation. And I think this is an area where we have to look carefully at what is actually being proposed and make sure we understand it. Most likely it's that these may be logical, but let's go through them to make sure that we understand what the proposals are.

So basically section 16 of Bill 101 amends section 440 of the existing legislation. And what happens there is subsection 440(1) is amended by adding some of the term around the entity Credit Union Central. And as I said earlier, this is the regulatory

power that was referred to earlier which allows for Credit Union Central to be changed, moved to some other institution by regulation. This may be an area where we will have to have some debate, and we may need some advice from within the credit union movement because it is the kind of change that does relate to where the security in the whole system is. So this is one that I think we should, once again, flag for some further discussion.

Now the next part of section 16 repeals clause (b) of 440(1). And clause (b) right now says that regulations may be made “authorizing a form of communication for the purposes of clause 2(1)(aaa) and prescribing terms and conditions respecting the use of that form of communication.” And basically this relates to that whole concept of written and that seems to be straightforward, cleaning up the legislation there.

The next regulatory power in section 440 that’s being amended or being added is the one that relates to electronic voting by directors and members. And, Mr. Speaker, this will obviously set out some rules, if those are needed, around how electronic voting should take place. And we’ll look forward to hearing what the plans are as it relates to that.

Section 16(d) of Bill 101 adds another regulatory-making power. And this regulation-making power allows for setting up the process for review around termination of members in the credit union. And this is added to reflect the fact that there’ve been some changes made to that in the legislation.

And then the final part of section 16, amending the regulation powers. It sets out how credit union directors, what further qualifications may be necessary for them to be directors of a credit union.

Now, Mr. Deputy Speaker, this has been quite a thorough review of this piece of legislation, and as you can tell, there are some areas where there are questions that we will need to be asking as we move forward.

But once again we see these changes that are being made as changes that are coming forward to better enhance the service to members, whether they be individuals or corporations or other institutions within our province. And so, Mr. Speaker, we will be asking for further clarification as we move forward on that particular legislation. And one of the questions that arises when we’re looking at this regulation of the credit union industry is, why would one do that?

Well, Mr. Speaker, some of the things that have been happening in the economy in the last year are ones that, as are described here in the magazine, the *CGA Magazine*, which we just received this month . . . It’s the November-December issue 2009 of the *CGA Magazine*. And there’s an article in this magazine that talks about the new investing paradigm, and basically it says that the whole economic crisis of 2008-09 is not the last one that’s going to be here. So we have to end up making our plans around risk control as we move forward.

And I just read a couple of sentences here which I think describe what we are doing as a legislature when we’re working on this kind of legislation:

Economists and capital market forecasters collectively failed to predict the great meltdown that began in the summer and fall of 2008 and that ended suddenly on March 9, 2009 when the market stopped . . . [following]. If there were ever a time that they were justly called practitioners of the dismal science, it was in those nine months when it seemed that there was no bottom to global stock markets and that 1929 might seem a breeze in comparison. It was as though all the economic theories that had worked well when markets were not subject to the stress of a global financial collapse suddenly failed to work or to ring the alarm bells when they were needed most.

Mr. Speaker, one of the things that we have in Canada — and the evidence of this is our credit union Act of Saskatchewan and also the credit union Acts in other provinces and our federal banking regulations — is the fact that we have a system of regulations which has tried to maintain that balance between allowing for commercial practices, commercial lending, for people to assume risk, at the same time as making sure that the public is protected.

And what the *CGA Magazine* article is getting at is that we need to further look at in our institutions worldwide . . . And we know that our federal Finance minister is participating in that kind of an exercise with the G20 nations. But we also have to look at it in our own personal investments and how we organize those.

And I would argue we also have to look at it in how we regulate those institutions over which we have responsibility. Bill 101 is a piece of legislation that we have in Saskatchewan which regulates one of our most important financial institutions, and so therefore we need to be watching it very carefully as we move forward.

Now another person who’s made some comments in just a recent book is a politician from England named Vince Cable. And he’s just written a book called *The Storm: The World Economic Crisis and What It Means*. And basically one of his quotes is that what’s happened in the last year, year and a half or so has been a conjuncture of extreme events. His quote is, “This conjuncture of extreme events and an increasingly hostile political environment has been described as a ‘perfect storm.’” And in his book then he’s going to go on to describe how this storm took place.

But this is the quote I want to put on the record:

Economic storms, like those in nature, come and go. They cannot be abolished. But, as with hurricanes and typhoons, they can be anticipated and planned for and a well-coordinated emergency response, involving international cooperation, can mitigate the misery. They also test out the underlying seaworthiness of the vessels of state. The fleet has been plying a gentle swell for some years and making impressive progress. But big waves are already exposing some weaknesses. *SS Britannia*, said to be unsinkable, has sprung a leak, and the vast supertanker *USA* is listing badly. Passengers and crew are starting to panic and have noticed that most of the life rafts are reserved for those in First Class. How many ships will

finally make it back to port in good order after the storm is in doubt.

Mr. Speaker, as this author says, some of these very dependable, extremely large ships have been having some major troubles. And, Mr. Speaker, in using that kind of imagery, our credit union Act is our smaller ship — quite nimble, quite able to respond to the kinds of issues that are there in the world economy but also our protection for our people in Saskatchewan. And, Mr. Speaker, we have to make sure that we keep it in the best shape so that it can respond to any further storms that may show up on the horizon as we move forward.

