



STANDING COMMITTEE ON CROWN AND CENTRAL AGENCIES

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STANDING COMMITTEE ON CROWN AND CENTRAL AGENCIES

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[The committee met at 14:58.]

The Chair: — I want to welcome the members today for an afternoon meeting of the Crown and Central Agencies. I believe that we have one substitution: John Nilson will be sitting in for Cathy Sproule. I believe members have a copy of today's agenda. If members are in agreement, we will proceed with the agenda. We have no documents to table today, so we will move into the consideration of bills.

We will now consider Bill No. 95, *The Operation of Public Registry Statutes Act*. We will start with clause 1, short title. I will ask the minister if he has any brief opening remarks and you may proceed, and also you can introduce your officials. And officials, the very first time you use the mike, you can just state your name for Hansard and then from there on, it'll be all right. I'll turn the mike over to Minister Wyant.

Bill No. 95 — *The Operation of Public Registry Statutes Act*

Clause 1

Hon. Mr. Wyant: — Well thank you very much, Mr. Chair. I'm pleased to introduce my officials that are here today. To my left, Susan Amrud, executive director of public law; to my far left, Mary Ellen Wellisch, senior Crown counsel; and to my right, Catherine Benning, senior Crown counsel; also Darcy McGovern at the table behind me.

I'm pleased to offer opening remarks concerning Bill 95, *The Operation of Public Registry Statutes Act*. Mr. Chairman, this bill addresses the ongoing governance of certain public registries by the government and their day-to-day operation and management by ISC [Information Services Corporation of Saskatchewan] on behalf of the government.

[15:00]

This bill will provide legal authority for the government to enter into service agreements with a private sector ISC for the delivery of public registry services. It will confirm the continued government ownership of information and records in a public registry. It will create a new office of the public registry administration within the Ministry of Justice for the public registry officers, and it will provide a series of consequential amendments to a variety of Acts to reflect the new operating arrangement.

These bills authorize the execution between government and ISC of detailed service agreements, addressing the powers, duties, responsibilities, and remedies related to the operation and management of the public registries by a private sector ISC. These service agreements will be tabled in the Assembly. When tabled, we'll address the full range of duties and responsibilities for ISC as the contractor and will include matters such as the expected outcomes, the performance objectives, the establishment of fees, and the process for reviewing those fees as well as the settlement of disputes. It's important for members of the public to know that it will be business as usual for users of these registries and that this bill will ensure that the legal position of members of the public using these registries will not

change as a result of this new operating arrangement.

One significant change for the existing process is that the positions of the registrar of titles, director of corporations, registrar of the personal property registry and the controller of surveys will now be established within the Ministry of Justice to ensure their continued independence as statutory officers.

I would also like to confirm that the existing government assurance of land titles will remain with the government and will not be transferred to ISC. All actions taken by ISC as a contractor under a service agreement are taken on behalf of the Crown, and the Crown remains responsible for the public registries in this regard. The government will have a right of indemnification for liability caused by ISC in the operation of a registry.

As was previously announced, this bill confirms that the vital statistics registry will not be subject to the service agreement provisions. This registry will be transferred from ISC to eHealth Saskatchewan so that it remains within government. Mr. Chair, those are my opening remarks, and I welcome any questions with respect to Bill 95.

The Chair: — Thank you, Minister. I will open the floor to questions. Mr. Nilson.

Mr. Nilson: — Thank you, Mr. Chair. And good afternoon and welcome to the officials. You've just stated that there won't be any change for the public as it relates to these services that are provided with this whole new operation. Perhaps you can elaborate on that for us.

Hon. Mr. Wyant: — The legal position of members of the public regarding the registries won't change as a result of these amendments. The procedures for registering documents in the public registries will remain the same. So from the public's perspective, there won't be any change in the way that they interface with these registries.

Mr. Nilson: — So is it no change like how people are dealing with fishing licences now, where they have to deal with somebody in Tennessee?

Hon. Mr. Wyant: — No, the interfaces will be the same. So if you are a lawyer and you're dealing with the registry with respect to, let's say, the registration of a transfer of title, the process will be seamless from that perspective. So they won't see any change with respect to how it operates or how they interface with the registries.

Mr. Nilson: — So will the officials that are now at ISC, which according to the legislation are going to be moved back into the Department of Justice, will they stay in the same offices, or where will they be located?

Hon. Mr. Wyant: — There will be a new office established. But the only officers that will move over to the office of the public registry will be the statutory officers.

Mr. Nilson: — Okay. So if I'm a lawyer that's having difficulty on a particular file and I want to deal with the registrar or one of

these positions that are moved, do I talk to them or do I talk to people at ISC? How does this work?

Hon. Mr. Wyant: — The process won't change. If in the course of your dealings you would otherwise deal with an employee at ISC for a particular matter, that's who you'd deal with. But if you were inquiring of the registrar of titles, for instance, that's who you'd deal with. So for the purpose of registration details, you may speak to an employee at ISC. But if there is an issue with respect to, you know, a matter that required the attention of one of the statutory officers, you'd speak to them just as you normally would.

Mr. Nilson: — So will these officials that are part of the Ministry of Justice still be located at the ISC offices or will they be located in the Ministry of Justice?

Hon. Mr. Wyant: — Well their offices will be located within the Ministry of Justice. Now they may have occasion to be over, you know, at ISC to deal with any particular matters, but primarily their offices will be housed within the ministry.

Mr. Nilson: — So it won't be quite the same as what it's been now, where effectively all of these officials are part of the same operation as basically has been transferred over to ISC. So there will actually be a change, and so it's not seamless, especially for lawyers or other officials dealing with the senior people in the system.

Hon. Mr. Wyant: — Yes, they may have different, you know, a different phone number or a different address. But primarily, as I mentioned before, to the extent that you need to deal with anyone within ISC or with one of the statutory officers, that relationship or that interface will continue to be the same whether . . . And as I say, they may have a different office, different phone number or a different office, but the fact of the matter is they'll still have their responsibilities.

Mr. Nilson: — So on a practical manner like a dispute over the amount of fees that you're charged for a particular transaction — say I'm a lawyer for an oil company and they're going to put a pipeline through, and they've got a whole number of fees and they want to do some negotiations — do you negotiate with somebody in the Ministry of Justice or do you negotiate with somebody at a privatized ISC?

Hon. Mr. Wyant: — Well you'd have that initial discussion with the folks at ISC. And if you didn't get any satisfaction, ultimately the registrar of titles would have some . . . You'd be able to discuss it with . . . That would be your next avenue . . . that it works now.

