



Province of Newfoundland and Labrador

FORTY-NINTH GENERAL ASSEMBLY
OF
NEWFOUNDLAND AND LABRADOR

Volume XLIX

FIRST SESSION

Number 66

HANSARD

Speaker: Honourable Scott Reid, MHA

Monday

December 14, 2020

The House met at 1:30 p.m.

MR. SPEAKER (Reid): Order, please!

Admit strangers.

Statements by Members

MR. SPEAKER: Today, we will hear Members' statements by the hon. Members for the Districts of Terra Nova, Bonavista, Placentia - St. Mary's, Conception Bay South and Grand Falls-Windsor - Buchans.

The hon. the Member for Terra Nova.

MR. PARROTT: Thank you, Mr. Speaker.

We can all agree that 2020 has been an extremely difficult year. When times are tough the community spirit in Newfoundland and Labrador, especially in my District of Terra Nova, shines through. This year has seen so many barriers and changes to the normal with a creative twist, which has now become the new normal. The last nine months have made me really proud to live in my District of Terra Nova.

The Lions Club in Southwest Arm realized the need for help in the community. They drove through the community, picked up donations, stationed trucks throughout the district and at the school for drop-offs and established a local food bank.

Glovertown hosted an outdoor classroom reverse recycling blitz for its students. The Clarenville Lions Club hosted a drive-by event with Santa, instead of a parade.

The Power to Hope hosted their annual fundraising dinner for the Dr. H. Bliss Murphy and raised over \$50,000. They did this virtually. Many other areas opted for virtual tree lightings and online messages from Santa, just to name a few.

The local residents have stepped up, the community spirit has been unending and rural areas are alive and well.

Please join me once again in acknowledging the community spirit in my beautiful District of Terra Nova.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Bonavista.

MR. PARDY: Thank you, Mr. Speaker.

Saltwater Community Association Inc. is a newly formed group of dedicated volunteers in Bonavista. They embrace social excellence through partnerships and they're raising funds, awareness and addressing some of the most pressing issues facing youth, families and seniors, including food insecurity, poverty, affordable housing and advocacy.

"Food insecurity was already an urgent problem before the COVID-19 crisis, with one in eight Canadians struggling to put food on the table." Here in Newfoundland and Labrador we are extremely grateful for federal government funding programs that were delivered by the Canadian Red Cross, Community Food Centres Canada, Food First NL, SeniorsNL and United Way NL.

This group applied for funding from these agencies and, with the support of the Town of Elliston, received \$161,900. Partnering with No Frills in Clarenville they were able to purchase 2,447 food hampers and coordinated efforts to deliver the food hampers to those in need in every community from Bonavista to Clarenville. This small, but mighty, not for profit has a simple philosophy: perpetual generosity, positivity and openness to limitless possibilities.

I ask the Members of the 49th House of Assembly to congratulate these champions and their efforts in making measurable differences in the lives of others.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Placentia - St. Mary's.

MS. GAMBIN-WALSH: Mr. Speaker, the phrases "best-before date" and "durable life" have significant value to the many food banks across our province. The Placentia Area Food Bank serves families from Branch to Ship

Harbour. This volunteer group operates out of the Freshwater Community Centre within the District of Placentia - St. Mary's and they truly understand the importance of such phrases.

While Food First NL is monitoring the impact of COVID-19 on community food banks, the Placentia volunteer group, led by Chairperson Danny O'Reilly, have seen an increase in the demand this Christmas season. This increase has kept the group of volunteers busy.

On November 29, I attended a fundraiser in Argentia at the Argentia Pavilion for the Placentia Area Food Bank. It was heart warming to see the community come out to support this cause.

Volunteers are the heart of any community, and today, as the MHA for the District of Placentia - St. Mary's, I wish to recognize the following volunteer board members of the Placentia Area Food Bank: Danny O'Reilly, Glenda Barnett, Roxanne Mulrooney, Julianna Kerrivan, Sharon Upshall, Lee Everts and Pricilla Mooney.

Thank you for what you do to help families in the district.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Conception Bay South.

MR. PETTEN: Thank you, Mr. Speaker.

Mr. Speaker, on December 4, the Economic Developers Association of Newfoundland and Labrador, EDANL, announced the winners of the 2020 Economic Development Awards of Excellence during their AGM and virtual event. I am pleased to announce CBS Community Garden has won the Community Project of the year for populations over 3,000.

This award recognizes a project that has had a major economic development impact in a community or region. It rewards such things as strategic planning, sector development, tourism and community involvement.

The CBS Community Garden committee members are: Amanda Janes, Emma Power, Julia Bloomquist, Kimberley Hobbs, Kristy Ford, Mark Strong, Mary Holloway, Peter Fudge, Sarah Burton, Sarah Eddy, Sarah Pritchett, Stephen Pretty, Trina Porter and Lesley Burgess.

Our community has always been an agricultural one and it's wonderful to see the great work of families and friends learning and supporting each other through sustainability and food security.

Congratulations to the CBS Community Garden for their hard work and dedication in inspiring community initiatives and I wish them continued success.

Thank you very much.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Grand Falls-Windsor - Buchans.

MR. TIBBS: Thank you very much, Mr. Speaker.

Today, I take my place in this House to honour a very deserving lady in my district, Jackie Thompson. Through her important work at the Status of Women in Central, Jackie has helped feed hungry families, clothed them and obtain furniture for countless numbers of homeless.

Jackie has proudly given blood over 125 times. She proudly wears the QE II Diamond Jubilee; has been a team member for Disaster Relief Canadian Red Cross; is the former vice-president of Branch 12, Royal Canada Legion; and is a huge part of our community.

Jackie enjoys her time with the Exploits community town band and keeps busy as an executive member of the Exploits Chapter of Ducks Unlimited.

She has a heart of gold that is big enough for all those that need a piece of it. Jackie is always there to lend a helping hand.

Please join me in honouring her today for her exemplary work in the community of Grand Falls-Windsor - Buchans and surrounding areas.

Thank you, Jackie.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: Statements by Ministers.

Statements by Ministers

MR. SPEAKER: The hon. the Minister of Fisheries, Forestry and Agriculture.

MR. LOVELESS: Mr. Speaker, today in this hon. House, I would like to bring awareness to a special permit program available to registered food banks, which allows them to accept and distribute donations of moose and caribou meat.

We are delighted to partner on this initiative with the Community Food Sharing Association, which represents 54 registered food banks throughout Newfoundland and Labrador.

Hunters can donate meat directly to participating food banks or through Sharing The Harvest NL, an organization which assists hunters, fishers and farmers in donating locally-sourced food.

All donated moose and caribou must be processed at a government-licensed processing facility. Participating food banks are responsible for managing the collection and distribution of the meat donated by hunters.

Mr. Speaker, permits can be obtained from the Department of Fisheries, Forestry and Agriculture up to one week after the close of the big game hunting season, which falls on January 7, 2021. Registered food banks wishing to apply for a permit should contact our Wildlife Division.

I would be remiss if I didn't thank Eg Walters of the Community Food Sharing Association, Barry Fordham of Sharing The Harvest NL and Debbie Wiseman of Social Justice Co-operative NL for their support and advocacy of this program.

Hunters donating meat to participating food banks support provincial government's efforts to

sustainably and responsibly manage big game and improve food security.

Congratulations to the province's hunters and food banks on their exciting new partnership, which is aimed at getting more local, nutritious food on dinner plates throughout Newfoundland and Labrador.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Exploits.

MR. FORSEY: I want to thank the minister for the advance copy of his statement.

Mr. Speaker, we, in the Official Opposition, are very pleased that the department finally made the necessary changes to allowed registered food banks to accept and distribute donations of moose and caribou meat. I thank all those individuals who worked so very hard to make this program a reality and I thank all the hunters who have generously responded with their donations.

Mr. Speaker, our province has some of the highest food insecurity rates in the country and thousands of pounds of nourishing moose and caribou meat being donated will go a long way in helping people across our province.

This is a wonderful partnership; one that I hope continues to benefit the people of the province in years to come. As the deadline for this year's big game hunting season approaches, I want to wish those involved a very safe and successful hunt.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for St. John's Centre.

MR. J. DINN: Thank you, Mr. Speaker.

Mr. Speaker, I, too, would like to thank the hon. minister for an advance copy of his statement. The Third Party would like to congratulate Eg Walters, Barry Fordham and Debbie Wiseman

for their work in advocating for this wonderful initiative, as well as the many hunters of this province for their generosity in donating to this program.

We would also encourage the government to provide more for this program, namely, to improve and expand the refrigeration capacity at local food banks to ensure that all of the donated meat makes it onto the dinner tables of this province.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: Further statements by ministers?

The hon. the Minister of Tourism, Culture, Arts and Recreation.

MR. DAVIS: Thank you, Mr. Speaker.

Today in this hon. House, I'm very happy to recognize Dawson Mercer and Alex Newhook on being named to Team Canada for the 2021 International Ice Hockey Federation World Junior Championship, which this year is set to begin on Christmas Day in Edmonton, Alberta.

In October, Dawson Mercer, of Bay Roberts, was drafted 18th overall in the first round of the entry draft. He is currently a member of the Chicoutimi Saguenéens in the Quebec Major Junior Hockey League and is considered one of the top junior-aged players in the world. I have no doubt Dawson is very excited to return to this team for a second year in his quest for back-to-back gold medals.

In 2019, St. John's native Alex Newhook, who is a constituent of mine, was chosen 16th overall by the Colorado Avalanche. Alex is currently in his sophomore year at Boston College, playing for the Boston College Eagles, where last year he received the NCAA's Tim Taylor Award as the top freshman in the United States. Good luck to Alex as he joins this prestigious group of talented young hockey players.

Mr. Speaker, this is the first time two players from Newfoundland and Labrador played for Team Canada at the same time at this

tournament since John Slaney – a hero of mine – of St. John's and Chad Penney of Labrador City, in 1992. I would also like to note that there is a third Newfoundlander and Labradorian on Team Canada: Mr. Brian Cheeseman. Mr. Cheeseman will be travelling to Alberta as the team's therapist.

I ask all hon. Members to join me in congratulating Dawson and Alex on their selection to Team Canada and wish them much success in Edmonton. I'm sure we will hear many, many hockey fans, along with their families and friends, throughout the province cheering them on as they proudly take to the ice representing Newfoundland and Labrador and the entire country.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Grand Falls-Windsor - Buchans.

MR. TIBBS: Thank you very much, Mr. Speaker.

I'd like to thank the minister for an advance copy of his statement. On behalf of the Official Opposition, I would like to congratulate Dawson Mercer and Alex Newhook on being named to Team Canada for the upcoming 2021 IIHF World Junior Championships.

Watching the World Juniors has been a Christmas tradition for many in this province. I know that all hockey fans are especially excited to watch two athletes from this province compete in this year's tournament. Alex and Dawson have bright futures in hockey. They have demonstrated their abilities on the ice and I hope that the World Juniors is a positive experience for both.

We should also recognize the volunteers, parents and coaches that help with so much of our hockey talent here in Newfoundland and Labrador. I wish Dawson, Alex and all of Team Canada the best in Edmonton and on the road to gold in 2021. My family and I will be sure to tune in and cheer them on.

Go Canada Go!

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Labrador West.

MR. BROWN: Thank you, Mr. Speaker.

A huge shout-out to Alex Newhook and Dawson Mercer from all of us here in the Third Party caucus. It's great to see such homegrown talent on Team Canada's World Junior team going into the 2021 World Juniors in Alberta.

We, as a province, continue to foster such talent when it comes to sports. This is clearly showing of all the hard work and determination we are known for in this province. A huge shout-out goes to all the people that have supported these young men from their first day on skates to today.

Thank you very much.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: Further statements by ministers?

The hon. the Minister of Environment, Climate Change and Municipalities.

MR. BENNETT: Thank you, Mr. Speaker.

I rise today to share information with my hon. colleagues and the residents of Mud Lake regarding the issues of potential flooding in this community. We appreciate their concerns, and indeed the concerns of residents in all communities where flood risk is an issue. Significant work has been done to better prepare for such events.

Flood risk mapping was recently completed for the Churchill River with the Exploits and Humber rivers soon to follow. We have launched a new interactive flood risk mapping application to view projections for flood risk and we have developed the country's first real-time flood risk forecasting model on the Churchill River to provide residents with information and advance warning of potential floods. These resources are providing residents and

community governments with the best available tools they need to plan for the future.

Mr. Speaker, we have been working closely with Mud Lake, meeting with the community this past fall and sharing this information and data. We have programs such as the Disaster Financial Assistance Arrangements to help residents during a flood event, which many residents of Mud Lake availed of in 2017. The Community Relocation Policy, which is community-initiated and community-driven, is another program that communities may consider in difficult situations.

Mr. Speaker, I'm open to addressing flood concerns with any community in this province. We will continue to work with communities like Mud Lake to ensure they have the appropriate tools and supports they need to help them in making decisions that are in the best interests of their residents.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Torngat Mountains.

MS. EVANS: Thank you, Mr. Speaker.

I thank the minister for an advance copy of his statement. I'm glad to see that the minister and his department are starting to be proactive on this file. As flooding is a worrisome concern in the area, our residents need to have peace of mind about their community, their homes and their personal safety. It is particularly important that people are aware of the options and the programs which are available to them.

I encourage the minister to ensure that supports are in place so our local residents and communities don't fall through the cracks and miss out on programs available to them. I also ask the minister to take the same community-first perspective regarding the failure of wetland capping and to work with residents in the communities who will be impacted.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Labrador West.

MR. BROWN: Mr. Speaker, I thank the minister for an advance copy of his statement. The people of Mud Lake deserve better. This report was completed this past summer and no actions were taken. The river is now frozen and those who live in the historic Labrador community will now live in fear for one more spring.

The minister's statement suggests that the community should relocate. This is inappropriate for government to destroy a community's future with a government-led project and then tell them to move. We, in Labrador, will not forget government complacency and what is done to Labradorians.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: Further statements by ministers?

Oral Questions.

Oral Questions

MR. SPEAKER: The hon. the Leader of the Official Opposition.

MR. CROSBIE: Thank you, Mr. Speaker.

Despite statements to the contrary, we now learn in unsealed police documents that multiple Cabinet ministers interfered in a police investigation into this Liberal government.

Why has the Premier not removed the Minister of Tourism and the Minister of Energy for their improper behaviour?

MR. SPEAKER: The hon. the Premier.

PREMIER FUREY: Thank you, Mr. Speaker.

As the Member opposite is fully aware, the highest law authority in the land, the Royal Canadian Mounted Police, did an investigation here. I was happy with the results of the investigation as they were provided and were released – the public statement by the

investigating officer. There's nothing further to add here.

MR. SPEAKER: The hon. the Leader of the Official Opposition.

MR. CROSBIE: Mr. Speaker, I think we can all recognize that the investigation of which the Premier speaks, by the Mounties, was into yet a third minister no longer present in the Cabinet. My question was about two who still are.

I ask the Minister of Tourism: How did he first learn about the criminal investigation and when?

MR. SPEAKER: The hon. the Minister of Tourism, Culture, Arts and Recreation.

MR. DAVIS: Thank you, Mr. Speaker, and I thank the hon. Member for the question.

I first learned about the investigation when it was made public that there was going to be an investigation into the activities of that. The chief reached out to me on the 5th of March to ask me the process in which case things come forward. I didn't know there was going to be an investigation from that point on, until it came out publicly.

MR. SPEAKER: The hon. the Leader of the Official Opposition.

MR. CROSBIE: Thank you, Mr. Speaker.

We'll all have to remain in a state of suspended mystery as to why the chief of police would reach out to the Minister of Tourism.

I'd ask: Does the minister believe it is proper for him to call the chief of police to inquire into an ongoing criminal investigation involving a colleague?

MR. SPEAKER: The hon. the Minister of Tourism, Culture, Arts and Recreation.

MR. DAVIS: Thank you, Mr. Speaker.

The hon. Member would know that I wouldn't have called the chief of police into an investigation. I didn't know there was one. I called the chief of police on a personal matter that was dealing directly with how he was

dealing with other things that were happening within the police force at the time that I had heard through the grapevine or through the processes that would be through my contacts within the police force. All I was doing was checking to see how a gentleman that I've known for over 20 years and worked with in community for over 20 years was dealing with it.

MR. SPEAKER: The hon. the Leader of the Official Opposition.

MR. CROSBIE: Can the minister confirm that the subject matter of the investigation into a colleague was discussed?

MR. SPEAKER: The hon. the Minister of Tourism, Culture, Arts and Recreation.

MR. DAVIS: I just answered that, Mr. Speaker. That never came up at all. I asked him how he was dealing with everything else that was going on within the police force at the time because I have known him for a very long time.

To answer the question previous to that: Why he would call me is because of that long-term relationship that I had that he asked a question about how the process would have unfolded. I just suggested to him that he should reach out to the deputy minister of Justice, as well as the minister of Justice at the time.

MR. SPEAKER: The hon. the Leader of the Official Opposition.

MR. CROSBIE: Mr. Speaker, given that police analysis of information in this matter is ongoing, could the Premier enlighten the public of the province by giving them his considered position as to whether it is correct and proper for the chief of police to inquire about the status of an active investigation into a Cabinet minister?

MR. SPEAKER: The hon. the Minister of Justice and Public Safety.

MR. CROCKER: Thank you very much, Mr. Speaker, and I thank the hon. Member for the question.

As I said in this House on Thursday, Mr. Speaker, there's a process here. The RNC

received a complaint or initiated an investigation. They went forward with that to the RCMP; the RCMP actually determined that there was enough evidence here to warrant an investigation. They went one step further and – to the information the Member opposite is talking about – actually got that warrant.

The investigation subsequently happened. Mr. Speaker, there was a determination that there would be no charges in this case and that's the end of the case.

MR. SPEAKER: The hon. the Leader of the Official Opposition.

MR. CROSBIE: Mr. Speaker, it possibly is the end of one case but not the end of other cases. We're talking about something different now. We understand there are additional complaints being assessed by the RCMP involving a current Cabinet minister.

Can the Premier update this House on which minister is involved and will they be removed from Cabinet, pending the outcome?

MR. SPEAKER: The hon. the Minister of Justice and Public Safety.

MR. CROCKER: Thank you very much, Mr. Speaker.

I can tell this House that I'm not aware of any investigation that the RCMP has undertaken or is undertaking into anybody on this side of the House.

MR. SPEAKER: The hon. the Member for Conception Bay South.

MR. PETTEN: Thank you, Mr. Speaker.

Mr. Speaker, we understand the funds in the offshore recovery fund have been set aside for Hibernia and that the announcement was planned to occur last week.

Could the minister please explain why a delay has occurred? Will Hibernia receive the support they need to bring people back to work?

MR. SPEAKER: The hon. the Minister of Industry, Energy and Technology.

MR. A. PARSONS: Thank you, Mr. Speaker.

Certainly, there is money in the fund. Especially since we've incurred, I think, \$41.5 million, so there is money left. We have had offers from multiple other operators and our goal is to work with each and every one of them to provide – including for Exxon and for Hibernia.

What I can say, though, there's been no finality to this. These are very complicated arrangements and we want to ensure best value. While I would suggest that we hope to see an announcement very soon, there has not been one scheduled as of yet. I would suggest very soon is the hope.

MR. SPEAKER: The hon. the Member for Conception Bay South.

MR. PETTEN: Thank you, Mr. Speaker.

The Terra Nova continues to sit idle in Bull Arm while her workers are sat at home waiting to start refitting and upgrading the vessel.

Why is the minister delaying giving funds to Suncor and Terra Nova? When will the monies be awarded to get people back to work? That's what it's about, Mr. Speaker.

MR. SPEAKER: The hon. the Minister of Industry, Energy and Technology.

MR. A. PARSONS: Thank you, Mr. Speaker.

I appreciate the question from the Member opposite and certainly I understand the crux of the question. I would take issue with the word why are we delaying, because we're certainly not delaying anything.

What I would say is that we have to work with the operators. In some cases there are multiple operators and owners involved and it can make for complex negotiations. We would love to have this out sooner rather than later, but what we do realize is that if we don't put the time and effort into it and work with all the operators, we may find ourselves in a difficult situation trying to explain how the money is expended.

We want to see the money go out the door, we want to see the Terra Nova back out there, but

some of these things, I would suggest, are outside of government's control.

MR. SPEAKER: The hon. the Member for Torngat Mountains.

MS. EVANS: Thank you, Mr. Speaker.

The people of Labrador and all across the province often face financial hardship due to the cost of travelling to access medical services.