Now it's always interesting to take a look at the kinds of things that legislation like this credit union Act are meant to deal with. And it's not very often you see a book in our very good Legislative Library that makes you want to jump to take a look at it even though it's kind of a boring cover. But this title jumped out at me and I thought, well maybe I should take a look.

The book is called *Regulated Lives: Life Insurance and British Society, 1800-1914*, written by Timothy Alborn. And he starts off his book with a quote from a fellow named Norwood Young, and this quote was in the *Badminton Magazine* in 1896. So this fellow, Norwood Young, is writing to people in the times of the late 19th century.

A great change is gradually coming over the world. Adventure, sport, enterprise, are giving way to caution and the calculation of averages. Men do not take the risks they used to. The modern man is surrounded by police constables, sanitary inspectors, and insurance agents.

Mr. Speaker, this is well over 100 years ago that there was this recognition that, as we started living in increasingly large numbers closer and closer together, risks were things that need to be managed. They needed to be dealt with. And so what we saw and what Mr. Alborn's book shows is that there was a dramatic increase in the use of insurance to deal with risks. I think sort of in a parallel way our banking system, our credit union system started to use legislative protections and institutions to also manage the risk as it related to our finances.

And as I said previously, our Credit Union Deposit Guarantee Corporation, which was first called the Mutual Aid Board, was set up in 1953. It was part of that same movement to manage the risk that people felt as they were dealing with their hard-earned dollars and wanting to make sure that they would be protected. And once again I want to say congratulations to the credit unions of Saskatchewan because there's not been a single dollar deposited in a credit union in Saskatchewan since 1953 that has been lost.

[12:00]

So we are in an interesting, interesting time. And part of what we're doing in this legislation is looking forward to see, as the one fellow said, what is the next storm that's going to come that will challenge some of our institutions.

And I've always had a strong interest in the use of maps. And one of my books at home is a book that describes how maps can

do things for people and how they're used to do things.

So when I saw an article in *The New Republic* just a couple of weeks ago, the October 21st, 2009 edition — and this is on page 14 — there's an article called "The Network: How a map can prevent the next financial crisis." The article's written by Daniel Altman who is president of North Yard Economics, a non-profit consulting firm serving developing countries. And he's in the process right now of writing a book on the future of the global economy.

Anyway he, in a very short article, describes how there's an international movement that's coming from quite a few different angles around a mapping theory. And basically it's mathematics, you know, sort of a . . . But basically what it's saying is, we with our ability to measure things in our increased capacity of a computerized world can now track transactions, financial transactions around the world and see where the money is flowing. And this goes back to some of my previous comments in this speech around Bill 101, when one of the proposals is to remove the word written because in writing doesn't really describe how our financial institutions work any more.

But what Mr. Altman talks about is the fact that an ability to measure the quantity and quality of financial transactions worldwide and then plot them on a world map gives regulators, but also investors and bankers and others, the ability to see where money is flowing and also possibly see where some of the difficulties may be within the international system.

Now they're getting co-operation as they move forward with this kind of a project, but it's interesting to see where and how these new tools might be developed. What the researchers envision would be that if you can actually track all of these transactions on a world — effectively electronic — map, you should be able to see when there's a buildup that might lead to a crash which would then bring the whole system down.

And so basically there are researchers working within the United States in the Federal Reserve Bank system. There are others that are working along similar lines at Sandia National Laboratories, which is a government research installation in Albuquerque, New Mexico, and its main concern when it was set up was dealing with nuclear safety and national security. And what Robert Glass, who's one of the researchers working there, had been studying was highly mathematical topics like how fluid flows through porous materials and the patterns that form in air turbulence.

And basically people who know this field know that this is some of the chaos theory work, which shows that even in chaos there are patterns. And so what they did was they took some of the work that they'd been doing around fluid flow and around air turbulence and started using the same kinds of measurement skills onto the power grid of the United States, so looking at electrical power, but also the payment system that is the backbone of the world financial architecture.

And when they started creating maps of these seemingly chaotic transactions, they started to see that these maps looked a lot like the maps they had created around water flowing over a rock or how air turbulence around a wing on an airplane actually has

some patterns. And they noticed that there were a large number of nodes in the system that had only one or two connections. And so what they started to show, that is, if certain problems arose in some of those key spots, then it would affect virtually all of the other institutions that were connected.

And, Mr. Speaker, this seems to be sort of out there in a way in thinking about what one might do. But clearly our credit union Act amendments here need to anticipate some of the changes that may start taking place on a world-wide basis so that we aren't damaged in some way by things that happened in other places.

All of us know the hit that our savings took in our pension plans, RRSPs [Registered Retirement Savings Plan], and other related types of instruments over the last number of months. And those were things that may have been able to be predicted by some of these world maps. And I guess what I would say is, let's not be skeptical of how some of these new ways of thinking might assist us as we move forward, and I would say let's keep our eyes on the possibility of a world economic flow map that actually provides some warnings for how the system will work.

Now the final area that I want to talk about as it relates to this legislation and the credit union system relates to what is quite a challenging issue and that relates to how insurance products are delivered within Canada. And one of the issues that's been there for quite a number of years has been the ability of banks to provide insurance through their banking system or not, for credit unions to do that, for insurance companies to provide banking services.

And, Mr. Deputy Speaker, this issue still has not been totally sorted out, but it is an area where I know that the credit unions have asked for some assistance. And as far as I can tell, the amendments in this particular Bill don't deal with that issue directly, and what we will be asking is whether they are trying to deal with it indirectly.