Mr. Nilson: — Except now you know you're dealing with one organization, and you won't end up with a different perspective, I guess, from one place to the other. I mean I'm asking these questions. They seem to be sort of fairly practical, but I think we don't have any experience in Saskatchewan with what you're bringing forward here. And so my concern is that we actually understand that you're actually creating more red tape or more possibilities of confusion in the whole system than what we had before.

And I don't necessarily understand why we would do that

because this is . . . I think the public expects that the whole land titles system in Saskatchewan would continue to remain in the ownership of the people of Saskatchewan, especially when it's making some money. And so then, you know, you make these decisions. You set up this legislation to try to correct the problems that are being created by the other legislation. So perhaps you could comment on that.

Hon. Mr. Wyant: — It's certainly very important that the independence of the statutory officers and the conduct of their quasi-judicial functions remain within government. And so as the company goes public, it's important that those quasi-judicial functions are exercised independent of the new company. So that's why they're going to be relocated within the government. And of course then their decisions will continue to be subject to judicial review and policy. But that's why it's important that they stay within government.

Mr. Nilson: — Is there any restriction in this legislation on the percentage of ownership of ISC or other registry-providing services that will provide these crucial activities for individual citizens of Saskatchewan?

Hon. Mr. Wyant: — Not in this legislation. That's dealt with in Bill 69.

Mr. Nilson: — But it's my understanding when we ask questions in that legislation there seems to be quite a flexible number when it relates to the percentage of ownership. And so that's why I'm asking about this legislation, which appears to be the one protecting the rights of the people of Saskatchewan as it relates to the registry. Is there anything in this legislation that protects their rights re the ownership of the old registry system?

Hon. Mr. Wyant: — If the question relates to the percentage of ownership that's being retained by the government, there's nothing in this legislation with respect to the share ownership.

Now the issues with respect to ownership of information and those kinds of things is . . . If your question relates to the percentage of the shares which the government is going to retain, then that's not dealt with in this legislation.

Mr. Nilson: — Okay. So it's clear then that this legislation does not do anything to protect the public's interest in ISC, that corporation. But does it then protect the public's interest in the ownership of the information? Because presumably you're not transferring the information to ISC, you're just transferring the use of it or the compilation of that information. And I ask this because it's possible that ISC, as a privatized corporation, may not actually fulfill the functions to the satisfaction of the Minister of Justice and the officials in charge of that information. So then what happens as far as finding another contractor to do the job?

Hon. Mr. Wyant: — Well just to answer the question specifically with respect to the information, section 11 of this legislation confirms that all the information and records in the registry will remain the property of the Government of Saskatchewan, if that answers your question.

Mr. Nilson: — Well I mean, it does answer my question, but it

doesn't deal with the practical nature of the public's concern around the privatization of the whole system. And so I think we'd all be assured if there was some statement to say, no this system is here, the present contractor will be ISC, but if they don't do the job properly, we'll find somebody else to do it.

Hon. Mr. Wyant: — Section 16 of the bill deals with this situation. It allows for the appointment of an administrator in certain circumstances so that, at the end of the day, if the services weren't being provided, there's some significant conditions to that. But there is provisions in the legislation for the appointment of a temporary administrator if there's an immediate and direct threat that could affect or compromise the registries.

[15:15]

Mr. Nilson: — Would those clauses 15 and 16 be invoked if it was clear that this information had been moved beyond the jurisdiction of Saskatchewan such that it was causing difficulties for the people of Saskatchewan?

Hon. Mr. Wyant: — The relationships will all be dealt with through a service agreement between . . . This will be entered into it with ISC and there'll be some specific conditions set out in those agreements. I'm not sure if I've answered your question, but there will be . . . Those service agreements will provide all the necessary and appropriate safeguards, I think that's fair to say. And that's an agreement which will be ultimately be tabled with the House once it's completed.

Mr. Nilson: — And is that tabling of the agreement part of the legislation that we're looking at today, or is that in some other legislation?

Hon. Mr. Wyant: — It's referred to in section 4 of the bill. And once the agreements are complete, they'll be tabled with the House.

Mr. Nilson: — Is it possible that we will see draft copies of these agreements before this legislation is proclaimed or before it's even passed? I guess we could delay this too.

Hon. Mr. Wyant: — No, the agreements will be tabled once they're executed.

Mr. Nilson: — So there will be a gap between, I guess, the passage and implementation of this legislation and the agreements being put in place? Or will you wait to proclaim this legislation until the public has seen all of the various agreements?

Hon. Mr. Wyant: — The agreements will be in place before the Act is proclaimed.

Mr. Nilson: — Will there be a place for legislators to ask questions about the agreements before the Act is proclaimed?

Hon. Mr. Wyant: — The answer is no.

Mr. Nilson: — Is it possible that you will reconsider that policy, given that that's really the heart and main part of this legislation? And you're actually effectively moving it to some

other place, and so it makes it very difficult for all of us, both government side and opposition members, to pass a bill where we don't actually know what the effect of it's going to be.

Hon. Mr. Wyant: — Well the agreements will be made public in accordance with the Act, and of course there's a public offering of the shares which will take place. So the answer to the question is that the agreements will be made public through the process that's set out in the legislation.

Mr. Nilson: — So is that the process set out in this legislation, the operation of public registry statutes, or in the ISC legislation?

Hon. Mr. Wyant: — It's set out in article 4(4) of this bill.

Mr. Nilson: — And so the people who are purchasing shares in ISC, and clearly that will have to be a public offering, will they actually know what this agreement is and have it all publicly in place and the Act proclaimed before those shares are offered to the public?

Hon. Mr. Wyant: — Well members of the public who will be purchasing shares in the new corporation will have the prospectus as their reference document. And that prospectus will have some general references to the agreement, to the service agreements. So people who are buying shares will have access to the prospectus.

Mr. Nilson: — So I think the securities laws of Canada, which you as Minister of Justice are in charge of applying, basically require that something as crucial as the agreements that actually set out what the value of the corporation is would be in place before a prospectus is issued. Will that happen?

Hon. Mr. Wyant: — It's a material contract and it will be filed. It will be filed in accordance with the securities legislation. So to the extent that it's a material contract, its disclosure is required by law.

Mr. Nilson: — But will this material contract be filed before the prospectus is issued? Because I think there may be some difficulties with the securities and financial services agency, part of your Ministry of Justice, if not all that information is there. Because practically, what's the value of buying ISC? The value of buying ISC is making sure that this particular contract is fully in place under the law which has to be under this law to be effective.