I ask the minister: Will he commit to changing the Medical Transportation Assistance Program to allow for 100 per cent reimbursement of travel costs for people who have to travel for medical reasons outside their area?

MR. SPEAKER: The hon. the Minister of Health and Community Services.

MR. HAGGIE: Thank you very much, Mr. Speaker, and I thank the Member opposite for the question.

For the information of the House, the Medical Transportation Assistance Program has been under review now for some time. There is some input that actually goes back to last year.

Unfortunately, the staff that were involved in that review were distracted by COVID-19. As we move into the next more operational phase around vaccination, the staff have been redirected. In light of correspondence that I've received this weekend, we really got some granular material that we can work with to try and enhance the program better for Labradorians, Mr. Speaker.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Torngat Mountains.

MS. EVANS: Every patient, no matter where they live, deserves timely and affordable health care, Mr. Speaker.

Provinces are in charge of prioritization of the COVID-19 vaccine. Now we've been told that the first 4,000 doses have to be administered in

St. John's and the first group will be front-line health care workers in COVID care. We fully support that. We understand their need for protection; we fully support that.

Minister, what's the priority list for vaccines in our province beyond that? When will the vaccine be available to individuals outside of St. John's, including Indigenous groups and rural Newfoundland and Labrador populations?

MR. SPEAKER: The hon. the Minister of Health and Community Services.

MR. HAGGIE: Again, Mr. Speaker, a very timely question.

The Health ministers nationally have signed off on what are called the NACI guidelines, that's the National Advisory Committee on Immunizations. There are, I think if memory serves me correctly, five groups, broadly speaking. The first group to receive vaccine would be those who are frail, those who are front-line workers and Indigenous and isolated communities.

Currently, Pfizer and Public Health Agency of Canada have limited us to no onward distribution of the Pfizer vaccine. Once that restriction is lifted by them, we will have ultra-low freezers available in all of the major hubs for our vaccine distribution.

To be honest, Mr. Speaker, it will be quicker and easier for the rural and remote communities once a broader array come online, particularly the Moderna vaccine, which travels very well and is stable for 30 days out of the freezer.

Thank you very much, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Placentia West - Bellevue.

MR. DWYER: Thank you, Mr. Speaker.

I'm hearing daily from many workers that time is running out with regard to the Come By Chance oil refinery. Workers are worried that the refinery could become a tank farm and they

could lose their jobs forever. Workers need answers.

When will the Liberal government finally do the right thing and ensure jobs for the workers in my district?

MR. SPEAKER: The hon. the Minister of Industry, Energy and Technology.

MR. A. PARSONS: Thank you, Mr. Speaker.

I empathize with the Member wanting to have this industry operating again and having people back to work, but I believe he knows full well that it's not just a government move here. Government doesn't own the asset; government cannot dictate to the owner what to do.

To say that the Liberal government or the PC government – or that any government – needs to do something here is one thing, but we know that it's not the true story here. What we are dealing with is an operator here who is going through a tough time and there are multiple entities out there that are looking into it.

I also heard the tank farm implication. That is not something that this government will endorse or support in any way and we have communicated that. We continue to work with all the parties to try to figure out a solution to this, but again realizing that there's only so much that government can do here. We'll continue to do what we can.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Topsail - Paradise.

MR. P. DINN: Thank you, Mr. Speaker.

That response is of little comfort to those workers. Government certainly has the role in creating the environment for employment.

Mr. Speaker, Canopy Growth partnered with Academy Canada to develop a greenhouse training program for work at the facility in the White Hills. Despite the minister suggesting the province has not lost out due to the Canopy deal

falling through, roughly 60 of these students are now impacted by it.

What is this government going to do to help these students or will they see more out-migration and more tax dollars leave the province?

MR. SPEAKER: The hon. the Minister of Industry, Energy and Technology.

MR. A. PARSONS: Thank you, Mr. Speaker.

Before I answer the question, I have to go back to the preamble for the Member, because I think he's suggesting that government should come in and expropriate, or do something along those lines. We all know what happens when government expropriates entities. You end up paying hundreds of millions of dollars back. I don't think that's what anybody would want here, so I would remind the Member of that.

As it relates to Canopy, what I can say is that they were hoping to partner with R & D projects in this province, which we had hoped to see get off the ground and there would have been multiple funds committed. Right now, government has not committed any of the funds because this deal is now null and void.

As I pointed out last week, and was happy to point out on social media, not a single cent of taxpayer dollars were funded, everything has been remitted and, hopefully, we continue on with the cannabis industry elsewhere and otherwise.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Topsail - Paradise.

MR. P. DINN: Thank you, Mr. Speaker.

I certainly don't need the minister putting words in my mouth. I know there are jobs that are lost because of this, so that is of no comfort to the people who are losing these jobs.

Mr. Speaker, six weeks ago I asked about assisting people living with diabetes by covering

advanced glucose-monitoring devices. The minister said he would gladly have staff look at the evidence to support these live-saving devices.

I ask the minister: What evidence has the staff provided?

MR. SPEAKER: The hon. the Minister of Health and Community Services.

MR. HAGGIE: Thank you very much, Mr. Speaker.

As we committed, we have money in the budget to provide a universal, means-tested program for insulin pumps for Type 1 diabetes. The criteria for selection are purely clinical. The program is operationalized through Eastern Health and the diabetes program there. The question about what kind of technology, how it's bought or whether it's even delivered on a service contract, will be one that they will look at and they will then make recommendations to the department to live within their budget.

From my point of view, I'm still waiting to hear back from them; I would be happy to inform the House when I have further.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Mount Pearl North.

MR. LESTER: Thank you, Mr. Speaker.

Well, I guess the philosophy of investing in wellness, not illness only applies to some and not all.

The work to connect the Team Gushue Highway and the Robert E. Howlett drive has still not happened. The missing link is interfering with business and residents of my district have raised concern with excessive traffic congestion and high speeds that this has created on Park Avenue and Smallwood Drive.

Minister, it has been years now, when will the government complete this work? What will be done to ensure the immediate safety for the

motoring public and residents of this neighbourhood?

MR. SPEAKER: The hon. the Minister of Transportation and Infrastructure.

MR. BRAGG: Mr. Speaker, I thank the Member opposite for the question.

Road safety is of utmost importance in this province. I drove in yesterday, and, as everybody would know, we had our first snowfall event for the province. It took me three hours from Clarenville in, Mr. Speaker. I was happy to see people paying attention to the conditions and driving to the conditions.

I would hope anywhere where there's an issue where people drive at high speeds, we look to enforcement from our officials in the Constabulary, in this case, and the RCMP when we get further out, so people will pay attention to the conditions of the road, Mr. Speaker.

Thank you.

MR. SPEAKER: The hon. the Member for Terra Nova.

MR. PARROTT: Mr. Speaker, he doesn't know the difference between a runway and a highway, and he doesn't know what the Team Gushue Highway is either.

Mr. Speaker, a number of companies and surrounding communities have lobbied this government to stop inspections of westbound traffic at the Goobies weight scales. Government is well aware of the concerns and the possible consequences. Something has to be done.

Will this minister finally take action to correct the failure of the previous minister?

MS. STOODLEY: Sorry, can you ask the question again? I'm very sorry.

MR. SPEAKER: The hon. the Member of Terra Nova.

MR. PARROTT: A number of companies and surrounding communities have lobbied Transportation and Infrastructure to stop inspections of westbound traffic at the Goobies

weight scales. Government is well aware of the consequences and the possible outcomes. Something has to be done.

Will the minister finally take action to correct the failure of the previous minister?

MR. SPEAKER: The hon. the Minister of Transportation and Infrastructure.

MR. BRAGG: Thank you very much, Mr. Speaker.

I can assure the Member opposite, since my time in this department, I have not seen any correspondence that would relate to anything that you would suggest.

MR. SPEAKER: The hon. the Member for Ferryland.

MR. O'DRISCOLL: Mr. Speaker, if it's like all the other legislation, it takes three or four years to get done, so you can have it in all you like.

In recent years, our province has led the Atlantic region in ATV and snowmobile fatalities, and sadly these numbers continue to increase. In September, the minister told this House that related legislation was nearly drafted and she hoped to present it in this fall.

Minister, another sitting has passed, where is the important piece of legislation that you promised to deliver?

MR. SPEAKER: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Speaker.

Road safety on our highways, as well as ATV safety, is incredibly important. We have done a comprehensive review of the legislation, so this is the final stages. It will be brought forward in the winter session of the House.

I would encourage everyone to wear a helmet. Do not drive under the influence. I've learned a lot more about safety lately, meeting with the STAND for Hannah Foundation. This past week, I met with SafetyNL to discuss how we

can collaboratively work together to improve road safety.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Bonavista.

MR. PARDY: Thank you, Mr. Speaker.

On September 15, I asked about the reported substandard care at Golden Heights Manor, the long-term care facility at Bonavista, due to staffing shortage issues. The minister reported that there were issues particular to Golden Heights, a working group had already been established and he would be glad to update the House when the review was concluded. Almost 15 weeks later with no change.

Can the minister provide some direction from this committee to provide hope for the residents of Golden Heights and their family members?

MR. SPEAKER: The hon. the Minister of Health and Community Services.

MR. HAGGIE: Thank you very much for the question, Mr. Speaker.

Discussions with Eastern Health show that Golden Heights is being staffed to acuity and occupancy. What that means, in translation, is that they look at the number of individuals resident there and the care needs specified in their individual-care plans, and they staff to that level. That was the first communication I had following the reference the Member opposite made. That has happened and I am not aware that there are any ongoing problems.

I can certainly take this offline with the Member opposite, if he has some specifics he'd like me to look into further.

Thank you, Mr. Speaker.

MR. SPEAKER: The hon. the Member for Harbour Main.

MS. CONWAY OTTENHEIMER: Mr. Speaker, the translation of that answer really

does nothing concrete to help these vulnerable seniors who are still left without proper care.

Mr. Speaker, each and every day, I hear from individuals in the District of Harbour Main who are without work. They're worried about how they're going to pay their bills and provide for their families. Many residents in the communities are suffering. They want to go back to work; they need to go back to work.

Minister, your words of empathy are noted but they're of cold comfort for those people. When will you finally release a real, concrete strategy and plan for jobs in this province?

MR. SPEAKER: The hon. the Minister of Industry, Energy and Technology.

MR. A. PARSONS: Thank you, Mr. Speaker.

I'm certainly happy to answer this question because there is a lot of good going on, and sometimes it's hard to get that good out there through the negativity that's created. For instance, just a couple of weeks ago there was the announcement of 331 jobs with \$41.5 million, and as soon as that was done there was nothing but criticism of that decision by the Members opposite.

I didn't hear anything from the Members opposite when we look at the success stories that government has invested in over the years. One of them, I would point out, was Verafin, which was just sold for over \$2.7 billion. Government, a few years back, invested in that and we continue to make investments. Just last week, we made investments in Rutter. This week you're going to see more announcements.

The reality is we're doubling down, especially on the tech sector. We continue to invest in mining and we continue to invest in oil and gas. I just hope some of the Members on the other side would get on board.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Stephenville - Port au Port.

MR. WAKEHAM: Mr. Speaker, I'd remind the minister, we're all about jobs and creation of jobs. We certainly are wanting to know that – the people that are currently finding themselves out of jobs are certainly worried about it.

Mr. Speaker, I recently had a senior call my office because he had to go get a medical eye examination to keep his driver's licence. Fair enough. He went to see a salaried physician. The salaried physician, under NLMA rules, is allowed to charge him \$60. He paid his \$60 for his medical only to find out later he got a bill for \$90 from the regional health authority who also have to charge for that same procedure.

I simply ask the minister: Would you eliminate the double-dipping that's going on for medical examinations for our seniors and others?

Thank you.

MR. SPEAKER: The hon. the Minister of Health and Community Services.

MR. HAGGIE: Thank you very much for the question.

Mr. Speaker, I was made aware of this issue, I think, 20 minutes before coming into the House. I'd be happy to go back and look into it; it certainly seems to be unusual. I'd be happy to take this up with the Member opposite offline afterwards.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Stephenville - Port au Port.

MR. WAKEHAM: I thank the minister for his answer. I look forward to that.

Mr. Speaker, some Walmart employees in my district have been excluded from receiving the essential worker top-up because they withdrew vacation pay or received a bonus related to the previous years. These non-regular payments have put them over the threshold that was established by government through no fault of their own.

I'd like to ask the minister for an update on the status of that appeal and are they likely hear something before Christmas?

Thank you.

MR. SPEAKER: The hon. the Minister of Finance.

MS. COADY: Thank you very much, Mr. Speaker. It's a very important question.

I will inform the House about 25,000 people, essential workers, have received payment under this program. What the Member is referring to is he's asked for an extension of this program, expansion of this program which is under review.

We're very pleased to have been able to offer this program; we think it was a very important one. I thank the team at Immigration, Skills and Labour who have worked very hard to make sure these payments are made to these 25,000 workers. We are considering whether or not we can expand the program to encompass even more people and we're continuing to work on that.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Leader of the Third Party.

MS. COFFIN: Thank you, Mr. Speaker.

Mr. Speaker, the people of Newfoundland and Labrador are hurting right now. Many worry about buying gifts for their children, having enough food for the holidays or paying their electrical bills through the winter. Pension unlocking will not help these folks. A \$15-an-hour minimum wage, rate mitigation or even offering low- or no-interest loans or grants from our COVID contingency fund will help lots of people in the province right now.

Mr. Speaker, since we are here under the guise of helping people through COVID hardships, I ask the Premier: Why are we not doing more to help the people who need it most right now?

MR. SPEAKER: The hon. the Premier.

PREMIER FUREY: Thank you, Mr. Speaker, and thank you for that question.

Of course we're all here to sort through these uncertain times and the challenges that they present to families, especially in low- and middle-income families as they struggle through the holiday season. We're using all the tools in the government's toolbox to get people through these uncertain times.

There's no magic bullet, there's no easy solution or else it would've all been tabled and we would've all discussed it and gone out hand in hand. The truth is that these are issues that we need to explore all tools available to us so that we're ensuring that we're looking after the most vulnerable in society and the low- and middle-income classes.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Leader of the Third Party.

MS. COFFIN: Thank you, Mr. Speaker, and I'll point out to the Premier that the three tools in the toolbox that I have just suggested have not been even – the toolbox, Sir, has not been opened.

Mr. Speaker, the Liberal Government's communication of what this pension legislation will do has been vague and misleading. Many people think they can access any pension funds they may have before Christmas. This is simply wrong.

I ask the Minister of Digital Government and Service NL if she has reached out to the gentleman cited in this weekend's CBC article who believes he will be able to unlock his government money purchase plan funds and others like him who've been misled by this Liberal government's poor communications of the pension unlocking amendments?

MR. SPEAKER: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Speaker.

I think as we all learned, unlocking pensions is extremely complicated. What we're talking about is unlocking retirement savings as a result of pensions – that come out of the pension plan. I know we're going to discuss that later this afternoon.

I don't want to give financial advice to any specific individual. I'd recommend that anyone considering unlocking pensions or anyone with questions with their pensions, discuss it with a financial advisor or contact their pension plan administrator.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Labrador West.

MR. BROWN: Thank you, Mr. Speaker.

Last week in this House the Minister of Health said that the discrimination in the health care transportation system favoured people from Labrador.

I ask the Minister Responsible for Labrador Affairs: Does she stand behind her Cabinet colleague's statement?

MR. SPEAKER: The hon. the Minister Responsible for Labrador Affairs.

MS. DEMPSTER: Thank you, Mr. Speaker.

I thank the Member for raising a very, very important topic. As an individual born and raised and still living on the Coast of Labrador – actually isolated until December 10, 2001 – I certainly understand, Mr. Speaker, the challenges of people that live in the area and the cost of travelling out for medical services.

That's why, Mr. Speaker, myself and a team of Labrador MHAs, we proposed a number of policy changes to review. As my colleague said earlier today, that review is moving along. COVID sidelined it for a little bit, but very soon I believe that we will be able to announce some enhancements for the people living in Labrador. Rest assured I certainly understand it. I deal with it every day with my constituency.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Labrador West.

MR. BROWN: Thank you, Mr. Speaker.

Last year, the department of Labrador Affairs commissioned a report on improving the MTAP program for Labradorians.

I ask the Minister Responsible for Labrador Affairs: Will the department's report show that, contrary to the beliefs of the Minister of Health, MTAP doesn't go far enough? Will the recommendations in this report be implemented immediately?

MR. SPEAKER: The hon. the Minister Responsible for Labrador Affairs.

MS. DEMPSTER: Thank you, Mr. Speaker.

As I just said in my last question, the current Medical Transportation Assistance Program is under review; it was sidelined a little due to COVID. There are things, Mr. Speaker, that we can do to make the travel out a little easier for the residents. It's a Medical Transportation Assistance Program. We recognize that it doesn't cover all of the costs to folks and we recognize the hardship.

Mr. Speaker, if we weren't carrying this noose around our neck of the 30 per cent net debt of Muskrat Falls, we'd be able to do a lot better. We are doing the best job we can. Health is certainly a priority and supporting those people in health for this government. We'll be happy to announce something on a review.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: While the time we regularly allot for Question Period has expired, it's my understanding that there is agreement amongst Members that each independent Member has an opportunity to ask one question.

Do we have consent of the House to do that?

AN HON. MEMBER: Leave.

MR. SPEAKER: Leave.

The hon. the Member for Humber - Bay of Islands.

MR. JOYCE: Mr. Speaker, as we know, the fishing industry faces many challenges, some of which are government regulations. In 2002, the Department of Fisheries and Oceans brought in regulations restricting the minimum size of herring to be harvested, which is 24.7 centimetres, for the West Coast. The biomass for herring on the West Coast is very strong. This has been acknowledged by DFO scientists.

We all know that during the winter herring school together; however, because of antiquated regulations if boats land herring which are 20 per cent less than the 24.7 centimetres, it is deemed illegal. They may face charges, the catch is confiscated and they are left with no choice but to let the fish go. If the Barry Group loses their markets because they can't supply their buyers, this will have a detrimental effect on the economy of the area and result in many people losing their livelihood.

I ask the minister: Would you please reach out to the Barry Group and work with your federal counterparts and the Minister of Fisheries and Oceans to help these antiquated regulations to be changed for the betterment of the industry and for the people of Humber - Bay of Islands?

MR. SPEAKER: The hon. the Minister of Fisheries, Forestry and Agriculture.

MR. LOVELESS: Thank you, Mr. Speaker, and I'd like to thank the Member for a very important question, no doubt.

Just to remind the Member and everybody that around any fish stocks, any decision that will be made, will always be guided by good science. Constant contact with the federal government is always around not just the herring stocks but around all stocks.

I, indeed, will be in contact with Bill Barry, as he sent me an email this morning around this. It's a very important issue. I'll have that discussion, as I've had other discussions with him around the aquaculture industry. I would be

happy to keep the Member apprized of what those discussions are as we progress.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Lake Melville.

MR. TRIMPER: Thank you, Mr. Speaker, and I thank this House of Assembly for the opportunity.

Further on the serious situation facing residents of Mud Lake and vicinity, I'm informing this House that the department has been contacted by residents seeking assistance to move out of harm's way. Government stated it was unable to assist unless the entire community wanted to move.

Mr. Speaker, when the flood occurred in 2017, residents of Mud Lake had to be airlifted out by helicopter.

Will this government provide financial assistance for those who wish to relocate to a safer location, as was done for Badger in Newfoundland? A very simple yes-or-no question.

Thank you.

MR. SPEAKER: The hon. the Minister of Environment, Climate Change and Municipalities.

MR. BENNETT: Thank you, Mr. Speaker, and I thank the Member opposite for his question.

First of all, the health and safety of residents throughout our province is a priority of our government. We understand there are a number of areas in our province where flood risk is an issue, along with coastal erosion. As I indicated to the Member and had my staff write him, there are programs in place that can assist communities. It is to be a community-driven initiative.

I look forward to hearing or meeting with the Member opposite. I did send an invitation to him on Thursday via my news release. I'm still

waiting to hear from him, Mr. Speaker. I gladly would sit down and discuss any issues regarding the problems in Mud Lake or any community within our province.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: Thank you, Mr. Speaker.

We recently learned that Canopy Growth would not be living up to its obligations as it relates to the production facility in Newfoundland and Labrador. While we understand they have returned the tax remittances collected thus far to the government, this does nothing to address the sweet deal they received regarding prime choice of retail locations throughout the province, as well as guaranteed shelf space in all non-Canopy-owned retail shops.