In Saskatchewan right now, we know that the nationally regulated banks have a clear directive from the federal Finance minister that they're not to market their insurance products directly with their financial products, and so they do have stand-alone institutions that do that. We know that basically there's a similar situation with our credit unions in Saskatchewan and some of the institutions that work with them around the delivery of products.

We also know, though, that we have some new institutions in Saskatchewan. One of them is called the Western Financial Group. It's basically a consolidator of independent insurance brokers and they provide insurance through a whole number of agencies across the prairies. But they also do provide quite a few investment products and financial products, and so they end up coming from the insurance side. And also we end up then being in a situation where maybe we have to go back and take a look at, from the consumers' or the customers' perspective, what it is that the customers want as far as a number of these different products are concerned.

So we know that in Bill 101 there's an emphasis on adding this word, product. There's an emphasis on adding the word,

affiliates, in which a credit union has a substantial interest. And, Mr. Deputy Speaker, we need to understand what it is that these words in the legislation hint at so that we can make sure that we're doing any changes here in a transparent fashion, and to make sure that however they're done as we move forward, they'll be done in a way that preserves the long, proud integrity of credit unions as extremely good service providers to the people of Saskatchewan.

So, Mr. Deputy Speaker, with all those comments — I would probably like to continue a while longer, but I know some of my other colleagues might want to speak to a couple other Bills — but with these comments, then, I will adjourn debate on this particular Bill.

The Deputy Speaker: — The member from Regina Lakeview has moved adjournment of debate on Bill No. 101, *The Credit Union Amendment Act, 2009*. Is it the pleasure of the Assembly to adopt the motion?

Some Hon. Members: — Agreed.

The Deputy Speaker: — Carried.

Bill No. 102

[The Assembly resumed the adjourned debate on the proposed motion by the Hon. Mr. Morgan that **Bill No. 102 — *The Personal Property Security Amendment Act, 2009*** be now read a second time.]

The Deputy Speaker: — I recognize the member from Saskatoon Massey Place.

Mr. Broten: — Well thank you, Mr. Speaker. It's a pleasure to rise today in the Assembly and join in on the debate on Bill 102, *An Act to amend The Personal Property Security Act, 1993*.

Before I get into my comments on *The Personal Property Security Act*, I do want to comment on the great speech by the member from Lakeview in front of me. At the beginning of his speech, Mr. Speaker, the member said that he invited members and perhaps people at home to sit back, enjoy, and listen to an overview of the history of the credit unions and the good work that they do in the province. And indeed I wasn't able to catch all of his speech because of some other commitments, but it certainly was enjoyable and it certainly was thorough. And I have to confess now, as I turn my attention to Bill 102, I perhaps feel somewhat inadequate to address 102 because of the thorough manner in which the member from Lakeview did address Bill 101.

Mr. Speaker, Bill 102, *An Act to amend the Personal Property Security Act, 1993* deals with a very important matter for people here in Saskatchewan, Mr. Speaker, and that's the issue of personal property. The issue of personal property, the concept of it, is something that's very important to our society here in Saskatchewan as well as something that is essential and vital to economies and democracies around the world, Mr. Speaker.

We've seen over the history of time, as societies have evolved from a feudal system to the modern democracies that we have

now in much of the world, and you know our hope, Mr. Speaker, is that the spread of democracy can continue throughout the world because of the personal liberties it brings to people, because of the ability for individuals to exercise their democratic right to choose in how they want to be governed, the ability for individuals to choose in how they want their society to be structured and organized, the ability for individuals to really get ahead in life, to get ahead in the world, to be in a position where they're able to improve the quality of life for children as opposed to the existence that they may have had as individuals.

[12:15]

Mr. Speaker, essential to the vibrancy and the strength of democracies and of market economies throughout the world and the use of commerce, Mr. Speaker, is the aspect of personal property. We've seen this throughout time, in many parts of the world, over many centuries. And we continue to see how, here in Saskatchewan, the role and existence of personal property has a very important influence on how we order our society, how we manage our affairs, and how individuals are able to improve their lot in life.

We see in parts of the world where there are personal property laws that are not supportive of individuals having property — clearly defining who owns property, clearly stating how, when there's a dispute about property, how resolution is brought to a particular case — we see in these instances, Mr. Speaker, around the world where this occurs, that the people in these countries truly do suffer. The people in these countries do not have the quality of life that we enjoy here in Canada, and that citizens of other countries that have strong property laws, that they are able to experience as well in their countries, whether we look at Europe or parts of Asia or other continents or parts of the world.

It's clear that personal property is fundamental to our democracy. It's fundamental to how we engage in commerce and industry as well, Mr. Speaker. And all of these countries and situations that I identified, when the rules around personal property are not clear, when they're not firm, when they are not well organized and well structured in order to allow the resolution of conflict to happen in a democratic and peaceful way, we see, Mr. Speaker, that there are instances of unrest. There are instances where individuals are forced to go to the streets, where there are coups that may take place in a country, where there is the type of civil unrest that does not lead to a stable, safe, and thriving economy for people.

And we've seen this throughout the course of history. And sadly, Mr. Speaker, we continue to see this in certain parts of the world where the property laws are not modern, when they do not support the democratic system, and therefore, Mr. Speaker, they do not support commerce and trade the way that they truly need to in order to facilitate the strong democracies that we want around the world.