Hon. Mr. Wyant: — Well as I mentioned, the requirement under securities law is that all material contracts be disclosed to potential investors. So the contract, as a material contract, will be disclosed and it will be available for potential investors to look at because it will need to be filed. It will need to be filed as a material contract. And so people will have access to that. They'll be able to look at that contract as they'll be able to look at other material contracts and the prospectus in making their decision as to whether or not they will invest.

Mr. Nilson: — And will that material contract be in place before the prospectus is issued?

Hon. Mr. Wyant: — Well I think the answer to that is yes. The

agreement will need to be executed and it will need to be disclosed as part of the prospectus filing process. So the agreement will be executed and it will be in place.

Mr. Nilson: — So if I'm interested in purchasing some of these shares in ISC, I will be able to look at the prospectus. And the prospectus will say that this particular legislation, Bill No. 95, has been passed and proclaimed and there is a signed contract which has been filed pursuant to this legislation in the legislature so that it's public. And I can then rely on the proper following of all of the rules that have been set out here and make sure that's all been done before I put any money down with my broker to buy shares. Is that correct?

Hon. Mr. Wyant: — I'm not going to speculate on what the prospectus is going to say, but what I will say is that prior to the shares being made available, the company will need to comply with all the relative and relevant securities legislation. So I think that's the answer to the question. There'll be full compliance with the securities legislation. Whatever filings need to be made, whatever documents need to be disclosed, that will occur as part of this offering.

Mr. Nilson: — I think as Minister of Justice you have no other answer than that, which is good. But I think we've got a problem here because I think you're in a bit of a conflict as it relates to this other legislation and how this is coming forward. Because I know that the information that I received in other committee or question period is that you're aiming for June 1st as a date for this whole process to come in place. Now maybe that date has changed, but it seems to me if this agreement isn't at least in a form that we can understand here in this committee on May the 13th, the chances of it complying with all of the securities legislation are pretty slim if June the 1st is the offering date.

Hon. Mr. Wyant: — No, there's no question that the company will need to comply with the provisions of the securities legislation before the offering can go ahead. So I won't speculate on the timing. There's a number of things that still need to happen to move this forward, so I think that's the answer.

Mr. Nilson: — So it appears that there are conflicting roles that you have here in this whole situation. And it may have been prudent, I'm just making a suggestion, that another minister would have been the proponent on some of these things to allow for the appropriate discussion to take place because I had assumed that we would actually know what kind of contract was in place or what kind of provisions are there.

One of the things that happened, and you'll know that I spoke about this legislation in the House on April the 17th, a couple of days later, I received a copy of a letter sent to you by the Information and Privacy Commissioner about this legislation. And he had a substantial number of questions in that letter dated April 19th about Bill 95, *The Operation of Public Registry Statutes Act*. And I would like to have some assurance that these issues that he's raised around the protection of information of individuals, you know, have been thought about and discussed. And I think at this stage, at this late stage, an answer to say, well it's going to be covered in this contract, which we haven't seen yet, is not a sufficient answer. We need

a very specific answer on what kind of protections are going to be in place.

Now, it may be that you can answer the . . . I think there's 17 questions and some general responses. But it may be that we have to go through them all and have some very specific information on the record in case there are issues that arise out of this. And practically we probably could have dealt with a lot of them if we actually saw the contract, which sounds to me like it doesn't exist yet. So maybe you can make a comment on that.

Hon. Mr. Wyant: — Perhaps I'll ask Mr. McGovern to address the questions, unless if there was a specific question with respect to the privacy piece, we can deal with that. We can certainly make a general comment about the comments that were contained in the Privacy Commissioner's correspondence, and perhaps I'll let Mr. McGovern do that.

Mr. McGovern: — Darcy McGovern, Ministry of Justice. I think the starting point with respect to the analysis that Mr. Dickson had raised in his letter is with section 11 of the Act. Section 11 of the Act provides specifically that "All information and records in the registries are the property of the Government of Saskatchewan." Subsection (2) provides that:

Access to, and use and disclosure of, information and records in a registry is to be provided only in accordance with this Act, the relevant public registry statute and the relevant service agreement.

Now the starting point with respect to the questions raised by Mr. Dickson . . . And I'm aware that you have a copy of the letter that he had raised, and he anticipates this position I think. But the starting point with respect to the public registry remains as it is now, that the information contained in these registries is a matter of public record and not covered by FOIP [*The Freedom of Information and Protection of Privacy Act*], that as public registries, under section 3 of *The Freedom of Information and Protection of Privacy Act*, it provides that this Act does not apply to material that's a matter of public record.

[15:30]

And so since the start of the freedom of information and protection of privacy legislation, the registries such as the land titles registry or the personal property registry, that information is a matter of public record for all the good reasons that, of course, that lawyers are very aware of, in terms of the role of those registries in providing information to the public to facilitate lending, to ensure that the land titles system operates above board. We don't have secret titles to land in this province, and that's a very important aspect of a public record.

Now Mr. Dickson has indicated in his letter that his preference would be that if the freedom of information and privacy Act were amended with respect to these provisions, that a different approach be taken. I think, as I said, the analysis for the law now needs to be . . . These public registries are not currently covered by FOI [freedom of information]. That process will continue. But that being said, there will continue to be strong privacy and security controls with respect to public registry data and customer personal information that it is today, and that ISC has committed to continue at least to provide the same level of

privacy and security controls for registry data and customer personal information in the future. So I think that's probably the framework where we start at.

I appreciate, and I think the members of this committee will certainly appreciate in a different context, that Mr. Dickson has called for a review of the freedom of information and protection of privacy legislation. I think the main point with respect to the registry information would be that, as I said, that information's a matter of public record. If there were changes with respect to the registry approach in the future, then necessarily those changes would have to be reflected in the future in the service agreement. But right now there's no change in that law, and the approach with respect to the registries would continue.

Mr. Nilson: — Okay. Thank you for that explanation, and that conforms with the previous explanation we've had about this, which I understand.

One of the practical questions that I have though — and once again it can't be answered because we can't see the agreement between the contractor and the registry — relates to who bears the risk, the Ministry of Justice or the contractor? If there is a breach of presentation of some of the information or there's an issue around how the information is used, will that be the kind of risk that the ministry takes or will that be something that goes to ISC? And then I guess the practical question is, will it be listed as one of the warnings in the initial public offering of the shares that here's a potential risk that you have if you buy these shares?

Mr. McGovern: — Yes. Part of the question that's being asked by the member, Mr. Chair, deals with the issue of in terms, you know, what security measures are being taken by ISC and what security measures will continue to be taken by ISC. And I think, as the minister suggested, it's useful to note for the record the high level of scrutiny and the high level of security that ISC is already committed to by virtue of its process. And, as I mentioned, that's something that will be continued.