I ask the Minister of Finance, who is responsible for the Newfoundland and Labrador Liquor Corporation: Does the pulling out of Canopy from production in Newfoundland and Labrador render their deal with the Newfoundland and Labrador Liquor Corporation null and void? If so, will government, through the NLC, be issuing an expression of interest to allow others, preferably local companies, the opportunity to operate these prime retail outlets?

MR. SPEAKER: The hon. the Minister of Finance.

MS. COADY: Thank you very much, Mr. Speaker, for the question.

I thank the Member for the question.

Newfoundland and Labrador Liquor Corporation has issued a notice of termination to Canopy Growth concerning the production agreement and the NLC is reviewing all rights and obligations under that particular production agreement. There will be a new process put in place, and that is still under review, Mr. Speaker, as this is only recently occurring. Canopy has been given notice under their production agreement and there will be a new

process to determine how they move forward from here.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The time for Question Period has expired.

Presenting Reports by Standing and Select Committees.

Tabling of Documents.

Tabling of Documents

In accordance with Section 6 of the *Transparency and Accountability Act*, I am pleased to submit for tabling the 2020-'23 Activity Plan and the 2019-2020 Annual Performance Report of the Office of the Information and Privacy Commissioner.

Further tabling of documents?

Notices of Motion.

Notices of Motion

MR. SPEAKER: The hon. the Member for Stephenville - Port au Port.

MR. WAKEHAM: Thank you, Mr. Speaker.

As the Member for Stephenville - Port au Port, I give notice to move the following private Member's resolution:

BE IT RESOLVED that this hon. House urges the government to change the Medical Transportation Assistance Program to allow 100 per cent reimbursement of travel for people who have to travel for medical reasons outside their region in order to ensure every patient, no matter where they live, receives timely and affordable care.

This is to be seconded by the Member for Torngat Mountains.

MR. SPEAKER: The hon. the Opposition House Leader.

MR. BRAZIL: Thank you, Mr. Speaker.

In accordance with House operations, the private Member's resolution put forward by the Member for Stephenville -Port au Port would be the one debate here this Wednesday.

MR. SPEAKER: Further notices of motion?

The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Mr. Speaker, I give notice I will ask leave to introduce a bill entitled, An Act To Amend The Pension Benefits Act, 1997, Bill 54.

MR. SPEAKER: Further notices of motion?

The hon. the Government House Leader.

MR. CROCKER: Thank you, Mr. Speaker.

Mr. Speaker, I give notice that I will move the following resolution:

That notwithstanding any Standing Order of this House:

That notwithstanding Standing Order 84 in particular, if it is the pleasure of this House, Bill 54 may be read a second time, referred to a Committee of the Whole and read a third time on the same sitting day;

And that notice shall be deemed to have been given and moved under Standing Order 11(1) that this House not adjourn at 5:30 p.m. today, Monday, December 14, 2020.

MR. SPEAKER: Further notices of motion?

Petitions.

Petitions

MR. SPEAKER: The hon. the Member for Terra Nova.

MR. PARROTT: Thank you, Mr. Speaker.

Mr. Speaker, the history of this petition is as follows: The Department of Transportation and Infrastructure are refusing to plow a gravel road approximately 200 feet in length in my district. The refusal to plow this road in winter will deny

a student with a disability access to education this year.

Therefore, we petition the hon. House of Assembly as follows: To urge government to reconsider their decision to not plow Garden Road and allow this student to access her education.

Mr. Speaker, it's quite shameful that we're even having this conversation. I want to be clear as to where this road is and how it operates. The road is inside a local service district in an infill. It was plowed by Transportation and Infrastructure years ago. Nobody understands why but it fell off the list and they stopped plowing it. There's never been anyone paid to plow the road. One of the residents took it upon himself to do so, only when he could. He had a full-time job so it wasn't always done.

The Department of Education this year supplied a bus that could accommodate this five-year-old little girl with brittle bone disease access to education. It's a wheelchair accessible bus. They deemed the bus stop to be on this road and if it snows this little girl cannot go to school. Not only can she not go to school but there is no Internet access.

So we're clear, there's a bus being paid for, there's an assistant being paid for so this little girl can access school, the bus stop is on the road and the Department of Transportation and Infrastructure is not plowing it. That says it all right there.

It's a double standard. I understand that I'm going to hear all about Class 4, five and six roads and all the stuff, but, I can tell you, I'm highly doubtful that they even went down and looked at the road. I've been down there; I looked at the road. There's more than enough room for a plow to turn around. It is 48 feet, more than enough room for a plow to turn around.

That was the excuse they gave the Child and Youth Advocate: that a plow couldn't turn around. The excuses that they gave us over the last 12 months, Mr. Speaker, was about policy, a policy that the department has refused to provide. I'll say again: The department has quoted a policy that they will not provide to

myself, the mother or the Office for the Child and Youth Advocate. It's ridiculous.

I hear this government talk all the time about safety and no child left behind. Well, I can tell you, three men carrying a five-year-old child with brittle bone disease in a wheelchair 200 feet up a road so that she can access education, has nothing to do with safety and it has nothing to do with making sure no child gets left behind.

Mr. Speaker, I implore the minister – who likes to use the word “choose” and is the only one in this situation who has the ability to choose – to have this road plowed. I'm not asking for it to be added to inventory, I'm asking for this road to be maintained in the winter so this little girl can get an education.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Minister of Transportation and Infrastructure with a response.

MR. BRAGG: Thank you very much, Mr. Speaker, and I thank the Member opposite for the petition.

I would like to remind the Member opposite, and everyone who clapped on the other side, the decision to stop plowing or grading or maintaining Class 4 roads was a decision made by the administration before this government. Let me be clear on that, Mr. Speaker, it was done as a cost-savings measure that Class 4 roads would be taken out. It was done prior to anybody on this side coming into power.

There are numerous Class 4 roads in this province, with numerous reasons why people think they should be plowed. It was a decision that was made. To plow one means you would plow all, Mr. Speaker. At this time we're not in a position to take on any Class 4 roads. When people decide to live in an area with very limited services they should also decide what they expect the outcome to be.

Thank you.

MR. SPEAKER: The hon. the Member for Harbour Main.

MS. CONWAY OTTENHEIMER: Thank you, Mr. Speaker.

WHEREAS individual residents, municipal leaders, including the Conception Bay North Joint Council, have spoken to the deplorable road conditions in the District of Harbour Main; and

WHEREAS the district is made up of many smaller communities and towns like Holyrood, Upper Gullies, Seal Cove, Cupids, Colliers, South River, North River, Roaches Line and Makinsons, who have roads in desperate need of repair and paving; and

WHEREAS these roads see high volume traffic flows every day and drivers can expect potholes, severe rutting, limited shoulders and many washed out areas along the way;

THEREFORE we petition the hon. House of Assembly and immediately call upon the House of Assembly to urge the Government of Newfoundland and Labrador to take the necessary steps to repair and repave these important roadways to ensure the safety of the driving public who use them on a regular basis.

Mr. Speaker, this is not the first time that I've presented this petition; this has been raised by me on many occasions. I have to say that with respect to the areas I'm referencing in the petition: Holyrood, Upper Gullies and Seal Cove, in particular – although the others are very substandard as well but these are areas in a deplorable state of disrepair – they need to be upgraded; at a minimum they need to be paved. These are serious safety concerns which we have to address. We're not dealing with just repairs of washouts, these roads are very much presenting safety concerns.

Mr. Speaker, we hear from the people in the district who are very frustrated. They are getting to the point of anger; they are really at a loss of what they can do. We need to have some indication from the minister. When can I tell the constituents involved in these communities that this work will be done?

Mr. Speaker, I wish to also thank the Minister of Transportation and Infrastructure for honouring the commitment that was made in the last sitting of the House of Assembly with respect to brush cutting. I wish to thank him on behalf of the many communities in the District of Harbour Main that have received that necessary brush cutting.

They did recognize the need to address the safety issues with lines of sight and with moose collisions and the problems that caused, but this, Mr. Speaker, is even worse. It's even a more serious concern when we're looking at the roads in these particular communities.

I'm hoping, Mr. Speaker, that the minister will recognize this is a critical issue that needs to be addressed. We're hoping that we will see some action on behalf of the government in this regard.

Thank you, Mr. Speaker.

MR. SPEAKER: The hon. the Minister of Transportation and Infrastructure.

MR. BRAGG: Thank you, Mr. Speaker, and I thank the Member opposite for the petition.

I'm sure the Member opposite, as she realized brush cutting is important, so is the condition of a road. We have over 10,000 kilometres of paved and unpaved roads in this province, Mr. Speaker. We have, I think, a \$70-million budget to maintain these and getting to them all in a timely time proves to be difficult.

At this time, Mr. Speaker, getting into Christmastime, I would like to thank the many hundreds – or many thousands – of people that we have out on our roads today that are plowing our roads. They're keeping our roads safe; they're maintaining our roads to a standard that we can get over at the posted speed limits.

Mr. Speaker, to all these people I'd like to wish them a very merry Christmas and a happy new year. I would advise the Member opposite that your roads will be taken into consideration, much like the rest. We have engageNL in which we will be posting, if it's not posted today, our five-year Roads Plan for negotiations and for conversations.

I look forward to any conversation that I may have with you in the coming days, weeks or months, concerning the condition of the roads in your district and, for that matter, for everyone else, on the roads and conditions in their districts.

Thank you very much, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Lake Melville.

MR. TRIMPER: Thank you, Mr. Speaker.

I'd like to enter in the following petition to this House of Assembly:

In 2020 government announced that Route 520, the highway between Happy Valley-Goose Bay and the communities of North West River and Sheshatshiu was now a priority under the Five-Year Provincial Roads Plan. Although a tender call was issued during late summer to complete upgrades and pave some sections, the submitted bids far exceeded the allocated budget.

On the 19th of September 2020, in the House of Assembly, the Minister of Transportation and Infrastructure stated: Government will expand the scope of the contract to find better value for next year's construction season, i.e., in 2021.

Therefore, we, the undersigned, call upon the House of Assembly to urge the Government of Newfoundland and Labrador to issue the tender for expanded work on Route 520 as soon as possible, so that the expanded contract can be awarded and work started immediately at the beginning of the 2021 construction season.

Thank you, Mr. Speaker. This highway, this project and the long-needed attention to it has been a topic in this House of Assembly.

I must say I've been involved and working very well with the staff in the Department of Transportation and Infrastructure. Everyone recognizes the importance of getting on with needed repairs. It's not just paving, Mr. Speaker. Actually, the roadbed needs to come up in some places quite significantly as a result of flooding

approaches to some of the bridges on that routing.

I'm looking forward to seeing this tender called. I worked closely with the minister at the time and I'm well aware the intention was strong; it's just unfortunate that the bids came in so high. With the expanded scope of work, it is certainly hoped – and I'm certainly hoping to see – the tender is called immediately with this expanded scope so that we can get on with that important work.

I thank you very much.

MR. SPEAKER: The hon. the Minister of Transportation and Infrastructure with a response to the petition.

MR. BRAGG: Thank you, Mr. Speaker, and I thank the Member for the petition.

Mr. Speaker, he couldn't have outlined it any better if I wrote it myself. That is the plan, was the plan, will stay the plan, Mr. Speaker, for Route 520.

I thank the Member opposite for the petition.

MR. SPEAKER: The hon. the Member for Stephenville - Port au Port.

MR. WAKEHAM: Mr. Speaker, it must be Transportation day.

I'd like to add to that, but first I want to also echo the minister's comments and thank the employees that keep our roads clear to keep us safe in the winter months.

The maintenance and upkeep of the roadway through the community of Cold Brook is the responsibility of the Department of Transportation and Infrastructure. Sections of the roadway have been in deplorable condition for the last five years and need repairs and resurfacing. Children are required to ride school buses twice daily over roadways where sections of the paved road are missing. There have been a number of close calls where vehicles have to swerve in order to avoid driving over a section of roadway where the pavement is totally missing. The residents of Cold Brook deserve better.

We, the undersigned, call upon the House of Assembly to urge the Government of Newfoundland and Labrador to consider repairing, upgrading and maintaining the paved road through the community of Cold Brook in the Province of Newfoundland and Labrador.

Today, Mr. Speaker, I'm here to offer the minister a great deal, because this past summer a number of cut-outs were made in the pavement on Route 460 and the road going to Port au Port. They were made in anticipation of roads being paved in the area, but because of issues with the contractor, the work never got done. As a result, these cut-outs had to be repaved. Now they have to come back next year and actually do the paving of the road and the cut-outs again.

While the crews are back there next year doing this work, let's make the deal to get the one kilometre of road in Cold Brook done and over with.

I appreciate and thank you very much, Mr. Speaker.

MR. SPEAKER: The hon. the Minister of Transportation and Infrastructure with a response to the petition.

MR. BRAGG: Thank you very much, Mr. Speaker, and I thank the Member opposite for the petition.

I think this is four for four. The process of doing the cut-outs is pretty well a standard process. Today, if you see any road construction, they will do the ditching; they do the culverts. While they're waiting to do the initial paving, they will pave over where the culverts are, because many times it's just a layer of asphalt that goes over the existing asphalt, so they like to do it.

I'm glad to know that the work is ongoing. It's unfortunate the contractor in this area did not get the work done, but I'm glad that the Member opposite pointed out that the culverts were done because that would be a nightmare for the people that work on our roads today that would have to plow and be pavement and gravel in that area.

The MHA for that area, I'm sure he's glad to know, in the spring, it's anticipated the contractor would get the work done.

Thank you very much, Mr. Speaker.

MR. SPEAKER: The hon. the Member for Topsail - Paradise.

MR. P. DINN: Thank you, Mr. Speaker.

I guess we'll keep the ball rolling on roadwork.

The petition I offer: WHEREAS Route 60 through Topsail is a heavily populated area with physically active residents; and

WHEREAS residents and young children who walk daily to school are finding it very unsafe and a deplorable state of erosion along the shoulders of Route 60 through Topsail;

THEREFORE we petition the hon. House of Assembly as follows: We, the undersigned, call upon the House of Assembly to urge the Government of Newfoundland and Labrador to find a more permanent solution and install curb and gutter to the areas affected by erosion.

Mr. Speaker, I've presented this petition, I've lost count how many times. Last year, I presented it and in this House the minister of Transportation at the time committed to having it looked at this past year. I've had a lot of going back and forth with the current minister who was going to come up and look at it as well.

The municipality and the province seem to be back and forth on who is responsible for this, or whether it's something subsurface that needs to be done. The fact of the matter is some of these areas are really unsafe. There are some areas around the storm drains that are completely gone; you'd lose a small dog down there, no doubt about it. Now with the first snowfall, these are going to be hidden hazards for people walking.

So here we are, if we don't get these sections done soon, you're going to go through the full winter like this. I guarantee you in the spring it's going to be much worse again. Some of these areas around storm drains actually have metal plates laid over them. So plows going along are

just going to take that away, that's gone, and you still have a gaping hole in these areas.

I do implore the minister to have a look at these again sooner than later, or at least get together with the municipality and determine who is responsible for what, because this is a safety issue, in terms of people walking or cars driving. You just have to go up and look at some of these storm drains, look at some of these potholes, they are real hazards and someone's going to be seriously injured by hitting these in a car or going down through the hole.

I hope that the minister will have a look at these and come to some solution to fix them.

Thank you.

MR. SPEAKER: The hon. the Minister of Transportation and Infrastructure with a response.

MR. BRAGG: Thank you, Mr. Speaker.

I guess the theme today is definitely going to be the condition of our roads. I assure the Member opposite, who just presented the petition, that we will reach out to the town council in that area and have a discussion and discuss that road. As you're well aware, this time during the winter season, there's going to be very little, if any, work will be done except for emergency maintenance work, but we will go and investigate that area and just see what we can do during the spring, Mr. Speaker.

That, like all the rest of the roads in our province, will get the same attention, Mr. Speaker.

Thank you.

MR. SPEAKER: The hon. the Government House Leader.

MR. CROCKER: Thank you very much, Mr. Speaker.

I call Orders of the Day.

Orders of the Day

MR. SPEAKER: The hon. the Government House Leader.

MR. CROCKER: Thank you, Mr. Speaker.

I move, seconded by the Minister of Digital Government and Service NL, for leave to introduce a bill entitled, An Act To Amend The Pensions Benefit Act, 1997, Bill 54, be now read a first time.

MR. SPEAKER: It is moved and seconded that the said bill now be read a first time.

Is it the pleasure of the House to adopt this motion?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

MR. SPEAKER: All those against, 'nay.'

Carried.

Motion, the hon. the Minister of Digital Government and Service NL to introduce a bill, "An Act To Amend The Pensions Benefit Act, 1997," carried. (Bill 54)

CLERK (Barnes): A bill, An Act To Amend The Pension Benefits Act, 1997. (Bill 54.)

MR. SPEAKER: The bill has now been read a first time.

When shall the said bill be read a second time?

MR. CROCKER: Now, with leave.

MR. SPEAKER: Now.

On motion, Bill 54 read a first time, ordered read a second time presently, by leave.

MR. SPEAKER: The hon. the Government House Leader.

MR. CROCKER: Mr. Speaker, with leave of the House, I move the following resolution:

That notwithstanding any Standing Order of this House:

That notwithstanding Standing Order 84, in particular, if it is the pleasure of this House, Bill 54 may be read a second time, referred to Committee of the Whole and read a third time on the same sitting day;

And that notice shall be deemed to have been given and moved under Standing Order 11(1) that this House not adjourn at 5:30 p.m., today, Monday, December 14, 2020.

Thank you, Mr. Speaker.

MR. SPEAKER: The hon. the Government House Leader.

Was there a seconder for that motion?

MR. CROCKER: Sorry, seconded by the Minister of Digital Government and Service NL.

MR. SPEAKER: Does the minister have leave to move this motion now?

AN HON. MEMBER: Leave.

MR. SPEAKER: Leave.

The hon. the Government House Leader.

MR. CROCKER: Thank you very much, Mr. Speaker.

I call from the Order Paper, Order 1, Bill 54.

MR. SPEAKER: We need to vote on that resolution that the minister just moved.

Is the House ready for the question?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

MR. SPEAKER: All those against, 'nay.'

Carried.

The hon. the Government House Leader.

MR. CROCKER: Thank you, Mr. Speaker.

I call from the Order Paper, Order 1, second reading of Bill 54.

MR. SPEAKER: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Speaker.

I move, seconded by the Minister of Justice and Public Safety, that Bill 54, An Act To Amend The Pension Benefits Act, 1997, be now read a second time.

Today, Mr. Speaker, we will have convened the House to discuss changes to the Pension Benefits Act, specifically unlocking of retirement benefits. There are approximately 180 pension plans registered with the province under this act and the legislation covers more than 65,000 –

MR. SPEAKER: Before the minister proceeds to speak, it's been moved and seconded that this bill now be read a second time.

Motion, second reading of a bill, "An Act To Amend The Pension Benefits Act, 1997." (Bill 54)

MR. SPEAKER: Okay, proceed.

MS. STOODLEY: Mr. Speaker, we have approximately 180 pension plans registered in the province under the Pension Benefits Act and the legislation covers more than 65,000 plan members. When we talk about retirement benefits, we're also referring to LIRAs, LIFs and LRIFs. These are locked-in retirement accounts registered with the province, of which there are 894, and these are listed on our website. These fall under the Pension Benefits Act if they are registered in Newfoundland and Labrador.

I just want to touch on the process for a minute. This process within the department has been ongoing for over a year in terms of reviewing this legislation. It's something they have done periodically years prior to that. We did do consultations from July to September 30 and then we did bring the House back, as Members know, so that we could debate this important motion.

I would like to start off today by outlining what is not subject to the Pension Benefits Act, so not

subject to what we are discussing today. Individuals who are actively contributing members to a pension plan in the province are not subject to the amendment we are discussing here today for those particular pensions. If you are in receipt of pension income from a pension plan – so if you're actively monthly getting pension income from a pension plan – these amendments do not apply to you, you're considered an active member. No jurisdiction in Canada allows unlocking if you're an active pension plan member, if you're paying in or if you are actively receiving pension incomes. That's not something that's offered anywhere in Canada.

If you are a member of the Public Service Pension Plan or the Teachers' Pension Plan these changes do not apply to you. Those pension plans have their own specific pieces of legislation. If you are a member of a federally regulated pension plan, these changes do not apply to you. Those plans are subject to federal legislation. Essentially, each province has a pension act which governs pensions, both registered in that province and locked-in retirement accounts registered in those provinces.