And I think this is something that I know . . . I make these comments, Mr. Speaker, because it's important for us to remember and think about how Saskatchewan fits into the broader picture and how we are one province, Mr. Speaker, in a country of many provinces and territories. The laws that we

have here are important because we work and co-operate and have interactions with many other jurisdictions — jurisdictions within Canada, Mr. Speaker, as well as jurisdictions outside of Canada within North America and beyond North America to the rest of the world.

So it's important as we look at property laws, personal property laws here in Saskatchewan, it's important for us to remember how this does fit into the bigger picture. What we're engaged in here is important for everyone. And I think it's important that here in Saskatchewan, living in a democratic country, in one of the most advanced countries in the world . . . Most certainly we have problems in this country and there's things that we really do need to improve, because not everyone in Canada does share the same standard and quality of life. It's important for us to remember though that as a country, as a province and a country where many things are going right, Mr. Speaker, it's important for us to look at the broader picture and see how the decisions that we make here might tie in, might have a bearing, might have an influence on how things happen in other parts of the world.

So I wanted to make those initial comments, Mr. Speaker, on personal property because when we look at some of these Bills, and often the Bills that we look at here in the Assembly, when we're going through them, often they're very technical and sometimes they're housekeeping in nature. It's important to remember what some people might think is boring or just overly wordy, it's important to remember how these ideas tie into the broader picture, how they tie into the world economy, into the world relations that countries and different jurisdictions share and co-operate and have to work in.

In looking at Bill 102, *An Act to amend The Personal Property Security Act, 1993*, we see that much of the language here, as I had made an earlier reference to, is about housekeeping. It is about modernization. In my initial comments, I talked about how the history of property ownership is a long one. It's evolved in different ways in different jurisdictions. And, Mr. Speaker, as that has occurred over time over the centuries, it's important for us to return to the legislation to make sure that the language and the words that we're using in the legislation are in fact reflective of the current language and words that we use nowadays in our modern society.

So there will be instances where there's been legislation that has been in existence for a long period time or has evolved over a long period of time. There'll be instances when we need to pause for a moment, go back to the legislation, examine the legislation, and see the types of wording, the types of language that is used, the types of ideas that are talked about. We want to make sure that these are modern ones. We want to make sure that they are contemporary. We want to make sure that they speak to the current reality that we face here in Saskatchewan because the world indeed, Mr. Speaker, has changed a great deal from when the notion of personal property was developed in the Western world and then as it has evolved here in Canada over the years. So it's important that we stay current. It's important that we stay up to date.

In the same way, Mr. Speaker, that language and ideas can evolve, what we also see is that the way we do things evolves. And this happens for a number of reasons, Mr. Speaker. One

reason it occurs is because of technology. With technological changes and advancements, we learn that there can be different ways to do things. Perhaps the equipment, perhaps the approach and the know-how that we had at one point in time to how to deal with an issue, perhaps that has changed. Perhaps there has been some sort of an advancement that has been adopted by our jurisdiction here, by other jurisdictions of a similar nature across the country. Perhaps these changes have occurred, and therefore it's not so much language that is outdated, but it is the process or the means by which the legislation and the regulations are carried out that that has changed.

And therefore it's only appropriate when that does occur, Mr. Speaker, that we go back to the legislation, and we see where are the places that we can ensure that this legislation is up to date. It's up to snuff, it's doing the job, and it is consistent with what the reality is in the ground.

Because far too often . . . Not far too often; I can see how this can happen, Mr. Speaker, that when we look at all of the Acts in the province, and how many of these have been changed and brought in and adapted over time . . . You know the world is a fast-paced place, and there are many changes that do occur. And it's easy to get behind in these things.

So for that reason, Mr. Speaker, I do think when we are looking at legislation and doing housekeeping or modernization of the legislation, it's important that we're checking it and we're weighing it against what the current reality is here in the province.

And with the personal property Act, Bill No. 102, the one modernization aspect that needed to be incorporated into this revised legislation — based on my reading of the Bill as well as the comments that the minister made off the beginning — was that there have been changes to the land titles registry. This is computerized and automated, and this only makes sense, Mr. Speaker.

Saskatchewan, I can think of many fronts where we've been leaders over the years, leaders and innovators, and where we have pursued best practices in order to ensure that the people of Saskatchewan receive the best government that they can possibly have and the best government they deserve, Mr. Speaker. Because as you know, Saskatchewan people are hard-working, honest people, and that's the kind of government that they seek and that they desire to have in the province.

So if there are advancements with the land titles system — how this has become computerized, how it has become automated — it's most appropriate that the language in Bill 102 would be modernized and changed and updated in order to take into account those changes that have occurred in the land titles registry.

And I know my limited experience, Mr. Speaker, with the land titles registry is that it has been a smooth and a good process to work with. I think Saskatchewan people are happy when more things can be done in an automated way, so long as the quality of the service is not being reduced — so long as the ability to ask questions, the ability to seek answers, the ability to receive quality service — if automation is part of that, if automation supports quality service then, Mr. Speaker, I do think that it is a

good and appropriate thing.

So I'm pleased to see that in the housekeeping and the modernization that occurs in Bill 102 that that is taken into account, that the land titles registry, now that it is automated and computerized, that this is paid attention to by these amendments. And I'm glad that the minister chose to include that in these changes here.

Another aspect, Mr. Speaker, that's included in these changes here with the amendment or *An Act to amend The Personal Property Security Act*, Mr. Speaker, is the great amount of interprovincial movement of goods and services that we see here in Saskatchewan. And it's important for our province to have consistent legislation with other jurisdictions.