And you know, this is a public document certainly, the rules for collection, use, disclosure, disposition of information by ISC and that's something they . . . their public registry information policy. And they talked about three or four specific areas. The first is the collection of public registry information which, as someone who is familiar with freedom of information issues, of course deals with issues like the manner of collection, collecting only what's in fact needed within that process, the information that they collect, the use of mandatory and optional fields within its security process so that they're not collecting extra information when they don't need to.

They make a commitment regarding the use of public registry information so that ISC uses public registry information to comply with its legal and regulatory requirements to provide notices of registration activity to affected parties and a view to minimizing the potential for error and fraud as well as for internal, external, and regulatory audit purposes. So that's very specific in terms of the use of public information, separate and apart from the use of information for analytical purposes. This is the identified aggregate use of information, which is similar to FOI, and in fact I'm sure those would be very familiar to you as principles within the use.

In terms of specific to security, ISC undertakes appropriate security measures to protect against inadvertent disclosures of public registry information on its computer systems, devices, files, etc., as well as physical, electronic, and procedural safeguards to protect the information. This includes ongoing evaluations of the systems containing public registry information, making changes where appropriate.

They also have detailed disclosure provisions regarding when information would be disclosed primarily to the individual. I mentioned that these were of course public registries, so we're not talking about vital statistics for example where you don't get to go and ask for information. With respect to title information, it sets out how the sharing of information occurs, access by certain search functions, and a lot of that is to try and be as specific as possible. And as most lawyers know, with respect to this process, you're asked for a great deal of detail in terms of how you search to try and narrow down your bands as much as possible. And that's not accidental. That's part of the process in terms of saying, well I don't want to have general searches on topics that aren't considered specific to title information.

In terms of disposition of public registry information, the policy goes on to deal with retention periods. Public registry information is and will remain subject to *The Archives Act* of course as public records, and so they have approval process in terms of documents, though of course within a Torrens system, part of the process is a long historical record with respect to that information. So that's part of it.

So I think those probably are the primary points that ISC has adopted and implemented already with respect to its record, up to the industry standard and if not exceeding that, and that those would be continued within the process. So we're of the . . . I think that's probably the starting point in terms of saying ISC has strong privacy and security controls and those will definitely be continued.

Mr. Nilson: — And how will these policies, which ISC has, be incorporated in the service agreement or the contract between the Office of Public Registry and the privatized ISC? Will they be referenced as something that's a living document that will change from time to time? Or will it be set in stone at the time of the initial public offering and then if you want to try to change it later, will have some trouble?

Mr. McGovern: — Thank you, Mr. Chair. And to the member, I think there's two aspects to the issue as raised. And fair enough in dealing with the technological area, if the question . . . I had outlined some of the statements in terms of the general policy and of course, you know, 4(3) of the Act picks up areas that are involved in this in terms of what would be in a service agreement.

And if the specific question is the . . . what about technology that changes? Are we going to be in a position where the technology changes? Which, in this field, it might change relatively quickly. And I think the . . . as I mentioned in terms of the, you know, the policy, the policy wasn't saying we will use X, Y, Z security matrix that I . . . that I did, though, you know, that might be addressed in a different forum. But in terms of the overall commitment of the policy, you know, the

commitment is more broader based than that in terms of saying, you know, we will protect, we will use, we will ensure security. So in that regard that's, I think, evolutionary by its own statement. So when you're saying we will protect, then if you have new systems, then what's necessary is to meet the standard.

And I think that's reflected as well in terms of the, you know, the need to have the registrars remain an integral part of the process. Within that delegation, they're going to have as independent officers within the process, a continued priority of ensuring that that information's dealt with appropriately, securely, and in accordance with the legislation.

Mr. Nilson: — So if there's a situation where the registrar or one of the registrars makes a ruling, which is or can be interpreted as contrary to the service agreement, what applies? The service agreement that's been signed, the contract that's been signed, or the new ruling by the official?

Mr. McGovern: — The central premise with respect to having the registrars continue to be involved . . . and there was two ways to look at this when we were looking at implementing this new strategy. And one of those was to say, well do you want to set it up as a separate appeal process where the organization would be appealing to an outside body? And you're familiar with the AAIA [Automobile Accident Insurance Appeal] model. And that was something that we weren't of the view that would serve the public well. And instead what's . . .

Right now as you know, we have a process where the registrars are involved. There's a triage that occurs within the organization and, not to use a medical term that I might not be using correctly, but there's a process where you say, well what type of questions are we being asked? Do we have to elevate, can we deal with them at this desk? Do I have to elevate that? Do I have to elevate that to the registrar?

[15:45]

But of course those decisions are being made qua registrar, that that's the official within the statute who's making that decision. And so the compliance is with the legislation. And I think that's going to be consistent throughout, that what you're . . . You know, we're talking about the operation of public registry statutes bill. The statute is going to be the governing rubric. The registrar, and as he notes, will operate within *The Land Titles Act*, will operate within the PPSA [personal property security agreement], within that process. We haven't set up another layer of appeal. That's where the buck will continue to stop. The registrar will make that decision. To the extent, and from that perspective, the statute continues to govern.

Mr. Nilson: — Well thank you for that answer. But what happens if a decision by one of the registrars actually costs the company money to implement and it's of sufficient concern to the company that they say we don't want to comply with it because it's different than what's in the contract?

Hon. Mr. Wyant: — The registrar's decisions will be the decisions that will govern those matters. So they'll continue to have that full authority.

Mr. Nilson: — And I'm interpreting your answer to say that they'll have that full authority even if it costs the corporation money because the law will be . . . They will be effectively enforcing the law, which is the one that the public expects to be enforced.

Hon. Mr. Wyant: — And that's part of their independence, and that would be the answer.

Mr. Nilson: — Okay. I have one question, a very specific question. And I'm going to rely on Mr. Dickson's comments in numbered paragraph 14 on the top of page 4 of his letter. And he basically states that, and I'll quote him:

The service agreement provision enumerates 24 specific provisions for inclusion in the "service agreement" but there is no explicit requirement to consider privacy, confidentiality, privacy-enhancing technologies, restrictions on cloud computing, restrictions on out-sourcing registry data (and personal information of Saskatchewan residents) to off-shore contractors or at least a requirement of prior notice to residents that their personal information will or may be moved out of Canada to another jurisdiction that may not have equivalent privacy protection.

