From: Erika Deines
Sent: Wednesday, October 02, 2013 9:14 PM
To: 'W. Donald Goodfellow'; 'daherman@shaw.ca'; 'Deborah Howes'; 'Smith, Chuck'; 'Bancroft, James'; 'barrie.marshall@gowlings.com'; 'Stan Galbraith'; 'Michael Hokanson'; 'Joanne Munro'; 'Wendy Hassen'
Subject: AON Insurance September 2013-2014

To follow up on items arising from the Minutes, Action Item following 6.1, in the matter of renewal of our Insurance:

I called our representative at AON again and was reassured that the document I completed was completed correctly. I called AON originally when I completed the document and was advised then (and again today) to list part-time employees, employees and contractors under the heading 'employees'; I listed 6 (Karen, Brenda, Truus, Paul, Tammy, Erika). The category 'Independent Contractor' on the renewal form refers to any contractor we hire to perform services such as painting, flooring, etc. and who we would expect to provide their own insurance.

We are insured as follows:

Commercial Business Insurance		
$67,614 limit – Contents		
$10,000 limit – Loss inside/outside the Premises		
$2,000,000 limit – Commercial General Liability	$ 1,232	
Errors & Omissions Liability:		
$1,000,000 limit – per Occurrence		
$1,000,000 limit – Aggregate	$ 2,186	
Directors & Officers Liability:		
$1,000,000 limit – Directors & Officers Liability Insurance	$ 3,675	Total 7,093

Erika Deines/ *Executive Director*

We have moved!
You can find us at:

ADR Institute of Alberta
Room CE223A
7128 Ada Boulevard
Ralph King Athletic Centre - Concordia University College
Edmonton AB T5B 4E4
ph. (780) 433-4881 ext 110 or 1-800-232-7214 ext 116
fax. (780) 433-9024
www.adralberta.com

An entrepreneur once asked a wealthy and established businessman, "How did you do it? How do you continue to increase your profits year after year? I spend hours each day wracking my brain, trying to figure out how to make (get) money – and I can't seem to do it."

The wise businessman gave the young man a very sage piece of advice. “It has never been and never will it be, my intention to make money,” he told him. “My intention has always been to provide better service.”

When we shift the focus from how we can “get” to how we can "give," success becomes inevitable.