Saskatchewan, Mr. Speaker, for many years we've been a province that has not operated by ourselves on our own, but we're a province that deals and trades with other provinces and with other countries. This is something that all members of this Assembly will appreciate because all of our constituents greatly benefit from the trade that occurs in the province. So whether that is producer growing a crop for a trade, whether that is, you know, someone in our constituency who is involved with the spinoff industries, involved with the trade and the movement of goods of services, it all ties together. It's really how well we're trained, how well we're getting along with other jurisdictions has a direct bearing on how well we're doing as a province.

And we've seen in recent months, Mr. Speaker, where there have been problems with the trade of our potash resources, where there hasn't been a market for these resources. I won't get into the debate about who, what and when and so on, but we clearly know that when we're not trading with things like potash, and when we're not engaged in the exchange of services across borders, Mr. Speaker, we clearly know that this has an effect on the bottom line of the province.

And because it has an effect on the bottom line of the province, it has an effect on the bottom line of Saskatchewan families on the home budgets because how well the province is doing has a direct implication in terms of how well families can be doing. That's because government provides services, provides programs, sets the climate and the tone for how well Saskatchewan families are doing. So it's important for us to ensure that our legislation facilitates, promotes, ensures that the smooth trade and exchange of goods and services occurs across provinces here in the country.

So in reading the remarks by the minister in his introduction of the legislation and reading the Bill myself, I do see that a good amount of Bill 102, *An Act to amend The Personal Property Security Act, 1993*, I see a good amount of the language in this work here addressing the issue of consistency between our provincial jurisdiction and other jurisdictions. So I see that as a good thing.

We certainly are aware there are instances and locations where you can have consistency in legislation that promotes trade, promotes stability, promotes understanding, promotes clarity for all people involved with the exchange of goods and services. When we can ensure that there's consistency among jurisdictions, I think this promotes stability and growth.

And I say that, Mr. Speaker, because I think that when there is consistency and when there is modern language in legislation, this allows good regulations. And this allows for when individuals — either in Saskatchewan or other parts of the country — have questions, it allows them to get the answers they need. It clears up the ambiguity, some of the question marks, the scratching of the head that might occur when there's a conflict, when there is some question about how to resolve an issue, when there's a question about how this process should occur. When there's consistency in the legislation between jurisdictions, that's a positive thing.

[12:30]

Now I say it's a positive thing when there's consistency in legislation between jurisdictions, but I don't see that, Mr. Speaker, as *carte blanche* for simply consistency across the board in all and every case. There are certainly instances, Mr. Speaker, where we as Saskatchewan people, whether it's personal property, whether it is a different issue around professional credentials, accreditation . . .

It's also important, Mr. Speaker, that while we recognize 100 per cent that we are a trading province, that our strength to a great deal depends on how well we're doing with other areas, we also have to make sure that the unique nature of Saskatchewan — the things that we're most proud of, the types of industries that are at the core of the commerce that goes on in this province — you have to make sure that the desire for common legislation, Mr. Speaker, is not simply a race to the bottom in terms of legislation, regulations, and so on.

So that's the caution I put on a move for consistency in the rules concerning interprovincial movement of goods and services. Now my understanding, my basic understanding, Mr. Speaker, of this legislation is that that is not the case. My understanding, my basic understanding — and I'm more than happy to be proven wrong if there's members on my side or on the other side who disagree with me — I think that consistency in these types of regulations as proposed in this legislation are not positive and good for Saskatchewan.

But I think, in my view, that it is a good thing. For example the one issue that the minister brought up in his remarks in introducing this legislation was the issue of liens on vehicles. Now, Mr. Speaker, some people like buying brand new cars, and that's fine and fair. I know some people love that new-car smell, and every chance they can trade in their car and get a new one, they go after that opportunity because they want the newest and the best.

There's other people, Mr. Speaker, in our province who are happy with a slightly used vehicle or a broken-in or a pre-owned or however you want to put it nicely, Mr. Speaker. And so when people in our constituencies . . . And increasingly as we see the economic climate change in the province, and if there are fewer people buying new vehicles, we might see more and more people wanting to look for good deals and good bargains in other parts of the country on vehicles. It's important that the rules in place allow for that to happen smoothly.

I think of a personal situation, not a personal situation, but I think of an experience that I heard of and learned of through

conversation with a constituent, and how this individual had indeed purchased a vehicle from somewhere else. And for a variety of reasons, the proper checks had not occurred, and there was a lien on this vehicle, Mr. Speaker. So that's certainly, you know that's not the type of situation where we'd want . . . Where someone who might have limited resources or might not have the money to go out and buy that brand new Patriot or whatever the vehicle might be, they might not have that cash. And they might want to get a good used vehicle.

I talked earlier on about how technological changes occur, how things can be automated with computers and so on. And what we've seen over the past years for individual car owners and individual people here in Saskatchewan, the ability to look for vehicles through non-traditional means. Not everyone goes on to a car lot and finds the vehicle that they want there. And perhaps they're looking on Kijiji, Mr. Speaker, perhaps they're looking on Auto Trader online, looking at different services. So it's important, as more and more people seek this type of car purchasing scenario or set-up, that the rules and the legislation in place here in Saskatchewan are consistent and co-operate well with the rules in other places. And the rules need to be clear.

I had talked about a bit earlier, Mr. Speaker, how it's important that when there's a question mark about legislation or an issue comes up that is a question mark around personal property, it's essential that the legislation clears up that question mark.