My question is: will the service contract include these items under (x)? I guess it'd be section 4, subsection (3)(x), which is "any additional prescribed matters," given that they are important issues for people in Saskatchewan. And so will these issues, now that they've been raised, be included in the service agreement?

Hon. Mr. Wyant: — Section 4(3)(h) and (i) deal generally with that matter, and I'd also point out subsection (w). So I think, based on the wording of those sections, I think it's fair to say that it's covered off by those sections.

Mr. Nilson: — So I take that to mean that you intend to cover it off under those sections, which I think is a reasonable answer because these are the kinds of issues that the public are raising and, as you indicated before, you can have technical issues that relate to the technology that's changing fairly rapidly. But you can also have issues that are going just change dramatically because of just how we use and store information. So anyway my . . . I appreciate the answer that you've given.

Hon. Mr. Wyant: — I think it's fair to say that the service agreements are precisely where these issues will be addressed.

Mr. Nilson: — Okay. So we'll then have to wait till we see the service agreement. And it then gets us back around in a circle to, if I'm going to buy these shares on the stock market, I'm going to want to actually know what the service agreements say before the shares are offered. And I assume that's going to happen.

Hon. Mr. Wyant: — You'll have an opportunity to look at that service agreement as part of the material contracts which were filed, which are filed as part of the offering.

Mr. Nilson: — I'm, I think, getting close to the end of the kinds of questions that I'm going to ask. And as you can see, we

could talk about every section of this legislation and try to figure out how you're going to deal with this transfer of responsibility while retaining the provincial control and the public's trust. So this has not been an easy task for the people who have been working on this particular project, and I accept that.

What I would say, as somebody who has worked with legislation for a long time, that this whole initiative is not very smart. It's not smart growth. It's going to create problems in the province that don't exist now. And so you end up with a new system that's got this contracted portion that's not entirely clear, and it's my hope that it doesn't have the same kind of start-up problems that ISC had originally as we now try to deal with all of these particular issues.

At a time when the economy is working well and there's good things happening, to throw in a change which maybe has some difficult sort of birthing and growing up to do as you figure out how this contract works, I just don't think it's a very smart thing to do. And it doesn't fit with a government that would be encouraging business to work well. You know, I just fundamentally disagree with the government doing this at this time.

Hon. Mr. Wyant: — I'm not sure I heard a question in there, but I'll perhaps make a comment. I have great confidence in this project moving forward. It does represent a new way for the government to deliver core services with a smaller footprint for government while ensuring service levels are maintained and even enhanced. And it does provide ISC with a further opportunity to grow and become an even more successful company than it is today. So we'll disagree, I guess. But those would be the comments that I'd make in response.

Mr. Nilson: — Well I know that ISC could grow very well as a 100 per cent citizen-of-Saskatchewan-owned operation. And it has fulfilled many of the original dreams of those of us from, I guess, it's 18 years ago when I first started working on this project. And so it's a bit disappointing that, now that everything is working well, that that benefit for the people of Saskatchewan is being transferred to public investors, probably most of them outside of the province. And this particular legislation itself is part of the process, but I think it's an unnecessary added layer, added red tape, added government involvement that wouldn't have been necessary if there hadn't been a, you know, decision by the Premier and others to attempt this privatization initiative.

So you know, I don't expect you to agree with that, and I know that obviously you have the votes to pass this legislation. But I think it's important to say that when one builds the economy, you should be doing it in a smart fashion, that you should do it in a way that common sense Saskatchewan people understand. And I think this one is going in exactly the opposite direction.

But I have no further comments other than to thank the minister and his officials for answering my questions. And I would just end by saying that I think the types of questions that I've asked today are the types of questions that we're going to be dealing with in our land titles systems in the years to come. They're questions that we wouldn't have now because we have the totally public system. Thank you, Mr. Chair.

The Chair: — Do you have a comment?

Hon. Mr. Wyant: — No. I think I made my comment, Mr. Chair, so thank you very much.

The Chair: — Thank you, Minister. Seeing no further questions, we'll vote on Bill No. 95, *The Operation of Public Registry Statutes Act*. Clause 1, short title, is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried.

[Clause 1 agreed to.]

[Clauses 2 and 3 agreed to.]

The Chair: — This bill has 164 clauses. Is leave granted to review portions of the bill by parts? Okay. Agreed?

Some Hon. Members: — Agreed.

The Chair: — Okay. Carried. Thank you.

[Clauses 4 to 164 inclusive agreed to.]

[16:00]

The Chair: — Her Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows: *The Operation of Public Registry Statutes Act*. Is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried. I would ask a member to move and report Bill No. 95, *The Operation of Public Registry Statutes Act* without amendment.

Mr. Hickie: — I so move.

The Chair: — Mr. Hickie so moves. Is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried. We'll just take a one minute recess.

[The committee recessed for a period of time.]

The Chair: — Welcome members back again. We will continue on. I believe the minister has the same officials, and we will consider Bill 96, *The Operation of Public Registry Statutes Consequential Amendments Act, 2013*, and it's a bilingual bill. We'll start with clause 1, short title. Mr. Minister, if you have any opening remarks, you may proceed.

Bill No. 96 — *The Operation of Public Registry Statutes Consequential Amendments Act, 2013/Loi de 2013 portant modifications corrélatives à la loi intitulée The Operation of Public Registry Statutes Act*

Clause 1

Hon. Mr. Wyant: — Just a short comment, Mr. Chair. I'm pleased to be able to offer opening remarks with respect to Bill 96, *The Operation of Public Registry Statutes Consequential Amendments Act, 2013*.

Mr. Chair, this bill makes amendments to certain bilingual Acts relating to *The Operation of Public Registry Statutes Act*. The changes to *The Co-operatives Act, 1996* and *The Non-profit Corporations Act, 1995* are made to make uniform the appointment, fee, and transition provisions between several Acts formerly administered by ISC as a Crown corporation. The amendments to *The Vital Statistics Act, 2009* reflect that this registry will not be operated by ISC under a service agreement, and that instead it will be transferred from ISC to eHealth Saskatchewan.

Mr. Chair, those are my opening remarks, and I welcome any questions that anyone has with respect to the Act.

The Chair: — Thank you, Minister Wyant. Mr. Nilson.

Mr. Nilson: — Yes, thank you. And I guess what I would say about this legislation is that I have the same concerns about it, only in two languages. But I'll ask another question that relates to both Bill 95 and 96, and that relates to the fees that will be charged as it relates to the office of public registries. Will there be extra fees? Is this a method of getting increased fees from public users of these registries?