I've spoken with people in the past few weeks who have wanted to learn more about the proposed changes we are going to make. In discussing with them, we realized their pensions were registered in Ontario, for example, and their locked-in accounts were registered in Ontario. If anyone is listening or watching right now, I would encourage you – if you're not sure you can go on our website. You can look at a list of all the LIRAs, LIFs and LRIFs that are registered under Newfoundland and Labrador. If yours isn't there, then yours would be registered with another province and the plan administrator or your financial institution could give you more information about that.

These amendments are about allowing former employees who have previously transferred their pension benefit out of a pension plan and into a locked-in retirement savings arrangement, which is subject to the Pension Benefits Act. As I mentioned, there are 894 of these listed on our website.

Presently, these three types of approved retirement savings arrangements – this is really the heart of what we're discussing today – a locked-in retirement account, a LIRA; a life income fund, a LIF; or a locked-in retirement income fund, LRIF. These retirement savings arrangements are designed specifically to hold locked-in funds when a pension benefit leaves a registered pension plan covered under the act.

Today, the act provides two exceptions to the locked-in requirement. An individual can unlock the entire benefit and receive a lump sum if either a doctor certifies the individual has a considerably shortened life expectancy, or if the pension is determined to be a small balance, which is roughly under \$6,000. Aside from these two circumstances, current legislation does not allow any other circumstance for unlocking benefits until retirement, and early retirement is 55.

Mr. Speaker, the current pandemic has highlighted that residents facing financial hardship are looking to leverage some of these funds to help them get by. We have discussed these situations in the House of Assembly during this sitting numerous times and even today during Question Period. Undoubtedly, there are many individuals and families throughout Newfoundland and Labrador who have financially been impacted as a result of COVID-19. My department has received numerous calls from individuals who have been adversely impacted and they are searching for solutions, such as accessing these retirement savings arrangements. I've spoken with many of these over the past few weeks.

It's important to remember there is no perfect solution here. Taking money out of a retired savings account for current financial hardship is a complex issue; we have to look at both sides of the equation. We all have constituents impacted by imminent financial need, but then I think always see value in maximizing residents' retirement savings; if part of the money is spent now, it won't be there for retirement income later. It's like a spectrum of how much you take out now, there's less available later. With all this in mind we examined what happens in other jurisdictions and how unlocking abilities impact residents and pension plans in those jurisdictions as well.

Mr. Speaker, the issue of pension unlocking has been brought to the attention of previous administrations. Residents have asked for increased flexibility. As I mentioned, there's no perfect solution. Even across Canada there is a range of approaches allowing residents to unlock portions of their locked-in accounts. Some of the other items that are considered here: A locking-in provision is designed to protect an individual's spouse or cohabiting partner as it automatically provides them with a survivor benefit should they outlive the original pension beneficiary.

Aside from the individuals themselves, we were looking at the impact of unlocking benefits and the impact that has on survivors, employers and unions; also, the impact it has on women, as women live longer and they'll be impacted by a reduced family retirement income. We launched consultations from July until September 30, 2020. We received more than 140 submissions. This feedback was considered in our decision-making process.

Today we're introducing amendments to allow for the unlocking of pension benefits from a locked-in retirement savings arrangement when the fund holder is experiencing financial hardship. The amendments define financial hardship in five ways: The first is in the inability to make the first month's rent or to make a security deposit when trying to rent accommodations; secondly, the threat of eviction due to the inability to make a rent payment; the threat of foreclosure due to the inability to make a monthly mortgage payment; the inability to pay for medical costs; or the inability to pay for costs related to equipment or treatment related to a disability. In all of these cases, documentation would need to be provided to show the actual amount that is required to be unlocked from the retirement savings arrangement. The financial institutions will be enabling this and would be managing that process.

For example, if a homeowner is in arrears of \$10,000 on mortgage payments and they're in danger of foreclosure, the homeowner would need to submit documentation to the financial institution showing the amount needed. Individuals will not be asked to send any information to our department. The entire

process will be administered by the financial institution, as it is in other provinces.

We've also included low income as a criteria for unlocking retirement savings. It is based on a formula to determine eligibility. This is consistent with the approaches of other provinces. We have a sliding scale. The formula is outlined in the legislation which we can get to in Committee but, essentially, the closer you make to the cap, the less you can unlock. Then, the lower your income, the more you can unlock up to a certain amount.

Mr. Speaker, I'm missing two pages but that's okay. Unlocking pension benefits is crucially important for residents of the province. It's a very complex issue. We do encourage all residents, if you're considering this, to speak with a credit counselling agency or get financial advice.

Just a few other things I'll add, Mr. Speaker. In the legislation that we're proposing, spouses will have to sign off that their partner is unlocking this benefit as – when you take money out of retirement savings that impacts both partners, so your partner will also have to sign off. What we're proposing, as well, in terms of medical and disability, those will be available to the dependents of the fund holders. If they need medical costs for a child or disability costs for a child, if it's their dependant, then that will be eligible as well.

Again, Mr. Speaker, this is a very complex issue. There's no perfect solution here. As an MHA, I've worked with many of my constituents through these discussions, as well as residents across the province. I know many of them are eagerly awaiting the option to use this to help imminent financial hardship. I look forward to the debate and the discussion in the Committee.

Thank you very much.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Ferryland.

MR. O'DRISCOLL: Thank you, Mr. Speaker.

It's an honour here to be able to come in and discuss this Pension Benefits Act. We've asked some questions in my 18 months here now and we've been asking questions along the way. Those questions are coming from concerned citizens.

The people that make statements to say, well, I don't think we should unlock them; they're not in that situation. The people that are making those statements are the people that are getting paid. They're not sitting home waiting for their money. They're getting paid. I'm sure those people probably need financial solutions themselves. Now these people are without a job, they've been laid off for some unknown reason. The pandemic is after bringing this to the forefront.

Speaking on that, I hear these statements all the time and if I have one person calling me, then that's the person I'm going in inquire about. That's my job as a MHA. Those people asked and we're asking those questions. We're not asking them for ourselves – or maybe we will at some point in time – but we're asking these questions based on constituents and people all over the Province of Newfoundland and Labrador asking these questions so they can get out of financial hardship. It's not to just go get some extracurricular stuff in their life; these are life-altering situations.

What is the point if you're going to save for tomorrow if someone can't survive today? It doesn't make any sense. Those people are asking. I guess it's something that they finally – this is their last straw. They want to be able to withdraw their money that they rightfully earned.

For somebody to tell them they don't think they should do it, or somebody else is making statements they don't think they should do it – maybe they shouldn't but they're not in that situation, they are getting paid. These people are in a financial crunch and they need their money. If this is what we have to do to help them, then they can make that decision and get financial help and do it.

That's where this stands. I don't see how we can be any more straightforward – I can't, anyway – that if somebody is asking you for help, then we

should be able to help them out. Everybody has arguments for – and I get beat down wherever I go – on the pension issue and they shouldn't be allowed, but they're not in that situation, they're getting paid. So just to touch on that.

I'll just go down through some of the amendments that we did. First of all – I should have probably done that first starting off – I'd like to thank the staff for giving us the information when we did our briefing. They did a great job on it and answered questions; we were probably on it 45 minutes to an hour. I think they did a great job on it, so I thank them for that.

To get back to the act, it allows a person who previously transferred his or her pension benefit into an approved retirement savings arrangement to withdraw an amount not exceeding a prescribed amount from the arrangement where the person or the pension beneficiary is experiencing financial hardship; and allows a person who had previously transferred his or her pension benefit into an approved retirement savings arrangement to withdraw the full amount in the retirement savings arrangement where the pension has resided outside of Canada for at least two years. There are a couple of changes there.

The background on this is the Pension Benefits Act and regulations are under the purview of the Department of Digital Government and Service NL and provided regulations regarding the pension benefits and funds. Locked-in refers to restrictions on when and how the pension benefit can be accessed annually. Speaking with a financial advisor in my circle, he said if somebody is in hardship – and he sells life insurance, he's in to all kinds of stuff. When somebody asked him if they can get into their pension, then he said they take a form, they fill it out, they put their information on it and he sends it to the company that deals with it. It's nothing out of his pocket to do that. He sold it. If that person wants to take whatever that company is going to give them, the insurance company, then that's up to them, that's not up to him.

He didn't see any reason – and we're the only province. He deals with people in Alberta that get paid out of Alberta. They can get in to access their funds and people in Newfoundland can't.

He said it was way behind. If Alberta, Ontario, BC or whoever has it, if they have it done, then why can't we do it? It gives the person an option and that's what we're doing. I don't know how we can simplify it any more than that. I've heard other MHAs, speaking to them, that they've thought the same over the years.

My only concern with any of this – and not just this legislation, all legislation – why does it take so long? We've been sitting here; we've criticized governments from 2000 to 2010. If we're in here to do a job, then why don't we do it? Why don't we speed up legislation? Why can't we get to the bottom of the problem quicker, instead of taking forever to do it? Three and four years in regulations, four and five years – that's way too long. You wouldn't do that in your own life. If you had trouble today and you made a call to somebody, you'd want to get it done and you'd want to move on, but we take forever to do it as a government.

If you sit down, you hear people criticizing you. Then why don't we change it, as 40 people in here, 40 MHAs? Why don't we speed up the process? It just seems so long. We sit here and we grin at each other, we look across and we insult each other. We're talking about a roads change today because in the government of 2012 – that's an individual. I know he can't change it for one but it's a different circumstance for everything and it should be looked at. To wait this long is unreal. It just doesn't make sense.

Every legislation is the same way. I asked the question in the House today – same thing – why do we take so long to get answers on stuff that seems just so easy to do? Not easy. I'm not going to say it's easy to do, but it shouldn't take four years to do it. It's crazy. Get down to the points, get down to what we're supposed to be doing. We continue to push it off. We have to review; we have a Committee. How much money do we have to spend on all this stuff? Sit down and get the people that are supposed to do it and make the regulations.

We sit here, we look at each other and probably nod and say, yes, it makes a lot of sense, but why don't we do it? Why don't we be different than any other government? If you're the government over there, why don't we be different? Put your name out there and go do the

job we're supposed to do and make the regulations and move on.

I'll just go down through some of the other stuff here – the five reasons and the minister already touched on that. The reasons for withdrawing would be: low income, medical expenses and disability-related expenses. Stuff happens along the way that people end up being disabled and they need to be able to get – when they started this they didn't need it, but they need it now. When they're dealing with a disability, now is the time. It's no good in 10 years' time when they got nothing left – no good. It's important that we get to it.

Also, mortgage payments was another one that if a person or a principal beneficiary, principal residence is at risk of foreclosure, the amount could be unlocked to rectify the default. That's another example, and rent payment. Obviously, somebody needs money upfront, or whatever the case may be, that's something that we could look at.

The proposed amendments also require that individuals must confirm in writing that they understand the impact of making the withdrawal, principal beneficiaries must consent to unlocking and financial institutions must submit semi-annual reports; officials note that they will monitor unlocking through these reports to access impacts on it. At least we're going to keep an eye on it every six months and be able to report back and get the information.

It's just not going to go ahead carte blanche and be able to write a cheque. It's based on the information that they give, but it gives the person the opportunity to do that. I think that would be something that they'd look forward to.

We certainly look forward to being able to get into Committee and be able to ask some questions. I'll leave it at that for now. We'll move on and we'll discuss in Committee.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Leader of the Third Party.

MS. COFFIN: Thank you, Mr. Speaker.

Mr. Speaker, I have in front of me two reports that suggest that government is not particularly good with managing pension funds. Starting when we developed the public sector Pooled Pension Fund in 1981, we were told that we needed to put \$500 million into that fund to make the fund whole. Only recently, we've managed to realize that we've had to go to a joint sponsorship in our public sector pension fund and that has resulted in decreased benefits. That's just one example of poorly administered pension funds.

The next one that I'm looking at was another plan that examined how money that was supposed to go into pension funds was misappropriated and put into general revenue instead, leaving the Pooled Pension Fund at another unfunded liability. So in that context, I would suggest that hastily moving pension legislation amendments through, without fully recognizing or researching or finding the appropriate evidence, is simply foolhardy.

Mr. Speaker, I have a number of concerns about this. Let's start with: When did the original request to unlock pension funds come in? Certainly, we've all been brought here today under the auspice of we are unlocking pensions to kind of offset COVID hardships. That, I do not believe, is the case. My understanding is that there has been a lobby on the part of private sector interests to unlock pensions for quite some time now and it is only a matter of taking advantage of an unfortunate situation that this is being pushed forward just a little bit more.

In that context, perhaps we can look at some of the problems associated with the legislation as it has been proposed. It is talking now about pensions being considered to help alleviate financial hardship. As we learned from some of my questions earlier in the House today that unlocking pensions, first of all, is not going to immediately address the financial hardships that many of us have heard from our constituents. More particularly, some of the very angry emails that I've been receiving say you've taken Christmas from my children or my 70-year-old father who is receiving his pension wants to unlock the rest of it. That tells me that there is enormous amount of misinformation around this

unlocking of pensions. So, again, rushing this through will benefit no one.

What I suggest we ought to do is, if we are going to unlock pensions, we do it properly and correctly and ensure that all of the unintended consequences that will come with unlocking pensions are effectively avoided or at least mitigated appropriately. I'll go into some of those quite shortly.

What instead is far more important and what we ought to be considering here today is not unlocking of pensions, which essentially forces individuals to trade-off their well-being in the future to instead be able to deal with some hardships that, through no fault of their own, they find themselves in. I say through no fault of their own because I guarantee you not one person in Newfoundland and Labrador has said, yes, I wanted to be laid off because of COVID or I'm happy that they shut down the Argentinia site or I'm glad that I am not going to be able to find a job next year.

I think we do need to consider this in the context, and in that particular context we could be doing so much more to help the people who do need that help today. We could be here having a discussion about how we would like to best implement a guaranteed basic income that would've helped more than enough people in Newfoundland and Labrador see themselves through a lovely Christmas. We could also take some of that \$200 million in the COVID contingency fund, to which we all agreed was necessary in the budget process, and offer these individuals interest-free loans or even grants to address the issue they are facing as a result of COVID right now. Not expect these individuals to trade-off their health and their safety and their financial future when they retire through circumstances that they face that are, through no fault of their own, occurring right now. The reason we are here is misguided.

Let's talk about alleviating financial hardship. We are not opening these to alleviate financial hardship, certainly not in the immediate term. Let's talk about some of the concerns here. As I made my way through this legislation there were several problems associated with it, none of which I got much of a response from. Let's suggest – when we first started talking about

this, or when we went through the legislation, recognizing the importance of pensions to all of us. I can imagine if you wanted to talk to some of the Members who are waiting for their pension to be vested before an election is called, you can pretty much get a very good sense of the value of such a thing.

If our pensions are so important and ought to be protected, and we want to allow for us to be protected from financial hardship, we should be building a mechanism for replacing those funds for the individuals who are going to withdraw these funds. Yet, no where in the legislation do I see any mechanism to encourage or, in fact, insist that individuals replace those pension funds. If this is simply to address a temporary financial hardship, then maybe what we also want to do is ensure the individuals who are sacrificing their own personal pensions, because government is not putting forward another option for them to address the financial hardships that are coming out of COVID, then at the very least we can encourage and facilitate a mechanism for them to replace those funds so their financial futures are held sacrosanct.

Mr. Speaker, I've asked a number of times who is going to be eligible to avail of this unlocking of the pensions? When I say who, perhaps I was looking more for: Can you give me a sense of the number of individuals who will be able to access this? What I got instead was the Pension Benefits Act regulates over 180 pension plans. There are active plan members and there are 375 locked-in retirement accounts and 225 locked-in retirement income funds.

Well, Mr. Speaker, we don't know the number of Newfoundlanders and Labradorians with these funds, nor do we know the dollar value of funds held by Newfoundlanders and Labradorians, nor do we have any sense of who would actually fall under the criteria we have laid out in defining hardship.

Mr. Speaker, the best I know for who would be addressed in this is an indication I got from an email and an article saying that twice as many people or double the number of people this year than last year have requested information about this. I don't know if these people are at all eligible, I don't know if these people were interested in availing of it and I don't know if

these individuals even have these pension plans. They just want to know if they can unlock a pension.

My understanding from the news articles and the email I have received was the number has doubled. No one has been able to tell me what doubled means. Does it mean they went from one request last year to two requests this year? Did it go from 3,000 requests last year to 6,000 requests this year? Surely, I think if there were 6,000 requests, someone might have been a little more inundated and been able to provide me with a little bit more information. But right now, it seems that we are simply looking at decision-based evidence making and not the reverse.

We have no idea who is going to be able to avail of this, nor do we know if the people who are intending to avail of this are going to be able to avail of this. There are much better things that we could have done to help the people who are hurting right now than to have us addressing unlocking pension legislation for an undetermined number of individuals for an indeterminate amount of money. We are misguided in sitting here today and saying this is going to alleviate financial hardships brought to us by COVID, Mr. Speaker.

Mr. Speaker, if I could go on for – oh, another 10 minutes. I note that when we talk about income in our definition – in section 44.1(3)(a) I will note that it says if “the person's expected total income for the one year period following the date on which the person seeks to make the withdrawal is not more than 66.66% of the YMPE for the year in which the person seeks to make the withdrawal”

What we are doing, Mr. Speaker, is essentially creating a clause that says if you don't think that you're going to make as much money next year as you did last year, and that much money is going to be below two-thirds of the year's maximum pensionable earnings, then you can maybe access these funds. I am unsure of how we are going to get proof that someone's future earnings are going to be at two-thirds of what the year's maximum pensionable earnings are. That doesn't even make sense to me.

If we were going to try to prove financial hardship, wouldn't you base it on this year's

earnings compared to last year's earnings? Wouldn't you have some expectation of an ability to prove that you are not making the income that will allow you to unlock your pension?

At this point in this wording, an individual could easily have been making \$200,000 a year at any type of project, and then choose to go into further education; perhaps they would like to do a graduate degree in something. So they, according to this legislation as it's written right now, could leave their job knowing full well that they were earning nothing next year because they were going to school full-time and be able to unlock their pension to do that with no more evidence beyond: I'm going to make less money. How is that conceivable? How is someone able to do that? That is not financial hardship. That, in fact, is far from financial hardship.

This writing of this amendment does not address the needs of the individuals whom we are trying to leave the hardship from. Mr. Speaker, off the hop we haven't conceived of this legislation and written the legislation in a manner in which it will do the things we want it to do. That tells me that it is not an appropriate piece of legislation.

Here's another concern I have with this and I'm sure we'll go into Committee and be able to discuss this at great length. I have found that one of the things that we have not included is: Has there been a maximum amount of pension that an individual can take over the course of several years? We have a maximum amount for a particular year, but over the course of multiple years will an individual be able to completely deplete their pension funds? There's no mechanism to say yes or no.

Mr. Speaker, there's another unfortunate effect that may happen as a result of this. I'm sure it's an unintended consequence but I'm sure those who have turned their mind to thinking about this issue in a much more comprehensive way, an impactful way, have thought about the possibility that an individual who is currently in a group pension plan – much like our pension plan, much like the public sector Pooled Pension Fund, much like Provident10. If these individuals for some reason have to leave their job – and here's something that's very

important, because if we see public sector layoffs as a result of the upcoming budget or as a result of the economic recovery task force's suggestions that we cut our public service, what will then happen is many of those individuals will be able to take their pension fund, roll it into a locked-in pension fund and then slowly deplete their pension away.

What will we do then when these individuals have no pensions? Has anyone given any thought to the negative impact on the Pooled Pension Fund? Right now, we are paying \$300 million per year – and, actually, it's a little bit more than that – in an attempt to make the Pooled Pension Fund whole. We owe an enormous amount in unfunded liabilities as a result of that poor planning and poor pension management that I had mentioned at the beginning of this discussion. We are still trying to offset those things.

By unlocking these pensions without having the forethought of what could be the implications of individuals being laid off – or individuals choosing to say I'm not going to work anymore, lay me off, or I'm going to quit my job – and being able to take their money out of a group pension plan, thereby jeopardizing the health of that group pension plan, and then move it into a locked-in income fund where then they could use, the future earnings have dropped to be able to unlock that, that hasn't been addressed anywhere here. I see that is a gross oversight on the part of this legislation, to not be able to address what, I hope, is an unintended consequence of the legislation that we are currently discussing.

