

13th

Essential Skills for Pension Committee Members

Develop your skills as a new trustee or pension committee member
in an era of economic uncertainty and pension shortfalls

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Northern Transportation Co. Ltd.

"Quality of topics, materials, presentations, speakers was strong."

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Saskatchewan Pension Plan

"I came to get a more complete picture of the governance process and I took away good ideas."

- Reg Morris,
Electrical Industry of Alberta

October 14, 15 & 16, 2009, Toronto

Participating organizations

BLAKE, CASSELS & GRAYDON LLP
CANADIAN FORCES PERSONNEL SUPPORT AGENCY
COLLEGE AND UNIVERSITY RETIREE ASSOCIATIONS OF CANADA
DALHOUSIE UNIVERSITY
FINANCIAL SERVICES COMMISSION OF ONTARIO
HICKS MORLEY HAMILTON STEWART STORIE LLP
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.
MANULIFE FINANCIAL
MERCER (CANADA) LIMITED

MORNEAU SOBECO
PENTECOSTAL ASSEMBLIES OF CANADA
RBC DEXIA INVESTOR SERVICES
RBC DEXIA INVESTOR SERVICES TRUST
RUSSELL INVESTMENT GROUP
STIKEMAN ELLIOTT LLP
TORONTO TRANSIT COMMISSION
TOWERS PERRIN
VICTORIA UNIVERSITY (UNIVERSITY OF TORONTO)

Conference highlights

- Learn about the most important skills required to become an effective pension committee member in difficult economic times
- Hear how the Toronto Transit Commission's pension plan fosters effective accountability and governance practices
- Examine strategies for dealing with the real prospects of funding shortfalls and pension trustee liability claims
- Hear about current pension reform initiatives in several Canadian provinces
- Explore the legal framework governing the role of trustees
- Examine the unique issues involved with DC plans
- Get the latest on retirement income planning considerations in the face of a global recession
- Examine some of the challenges facing CAP plans

Optional workshops

GOVERNANCE STRUCTURES AND THE ROLE OF PENSION COMMITTEE MEMBERS IN A PERIOD OF CRISIS

Bethune Whiston, Partner, and Paul Winnett, Partner,
Morneau Sobeco

UNDERSTANDING PENSION FINANCE AND INVESTMENT BASICS

Dean Liotta, Senior Consultant & Munish Saluja, Senior Consultant,
RBC Dexia Investor Services

Dear Colleague,

With the global economy mired in recession and the dramatic downturn in the markets only beginning to reverse direction, there has arisen a growing potential for pension funding shortfalls along with pension trustee liability. In these troubled economic times, what skills must you develop and hone to be a successful pension trustee or committee member?

Underfunding has highlighted the role and importance of the pension committee. As a result, regulators are holding pension committee members more accountable than ever for managing their pension plans for the benefit of members.

All of this has made the role of a pension trustee more challenging and risky than ever. It has become essential to gain a comprehensive understanding of the duties and oversight responsibilities of pension trustees before joining the committee.

This conference will provide you a clear depiction of the key elements of the legislative and regulatory environment in which pension plans operate, where you will hear from experienced pension committee members from public and private sector plans as well as from Canada's leading pension experts about the most essential skills required of new pension committee members in light of new expectations.

Join us for this unique opportunity to discover new approaches to:

- Pension reform
- Trustee liability
- Investment basics
- Funding shortfalls
- Pension funding and plan design
- Pension plan risks
- And much more

This exciting event brings together leading experts from: Blake, Cassels & Graydon LLP, Canadian Forces Personnel Support Agency, Dalhousie University, Financial Services Commission of Ontario, Hicks Morley Hamilton Stewart Storie LLP, Industrial Alliance Insurance and Financial Services Inc., Manulife Financial, Mercer (Canada) Limited, Morneau Sobeco, Pentecostal Assemblies of Canada, RBC Dexia Investor Services, RBC Dexia Investor Services Trust, Russell Investment Group, Stikeman Elliott LLP, Toronto Transit Commission, Towers Perrin and Victoria University (University of Toronto).

Take advantage of this opportunity to learn how to fine-tune your pension committee for maximum success. With the level of practical experience at this conference, this is one event you cannot afford to miss.