Hon. Mr. Wyant: — Section 6(1) of the bill, of the original bill, indicates that the fees will be subject . . . the fees will be part of the service agreements. So that's where they will be dealt with.

Mr. Nilson: — And will the fees under the service agreements go to the utilities rate review commission?

Hon. Mr. Wyant: — The fees will be set in accordance with the service agreements.

Mr. Nilson: — And does that mean then that there has to be agreement just between the contractor — in other words ISC — and the office of public registry statutes, in other words the Ministry of Justice? Or will there be someplace for the public to register their concern about increases or decreases in the fees that are set?

Hon. Mr. Wyant: — What I'll say is that I won't make any comment with respect to the fees. I mean they'll be dealt with in the service agreement, and of course this is all a matter of discussion between ISC through the service agreement. But that's where they'll be dealt with. That's where the consideration of the amount of the fees will be.

Mr. Nilson: — Will there be any oversight by the cabinet, Lieutenant Governor in Council so that there's at least some other publicly responsible body that will have control on these fees?

Hon. Mr. Wyant: — The service agreement is subject to the approval by the Lieutenant Governor in Council, and the service agreement will deal with the fees. So to the extent that the agreement needs to be approved by the Lieutenant Governor

in Council, that will be required.

Mr. Nilson: — Okay. So a member of the public has a concern about the fees. It will be a concern then that goes to the Minister of Justice, and he'll have to deal with those complaints, I guess is how it is now. But it'll have a double layer of difficulty in changing them, in that they'll be fixed in the contract with ISC, in this case, or whatever contractor is involved.

Hon. Mr. Wyant: — I'll answer the question by . . . Section 4(3)(g) states that "the establishment of fees to be charged for services and functions required to be provided pursuant to the public registry statute and the procedures for reviewing those fees," that will be in the service agreement.

Mr. Nilson: — Okay. Thank you for that answer. I'm not sure it really satisfies the consumer protection advocate within me that that's sufficient for public legislation, but I guess that's how it is. And we'll see how it works, but once again it puts something in flux. It doesn't really give you a full sense of what the long-term implications of this are, and I think that by adding these layers of removal from the public as it relates to these public registries is the wrong way to go.

But, Mr. Chair, I have no further comments other than to thank the officials who have worked very hard to try to put this together, but I'm concerned. Thank you.

The Chair: — Thank you. Thank you for the questions. Seeing no further questions, we will proceed to vote. Clause 1, short title, is that agreed?

Some Hon. Members: — Agreed.

[Clause 1 agreed to.]

[Clauses 2 to 5 inclusive agreed to.]

The Chair: — Her Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows: *The Operation of Public Registry Statutes Consequential Amendments Act, 2013*. Is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried. And I'll just mention again this is a bilingual bill, but I'm not going to read the bilingual end of it. I would ask a member to move that we report Bill No. 96, *The Operation of Public Registry Statutes Consequential Amendments Act, 2013* without amendment. Mr. Moe has so moved. Is that agreed?

[16:15]

Some Hon. Members: — Agreed.

The Chair: — Carried. Does the minister for the next bill need different officials or are the officials the same?

A Member: — Different.

The Chair: — Different. Okay. So we'll just take a brief recess then till the officials are exchanged. Thank you.

[The committee recessed for a period of time.]

The Chair: — If everybody's ready, we are now considering Bill No. 92, *The Pooled Registered Pension Plans (Saskatchewan) Act*. We will start with clause 1, short title. I'll ask the minister, if you have any opening remarks, you may proceed. And also if you have new officials, you may introduce them. And the officials can just say their name if they approach the mike for the very first time. After that then they're okay. Mr. Wyant.

Bill No. 92 — *The Pooled Registered Pension Plans (Saskatchewan) Act*

Clause 1

Hon. Mr. Wyant: — Thank you very much, Mr. Chair. Just to introduce the officials that we have today, to my left, Chris Hambleton, Crown counsel of legislative services; Karen Pflanzner, to my very far left, from Financial and Consumer Affairs Authority; and to my right, Leah Fichter, director of pension divisions from Financial and Consumer Affairs Authority.

I'm pleased to offer some opening remarks with respect to Bill 92, *The Pooled Registered Pension Plans (Saskatchewan) Act*. The purpose of this bill, the primary purpose is to introduce a regulatory framework for pooled registered pension plans. PRPPs [pooled registered pension plan] are a new kind of pension plan that will provide employees and the self-employed who don't have access to a workplace pension a low-cost retirement savings opportunity.

While federal PRPP legislation came into force in 2012, it only makes PRPPs available to employees of federally regulated industries such as banking and telecommunications. Since pension regulation is primarily an area of provincial jurisdiction, each provincial government must now implement its own enabling legislation to make PRPPs available to all Canadians.

Unlike most workplace pensions, a PRPP is managed by an administrator, not the employer. Once licensed to offer a PRPP, administrators will be closely regulated and subject to a fiduciary standard of care to ensure that the funds are invested in the best interests of the plan members. Assets in a PRPP will be pooled together from multiple participating employers, which will result in lower management costs for plan members. Portability of pension funds is a key component of the PRPP framework and will facilitate an easy transfer between plans.

While participating employers will not be required to contribute, they will be permitted to make direct contributions to a PRPP on an employee's behalf. Under the changes to the federal *Income Tax Act*, these direct contributions to a PRPP will be excluded from salary compensation and thus not be subject to Canada Pension Plan contributions and employment insurance premiums. This feature will make PRPPs more attractive to employers than existing group RRSPs [registered retirement savings plan].

When an employer chooses to adopt a PRPP, employees will be automatically enrolled but given the opportunity to

subsequently opt out. While automatic enrolments for employees of participating employers encourages savings for retirement by those who may not have proactively saved on their own, providing employees with the ability to opt out ensures that they retain freedom to set their individual financial priorities. On retirement, employees will have the same options for withdrawing assets from a PRPP as are currently available from a defined contribution pension plan in Saskatchewan.

Mr. Chair, those are my opening remarks, and I welcome any questions. I was remiss in not introducing Dave Wild, the Chair of Financial and Consumer Affairs Authority, who is sitting at the table behind me. So with that, if there's any questions, we're certainly prepared to answer them, Mr. Chair.

The Chair: — Thank you, Minister. Questions? Mr. Nilson.

Mr. Nilson: — Thank you, Mr. Chair. And thank you to the minister and his officials for being here to answer questions.

Clearly this legislation here in Saskatchewan is implementing a national plan that comes from the federal government. How many provinces have enacted the legislation for the pooled registered pension plans to date?