Mr. Speaker, I cannot – I cannot – in good faith pass a piece of legislation that has such gapping holes in it, that could potentially jeopardize individuals' retirement incomes, but also the health of the public sector pension plan because, as you may note, one of the bullets in our briefing noted that there are over 46,000 active plan members. That group plan – well, is it fair if we jeopardize the 46,000 active plan members by allowing some individuals to withdraw from these plans?

Again, we need to have a comprehensive discussion about the implications of this legislation before we go racing forward saying:

We're going to fix all your COVID hardships by unlocking this pension plan. Sir, we will not. That is not what will happen as a result of this. We do not know who is going to be able to unlock their plan, we don't know how many, we don't know how much and we don't know when. There are far better ways to address the immediate needs of the individuals of Newfoundland and Labrador who are experiencing financial hardship as a result of COVID-19 than asking them to jeopardize their financial future in their retirement and unlocking this legislation. There are much better mechanisms that our government can put in place in the tool box that is as yet unopened.

We could do this to help people out of this, to ensure that they are able to pay their mortgages, they are able to get access to the health care that they need, they are able to take care of them because they have a disability and they are able to manage their mortgage payments because they've gotten some relief from their mortgage. There are so many better ways to do what this House is attempting to do right now than to jeopardize financial futures of individuals.

Mr. Speaker, I will not be supporting this legislation. I will be asking quite an extensive number of questions during Committee to ensure that the people of Newfoundland and Labrador know exactly what is happening with this pension legislation and the fact that the New Democratic caucus has tried to provide numerous alternatives to help them alleviate their financial hardship that go well beyond unlocking pensions.

Thank you very much, Mr. Speaker.

MR. SPEAKER: The hon. the Member for Bonavista.

MR. PARDY: Thank you, Mr. Speaker.

It's a pleasure to speak on Bill 54. I would note that our caucus is in favour of the unlocking of these pensions. Respectful of Standing Order 48, I just want to share one thing before I get into the unlocking, and it has relevance in Standing Order 48.

I attended many Santa Claus parades in the District of Bonavista recently. Like the

unlocking of pensions, the Santa Claus parade lifts people's spirits and gives them some hope. One parade I witnessed in Trinity Bay North, there were two young children watching the parade. It was Mason and Piper and they were jumping up and down with excitement as the parade was inching closer, but not only did they have excitement, and with the constant reminders of their dad to move back from the road – the excitement I could see in the faces in the fire trucks, in the vehicles that had the floats and the extensive amount of work that went in. This happens all the time because we are thinking about the people in our community.

The unlocking of these pensions is nothing different. We are thinking of the people in our community who may be encountering hardship to unlock them.

I reached out to several constituents in my district when I knew that I may have the opportunity to speak on that. I reached out to Roger Ball and his wife Sally. They concur that in these unprecedented times there are Newfoundlanders and Labradorians who may be able to avail of this pension. If they are able to avail of the pension, they ought to have the choice to do so.

Josh Clarke, another very astute political mind in the District of Bonavista and hails from Bonavista, would state and say the same thing.

But I want to tell you, in a few minutes, about a gentleman in Little Catalina who's name is Jim Dalton. Jim is 68 years old and he has a LIF; he has money locked-in. He wouldn't mind me giving the full disclosure of his matters for the benefit of this House as we ponder the unlocking of funds. I will get to that shortly, but that's probably one that you would be anxious, and I would love to hear what your opinion is after hearing Jim Dalton's situation and his wife Gertie.

Finally, just to reference a 89-year-old friend of mine; 89-years-young friend of mine, Nancy Vaughan, doesn't have her mind made up yet on the unlocking of pensions, but I'm hoping after today's debate she will see the merits in unlocking the pension.

Before I delve into some issues, and not being redundant, like Standing Order 48 states, and not to repeat what has been said, one thing I do want to commend is the Member for Ferryland who has talked about this issue on numerous occasions. I tip my hat to the Member for Ferryland.

SOME HON. MEMBERS: Hear, hear!

MR. PARDY: Not only has he championed this legislation coming forth from the House of Assembly floor, but he's done it in caucus numerous times. I applaud his initiative and his passion for doing so.

Two things, two pertinent observations to make: Government represents the residents of Newfoundland and Labrador and we create legislation that improves the livelihood of the residents of Newfoundland and Labrador. That's our mantra. That's our goal.

Several of the people I've asked in the last 18 months what legislation have we brought forth that would change or positively impact their livelihoods or their lives? Sadly, there's not a lot this House has passed that would improve the livelihoods of the residents of whom I spoke with. This is one.

There are, I would say to you, 100 or more residents who would be interested in looking into the unlocking of pensions in the District of Bonavista. Jim Dalton is one that will not be able to unlock his, but I'll share his story in a short time.

A second thing for our consideration would be the moment that government makes a decision that we know better than the residents of the District of Bonavista or other residents of Newfoundland and Labrador; that is misguided.

The previous Member spoke about misguided. I would say to you, if you think you know better than the Jim Daltons, the Josh Clarkes and the Roger Balls; that is misguided. It is their money and I would say when we pass this legislation today, we're putting the ball right back in their court because we believe they have the intellect and the ability to be able to decide what's best for them.

SOME HON. MEMBERS: Hear, hear!

MR. PARDY: If it's not, I have faith that they will not pull it out. That I would look into.

We're looking at a pension act here, 1997. It's 23 years, I'm assuming, since the last amendment – 23 years. We know that the big five pensions are not included. That was stated earlier. If you're a member of the NLTA, the Nurses' Union, NAPE, CUPE, it doesn't apply. Allied workers, it's not for you. You will have an active pension.

The people that transferred into these three classifications of pensions – the minister had stated there were 894 of them, I think, she may have mentioned – just let me name a couple out to you and see where your mind goes when you hear the names of some of these funds: Investors Group Securities, Mackenzie Retirement Savings, Primerica Concert RSP, BMO Mutual Funds, BMO Nesbitt Burns Group, the Trust Company of Bank of Montreal. There are 894 of these that are governed by very, very large corporations.

The Roger Balls of the world would say that these corporations would love for you to keep your money in there as long as possible. Conceivably, he may be right. The longer you have the money in there, the more they administrate it, the more it contributes to their bottom line which is, often, companies worth billions of dollars. At the same time, we have residents in the Province of Newfoundland and Labrador or in the District of Bonavista who wish to access their money.

I'll avoid duplication as best I can. We said that we're forging ahead into uncharted territory. I've been in this House for 18 months. There's no forging in uncharted territory when it comes to legislation. I would say to you that we are often the 10th province to enact legislation that might be meaningful for our people because we want it tried, balanced and tested in other jurisdictions before it comes to Newfoundland and Labrador.

This particular legislation that's on the books here is not something that this government has created out of the blue; they have patterned and adapted the legislation from three other

jurisdictions who have had it for a decade or more. It's been proven from those other jurisdictions that there is no downside to unlocking these pensions. Whether you be in Ontario, Alberta, Nova Scotia, it's tried and tested. Check that off. We're not forging ahead with something that's misguided or we're really on a wish and a prayer going forward. It has proven the test of time. It is not misguided.

Three others I spoke with – and I'll wrap up. I spoke to a 35-year senior advisor at a bank. She would like to pass on to you 39 other MHAs: Don't miss the opportunity to unlock the pensions. She is dealing, in her clientele, with people who can access the money they've got locked in these types of funds. She has full faith in those people who would like to unlock the funds because she believes in them having the ability to be able to make what decision is right for them – so 35 years.

Before I get to the Jim Dalton situation, I want to share with you an email that was sent to the Minister of Digital Government and Service NL. I'm sure she's had many. This one comes from the West Coast, in my colleague's District of Stephenville - Port au Port. I read, quote: I notice that the amount of withdrawal may be 25 per cent, but in researching other jurisdictions I've seen mostly 50. Most people like me don't have six figures locked in. Most have worked for a temporary amount of time and don't have a lot to withdraw from.

Again, key point: It's our money. We left our families to provide services to the government. Not one cent belongs to anyone else but us. For people to be against it: Don't take it out if you don't want to, simple. This is our own money. People are already at their wit's end with ever-changing, more stringent rules of government. I speak out online to many people who are in agreement with me. What's it to government for us to take out our money?

I firmly believe and I know that our caucus is in favour of it. Let me share with you the Jim Dalton story. Jim Dalton and his wife, Gertie, are watching now from Little Catalina, probably sitting down with their cup of tea and watching. He's given me the ability to give you full disclosure of his situation. For the naysayers of this legislation he would say this legislation does

not go far enough. Here is his situation: He has \$53,000 in a life income fund, a LIF. He is at 68 years of age. His father passed away at 73 years of age. My understanding, from talking to Jim, is a massive heart attack, unfortunately.

Jim is 68. The most he can draw out from his LIF because of regulations and lack of legislation is \$2,000 a year. Jim can draw out \$2,000 a year. When he reaches that age of 73 that I referenced, where unfortunately his dad passed away, Jim will have between \$46,000 and \$48,000 left in a LIF, only being able to draw out \$2,000 a year. Jim will draw out his last instalment when he is 93 years of age. I would say to you if that's not an injustice for anybody to know that these companies that I read out – government, through lack of legislation, is preventing Jim from drawing his money out, then I think that is unjust.

Let me say this: It may not be in this legislation but I would like to see that when we go forward, people like Jim Dalton will be able to access his money while he's alive and well. The last point I make, if Jim passes away – I probably shouldn't go there because now probably his tea is shaking. But if he did make it past 73 and just say that Jim was living by himself, alone, government will tax the remaining amount that he's got in that LIF and take 48.6 per cent of the money from Jim.

Automatically, you can draw it out when you're ready to die; you can pull it out then because that's what our legislation states. If you pull it out and you estate it to somebody other than your spouse, 48.6 per cent goes to us, the creators of the legislation. One would say Jim can conceivably draw that money out and enhance his lifestyle, that he'll live to be 126 years old, but we're not going to allow him to access that money.

Mr. Speaker, thank you for the opportunity to be able to speak in favour of unlocking pensions.

Thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for St. John's Centre.

MR. J. DINN: Thank you, Mr. Speaker.

The adage goes that a drowning person will clutch at any straw. I've heard the statements: It's their money; that people know better, that government doesn't know better.

Certainly I'll agree with that; however, if we believe that why have any restrictions at all? Why put anything around the legislation other than if you want to withdraw from your LIRA, LIF or whatever, it's your choice, period? Why put anything around it, hardship, otherwise? It's your money, take it out, withdraw from it as you would from any bank account. If that's what we believe, why have any restrictions at all?

The fact is we do have restrictions around pensions, around investment for a very good reason. It's about making sure that people have something to look after themselves down the road. So we do have restrictions. Why draw the line where we draw it? Why not just leave it open to people? We know why.

Look, I can tell you it's easy for me to speak to this legislation in my position, financially secure, but I can tell you there were times in my career when given the option to unlock my pension, I would've in a heartbeat. That close. I know what it was to face that down. I have vivid memories of it.

I can tell you that, as a teacher and then later with the NLTA, pensions occupied my entire career. The question of fixing the pension plan.

Now, as a young teacher, and I would say this goes for many people, I don't if I knew if a pension was fit to eat when I was young. I've known people who wanted to opt out of it, who've opted out of their medical coverage because I guess they figured we're not getting sick. Only to find out, yeah, long-term disability; all of a sudden, the consequences come home to roost.

So here it's very much about: There are reasons why we have regulations around locked-in funds. I can tell you when this came up, I did an awful lot of digging. I asked people who I worked on pensions with who have no interest in making money out of a pension plan, but they're knowledgeable of pensions. To a fault,

everyone, including people in credit counselling, said this is a bad idea. These are people who deal with credit counselling.

I guess here's the thing, it's interesting, one person who deals with public pensions noted that as soon as the announcement came out about this, there were calls from several financial advisors: So when is it possible for the people in the plan to transfer into a LIRA so we can transfer into a locked-in (inaudible)? They're already thinking two steps ahead, because you're right, you can't unlock, whether it's the teachers' plan or the public, but I do know that there are people who are quite happy to transfer out because they believe they can make a lot more money at it.

The other part of this is I do see this as another example of downloading onto individuals. One of the biggest struggles in the last couple of decades has been the pressure to move from defined benefit plans to defined contribution plans, because people are able to make the best decisions about their pension plans. It's nothing to do with that. Moving from defined benefit to defined contribution plans is all about putting the risk on the individual. That's why governments, companies, corporations are so eager to divest themselves of them. I see this as another such example.

Here's the simple thing: If this legislation is about easing the hardship – and this is something I would support – why don't we exempt the amount of money that is withdrawn? Part of this legislation, the amount of money that is unlocked, why not exempt from provincial income tax? So that the person has that ability, then, to put the money that they unlocked, more of it, onto to deal with this situation, because as I understand it, once it's unlocked, they pay taxes on it. Let's have government put its money where its mouth is.

Of course, banks, too, would be very happy with this. I can tell you that in my own experience in helping clients who come to St. Vincent de Paul, when the banks were looking for money, where we would send people was not to the bank to negotiate a better loan, we would send them to credit counselling, in this case, only to offer them protection from the creditors.

The issue I fear, too, with this is that we're kicking the problem down the road. We are. I don't know about anyone else in this House, but I can tell you that the number of people who I've encountered who are retired and living on fixed incomes and are already finding it a struggle to make ends meet, to pay for rent, food, heat and light, keep a car, you name it.

While I totally understand, yes, it is people's money, they've put it away for that retirement, I still think we need to find other ways here that will also give people the respite they need without having them to dip into their funds as the last resort.

Does a government know better than an individual? Not necessarily, but I would argue that with any pension plan, the rules that we have around it, whether it's a defined-benefit plan, a jointly owned pension plan, you name it, there's a reason why the rules are there. Sometimes it's not about protecting the investment of people – although that would be it too – it's also to protect the individual.

As one advisor told me, this is a cute way, in some ways, for government to also receive taxes on a benefit it would not otherwise have access to. Interesting observation. How do we protect spouses who may be coerced into signing or unlocking? What are the ramifications for divorced couples and dependant children?

While I understand where this is coming from, and it's not my intention to increase hardship on individuals; God knows I've been there, but I do believe that we need to find other measures to help. If it's a short-term problem – many cases it is – how do we help that individual now so we protect them and we protect their future? That's what this comes down to.

It's interesting, when my daughter had her first child and she came to us wondering if we would babysit, share the responsibilities, I made one condition: We'll babysit as long as you buy back your pension, your maternity leave for pensionable service. Her response to me was: Well, Dad, that's pretty expensive. I said: Not as expensive as daycare.

That was the deal, because at that age, I can tell you that retirement, if we're even thinking about

it at all, is 20, 30, 40 years down the road. It's something I think we need to make sure that retirement is looked after and that a person who may be disabled, is looked after. That's where my caution comes from and why I have trouble supporting it as it's written right now.

With that, Mr. Speaker, thank you.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: Thank you, Mr. Speaker.

It's great to have an opportunity to speak here today in this hon. House.

Mr. Speaker, interesting debate thus far. I will be supporting the legislation. I'll be doing so because I certainly know of individuals, and I'm sure we've all heard from people, that have been hit hard by the pandemic, that have been hit hard by what's happening in the oil and gas industry, whether that be here in Newfoundland and Labrador or whether it be those who are working perhaps in Alberta and so on. I don't want to see any constituent of mine lose their home if there's a way that we can assist them so that's not going to happen. That would be my main reason for supporting this bill.

Now, with that said, Mr. Speaker, do I have concerns about certain parts of this? I absolutely do, I do have concerns. I think one of the issues, Mr. Speaker, is this wasn't communicated very well to the public. I understand it's a complex issue, I absolutely get that, but I think we could have been, perhaps, a bit clearer right from the get-go, just to simply make the point to put people's minds at ease so they understood, to simply say, as the minister said when she started off, if you are a part of a pension plan, you are actively working and paying into a plan, this does not apply to you. If you are actively collecting from a plan, this does not apply to you and to understand that this doesn't apply to federal government and provincial government employees and so on, in order to remove that concern that may be there.

I've heard from people who are concerned as well that somehow a bunch of people are going

to take the money out of a pension fund and then others are going to be left with unfunded liabilities and they're concerned: What happens when I retire? That's not the case. That's not what's going to happen. I understand that, but I think a lot of people in the general public don't understand that. So I'm comfortable with that piece.

I listened to my colleagues with the Third Party. I understand what the leader is talking about. She's talking about other things we could be doing. While I do get her point, I would point out that if we're going to talk about government providing grants to everybody who's experiencing any kind of financial hardship, b'y that could be an awful long list. Where's the money coming from, from the provincial government? We're up to our neck in hock now as a province as it is. Every dollar that this government spends is actually borrowed money, as we all know, that we are getting from lenders. We were left to believe – the government told us that at one point it was even questionable whether we were even going to get any money. That's the situation we're in as a province.

To suggest that there's money here in the province to provide grants or even loans without interest, because if we provided a loan without interest, guess what? We're paying the interest. The money we're loaning, we're paying the interest. When I say we, I'm talking about the people of Newfoundland and Labrador. I understand where she's going, to some degree. If we were flushed with cash perhaps it's a discussion we could have, but we're not flushed with cash.

As far as a guaranteed income and so on, that is a discussion that needs to happen in the province. No doubt. I think we have a committee, if I'm not mistaken, put in place to look at those issues around guaranteed income and what that would look like. I'm not against that discussion, but let's face it, that's not going to happen. If I'm a person now who's at risk of losing my home, I don't think I would want to be pinning my hopes on whatever work is going to come out of this committee on guaranteed income because the way things move in government, it could be two years from now before we see any fruits of that labour. If we see any change at all.

While I understand her concerns – I share some of her concerns – I don't think that the options that she put out there are necessarily doable and realistic options, given where we are as a province.

It brings back to the point of this piece of legislation. As I said, Mr. Speaker, I support it from the perspective of someone who is at risk of losing their home. I would support it from the perspective of if someone had some serious medical issues and medical bills and so on, albeit we do have MCP here in the province and so on. Thank God we're not like our neighbours to the south. We do have those coverages here, but if there was something that fit into that category – it was health related and so on – I could buy into that as well.

Where I am challenged though, Mr. Speaker, I am challenged with this whole idea of if you're making less than \$39,000 a year – I think was the figure that was put out there – and the idea that you can keep drawing year over year over year, I guess, until the plan is depleted. I know that the Leader of the Third Party indicated there's nothing to actually tell us if that's the case. I'm assuming, which I shouldn't be, that will be a question, perhaps, for Committee of the Whole. It basically says annually you can make a withdrawal. The way it's written, I would assume you could keep withdrawing year over year over year until it's all gone.

I do agree, it's people's own money; they can make their own choices. Who is government to tell them what to do? It's really none of the government's business, so to speak, some people might say. I think we must remember that it does come back, potentially, on the taxpayer in the end, because if somebody has a decent retirement plan and a pension and so on, when we talk about social programs, we're talking about government drug cards; we're talking about grants available through Newfoundland and Labrador Housing, whether it be home repair or different grants like that.

There are a number of government programs that are tied to income and there are a lot of people who, right now, because they have their own pension funds on top of their OAS, CPP and so on, they wouldn't qualify for those programs. They pay their own way, so to speak,

but if you take a whole bunch of people and you allow them to deplete their pension funds, theoretically they become a cost to the taxpayer down the road that they would not have been, had they have had the income coming in.

There is an actual real cost to the public, so to speak. How much that would be would obviously be based on how many people availed of this and if they withdraw all their money or a portion of their money. There is a whole bunch of factors, of course. That's the part that kind of bothers me a bit.

I'm also bothered by the fact that there seems to be no commitment in this legislation, for example, to say that if you're availing of this for hardship cases – I'm not seeing anything there that ties that to any kind of credit counselling services. In theory, if you owed a bunch of money, say, to the bank because of your house or whatever, but you have a whole bunch of bills, whether they be mortgage or credit card bills or whatever the case might be, then conceivably you take the money out to pay off this, to save your home. Six months after the fact, or a year after, you're back to square one and now you're doing it again and again.

There's no doubt, I'm sure all Members have – I know my office has referred an awful lot of people down to Credit Counselling Services of Newfoundland and Labrador, Al Antle and them. We have a pathway down there I'm sure. They offer a fantastic service; they've helped an awful lot of people. There are a lot of people who don't realize what can be done in terms of consolidation of bills and loans and working with the creditors to actually eliminate – they know the legislation, they know how to negotiate and eliminate a lot of interest that they would be paying.