So if we can imagine a scenario, there's an individual here in Saskatchewan who finds their dream vehicle in another province and it's a good deal, in their view. And they do the transfer of funds, and they arrange for the shipment of the vehicle. They get their new vehicle and, you know, it's everything they dreamed of. They get it detailed and they're cruising along Spadina in Saskatoon in the summer, just enjoying life. Everything is going well.

But then they learn of a lien on this vehicle, Mr. Speaker. And what they had thought was a great situation, what they had thought was their dream vehicle . . . They had saved up their resources for some time to buy this vehicle. You know, whether this is an older person, it's their retirement car or whether it's a younger person with the first vehicle wanting to impress their friends and their family — and that's okay — but if a situation comes up where there's a lien on that vehicle, that's a sad situation if it means that that vehicle is taken away from that person.

So it's important that the language to do with personal property, with personal possessions, that the language in the legislation is clear so that, if it is a bad situation, it can be resolved as soon as possible, hopefully in a positive resolution for the individual who purchased the vehicle. And hopefully, you know, the least amount of pain in a financial and well we'll say emotional too because that's . . . You know, financial things affect us on an emotional level too. I mean it's no secret that, you know, personal finances can cause a lot of strain in one's life. So it's necessary that our legislation's modern, up to date, and speaks to that issue.

So we see, Mr. Speaker, really in Bill 102, *An Act to amend the Personal Property Security Act*, what begins as a housekeeping

measure, what begins as something routine, perhaps dry, perhaps quite wordy, when you see how the legislation has a first-hand, real impact, an influence on real Saskatchewan people, we see that these are important issues. And we see that it's necessary for us to get the legislation right. It's necessary for us to ensure that people here in Saskatchewan are well served.

Another area I address, Mr. Speaker, issue of personal property. You know, perhaps an individual has a vehicle or wants to pursue a vehicle. This legislation of course also has implications for the business sector, for the exchange of commerce on a larger scale as opposed to individual transactions between one individual. We're talking about corporations.

And you can imagine, Mr. Speaker, if the legislation can be complicated for matters such as purchasing a pickup from one province to another, when we're dealing with large corporations, corporations that might have activities, involvements in a variety of provinces, a variety of countries, and indeed, a variety of continents, Mr. Speaker, I can only imagine that it becomes all the more complicated, all the more complex.

So it's important that our legislation here gets the small things right, the things like the pickup truck for the young guy who's able to save up his money and get that truck that he really wants. But it's also, of course, Mr. Important, it's also . . . Mr. Important — you are important, Mr. Speaker, but, Mr. Speaker, I apologize for calling you Mr. Important. Mr. Speaker, it's also important that we get it right for the large scale of things to do with the economy.

The example that the minister referenced in his opening remarks was, for example, the oil industry, how there might be a conflict, how one company might do well and another one might not do well, and there needs to be debts collected, and so on. Legislation needs to speak to how these two corporations in a very complex environment here in Canada and around the world, how these corporations . . . or what the road map is, what the path is in order to ensure that things are resolved in an efficient, prudent, and time-effective manner.

And so again, by listening to and reading the minister's remarks, it appears that this type of housekeeping and changes does indeed address that issue — the reality that, you know, Saskatchewan does live in a complex environment, that we are a complex place, and that we need to make sure we get it right in order for businesses and various industries to thrive here in Saskatchewan like we want them to.

So whether that's the oil industry or any other industry, Mr. Speaker, the more modern our legislation can be, the more thorough it can be, the more current it can be, the more comprehensive it can be, the better off I think we'll be here in Saskatchewan as we're looking at the concerns for everyday citizens as well as the large corporations. And that's important because it affects the bottom line of the government and it affects our province as a whole and it affects the bottom line of Saskatchewan families.

I also see in this legislation, reference in the minister's remarks

and in reading the Bill 102 is that much of this language in the legislation is not completely new or pulled out of thin air. Much of this language is actually reflective of what's actually been occurring for some time, whether that was through regulations or through other conventions. So I think that's a positive thing as well.

So it's not only the modernization. But if through simply the process of day-to-day interactions there have been patterns established, there have been approaches identified that work well for the resolution of conflict around personal property, if there is approaches that are working that's been done already, we might as well put it down in writing. We might as well be clear about it because it does clear up the ambiguity.

You know, as I talked about the history of personal property around the world, we know that the history of personal property has evolved greatly over the course of time. And those changes, Mr. Speaker, I would guess, it would be my hunch, that they have occurred through a variety of approaches. You know, sometimes the changes happened through violent means or people in the streets demanding these types of changes. Sometimes, Mr. Speaker, they occur at the behest of legislators who determine that this is the best way to do it so we're going to change the legislation. And my hunch, Mr. Speaker, is that sometimes these changes occur through a gradual evolution of rational, common sense people figuring out the best way to do things.

So when we're in an environment where rational, common sense people have figured out the best way to do things, if our legislation can see what's working on the ground, if our legislation can examine, do the environmental scan, see what's working best, and if our legislation can then be changed to better incorporate what's actually happening and what's working well, then that too, Mr. Speaker, I see as a good thing.

There's a few comments I made at the top, Mr. Speaker, about the land titles registry system and how that interacts with people here in Saskatchewan. It ties in of course, Mr. Speaker, to the larger work that ISC [Information Services Corporation of Saskatchewan] does. And I want to state, I know our commitment here, that it's important that ISC is supported, and it's important that the changes that occur in this House do in fact allow ISC to do the work that it needs to do with the land titles system.