Hon. Mr. Wyant: — To answer the question, Alberta is at the third reading stage of their legislation. Legislation has been introduced in Quebec but not passed. And legislation has been introduced in British Columbia as well which, with the impending election, will not pass. So we'll wait and see what happens in British Columbia.

Mr. Nilson: — Thank you for that answer. And if we look at the legislation — and clearly it comes from discussions across the country to make sure that provincial legislation is in line with the federal legislation — but if we look at our legislation, will there be any differences to a pooled registered pension plan in Saskatchewan compared to what they might have in Alberta once they get past third reading?

Hon. Mr. Wyant: — I think it's fair to say that the benefits to plan members will be the same. There may be some subtle differences, but I think it's also fair to say that substantially the legislation will be the same if it passes in the form that's currently before the House.

Mr. Nilson: — Could you outline where there might be a difference?

Hon. Mr. Wyant: — The overall framework will be the same, but there may be some differences with respect to for instance maintenance enforcement, those kinds of things where there may be some differences just with respect to provincial legislation between the two jurisdictions. But the framework will be substantially the same.

Mr. Nilson: — Okay. Thank you. I'm just asking that question to make sure some other province isn't getting some better provision than what we might have here because clearly we want to have the best laws here in Saskatchewan.

Hon. Mr. Wyant: — The intention of course is to have legislation that's as harmonized across the jurisdictions as

possible because then that makes, you know, portability a lot easier between provinces. And that's important, you know, with employees, people moving back and forth. So if there's portability . . . So it's very important. And I think all the jurisdictions understand that having as uniform legislation as possible is very important.

Mr. Nilson: — Thank you. We know from other legislation in the legislature this year that *The Saskatchewan Pension Plan Act* is being amended so that they can offer pooled registered pension plans. But do you have any idea which of the banking institutions will be the main vendors of these products, or will it be every banking institution?

Hon. Mr. Wyant: — There's been some expression of interest by a number of the national life insurance companies who would be interested in providing PRPPs in Saskatchewan. I think that's really where the majority of the interest has come from so far.

Mr. Nilson: — Thank you for that answer. So it comes from the people who obviously have great experience in managing funds and making sure that they sell their trusted funds to people who want to invest.

I have another question that comes out of how this plan appears to operate. And it may be that it's the way it's been designed federally, so we really can't do much about it provincially, but you indicated that if an employer makes a contribution for their employee to a pooled registered pension plan, that that amount that they contribute reduces their income for purposes of an RRSP. And can you explain how that works because it seems like it may actually be a bit of a problem for some employees that don't earn the maximum available under . . . to make a contribution under a registered retirement savings plan.

Hon. Mr. Wyant: — Well I'll answer the question by . . . Contributions to a PRPP have to fall within an individual's RRSP contribution limits. But they don't . . . That amount's not calculated when you're talking about, you know, unemployment insurance and those kinds of things. So that's why it's not taxed. It's not taxable at that level.

Mr. Nilson: — Okay. So there's not some disadvantage to an employee with this system compared to contributing to another pension plan. It actually is trying to harmonize it or mesh it in with how other pension plans operate. Is that what's happening here?

Hon. Mr. Wyant: — I'll ask Leah Fichter just to . . .

Ms. Fichter: — So it's Leah Fichter from financial and consumer affairs authority. From the employee's perspective, the contributions to a pooled registered pension plan are treated the same way as an RRSP in that the amount that they can contribute is within the RRSP limit. They can deduct their contribution only, whereas under an RRSP, the employee can deduct both the employer and the employee contribution if the employer was to contribute to that. And that's just because one is considered salaried income and one is not. So that's the difference.

Mr. Nilson: — Okay. Thank you for that explanation. So that

relates to the comment made about the fact that this is an advantage. In a way, you get a better benefit or there's an encouragement to contribute to this registered or this pooled registered pension plan as opposed to an RRSP. Is that correct?

Hon. Mr. Wyant: — Yes.

Mr. Nilson: — Okay, thank you. I think the answer was yes, so I appreciate that. Practically — and I said this earlier at the time when making the second reading speech — I agree with how this whole plan has been set up. But I do say that most Canadians would prefer that this be accompanied by an enhancement to the Canada Pension Plan because that plan is quite understandable. People know how it works, and it actually has substantially more effective or cheaper costs to run the Canada Pension Plan than these plans will, just by the nature of how they're set up.

[16:30]

And so I know that the Minister of Finance in the budget this year basically said, well we're not pushing on changes to the Canada Pension Plan because they want to encourage people to have these pooled registered pensions plans expand in Saskatchewan.

But I encourage the Minister of Justice to talk to the Minister of Finance, and perhaps to other colleagues around the cabinet table, to let the federal government know that changes around the enhancement of the Canada Pension Plan are still very important to the majority of Canadians because you can enhance that at a higher base and then have these kinds of plans provide some secondary or third level assistance. But you know you don't . . . You can't use this kind of a voluntary system to actually provide the kinds of funds that people need for their retirement.

So I'm not sure if you'll take my advice on this, but at least maybe you will acknowledge that this is still a concern of Saskatchewan people.

Hon. Mr. Wyant: — Well I think, I think it's fair to say that it continues to be a discussion point between the provincial Finance ministers and the federal government. So I think it's fair to say that it continues to be an item that they have on their agenda.

Mr. Nilson: — Okay. And I encourage the Minister of Justice to take a position on behalf of Saskatchewan people that the Canada Pension Plan system should be enhanced or increased because it's the most efficient of these tools that we have.

Now I don't think I have any more questions about how this plan is created here because it's clear that we don't have a lot of flexibility in how we deal with the legislation, given that it's a national plan. And so, Mr. Chair, I don't have any more questions. I appreciate the work that people have done to make sure that our Saskatchewan rules, where they are different, fit in with the national plan. And I say thank you very much for all your work. Thank you.

The Chair: — Any questions? Seeing no other questions, we will proceed to vote on Bill No. 92. Clause 1, short title, is that

agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried.

[Clause 1 agreed to.]

[Clauses 2 to 23 inclusive agreed to.]

The Chair: — Her Majesty, by and with the advice and consent of the Legislative Assembly, enacts as follows: *The Pooled Registered Pension Plans (Saskatchewan) Act*. Is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried. I would ask a member to move to report Bill No. 92, *The Pooled Registered Pension Plans (Saskatchewan) Act*, without amendment.

Mr. Makowsky: — I so move.

The Chair: — Mr. Makowsky has so moved. Is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried. Do you need a change of officials? We will now consider Bill No. 93, *The Pooled Registered Pension Plans (Saskatchewan) Consequential Amendments Act, 2013*. I will also mention this is a bilingual bill. We will start with clause 1, short title. Mr. Minister, if you have any opening remarks, you may proceed.