Personally, I would like to see if there was something in here to say that part of the whole application process to start unlocking money to do this stuff was that there would be a requirement to meet with a credit counsellor to ensure that this is not going to be an annual event, that this is indeed a one-time event. There's nothing there in the legislation, I don't think. Perhaps it could be in the regulations as a possibility, but that's not there. I do have a bit of a concern about that, Mr. Speaker.

I guess I'll go back to where I started. Even though I do have those concerns and misgivings, I'm hoping some of it might get answered and addressed in Committee of the Whole. But, as I said, I'm going to support it, putting out those cautionary notes. I'm going to support it based on the fact that I certainly would not want – if there's an opportunity for a constituent of mine, or anybody for that matter, that's about to lose their home, then if there's a way that we can prevent that from happening, I would support that. I think it's a good thing to do.

The other thing which has been mentioned by my colleague from Bonavista, I believe, is that we're not reinventing the wheel. This is being done in other provinces across the country. This is not like the Minister of Digital NL and a few of her colleagues got together and just started throwing ideas at the wall and said let's create this legislation and do this and do that. I mean this is being done in other provinces; it's tried, it's tested and it's true. I do get some comfort in that.

I don't think there's going to be a whole load of people that are going to want – because let's face it; they are talking about their own retirements and their family. I would hope and think that there's not going to be a whole bunch of people, just because we put this in place, who are going to say: I think I'm going to just find some way to take out all this money now and blow it on travel or whatever.

Now, is that to say that there won't be anyone who would do that? We all know there are people that make bad decisions. You'll never stop that no matter what you do. There's no guarantee, there's no 100 per cent, but I would think that most reasonable people would only utilize this if they absolutely needed it. I think at the end of the day we have to have a little faith in people in general, that they're going to do the right thing. As has been said, it is indeed their money which can't be lost on us as well.

With that said, I'll conclude my thoughts. I'll probably have a couple of questions when we get to Committee of the Whole, unless, of course, they already are asked by other Members. I'm not going to repeat the questions but, like I said, a couple of concerns I do have

around the whole idea of the credit counselling piece.

One other point when we talk about this threshold of less than \$39,000. From what I can gather, that's tied to an individual – if the minister is listening. So somebody can say: Yeah, I'm below this threshold of \$39,000 and so I'm considered, under the auspices of this legislation, low income. But your spouse could be making \$200,000, so are you really?

There should be some requirement, perhaps, to look at household income as well because, again, somebody could just choose to take the money out when they really don't need to take the money out and they're not financially destitute, they're not low income. Just because their particular income is at this level, the spouse's income could be a lot higher and they wouldn't even need it. There are going to be scenarios like that where there could be unintended consequences of how this money gets used. That was just another one that had come to mind.

I think when we look at this and you look at some of the little pitfalls that can happen and concerns, I have to look at the overall bigger picture of who is this helping. When I think about that I keep thinking about some of the people – and the conversations I've had with people in my district and other parts of the province – who lost their job in the oil and gas, either here in the province or away in Alberta and these places, who are hurting big time and are on the verge of losing it all. I support it from that perspective to help those people, recognizing that there are some issues here that have been pointed out by the Third Party. I pointed out a couple as well that I do have concerns about.

Hopefully they can be addressed through regulations. Whether they are or they aren't, like all legislation in this House of Assembly, you don't necessarily agree with every single piece of it, but you certainly put your concerns out there in *Hansard* for the record. By the same token, you may still support the overall intent of the bill because the good outweighs the few minor concerns you might have. That will be the case here and I will be supporting the bill.

Thank you, Mr. Speaker.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The hon. the Member for Lake Melville.

MR. TRIMPER: Thank you very much, Mr. Speaker.

First of all, I need to thank the good constituents of the District of Lake Melville for the opportunity to even be here and speak to such an important bill. Speaking strictly in second reading to the intent and rationale of the bill is where I want to go for my next few minutes.

I'm reflecting back now on the last five years since I was first elected. I'm thinking of the number of individuals who have approached me, my office and talked about this legislation and whether or not it would be possible to join so many other jurisdictions in our country which allow this unlocking. In that regard, it's very good to see this.

I'll be very transparent; it's interesting that in the last few days I've often wondered are there more people out there who would like access to these LIRA and LIF accounts? Or is it that I'm only hearing from those who are curious and so many others who would like that access have just not bothered because it's locked in?

It's been interesting in the last few days. I certainly, through the weekend, started several conversations with people who had concerns about what's been going on in the House of Assembly, what brought us to today and some very interesting conversations with people back and forth. There's no question that there are many people who would like to have immediate access. It's important that we all be here today to see what we can do to provide that.

In particular, I did want to draw reference to Mr. Terry Hewlin. He's an individual we've heard a little bit about through the press. I've been keeping him posted through the last few days, including sitting here on the floor, and reassuring him that we're here to do what needs to be done to get this important legislation passed.

The other thing I did, Mr. Speaker, is I reached out to the financial industry. I actually had a meeting with a representative last week, when I became aware of the bill and what was happening, and was provided some interesting information that I'd like to share here to this House of Assembly. Through the industry that I've been able to speak to, it's fascinating that they've actually been lobbying government for these changes for several years. They shared with me some of their asks and that's what I'd like to read into the record, so that we can just see what has been asked for, going back, I'd say, at least three years, perhaps longer.

I'm just going to go through a couple of the items. These are not necessarily in any particular order but let me just read them into the record. These are some of the things that industry has been asking of government. Could they allow a 50 per cent unlocking option? Having a one-time unlocking option allows annuitants to transfer a portion of their locked-in accounts to an RSP or a RIF. This option is available federally and, as I said, in other provinces.

Number two: Could we remove the requirement to convert a LIF to a life annuity at age 80? Having this requirement would mean that the annuitant has to lock up their money in an annuity product. All other provinces and the federal government no longer have a requirement to convert this to a life annuity.

Number three: This item is small-balance amounts. Some locked-in plans are too small to provide the annuitant with adequate retirement income. Unlocking and then consolidating locked-in plans with existing RSPs and RIFs makes it easier for the annuitant to manage their money, while also cutting down on transaction costs over time.

Number four and this is one we've talked about here a lot, including the minister in her opening remarks: That of financial hardship exception. Up until this time, under current Newfoundland and Labrador legislation, locked-in funds essentially have remained inaccessible during times of financial hardship, and these have certainly occurred prior to this pandemic. Having an exception during times of financial hardship enables annuitants to access money when they need it most.

Number five: Would it be possible to remove the minimum age to convert a LIRA to a LIF? Federally and in select provinces, such as Manitoba, New Brunswick and Quebec, you can convert a LIF from a LIRA at any age, similar to how RIFs can be converted from RSPs at any age. Provincially and federally, most provinces still maintain a minimum age for LRIFs at either 50 or 55 while moving the age minimum to LIF conversion.

Finally, the other ask that industry has been looking at for some time is: Could there be an unlocking feature for non-residents? It seems that this is coming based on the minister's remarks. The federal government – and there are certain provinces – have started to adopt a non-resident exception. This exception enables individuals who become a non-resident in Canada after two years to unlock their funds to transfer to an RSP or a RIF or for withdrawal.

It's interesting, a reflection of the industry's lobby efforts and what they've been seeking out. I appreciate that there was a consultation. Certainly, some of the input that I received from representatives indicated some frustration that they felt they hadn't been adequately consulted, nevertheless, were pleased to see that the government was moving on making these changes.

Perhaps the other area that I'd like to talk about, Mr. Speaker, lies in one of the aspects of what these accounts are intended to do and who are the beneficiaries. I'm thinking about, for example, the office responsible for the Status of Women and issues around pandemic, mental health and stress and so on. I wanted to read into the record just some of the background that's out there. It wasn't difficult to find this information because it's very much very dominant on the minds of many.

I'm just going to introduce some of this text. A lot of it comes from the #MeToo movement. The economic crisis caused by the COVID-19 pandemic has created untenable situations for survivors of sexual assault and domestic violence, making it more likely for them to return to abusers so they can stay afloat. A new report – and this is a report out by the #MeToo movement – reveals how intersections of the coronavirus and racism are only magnifying the

economic strain on survivors of sexual and intimate partner violence.

Why I'm bringing this into the record for my colleagues in the House of Assembly is that consent will be required for someone to essentially unlock their LIRA or their LIF. So the question is: Is the consent being provided on a voluntary basis or is it under some type of coercion? This report that I'm citing found that female survivors who lack financial resources during the pandemic are more likely to return to their abusive partner.

A woman who reported a high likelihood of returning to her abuser had access to an average of only \$3,700. A survivor who reported no likelihood of returning to her abuser had roughly \$8,300. There seems to be some level of threshold, at least based on this report, on this data, that partners who don't have many financial resources feel trapped and perhaps obligated to continue to co-operate in a very difficult situation.

Almost twice as many survivors of colour experienced financial hardship during COVID-19 compared to white survivors. According to the report, survivors of colour had sole access to a little over \$1,500; in contrast, white women survivors had a little over \$9,000 at their disposal. Women of colour are more likely then to return to the abusers due to lack of financial resources.

That's just a little indication of some of the concern that's out there. I look forward to getting into Committee, Mr. Speaker, because I'm wondering if there's some way that we can strengthen some direction from this Legislature that could protect those people who may be at risk.

I finally wanted to introduce a little bit of a thought just on this idea of financial hardship. This definition, I found it on the Internet and it was sort of in the context of the industry itself. It says that financial hardship is when you encounter difficulty in paying the repayments on your loans and debts when they are due. It's generally attributed to two kinds of situations: Either you could afford the loan when you obtained it, but there's been a change of circumstance, or you could not afford to repay

the loan when it was originally obtained. Many other circumstances that the minister has alluded to, such as medical, that could also, of course, cause this hardship definition to be a reality for many people.

I would refer to, as my colleague from Mount Pearl - Southlands just indicated about, some of the counselling services that are out there, extremely important, and there's also a great deal of information on the COVID-19 website just dealing with overcoming financial hardship.

With that, Mr. Speaker, I thank you for the opportunity and I look forward to Committee.

Thank you.

MR. SPEAKER: The hon. the Member for Humber - Bay of Islands.

MR. JOYCE: Thank you, Mr. Speaker.

I'll only spend a minute here just to put it on the record that I will be supporting this bill here today. This has been an issue that has been brought to my attention a number of years ago for a lot of people.

I know the minister is going to be asked in Committee later about the City of Corner Brook employees because for a lot of them the most they can get out is 6 per cent of their pension funds. I know one person who came to me, he had retired, he had to go out and get a loan to do the shingles on his roof because he wasn't getting enough out of this fund, which has plenty of money. The people that I spoke to, I don't think any of them were asking: Let's take it all, let's go spend it all now. Most of the people I spoke to wanted an increase.

When you go through the unlocking facilitate for the people who are going to unlock it for low income, for medical expenses; we hear in this House on numerous occasions that a lot of people here have medical expenses and finds it tough. Here's an example for people who have this locked-in fund.

We look at disabilities-related expenses, and I know that was brought up to the minister many times also about people with disabilities and the hardship and some do have this LIRA fund. It's

frustrating when you have a disability and you can't get at the funds that you know are there to help you have a better quality of life. It's very frustrating. I look forward to that, to help out a lot of people with disabilities.

Mortgage payments, we heard in this House on numerous occasions in the last session how many people were going to lose their houses because of mortgage payments, and some of them do have the locked-in fund.

There are a lot of regulations that need to go into this, but when you look at the basic of the people that the government is trying to help – and I know a lot of them – you have to try to support it. I'll just say to the minister, no matter what's brought here in this House, there are always going to be ways that people say: Well, how about me? Me, too, and others. Once you bring in something, we could always make changes to it; we could always add to it; we could always take away from it, but we need something to start with. I just wanted to commend the minister for bringing it in and starting the discussion here in this House.

I agree with some of the Members earlier who mentioned that the education of what we're planning on doing wasn't put out there as well. Partly that's government, but us, as Members, also, we didn't explain what we were asking for also. This is, collectively, 40 of us here in this House that need to educate the people in our areas and our districts. This is no knock on government employees or the minister; this is a knock on ourselves, too. We need to explain what we're trying to do.

Another reason for unlocking this is the ability to pay for a first month's rent to start, and for a security deposit. How can anybody – even though we're concerned about the bigger issue if you start unlocking other pensions – say that you need rent and you have \$20,000, \$30,000, \$40,000 locked in that you can't touch until you're 55, and then you only get a certain percentage and you have no place to live? It's frustrating for people. I know a lot of people that I've been dealing with that are so frustrated.

I heard a few of my colleagues mention people outside of Canada the last three or four years have this money here – can't get at it. Their

money; can't touch it. They may never come back here again; have a life somewhere else outside, but can't get at it. They would love to because they won't be back and this fund is sitting there and helping them start somewhere else in Canada, in the world.

I noticed also – and to say this to the government – that there were several provinces and the federal government that came through with this legislation. It was noted in the briefing that we had from the minister and her staff that there was no negative feedback from it, so we have to learn. We hear in this House on many occasions that we need to do a scan across Canada to see how things are going. The scan the minister and the staff passed onto us is that the provinces that have some kind of unlocking of their pensions, that there was no negative impact. We have to look at that also.

I won't belabour. I know I'm going to be asking the minister in Committee about the City of Corner Brook employees. As I mentioned, they're in CUPE. I know some of them who are retired now, receiving Old Age Security. They have a lot of funds locked in. They only get a certain percentage. That's going to be brought up. I know a few other people that contacted us outside the province also. That has been discussed here, and after two years that will be good news to a lot of those people.

I won't belabour what the other Members have said. I'm assuming this will be passed unanimously in this House. I'll say to the minister again that someone had to bring this forward and congratulations, you're bringing it forward. We may be making amendments to it down the road, five or 10 years down the road, but right now we're going through a pandemic in the world and Newfoundland and Labrador is part of that pandemic. There are people hurting and this here will help a lot of people.

Thank you, Mr. Speaker.

MR. SPEAKER: If the Minister of Digital Government and Service NL speaks now she'll close the debate.

MS. STOODLEY: Great, thank you all for your feedback and questions. I have a lot answers, but I think we should go to Committee while

Alexander is sleeping and we'll discuss it at length. I look forward to your questions.

Thank you.

MR. SPEAKER: Is the House ready for the question?

The motion is that Bill 54 be now read a second time.

Is it the pleasure of the House to adopt this motion?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

MR. SPEAKER: All those against, 'nay.'

Carried.

CLERK: A bill, An Act To Amend The Pension Benefits Act, 1997. (Bill 54)

MR. SPEAKER: This bill has now been read a second time.

When shall this bill be referred to a Committee of the Whole House?

MR. CROCKER: Now.

MR. SPEAKER: Now.

On motion, a bill, "An Act To Amend The Pensions Benefits Act, 1997," read a second time, ordered referred to a Committee of the Whole presently, by leave. (Bill 54)

MR. SPEAKER: The hon. the Government House Leader.

MR. CROCKER: Thank you, Mr. Speaker.

I move, seconded by the Minister of Digital Government and Service NL, that this House resolve itself into a Committee of the Whole and consider Bill 54.

MR. SPEAKER: It is moved and seconded that I do now leave the Chair for the House to resolve itself into a Committee of the Whole to consider the said bill.

Is it the pleasure of the House to adopt this motion?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

MR. SPEAKER: All those against, 'nay.'

Carried.

On motion, that the House resolve itself into a Committee of the Whole, the Speaker left the Chair.

Committee of the Whole

CHAIR (Pardy): Honourable Members, it's a pleasure to be sitting back in the Chair.

SOME HON. MEMBERS: Hear, hear!

CHAIR: The last session that we had here, I want to give you a grade on your involvement. A plus is the grade. No room, for improvement; hopefully, we can match the same expectation.

We are here to consider Bill 54, which is An Act To Amend The Pension Benefits Act, 1997.

A bill, "An Act To Amend The Pension Benefits Act, 1997.

CLERK: Clause 1.

CHAIR: Shall clause 1 carry?

I recognize the hon. Member for Ferryland.

SOME HON. MEMBERS: Hear, hear!

MR. O'DRISCOLL: Thank you, Mr. Chair.

Consultations were held through engageNL. Can you give some details about the volume and the nature of the submissions?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

I believe we had 140 responses in our consultation, I'm just triple checking. We had a

range of feedback from residents. Obviously, the feedback from residents was all in favour of unlocking, but if it didn't impact them, they probably wouldn't have filled out the survey. Yes, more than 140 submissions.

We did receive a range of feedback from financial institutions and unions. All the unions were against these changes. There was a mix for the financial administrators who gave us feedback; some were for, some were against.

CHAIR: The hon. the Member for Ferryland.

MR. O'DRISCOLL: Officials stated that these amendments align with other jurisdictions as much as possible.

Are there any best practices from other jurisdictions that are not being implemented here?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

When we look across Canada each province does things – well some of the province do things the same. The federal government has an option for these types of accounts that are registered under the federal government. What we're proposing today aligns almost exactly with BC and Alberta, if not exactly.

If you look at, for example, the low income that we're proposing, the low income category, that aligns exactly with British Columbia, Alberta, Ontario, Nova Scotia and the federal government. But if you look at, for example, PEI, they have no legislation around unlocking from retirement savings accounts, which means that anyone can unlock from those retirement savings accounts in PEI. New Brunswick allows unlocking of a one-time amount, up to 25 per cent.

We're aligning with the majority of Canadian provinces. I'm not aware of a best practice that we're not recommending here.

CHAIR: The hon. the Member for Ferryland.

MR. O'DRISCOLL: Thank you, Mr. Chair.

Officials stated there were no indication of negative consequences from unlocking the pensions in other provinces. For example, Ontario has permitted theirs since 1999 and the federal government has done this since 2008.

Why has it taken so long to do it here?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

My understanding, I guess, is this has come up a few times over the past five to seven years. I can't say exactly why one administration or another wouldn't have brought it forward. I know that our department has been looking at this for about a year now. That culminated with the consultations and then, obviously, the House coming back earlier.

We're bringing it forward now. I look forward to additional questions.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for Ferryland.

MR. O'DRISCOLL: How will these changes impact pension plans and plan administrators?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

I think it's important to clarify that what we're talking about here really is not related to pension plans. It's once funds have been transferred out of a pension plan into a locked-in retirement account, and we're talking about the rules around those locked-in retirement accounts. This will have no impact on pension plans themselves. This should have no effect on pension plan administrators either.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for Ferryland.

MR. O'DRISCOLL: Do you have any indication whether financial institutions will be

fully prepared to handle the potential requests once this legislation takes effect?

CHAIR: The hon. the Member for Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

As was mentioned in the legislation, we're proposing a March 1 date for implementation. My department reached out to financial institutions and they have indicated that they can meet that timeline, so that will work.

CHAIR: The hon. the Member for Ferryland.

MR. O'DRISCOLL: We were told that individuals will have to apply to their financial or savings institutions to access these funds and those institutions will be making the decisions.

Can you provide some more detail on how that will work?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you.

For a resident of the province, if they think that this applies to them, they can reach out to their financial institution. The regulations, which will be launched shortly, will outline, based on what other jurisdictions have in terms of what paperwork is required and that would be, I guess, standard across – we'll align with other provinces as well, so it should be what financial administrators are already using for proof.

I'm not anticipating any challenges or issues with that, Mr. Chair.

CHAIR: The hon. the Member for Ferryland.

MR. O'DRISCOLL: When is the planned date for this to come into effect?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: March 1, 2021.

CHAIR: The hon. the Member for Ferryland.

MR. O'DRISCOLL: One last question there, Mr. Chair, thank you.

What is your plan to communicate these changes to the public and other stakeholders?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

Obviously, there would be a press release if this passes today. All the financial institutions that we know of that administer these locked-in accounts, we'll send them a letter. Our superintendent of pensions will lead that communications effort within the financial institution industry. We'll mention it in social media, et cetera.

We don't have a widespread communications plan, but I imagine that those impacted are following this and will be made aware.

CHAIR: The hon. the Member for Ferryland.

MR. O'DRISCOLL: When can we expect to see these regulations to go with these amendments?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: I believe the regulations should be ready before the end of January.

CHAIR: The hon. the Member for Mount Pearl North.

MR. LESTER: In consideration of these funds being unavailable until March 1, would the government consider setting up an interim fund that the individuals may be able to access to get them to that point?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: That's an excellent idea. That would be outside of my area of responsibility. I think we could certainly discuss that with the Minister of Finance. It's a good suggestion, thank you, but not something that I can implement as part of this bill.

Thank you.

CHAIR: The hon. the Member for Mount Pearl North.