So if these changes are occurring, if these changes that are put forward in Bill 102, *The Personal Property Security Act, An Act to amend the Personal Property Security Act of 1993*, in reading the comments from the minister and doing my own reading, it would appear that the intent of this legislation is that it is to support ISC and the important work that it does here in Saskatchewan tying into the stability of personal property here in the country, here in Saskatchewan, the stability that all people here in Saskatchewan truly rely on, truly depend on. Then I think that is a good thing.

I wasn't here, Mr. Speaker, when members on this side sat on the other side before the change in government occurred in 2007. I was elected for the first time in 2007. So I really do appreciate the opportunity to speak to these Bills and gain a better understanding about some of the history and, you know,

the type of history that the member from Lakeview was so capably and appropriately able to deliver to members about the credit union system. I don't necessarily have all of that background information, but I appreciate the opportunity to speak to these types of Bills because it is an opportunity for an opposition MLA [Member of the Legislative Assembly] to gain more understanding and gain more experience in dealing with these aspects of government and indeed the provincial economy.

From reading and listening to others, I understand that many of the changes that are put forward in this Bill No. 102 are changes that have been occurring for some time and changes that perhaps the ball started to get rolling or the changes were first initiated or thought of under the previous government when members on this side were opposite. If that is the case, it's good to see the continuation of certain aspects. It's good to see the continuation where things are going well that we carry on the work.

[12:45]

Well indeed, a huge amount of work, Mr. Speaker, that we do in this Assembly is partisan and is controversial and is head-to-head. And that's appropriate. That's the way that this system and this House is designed. And that's the way that in the Westminster system we believe good, quality government is delivered to people. I think that's appropriate. Political back and forth and partisanship is good and is a necessary aspect of our democracy. But when there are instances such as personal property, I think members on both sides can agree that this is an important issue for all people whatever our political stripe might be.

So if there are initiatives and ideas that have been started by one party and they can be carried forward by another, if they're not partisan, if they're just simply the right thing to do — the right thing to do for the people of Saskatchewan, for the businesses in Saskatchewan — then I think that's a good thing. And I really do thank the minister for carrying on with those changes and ensuring that the legislation here is going to meet the needs of Saskatchewan people, Saskatchewan businesses, our provincial economy. Going to meet our needs as we live in a truly dynamic time where, you know, we're not an island, that we are a province that engages with Western Canada, the rest of the country, North America, and the rest of the world. That's who we are and I know all people in this Assembly are truly proud of that nature of Saskatchewan.

So where changes have occurred, where the minister has identified that there are modernization aspects and housekeeping measures that can occur in this legislation, or to ensure that the functioning of our economy in society does well and continues to do well, I'm very supportive of that.

I make those comments, Mr. Speaker, but another caution. Because I have not sat in this Assembly as long as some members, sometimes I've found this in other things, you know — if I have an initial or a first understanding of something, the more you learn, the more you understand that it's a complicated issue. The more you know, the more you learn that there's a lot more to learn, if that makes sense, Mr. Speaker.

So for that reason I want to hear from some other members on this issue. I know here on the opposition side we'll have some more discussions and conversations that need to occur with different people in Saskatchewan, whether that's the individual person wanting to buy that favourite pickup truck or whether that's the large corporation with operations on a variety of continents.

We want to make sure that any meddling — not meddling, any modernization of personal property legislation — we want to make sure that we get it right. Because as I stated in my initial comments, the concept of personal property is so fundamental and so key to our democracy. It's so fundamental and key to how we conduct our business. It's so fundamental and key to how we simply meet the needs and wants of our families. So we want to make sure that we get it right.

So I'm encouraged by the words and the remarks made by the minister, and the reading that I've been able to do on it. I've appreciated reading the first response from our deputy leader on this side, Mr. Speaker. But I'm quite sure, pretty confident, very confident in my statement that I want to hear from other individuals on this side and I want to hear from other people in the broader community as well.

So with that, Mr. Speaker, I will conclude my remarks on Bill No. 102, *An Act to amend The Personal Property Security Act, 1993*. I will conclude my remarks now, and I move that we adjourn debate on Bill No. 102. Thank you, Mr. Speaker.

The Deputy Speaker: — The member from Saskatoon Massey Place has moved adjournment of debate on Bill 102, *The Personal Property Security Amendment Act, 2009*. Is it the pleasure of the Assembly to adopt the motion?

Some Hon. Members: — Agreed.

The Deputy Speaker: — Carried.

Bill No. 103

[The Assembly resumed the adjourned debate on the proposed motion by the Hon. Mr. Morgan that **Bill No. 103 — *The Miscellaneous Statutes (Professional Discipline) Amendment Act, 2009*** be now read a second time.]

The Deputy Speaker: — I recognize the member from Saskatoon Eastview.

Ms. Junor: — Thank you, Mr. Deputy Speaker. I am pleased today to rise and speak to the miscellaneous statutes professional discipline Act. I notice in the legislation that it affects several, like 40, professions that affect a broad range of services in our province: agriculture, municipalities, education, health services, the sciences, money management, information, community development, forestry, engineering, social work, and funeral services. So quite a variety of professions are impacted by this Act.

There are apparently some professional organizations who already have this in their Act. I understand the minister has mentioned six. I would be interested in knowing which ones those are, and also — these are questions for committee —

what has their experience been with the Act when they have this ability to do this for two years?