Bill No. 93 — *The Pooled Registered Pension Plans (Saskatchewan) Consequential Amendments Act, 2013/Loi de 2013 portant modifications corrélatives à la loi intitulée The Pooled Registered Pension Plans (Saskatchewan) Act*

Clause 1

Hon. Mr. Wyant: — Thank you, Mr. Chair. Mr. Chair, the key purpose of this bilingual bill is to introduce amendments to *The Enforcement of Maintenance Orders Act, 1997* that are required on account of the introduction of *The Pooled Registered Pension Plans (Saskatchewan) Act*. *The Enforcement of Maintenance Orders Act* authorizes the maintenance enforcement office to register support orders and agreements, record and monitor support payments, and take enforcement action where the required payments are missed or late.

One particular type of enforcement action the director of maintenance enforcement office may undertake is to attach the pension funds of an individual who is in arrears on maintenance payments. *The Enforcement of Maintenance Orders Act* currently authorizes this enforcement activity in regards to pension plans regulated under *The Pension Benefits Act, 1992* where a payor is more than three months in arrears and all other reasonable steps have been taken to enforce the maintenance order. These amendments will ensure the pension funds in a pooled registered pension plan account will also be subject to these important enforcement activities.

And with that, Mr. Chair, I welcome any questions that any

members of the committee have with respect to Bill 93.

The Chair: — Thank you, Minister. Mr. Nilson.

Mr. Nilson: — Thank you, Mr. Chair, and thank you to the minister and officials for answering some of my questions. Will this legislation — and Bill 92, the interplay between the two — require an increased budget in the pension regulation part of the financial services agency?

Hon. Mr. Wyant: — No, it's not anticipated that it will.

Mr. Nilson: — Are there any aspects of the pooled registered pension plans that affect some of the issues that appear to be arising around the financial sustainability of pension funds? We know that there's a fair bit of discussion around some of the rules that relate to getting pension funds back into financial sustainability, I guess, is the right word. And will there be situations where some of this legislation will affect that question?

Hon. Mr. Wyant: — Well there's no defined benefit aspect to this legislation, so the answer would be no.

Mr. Nilson: — Okay. So the whole issue where we have a number of people working on that, I was assuming that that would be the answer. But I know in the community, one of the pension issues does relate to the, I guess, financial sustainability of funds that will fund the defined benefit plans. And my assessment as well is that these would not have any effect on that, but often something new shows up and people wonder what the relationship is. So perhaps you can give a little bit of an outline about that, just for the public.

Hon. Mr. Wyant: — Maybe I'll just simply start by commenting on the licensing criteria. This is a plan where people will contribute their funds. The amount of the return will depend on, you know, the types of investments that are made, similar to a defined contribution plan. But the rules that . . . the criteria haven't been established yet, but the criteria under the federal plan, which will be similar to the criteria that will be brought forward under this plan, it talks about preparing a five-year business plan, disclosure of the number of, you know, plans that the administrator is administering, how a plan administrator will meet the low-cost requirements, proof that the financial resource . . . they have the financial resources to manage the PRPP. So those kinds of things will, once the criteria's in place, we have some significant comfort that the plans will be operated, you know, in the best interests of the plan participants.

Mr. Nilson: — Will there be any type of insurance in the nature like of a deposit insurance kind of situation? Or effectively these are plans that are dealt with by prudent managers, but there is no government insurance backup on the assets in the plan?

Hon. Mr. Wyant: — One of the things that they're going to have to provide is proof that they have the financial resources to manage the PRPP. The other thing I think is important to remember is that these funds will all be held in trust, and there's certain fiduciary obligations which go with those kinds of trusts. So I think that that answers your question. Once the

trusts are established, I think that there is adequate safeguards in the law to protect those investments.

Mr. Nilson: — So to put it more practically, these will have the same protections as an RRSP or another pension plan actually run by your company on your behalf or a joint employee company plan. But they won't have the aspect of the Federal Deposit Insurance Corporation where they protect the first 60,000 or \$100,000 in your account. And that's . . . I mean, I don't think it's anything different, but it's just that there is no government insurance backing to the funds invested in these types of pension plans. Is that true?

Hon. Mr. Wyant: — That's correct, except to the extent that if a fund manager invested in an investment that's got CDIC [Canada Deposit Insurance Corporation] insurance, if it's in the bank, then there is some government protection with respect to those funds to certain limits that's set out in that legislation. But except for that, you're correct.

Mr. Nilson: — Okay. Thank you for the explanations here. And we look forward to getting all of the information from the various plans that will comply with our Saskatchewan legislation so that people will have another product to look at as they invest for their retirement. So thank you very much.

The Chair: — Seeing no other questions, we will proceed to vote on Bill 93. Clause 1, short title, is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried.

[Clause 1 agreed to.]

[Clauses 2 and 3 agreed to.]

The Chair: — Her Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows: *The Pooled Registered Pension Plans (Saskatchewan) Consequential Amendments Act, 2013*. I'll also mention it's a bilingual bill. Is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried. I would ask a member to move that we report Bill No. 93, *The Pooled Registered Pension Plans (Saskatchewan) Consequential Amendments Act, 2013* without amendment. I will ask a member to move the motion. Mr. Parent has so moved. Is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried. Do you have some closing remarks, Mr. Minister?

Hon. Mr. Wyant: — I do, Mr. Chair. Thank you very much. First of all to the committee, thank you very much for your time and your patience, and I wanted to specifically thank my officials who are here today. And I neglected to thank the officials who aren't here today, who were presenting on the other two pieces of legislation, so I wanted to extend my thanks to them.

And I also wanted to extend a thank you to Mr. Nilson for his support, especially with respect to these last two pieces of legislation. I much appreciate it. So thank you very much, sir.

The Chair: — Mr. Nilson.

Mr. Nilson: — Yes. Thank you, Mr. Chair. Thank you to the committee for this opportunity to ask some questions. And as we know, these are all things that we're building for the people of Saskatchewan. So the hard work that officials do back in their offices or talking with individuals is very important in getting this right, and so we very much appreciate that. So thank you very much.

The Chair: — And thank you. And I thank the officials and witnesses for appearing today before the committee. Seeing that our agenda is done, I would ask a member move adjournment. Mr. Bjornerud has moved that this committee meeting now be adjourned until the call of the Chair. Is that agreed to?

Some Hon. Members: — Agreed.

The Chair: — Carried. Thank you.

[The committee adjourned at 16:46.]