MR. LESTER: What I would be considering and what I would be proposing would not be a grant of sorts. It would merely be a no-interest loan until that point. I would just like to make that clear.

Thank you.

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Just to add to that, what we've heard from impacted residents is that the fact that we're discussing this, many financial institutions are holding on foreclosing houses, et cetera. This should give impacted residents hope.

My hope is that if someone, for example, their mortgage was foreclosing and they did have money that they could unlock, pending the outcome of today's debate, potentially, a financial institution would hold off on making that change knowing that this would be available to them after March 1.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair, and welcome back.

Now, an A-plus grade is a hard grade. When you set a high bar, the standard ought to be maintained.

Mr. Chair, I'd like to start a little bit easy here. Do we know the number of people who will be able to access their locked-in plans under this legislation?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

We do not know how many account holders there are. That is not something that financial institutions have to report to us in our province

or other jurisdictions. We did ask other provinces if they know and many of them don't. We asked other provinces how many residents take money out for financial hardship, based on the criteria. We did get numbers back from Nova Scotia and New Brunswick.

Just for context – I believe this was last year – Nova Scotia had 837 unlocking requests and New Brunswick had 960 unlocking requests. Nova Scotia's criteria most closely align with what we are expecting, so just to give Members some context in terms of the potential volume, based on other jurisdictions.

Thank you.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

Let's look into that in a little bit more detail now. Of the share of individuals who were able to access a locked-in pension plan in Nova Scotia or New Brunswick, what proportion does that 800 and/or 900 represent?

CHAIR: The Minister of Digital Government and Service NL.

MS. STOODLEY: I can't speak because they don't know, as we don't know, the number of people who have a locked-in account. That's not something that financial institutions report to governments, the number of people that have those accounts. It's not a number I'm aware of.

CHAIR: The hon. Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

That goes to my point. I wonder why this House is being called back, for two days now, when we don't know the number of individuals who are even going to be able to access this.

To parse this out a little bit more, I'm trying to determine – we don't know the number of individuals who will be able to access this, we don't know the share of individuals in other jurisdictions –

AN HON. MEMBER: (Inaudible.)

MS. COFFIN: Pardon me? I'm sure you were asking me questions?

AN HON. MEMBER: (Inaudible.)

CHAIR: The hon. Member for St. John's East - Quidi Vidi has the floor.

MS. COFFIN: Thank you, Mr. Chair.

Mr. Chair, I'm just trying to get a sense of will this legislation be effective in addressing the people who need the money now? It seems as if no is the answer.

Mr. Chair, can I get a sense of the number of requests that were received this year as compared to the number of requests received last year for unlocking of pensions?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

My department estimates that in an average year we would get 50 requests, but this year we've received about 100 requests for unlocking from the general population. I've received, since becoming minister, approximately 30 correspondence from different people and I've probably spoken to about 20 of those.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

Of those individuals, how many would actually be eligible to unlock their pension under the legislation as proposed today?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

That's not something that I'm aware of. It's extremely complex, obviously, as we know.

Up until we had the proposed amendment, which was last week, there was nothing for, let's say, us to say this would apply to you or not because we didn't have proposed legislation yet. Now that we have the proposed legislation, if an individual believes that they could be impacted, I recommend they go to our website, there is a definitive list. They can get the number from their statement, they can cross-reference it with the number that's on our website and they can tell whether or not it impacts them.

I've given that advice to numerous individuals since last week. Some of them came back to me and some of them didn't, so I can't say for sure whether or not they found their number on the list on our website or not. If not, that means their accounts are registered in another province and they should contact their financial institution. The unlocking legislation in those provinces would apply to their situation.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

We have heard that there have been no reported unintended consequences from other jurisdictions. I'm wondering if that is anecdotal or if there has actually been some reports written from other jurisdictions detailing the implications and ramifications of their pension-unlocking legislation.

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

Specifically for the purpose of this legislation that we're putting forward, my department did reach out to the administrators in each province. We did not get an answer back from some provinces, but in all of the provinces – I believe more than half got back to us.

In those provinces the response back was that they did not have any unintended negative consequences to their legislation. They weren't formal reports but they were kind of the pension

supervisors, pension superintendents or equivalents in each province, getting back to us.

Thank you, Chair.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

It sounds an awful lot like we are decision-based evidence making. I'm a little bit concerned about the anecdotal nature of some of the numbers we are using to justify the decisions we are making here today.

Mr. Chair, I note that the department had received 117 responses and 30 emails. I have a page and a half of summary discussions here. I don't see a very fulsome discussion of any potential negative consequences. They talk a little bit about unintended consequences, but no summary of some of the possible problems associated with unlocking of pensions and/or how they've been mitigated.

Were any negative things brought up in the submissions? If yes, what were they?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Is that referring to all consultation submissions?

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: I have a summary of feedback from consultations here.

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Sure, there are negative consequences of unlocking pensions. Mr. Chair, as I've mentioned, this is not a perfect solution.

There is a range of negative consequences. Primarily, that there'll be less income available for someone at retirement. That was certainly raised in many of the consultations. As well, if someone takes out, for example, \$10,000 this

year, there's a much greater amount that won't be available when they retire.

Financially literacy of residents – I don't have a definitive list in front of me but I believe that was reviewed in the technical briefing. There is a range of downsides of doing this, absolutely.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

One of the unintended consequences of unlocking these pension funds is individuals will be left without a pension in their retirement. Has a mechanism for replacing the money in these locked-in funds or at least encouraging individuals to replace this money – has anything been considered in the legislation?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

Based on these types of retirement accounts, they're not designed to take money out and put money back in. There are other means of individuals taking money out of these and putting them into something else, like a tax-free savings account, putting them away for retirement or investing them. That would be providing someone with very detailed financial advice based on our own current fiscal situation.

I'd recommend that anyone considering withdrawing money from a locked-in retirement account, they do get financial advice and/or credit counselling to come up with what is the best outcome for them right now and their retirement, and how can they best manage that situation, which is different for everyone. There is not one size fits all for everyone.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

I note that when individuals will pull money out of these locked-in income funds, they are going to be taxed at a rate that is going to be quite large in fact. One of the things that we could do, given that the reason we are doing this is to mitigate a number of the hardships that individuals are facing as a result of COVID, has there been any consideration to making this withdrawal of locked-in pension funds tax exempt?

CHAIR: The Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

This also goes back to the element that someone should speak with a financial advisor. The amount of tax someone would pay on the amount that they withdraw depends on their income for that period of time. It might be worth someone's while to wait after a certain date to apply to withdraw the funds from their locked-in account because that might change the amount of tax they would have to pay.

I also think it's worth mentioning that if someone needs \$10,000, let's say, and they have a statement from a foreclosure that they'll need \$10,000, what we're proposing in the legislation is that they'll receive the \$10,000. Then, the additional tax will be withheld on top of that – as, say, for an RRSP that's currently done – so that they actually get the amount they need for unlocking. We have discussed it but we are not proposing any changes to the way provincial income tax is collected.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

One of the things that we have spoken about here is the potential – and according to some of the summaries here – for individuals to move funds out of a group pension plan or other form of pension plan into a locked-in fund in anticipation of being able to unlock that at some point in the future.

Mr. Chair, I ask: Has there been any consideration given to offsetting legislation that will ensure individuals do not move funds out of a group pension plan and into a locked-in income plan, in an attempt to do an end run around this legislation?

CHAIR: The Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

All pension plans are different and many pension plans, if not all, currently have the option of withdrawing money and moving it into one of these locked-in accounts. That's already an option and we're not proposing any changes to any actual pension plans. The criteria that exists for a pension plan stays the same.

Again, this does not apply to someone who's an active member of the pension. While they're currently working and paying into a pension, this is not an option available to them. This is only after they've stopped working and they're not an active member of the pension anymore.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

Mr. Chair, here is an interesting question for you. I'm wondering if the minister can answer the question that was partly begun to be proposed by the Member for Bonavista. He has an individual in his district that could very well benefit from accessing these locked-in income funds.

I do understand that I think he was 70 years old. I may be wrong. Would that individual be able to access his LIRA or LIF?

CHAIR: I'm sure the Member for Bonavista would appreciate that question.

SOME HON. MEMBERS: Hear, hear!

CHAIR: The Minister of Digital Government and Service NL.

MS. STOODLEY: Mr. Chair, there is no age limit to what we are proposing today. It's just that someone cannot be actively receiving regular income from a pension. They can be receiving income from a life income fund, or a LIF or a LIRA, but not the active pension.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: For the benefit of the Member for Bonavista, a little more clarity. When you say the individual could not be accessing a pension, does that include an OAS or CPP? Or are you just referring to some sort of group pension plan or a drawdown of an RRSP?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

I'll clarify. Overall, the changes we're proposing today do not apply if someone is paying into a pension plan or receiving active income from a pension plan. In terms of the age, we're not proposing any age limitation. If someone is not currently an active member of a pension plan and they have funds in a life income fund, or a LIF or a LIRA, they can take them out, according to these criteria that we're proposing today, with no age restriction.

Thank you, Mr. Chair.

CHAIR: The Member for Humber - Bay of Islands.

MR. JOYCE: I just have a few small questions that people asked me – and I mentioned it to the minister earlier – about the City of Corner Brook employees. A lot of them are under CUPE. I know CUPE is out against this but it's not a Government Members pension plan, they have their own pension plan. Can they withdraw from the LIRA if they retired?

CHAIR: The Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

The City of Corner Brook pension plan is subject to the Pension Benefits Act, so we can't be certain. We would anticipate that anyone who withdrew money from that pension plan into a locked-in retirement account is highly likely to be one of the ones that applies to this, unless an individual did something out of the ordinary, but it most likely is one of the accounts that applies. I would then encourage to double-check that with our website.

If someone is currently receiving income from a life income fund, pending the criteria that we're proposing, they would be able to unlock additional funds.

CHAIR: The hon. the Member for Humber - Bay of Islands.

MR. JOYCE: Thank you, Mr. Chair.

I just have one more question: Who determines the need? For example, if someone who's going in says I need this unlocked – I need it because of my mortgage, first's month payment, medical – who makes that determination? Is it the institution or is it some government official?

CHAIR: The Minister of Digital Government and Service NL.

MS. STOODLEY: The financial institution would make all of those decisions. If someone had concerns we'd certainly encourage them to reach out to the superintendent of pensions, but the provincial government is not involved at all. The individual goes straight to the financial institution.

CHAIR: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: Thank you, Mr. Chair.

Keeping in line with the question my colleague just asked from Humber - Bay of Islands, I can understand obviously if someone is at risk of losing their home that it would be verified by the bank, by the financial institution. That would make sense to me. But if I'm simply saying I can't pay my rent, that has nothing to do with the bank, that's the landlord and tenant. Who's going to verify that they're telling the truth, that

I can't pay my rent or whatever the case might be?

CHAIR: The Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

It's not the financial institution of the mortgage; it's the financial institution of the locked-in retirement account. For example, if I couldn't afford to pay rent, I get a letter from my landlord saying that I'm behind this much in rent and I send that to the administrator of my LIF, LIRA or LRIF and then they unlock the funds.

Let's say my mortgage is with bank A and my locked-in retirement account is with bank B. I get a letter from bank A for my mortgage and I send that to bank B of my locked-in retirement account.

CHAIR: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: Thank you, I appreciate the clarification.

Am I to understand, just for clarity now, let's say I did that, let's say I owed my landlord two or three months rent and I get a letter saying I'm behind on my rent and so on. I can do that and then I would have to wait a full year before I could go back to the well with that same reasoning. Is that correct?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: In what we're proposing, individuals can leverage each criteria once per year, so yes.

MR. LANE: (Inaudible.)

CHAIR: The Chair recognizes the Member for Mount Pearl - Southlands.

MR. LANE: Thank you, Mr. Chair.

I guess that kind of ties into the whole notion of the credit counselling piece and so on, because if you're into a situation now where you can just go year over year over year and you keep going

back to the well, obviously, there are larger issues at play, perhaps, and simply that's not a one-time falling on hard times because of COVID or anything else. That could be a pattern, so to speak. Maybe it's because you're not making enough money to live, perhaps it's because of poor choices or perhaps it's because of lots of interest that you can't afford to pay and so on. The point is that nobody is getting to the root of the issue.

I would ask the minister: What consideration, if any, has been given to requiring some sort of financial advice or credit counselling for particularly someone in that circumstance? Has there been any thought to making that a mandatory process, as a condition tied to this, particularly for someone who is going as a repeat person? I can understand a one-time thing, maybe you wouldn't do it. But if someone is going repeatedly, is there any thought of having something maybe in the regulations to say: first time around, fine; second time around, credit counselling is required?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

I think that's an excellent suggestion. In (5)(a) on page 5, we do have a criteria that "the person confirms in writing that he or she has been advised of and understands the impacts of making the withdrawal as set out in a directive of the superintendent" So they do have to confirm in writing that they understand the impact.

We have been speaking with NL Credit Counselling, which is a non-profit organization, and they would be happy to discuss situations with anyone in the province facing this. We considered, I guess, making it mandatory to get advice, but the other jurisdictions don't do that and we were hesitant to do that as well.

One of the things we are doing is we're requiring every institution to give us reporting every six months to say how many people have withdrawn. I'd recommend, at some point in the future, that's potentially an amendment we could make if we find that this is being abused, for example.

We are recommending that people get financial advice and someone has to confirm in writing that they have been advised of and understand the impact of what they're doing. We are not making it mandatory to get financial advice.

Thank you.

CHAIR: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: Thank you, Mr. Chair.

I thank the minister for that answer. I would point out, Mr. Chair, that somebody just simply saying: I understand the ramifications – I understand what she's saying, but keeping it in the real-world scenario, if you will, if somebody is desperate or whatever, and I think the Member for St. John's Centre, when he was speaking during second reading, talked about grasping at straws and so on.

If someone is in that situation, they're probably just going to say: Yes, I understand what I'm doing. But understanding what you're doing or acknowledging what you're doing and really comprehending how it's going to impact you – because you're thinking about the here and the now; you're desperate. You're not thinking about what happens six months from now. You're thinking about the now.

I would add that comment and, I guess, again encourage the minister to, perhaps, look at this a little further with her officials, particularly as they are developing the regulations. Again, not necessarily first time around, but if somebody is repeatedly going back to the well for the same reasons every year and depleting all of their retirement funds, perhaps it's something that should be revisited.

Mr. Chair, I would also ask the minister when we're looking at the low-income threshold and so on that's here, the way I'm reading it, this does not account, for example, for a spouse's income. It's just at the individual. So somebody is making below that threshold, they can withdraw their funds even though, perhaps – I'm not saying this would be the scenario, but it's possible that – the spouse or the partner may have a huge income. So really there's no need

for the money, it's just a choice to just take it out.

I'm just wondering was there any discussion or thought around household income versus the individual income?

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

We are not looking at household income. That's not something that is done in other provinces either. It's just the individual's income. We are requiring that the spouse sign off on unlocking, especially if they're the principle beneficiary.

I did want to correct earlier, I said Newfoundland Credit Counselling, it's, in fact, Credit Counselling Services of Newfoundland and Labrador. They are available and they're a non-profit to help anyone who's interested in unlocking their pension. They can certainly have a discussion with them.

It is not household income, it is just the individual's income. The spouse or live-in partner has to sign off on it.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: Yeah, I'm just wondering, Minister, this is not really pertaining to the issues in this piece of legislation, but we are talking about unlocking of pensions, so it could have been included, I suppose.

I want to go back to what the Member for Bonavista was bringing up with his buddy there. I've had constituents of mine in the exact same boat, where, basically, they're saying that the amount of money that you can withdraw is only miniscule, maybe a couple of thousand dollars a year. One person comes to mind, he's brought it up to me on numerous occasions, a retiree. He said: Paul, I'll be 102 or something before I get my money. In the meantime, I'm healthy, at an age now where I could sort of enjoy that money or whatever the case might be. It's my money and I'll never get to see it. At some point in

time, I'm going to pass away, half the money is going to go to the government and so on, and it's my money.

I'm just wondering was there any discussion while you were at this – I know it's a different issue, but it's still part of the same legislation, I would suspect, the same pensions act. Was there any thought to, at the very least, increasing the amount of money that one could take out so that someone's not going to be 100 years old waiting to get the money; at least cap it off and say your money is out by 80 or something like that? By the time you're a certain age, you're probably not going to be doing a whole lot of travelling and you're not going to want that money anyway. Putting an age of 75 or 80, or whatever it is, to say you can tap out that pension money up until then, you don't have to live to be 100 to get it.

CHAIR: The Chair recognizes the hon. Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

I guess in our review, we focused on financial hardship. We didn't look at kind of early retirement or retirement, I guess, how someone can take out their money in retirement, specifically. The changes we're proposing here have no age cap. If someone was in financial hardship, according to what we're proposing, they can still unlock according to the amount that they need, based on low income. We didn't do a review of our early retirement and retirement options.

I understand, though, our early retirement options, I guess, give residents some of the most options of any jurisdiction in the country.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: I thank the minister for her answer.

I will just say, for the record, again to echo what my colleague from Bonavista said and I'm sure other Members have heard the same thing, that this is an issue for people. I'm not talking about taking all your pension money out at 55 and

doing a trip around the world or anything, but the situation we have now is that a lot of people are only getting very minuscule amounts and they'd be 100 by the time they'd get their money.

I would like for you, at least, to take that under advisement, Minister, and maybe a new amendment to this legislation at some point in time may be in order.

MS. STOODLEY: (Inaudible.)

MR. LANE: I wasn't asking a question, but if she's going to comment anyway, that's fine.

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Just to provide some additional information. We didn't get any recommendations in the consultations that we make changes to those criteria. That wasn't raised in the consultations. We didn't specifically ask about it, but it wasn't raised.

I would also remind, we do have a shortened life expectancy clause so I would imagine if, potentially, someone was getting older in years and they were told you have x-number of years to live, then that would allow them to unlock all of their retirement savings.

Obviously, that doesn't address the specific issue that the Member raised.

CHAIR: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: Thank you, Mr. Chair.

I do appreciate that additional information and I appreciate that answer as well. I wasn't really talking about someone who has been told they have a year or two to live or whatever. I guess the issue is somebody retires, they're feeling healthy and well and they could enjoy that money they've put aside, but a lot of the money, they will never live long enough to see it, I guess was the point, and enjoy it.

Mr. Chair, I'm just looking for some clarity, just so I'm 100 per cent sure because some of the commentary that my colleague from St. John's

East - Quidi Vidi made there just left a question in my mind, so I just want clarification.

If I'm working with the public service, as an example, with the Government of Newfoundland and Labrador, and let's say, I don't know, fictitious scenario: Moya Greene's report comes out and you decide that you're going to start cutting jobs. She recommends you should start cutting jobs and laying off people and so on. Just theoretically that happened. Let's say that happened and now you have people there who were working for the government, maybe working for five years, six years, eight years, whatever and they got laid off. I know there's bumping and all that, but I'm just saying, someone gets laid off with the government.

Now, that they have been laid off, they're no longer paying into the government pension plan and they're not collecting the government pension plan. Can they take their money and put it into a LIF, thereby depleting funds in the government pension plan? Or are you saying, under the Public Service Pension Plan, even though they're laid off, they can't take that money out; that's there until they turn 55 or whatever the age is and then they can draw from the Public Service Pension Plan itself? When their time comes, they can't take the money out and put it in a LIF?

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

Again, I guess I'm hesitant to go into any individual circumstance of this act and this pension plan and doing this, because I'm not familiar with pension plans and all the different options. The public sector pension plan does have its own act.

What I can say is, if any pension plan allows members to take – when they're no longer a member, if they can take money out and put it into a locked-in retirement account, one of the ones listed on our website, then this would apply to them.

I can't speak to whether the public sector – someone in that situation, who's no longer working, if that pension plan allows them to

withdraw into one of these accounts. I don't have that information. But any pension plan that allows individuals to withdraw when they're no longer employed and put it into a locked-in retirement account, a LIF, a LIRA or an LRIF, or of which the number is listed on the website, then it would apply to them.

CHAIR: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: Mr. Chair, perhaps one of the minister's officials or an official with Finance may be listening and, before we're done here, could just provide an answer to that. I would be curious and I would appreciate it.

The reason why I'm raising it, quite frankly, is that the minister, when she was making her comments or answering a question earlier, said: There were a number of people consulted; there were a number of submissions. I don't want to put words in her mouth, but I think she basically said the unions were against it. That was the gist of what she said: The unions were against it.