In self-regulatory bodies, discipline is an internal process that's usually triggered by a complaint by a citizen. And we certainly wouldn't want to see any eroding of public confidence when some member of a professional association can dodge a disciplinary action by just resigning their membership. And I'm encouraged by the minister's comments about having a registry or interprovincial sharing at a national level so that if there is an action against a professional in one of these professions that are mentioned, that that could be shared in some way across the country.

We've seen some fairly high-profile cases of professionals who have had some serious issues in their practice, and probably the most widely known was the breast cancer ones in the East, in the Atlantic provinces. So it's difficult for other provinces to know when somebody is moving into their province to take up a practice and not . . . We are unable here, say in Saskatchewan, to track the person's background in disciplinary processes, or maybe they have just moved and stopped one mid process. And I think that was also a case where we have seen this in pathology.

So with self-regulatory bodies, the idea is to make sure the public trusts the ability of the professional body to regulate itself. And this I think speaks to enhancing the public's confidence in the ability of self-regulatory bodies to do that.

And I know that an interesting case that always comes to mind when I think of who sets the standards and who governs who, is the listeriosis case in the meat-packing industry. The federal government was just about ready to allow the meat-packing industry to police itself, and then listeriosis hit and that legislation disappeared. I think it was a good lesson for us to remember about what happens when policing is so internal or our standards are guarded only by those who have a vested interest in maintaining those standards.

So I think this Bill speaks to more transparency and more accountability. I'm thinking that there's several questions that need to be asked. I know the 40 professions that the Acts will apply to, it will be very interesting to contact them and see what their comments are. It's a question of what impact will this have on their association, perhaps financially, what other resources will they be needing. And it would be interesting to know the six professional Acts who already have this in their Act, what experience they've had with it, Mr. Deputy Speaker.

I think that it's also interesting to know that . . . I think it's going to be a very positive change for professional associations. I think it will give them the opportunity to clear up misunderstandings or the public's scrutiny of them if there's some outstanding issue that has just been able to die because someone has left the profession. And I think when this Act was originally proposed it only covered judges because it was particular to one certain incident. And I believe my colleague from Meewasin wanted exactly this, was to broaden it out to touch other professions.

So we basically will see this as a positive change and I think we're going to want, we definitely want to ask some questions

and I think there are interesting questions to be asked. And I really would like to see how different professions have dealt with this.

And I think that what I really am very encouraged to see is the ability to share the information across the country. I think this definitely speaks to public confidence, especially since the experiences that have been brought to light — fairly serious situations — where someone has left one province and moved to another without any warning to the public in the receiving province that this person has issues of malpractice or some other complaint against them.

So I think this is going to be very helpful in those situations. I think that we're going to see obviously something about the national standards. Many professions would like to see national standards and I think the more we look at sharing information across the country, the more we move towards national standards in certain professions.

And I think with the TILMA [Trade, Investment and Labour Mobility Agreement] type questions out there about these agreements and what TILMA type agreements will do, we will see more mobility between the provinces and in the professions. So we need to make sure that we have the public's best interest at heart and that we do end up having strong associations that take their self-regulatory mandate very seriously, and the public does feel assured that the self-regulatory process will be in their best interests.

I think when I mentioned . . . I'd like to see what other jurisdictions have done with this type of legislation, if we have any information from other jurisdictions. I don't know if that's true or not, but I would like to see. Those are questions again for the committee.

And I think that given the fact that we're going to have significant conversations with 40 different professional bodies, this will take a bit of time. And I'm sure that many of my colleagues would like to speak since many of these organizations affect, like I said, a broad swath through the province, from agrologists to architects, and then significantly into the health field, midwifery.

I'm also concerned that we have a consistency in the wording. And it appears to be, as I read the Bill, that the clauses are being changed to make sure that the wording is consistent in every Act so that we are assured that each profession is not disadvantaged in any way or that anybody is missed capturing the intent of the legislation, which is basically to protect the public. And I think that there's been some cases where the public has definitely felt that the professional association has been used to dodge accountability. And I think the public really do want to see that the people that do deliver services in the public's interest — and for the most part a lot of them publicly funded — that they will have the public's best interest at heart.

So like I said, we will be, for the Bill, basically in favour of it. And like I said, when we saw the Bill last time it was just being judges that were being mentioned as a possible change which was in reaction to a certain case, that it will be better to see that this legislation covers a wide variety of professions and self-regulatory bodies. I know that many professional

associations really want to be self-regulatory. Their disciplinary processes are basically internal. Many of them have public trustees sitting on their boards, so that while their disciplinary processes are internal they still do have an accountability to the public and an awareness of the public's interest in what their members do delivering the services basically to the public.

So I think it's going to be interesting to speak to all of these professional associations to see how they see this will happen and what has been the history in the other Acts — the other six, I think, the minister mentioned. What has been their experience with having this in their ability to do this already? I don't see any mention of if that's been successful, but I would assume that that's what we've seen in some of the lead-up towards this legislation.

And I think it's also interesting to note what's going to happen across the country. I really think that people are very much interested in having a system of accountability that moves from province to province, so that you're not able to escape any repercussions or any disciplinary action from something that you have done in one professional group or that you have done in one province and then can move to another province with impunity. I think people are quite concerned that this will be something that they will not want.

The Deputy Speaker: — Hour of adjournment having been reached, this House now stands adjourned. With the observation of Remembrance Day tomorrow, this Assembly will stand adjourned until Thursday, November 12th at 10 a.m.

[The Assembly adjourned at 13:00.]

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