I'm trying to figure out why the unions are against it. Are they against it just because of their social leanings as an organization, or are they against it because they are concerned that if there were a bunch of layoffs – again, as an example – and then people said: Okay, I'm not working for the provincial government anymore; now I can take my pension money, put it into a LIF and then I'm going to take it out of the public sector plan, put it in a LIF so that I can withdraw that money.

That would be money coming out of the public sector plan and then the union would probably argue: Here we go again. The plan was raided in the past and we had to put this Provident10 in place, blah, blah, blah, and now a bunch of people are going to take money through the back door, so to speak. They're going to take that money out, put it in a LIF so they can remove that money.

I'm just wondering is that the case, because when the minister spoke earlier she said: This does not apply to public sector plans; it doesn't apply to the federal plans and so on. My initial thought was: Okay, this doesn't apply, so it's nothing to worry about. Now, I'm just

wondering, it might not apply to those plans, but if someone got laid off, it would apply because they take it out then. I'm just wondering is that the case or not.

I'm not saying there's going – maybe there would be nobody laid off. Maybe nobody would do it. I have no idea. I'm just trying to figure out in my mind why the unions are against it. That's all.

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

The Pension Benefits Act, under our department, governs 180 pension plans registered, but the public sector pension plan has its own act that's governed, I believe, in the Department of Finance. At this point I can't comment on another department's pension act. It's not under the legislation of our department.

CHAIR: The hon. the Member for Mount Pearl - Southlands.

MR. LANE: Final question and I'm done, I promise. Perhaps the Minister of Finance could comment.

CHAIR: The Chair recognizes the Government House Leader.

MR. CROCKER: Thank you very much, Mr. Chair.

Just from the HRS perspective, it would depend if the person was actually vested in their pension. If you actually leave the public service or a job within government before you're vested, your money is actually automatically refunded to you and then it moves into a LIRA. If it's somebody who's not vested, it automatically moves into a LIRA because the government doesn't hold it any longer. First of all, it would depend on if you were vested.

If someone is vested they could take the cumulative value. No different than today, a government employee who is vested could take the cumulative value of a pension.

CHAIR: The Chair recognizes the hon. Member for the District of Terra Nova.

MR. PARROTT: Just a quick question, Mr. Chair.

If a LIRA is brought in, I assume that it's considered income. Has anyone considered – and I know it's not our duty to consider but I think from an information standpoint it needs to be considered – people that are having financial distress right now are there for different reasons and under different circumstances, but for most of them it means there is some form of EI or CERB. If they withdraw from a LIRA and they get income – there's a high probability that if they take \$10,000 out of a LIRA they're going to lose \$10,000 out of CERB or EI and it's net zero.

CHAIR: The Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

Yes, if a resident or an individual takes money out as per these criteria that would impact a program. If they're on, for example, income support, that would be income. As an MHA, I help residents. If they might get an inheritance, that impacts their income support.

For example, withdrawing money from one of these plans, as per the current criteria, as per the new criteria or if they had money in an RRSP or something, that would be the same. It would impact any program such as that.

CHAIR: The Chair recognizes the hon. Member for Lake Melville.

MR. TRIMPER: Thank you, Mr. Chair.

I have a comment on clause 1 and then a couple of more later on clause 2, so just a heads-up. The clause 1 comment, Minister – and I compliment you, by the way, on how good a job you're doing over there on a very complicated topic. It was indicated in the briefing that some one to two months could be required to process an application by a financial institution.

I did some digging on that and found out that what's call ATON – the automated transfer

online notification system, which allows all of these registered, recognized financial institutions to essentially talk to each other and transfer money very quickly – actually functions very efficiently. To suggest that there would be some – after we get this to a point where people can apply from the 1st of March, the thought that it could be yet another month or so of processing sounds rather disastrous for those who are anxiously waiting.

I wondered if we could have some kind of direction issued – I think it would be in regulations – that would encourage a financial institution that's been approached and approved, and once all of the information has been submitted, that they expedite the process. Perhaps a suggestion of three days would even be plenty, perhaps a week on the outside.

I'll leave it there. That's my only comment on clause 1.

CHAIR: Thank you.

The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

The department's staff have indicated that the reference to a few months was in the amount of time it would take to set up and launch it. That's why we have the March 1 deadline. It would be up to the financial institution.

Certainly we would not expect it would be a few months. We've heard from one particular financial institution who said they could do it in two or three days. I think that's probably unrealistic for most, but a few months is not accurate. I would say it would be much less than that. We'll get into that in the regulations, but I would say it's not going to be a few months.

CHAIR: The Chair recognizes the Member for Lake Melville.

MR. TRIMPER: Just to clarify, I'm referring solely to the amount of time. One of the officials indicated that after the application was approved it could be up to a month or so. What I understand from ATON is that once that's approved it's really almost instantaneous. It's a

matter of just going through the system, the institution can hit a button or two and away you go, the money can be activated.

Institutions love to hang onto money for as long as possible, so I think any direction we can provide to them to give up that cash, once it's approved, would be appropriate.

Thank you.

CHAIR: Seeing no other questions – before we return to the motion, that was a very commendable debate, but equally as commendable was the support shown by the Minister of Fisheries, Forestry and Agriculture. Phenomenal.

Shall clause 1 carry?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

CHAIR: Opposed?

Carried.

On motion, clause 1 carried.

CLERK: Clauses 2 and 3.

CHAIR: Shall clauses 2 and 3 carry?

The Chair recognizes the hon. Member for Lake Melville.

MR. TRIMPER: Thank you, Mr. Chair.

I refer all those who are watching closely to – I'm going to direct people to the bill, page 44. It's under sections 44.1(5) and 44.1(6).

The text refers to the use of the words, "and the savings institution" It's been pointed out to me that, in fact, a more appropriate word is "financial" because – and I'll just read the definition to the records: "Saving and investing often are used interchangeably, but there is a difference." Saving is setting aside money you don't spend for emergencies or for future purchase. Investing is buying assets such as stocks, bonds, mutual funds and real estate.

The people that I spoke with said: No, it would be much better to have a term that encompasses both. They suggested using the word “financial.” On page 4 replacing “savings” with “financial,” as well as on the top of page 5 under that subsection (6).

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

What we’re proposing aligns with what other jurisdictions have in terms of their language. I know, for example, LIFs are specifically with insurance companies. What we are proposing aligns with other provinces in Canada.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the Member for Lake Melville.

MR. TRIMPER: Again, I’m just suggesting that the use of the term “savings” is not appropriate, versus “financial.” Perhaps she can speak with her officials and they may be able to correct me. It was very easy for me to go on Google and see the definition is clearly there, so I’d ask the staff to take a look at that.

The other comment, while I have the microphone, is – and it was related to my remarks in second reading. It deals with the consent of the beneficiary on the LIRA or the LIF. I guess the best place I can see it – and/or perhaps it might appear in regulations, but I think it’s very important, given the obvious information we’re hearing from spousal abuse, and challenges between relationships that not only should – it’s been suggested; I’m exploring the idea perhaps of having an appropriate witness. Not just a signed document that I, the beneficiary, agree to my spouse in opening up this plan. That there perhaps be some mechanism whereby those individuals could be present before the institution or some notary, just to get around this issue of coercion.

I had this come at me from a couple of directions and it’s unfortunate to have to speak about it, but these are the kinds of things, I think, we need to pay close attention to when we go to set this opportunity up.

Thank you.

CHAIR: The Chair recognizes the hon. Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

I think that’s a good suggestion. When we get into the regulations, that’s certainly something that I’ll keep an eye out for in terms of the specific documentation and the requirement that a spouse sign off on it.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the hon. Member for Mount Pearl - Southlands.

MR. LANE: Thank you, Mr. Chair.

I just want to finish off just by thanking the minister for answering all the questions that were asked. She did a good job. I certainly appreciate it. I will be supporting the legislation.

If there is anything at all to the rumours that are out there, right or wrong, this maybe our last bill and our last sitting of the House of Assembly, potentially, before we hit the hustings. I don’t know if that’s true or not. If it is, I wish you all the best and I certainly hope to see, well, some of you back after the election.

Thank you, Mr. Chair.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The Chair recognizes the hon. Member for St. John’s East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

Mr. Chair, despite the flippant comments of many suggesting that this is a futile exercise, I would like to suggest that we are capable of developing robust legislation, unique to Newfoundland and Labrador that would be designed to best suit the people of Newfoundland and Labrador. This is why we are having such a rigorous discussion about what is in front of us.

In that context, Mr. Chair, I do have a number of questions on section 2. Let’s start with section 2,

44.1, subsection 3(a). I note that we are talking about future income, so expected total income following the date in which a person seeks to make the withdrawal.

I'm quite curious to know: How does one prove that one is going to have less income in the future?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

In terms of your expected income for the following year, the financial institution would review that in terms of things like EI or income support or current funding that you get. In addition, the individual would have to demonstrate, would have to show proof, and that would be outlined in the documentation. What we're proposing aligns with other jurisdictions in Canada.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the hon. Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

I'm aware that this aligns with other jurisdictions in Canada, but I'm still not sure how can one prove that one is not going to make income next year. If one does make income, in spite of what they expect, do they have then return the funds?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

In terms of the documentation that would be provided by individuals, that would be provided to the financial institutions and they would make the determination as to whether or not someone applies or not.

My understanding, as far as I'm aware, no, people do not return the money if for some reason they find themselves not in the financial hardship position at some point in the future within that year.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

I'm not quite sure how we prove that we won't have income into the future, other than not having income into the future – no, I won't take the job you're offering me.

The other question I have then would be: Does any other savings, vehicles, assets or income in the household, are any of those things used in the determination of financial hardship? For example, I know when someone applies for income support they have to list all of the assets that they have. There's no reference to any such thing in this legislation.

Can we talk a little bit about why we haven't included other income in the household, nor any other assets that exist?

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

In our proposed approach, we are not looking at total financial household assets. It is specifically what is referenced here in terms of proving you're behind on your mortgage, proving you're behind on your rent. I can't imagine someone who is months behind on their mortgage, if they had other options available to them, that they would risk foreclosing their house. So that's not something that's in our proposed legislation.

Thank you, Mr. Chair.

CHAIR: The hon. the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

I note under subsection (4) – again, 44.1(4) subsection (i), it says that you can withdraw up to about 50 per cent of your year's maximum pensionable earnings. I'm uncertain but I do think that the Canada Revenue Agency determines that a person can unlock up to 40 per

cent of your year's maximum pensionable earnings from a LIRA.

I was wondering, is there an incongruence in the legislation that we have provided or is being presented to us here today, compared to that being presented by or enforced by Canada Revenue Agency?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

YMPE is a factor used in a variety of financial calculations relating to pensions. I look at the jurisdictional table: Some jurisdictions are looking at 40 per cent; some are looking at 50 per cent. We are proposing 50 per cent. One doesn't have to be the same as the other.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

Given that we have a series of one, two, three, four, five, six criteria under which we can unlock this, who are the people that decide if a person falls under these hardship criteria? Will that be administered by the provincial government or will that be administered by the financial institution?

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

This only applies if someone is interested, obviously, in looking at applying to unlock a portion of a locked-in retirement savings account. The individual, the resident, would get the required documentation. They would submit it to their financial institution, and the financial institution would facilitate the unlocking.

At no point is the provincial government involved, only in the reporting. Every six months we are asking the financial institutions to provide a report of the number of people who've withdrawn money from their accounts, and any

other reporting things that we ask for in the regulations. They'll be telling how many they have unlocked.

We'll certainly ask for other feedback, but individuals and residents do not provide that information to the provincial government.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

I'd like to know what exactly are the financial institutions required to submit in their semi-annual reports.

CHAIR: The hon. the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

I believe, currently, it is outlined in the legislation the number and total amount of withdrawals that were made for each section. That is subsection (6) on page 6.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the hon. Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

Mr. Chair, one of the key rebuttals or concerns associated with unlocking of pensions is the potential negative ramifications to women, especially women in single-income households where the partner is the person who is unlocking their pensions, or women who are subject to domestic violence in their relationships.

I ask the minister: What mechanisms are in place to ensure that individuals experiencing domestic violence are not coerced or not otherwise maligned with this particular legislation?

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

Domestic violence and coercion of women is horrific. Overcoming that or getting around that is not something that we're handling in this legislation. Individuals – their spouse does have to sign off indicating that they're okay with that.

We haven't seen any other jurisdictions take extraordinary measures and we're not proposing any additional criteria in the legislation at this time.

CHAIR: The Chair recognizes the hon. Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

Mr. Chair, I am very curious to know what mechanisms will the Members of this House have to have input in or scrutiny of the regulations related to this legislation.

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

My understanding, as per the normal process for regulations, they go through the decision-making process and then are approved by the Lieutenant-Governor in Council.

Thank you, Mr. Chair.

CHAIR: The Member for St. John's East - Quidi Vidi.

MS. COFFIN: Mr. Chair, I would like to officially request that Members of this House of Assembly get a chance to review formally the legislation prior to it being sent to the Lieutenant-Governor for approval.

CHAIR: Is there was a question that the hon. Member asked?

MS. COFFIN: May I see it? How about that?

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

I would defer to the normal processes of the House and the normal processes of regulation approval.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

To build on a question asked by the Member for Mount Pearl - Southlands: Do we have any mechanisms to assure that ongoing financial hardship beyond, say, one year – because one would hope that one's financial hardship only happens for one year – and the unlocking of pensions would help alleviate that? Are there any mechanisms to ensure that individuals don't deplete their entire pension fund over the course of several years because of these undue financial hardships?

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

We are not proposing a cap in terms of a lifetime ability to unlock. Individuals would be limited by the times that they could fit in these categories over a series of years. We would recommend that they get financial counselling. We are not prohibiting people from making bad financial decisions, which is an option available to all of us.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

Arguably, we created locked-in financial retirement funds; we locked them in to help individuals save for retirement. So we are, in fact, undoing a mechanism that was designed to help protect individuals right now. This is why I asked these questions with the amount of rigour that we are asking.

Mr. Chair, I am curious to know: Given that a spouse's consent and signature are required in

order to access this, why aren't we considering the spouse's income?

CHAIR: The Chair recognizes the Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

Asking a spouse to sign off, we're doing that because in terms of a family, a spouse would be impacted by an individual reducing their retirement savings. This aligns with other jurisdictions as a way to ensure that those impacted by the decisions are at least aware and sign off on an individual's decision to unlock their retirement savings. Specifically, the principal beneficiary so that they're aware, so that the decision is not made without their knowledge.

Thank you, Mr. Chair.

CHAIR: The Chair recognizes the Member for St. John's East - Quidi Vidi.

MS. COFFIN: Thank you, Mr. Chair.

Again, one of the reasons why we're going through this legislation in such detail is to point out some of the incongruities like this very one, where a spouse's consent and signature is required to access this, yet the spouse's income is not considered.

I do have one other question, Mr. Chair. One of the things with respect to any of these locked-in retirement funds, one of the benefits of them is that they are protected from creditors. When this money is unlocked it is no longer protected from creditors.

Is there any mechanism being considered within the legislation or in the regulations that would help ensure that the folks who are suffering this terrible financial hardship – which we are trying to fix – are protected from their creditors that are not the people who are looking to pay their mortgage? This is for individuals who perhaps might have a car loan, or might have bad debts or might have credit card money that they need to pay that doesn't necessarily fall into each of these categories.

It's very important to protect these individuals from those creditors. Do we have that mechanism?

CHAIR: The Chair recognizes the hon. Minister of Digital Government and Service NL.

MS. STOODLEY: Thank you, Mr. Chair.

Currently, income in a locked-in account is subject to court orders; for example, if you had to pay child support and you had money in a locked-in retirement account that would be taken out of those accounts. We are not proposing anything different than withdrawing money from any other type of retirement account. That's not something that we're proposing at this time.

CHAIR: Seeing no other questions, the motion on the floor is shall clauses 2 and 3 carry?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

CHAIR: Opposed?

Carried.

On motion, clauses 2 and 3 carried.

CLERK: Be it enacted by the Lieutenant-Governor and House of Assembly in Legislative Session convened, as follows.

CHAIR: Shall the enacting clause carry?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

CHAIR: All those opposed?

Carried.

On motion, enacting clause carried.

CLERK: An Act To Amend The Pension Benefits Act, 1997.

CHAIR: Shall the title carry?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

CHAIR: All those opposed?

Carried.

On motion, title carried.

CHAIR: Shall I report the bill without amendment?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

CHAIR: Opposed?

Motion carried.

Motion, that the Committee report having passed the bill without amendment, carried.

CHAIR: The Chair recognizes the Government House Leader.

MR. CROCKER: Thank you, Mr. Chair, on a very adequate job this afternoon in your role.

SOME HON. MEMBERS: Hear, hear!

MR. CROCKER: Mr. Chair, I move that the Committee rise and report Bill 54.

CHAIR: All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

CHAIR: Opposed?

Motion carried.

On motion, that the Committee rise, report progress and ask leave to sit again, the Speaker returned to the Chair.

MR. SPEAKER (Reid): Order, please!

The hon. the Member for Bonavista.

MR. PARDY: Mr. Speaker, the Committee of the Whole have considered the matters to them referred and have directed me to report Bill 54 without amendment.

SOME HON. MEMBERS: Hear, hear!

MR. SPEAKER: The Chair of the Committee of the Whole reports that the Committee have considered the matters to them referred and have directed him to report Bill 54 without amendment.

When shall the report be received?

MR. CROCKER: Now.

MR. SPEAKER: When shall the said bill be read a third time?

MR. CROCKER: Now.

On motion, report received and adopted. Bill ordered read a third time presently, by leave.

MR. SPEAKER: The hon. the Government House Leader.

MR. CROCKER: Thank you very much, Mr. Speaker.

I call from the Order Paper, Order 1, third reading of Bill 54.

MR. SPEAKER: The hon. the Government House Leader.

MR. CROCKER: Mr. Speaker, I move, seconded by the Minister of Digital Government and Service NL, that Bill 54, An Act To Amend The Pension Benefits Act, 1997, be now read a third time.

MR. SPEAKER: It is moved and seconded that the bill now be read a third time.

Is it the pleasure of the House to adopt this motion?

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

MR. SPEAKER: All those against, 'nay.'

AN HON. MEMBER: Division.

MR. SPEAKER: Division has been called.

Division

MR. SPEAKER: Is the Opposition House Leader ready?

Is the Third Party House Leader ready? Yes.

The independents are ready? Yes.

Okay.

All those in favour?

CLERK: Mr. Crocker, Mr. Osborne, Mr. Haggie, Ms. Dempster, Mr. Byrne, Mr. Davis, Ms. Coady, Mr. Loveless, Ms. Stoodley, Mr. Andrew Parsons, Mr. Bragg, Mr. Warr, Mr. Bennett, Ms. Haley, Mr. Mitchelmore, Ms. Gambin-Walsh, Mr. Brazil, Mr. Forsey, Mr. Dwyer, Mr. Wakeham, Mr. Lester, Mr. Petten, Mr. Kevin Parsons, Mr. Parrott, Mr. Pardy, Mr. Paul Dinn, Ms. Conway Ottenheimer, Mr. Tibbs, Mr. O'Driscoll, Mr. Lane, Mr. Trimper.

MR. SPEAKER: All those against?

CLERK: Ms. Coffin, Mr. James Dinn, Mr. Brown.

Mr. Speaker, the ayes: 31; the nays: three.

MR. SPEAKER: The motion is carried.

SOME HON. MEMBERS: Hear, hear!

CLERK: A bill, An Act To Amend The Pension Benefits Act, 1997. (Bill 54)

MR. SPEAKER: This bill has now been read a third time and it is ordered that the bill do pass and that its title be as on the Order Paper.

On motion, a bill, "An Act To Amend The Pension Benefits Act, 1997," read a third time, ordered passed and its title be as on the Order Paper. (Bill 54)

MR. SPEAKER: The hon. the Government House Leader.

MR. CROCKER: Thank you very much, Mr. Speaker.

Before we adjourn the House, I'll just quickly take the opportunity to wish everybody a very Merry Christmas and a happy and safe new year.

Mr. Speaker, I move, seconded by the Member for Burin - Grand Bank, that this House do now adjourn to the call of the Chair.

MR. SPEAKER: It has been moved and seconded that the House do now adjourn to the call of the Chair.

All those in favour, 'aye.'

SOME HON. MEMBERS: Aye.

MR. SPEAKER: All those against, 'nay.'

Carried.

SOME HON. MEMBERS: Merry Christmas.

MR. SPEAKER: Merry Christmas.

On motion, the House adjourned to the call of the Chair.