Register now by calling (416) 665-6868 or 1-800-363-0722

P.S. Don't miss our practical workshops on "Governance Structures and the Role of Pension Committee Members in a Period of Crisis" and "Understanding Pension Finance and Investment Basics"

Who should attend

People who are involved with the governance of pension plans, either as a trustee or as a member of a corporate pension committee. The focus of this conference is on providing an examination of key elements of operating a pension plan and the essential skills required to help you understand what's happening at your first meeting.

Audio/Video segments clickable slide by slide
Papers and overheads also included
Print any of the material for your own use



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Contact Nayla Costandi at: 1-800-363-0722 ext.244 for more information.

SESSION 1

BECOMING AN EFFECTIVE TRUSTEE

John Prezioso,
Hicks Morley Hamilton Stewart Storie LLP

Wednesday, October 14th

9:00-9:45

CASE STUDY: EVALUATING THE PENSION COMMITTEE

*Anthony Lennie, Director of Finance,
Victoria University (University of Toronto)*

Assessing the pension committee's performance is one of the most challenging, yet one of the most important procedures, in ensuring sound pension governance. This activity goes hand-in-hand with improved transparency and accountability. This presentation will highlight Victoria University's pension committee assessment and how the strategies can be applied successfully in your organization.

- Self assessment using principle based guidelines
- Developing an understanding of trustees' roles and responsibilities
- Developing an understanding of staff's roles and responsibilities
- Filling in the gaps
- Keeping up to date: committee education

9:45-10:30

MANAGING PENSION PLAN RISKS

Bob Smith, Associate Director General Personnel and Family Support Services, Canadian Forces Personnel Support Agency

Many people think of investments when the word "risk" is mentioned. But there are many other sources of risk that can and do affect a pension plan, some of which can have more serious implications than investment risks. This session will review the risks, including investment risks and the potential for trustee liability, and provide an overview of how they can be managed.

- Identifying the common and not-so-common risks facing a plan
- Managing and mitigating risk
- Pension risks: operations, strategic, investment
- Developing better measures and predictors of risk

10:30-10:45 NETWORKING BREAK

10:45-11:30

PANEL DISCUSSION: WHAT DOES IT TAKE TO ESTABLISH A SUCCESSFUL PENSION COMMITTEE?

*Panel Chair: John Prezioso,
Hicks Morley Hamilton Stewart Storie LLP
Elizabeth Cheng, Head, Compensation, Pension and Benefits,
RBC Dexia Investor Services Trust
Bob Smith, Associate Director General Personnel and Family Support Services, Canadian Forces Personnel Support Agency*

In today's economic climate pension issues are, more than ever, the focus of attention from the media and the public. In turn, pension committee members are under increasing pressure from their board of directors, regulators and beneficiaries to diligently oversee the administration and operation of the pension plan. In reality, however, many pension committees could be doing more to discharge their fiduciary duty and meet stakeholder expectations. This panel discussion will draw upon the practical experience of the panelists and examine the increased expectations placed upon pension committee members and the steps committee members can take to more effectively carry out their responsibilities.

- What skill sets should a pension committee include?
- What is the committee's scope of responsibility?
- Where do you find great committee members and how can appointees acquire the knowledge they need to carry out their duties?
- What is the committee's role in educating plan members?
- How should a pension committee keep the board properly informed on key pension issues?

11:30-12:15

LIABILITY AND THE FIDUCIARY

*Elizabeth M. Brown, Hicks Morley Hamilton Stewart Storie LLP
John Prezioso, Hicks Morley Hamilton Stewart Storie LLP*

The legal issues facing trustees today are complex, particularly in light of current concerns over pension shortfalls, and the consequences of making a mistake can have serious consequences for the plan and the new trustee. This discussion details the legal framework governing the role of trustee.

- Trust law basics
- Liability: what happens when there is a breach of trust?
- Protection from personal liability
- How common law impacts the day-to-day role of trustees
- Legal issues that arise in the daily operations of plans
- Legal requirements for trustee learning

12:15-1:15 LUNCH

WHAT DOES IT TAKE TO ESTABLISH A SUCCESSFUL PENSION COMMITTEE?

SESSION 2

TRUST, INVESTMENT & REGULATION

Barry Noble, Vice President, Distribution, Group Savings & Retirement Solutions,
Manulife Financial

Wednesday, October 14th

1:15-2:00

THE PENSION PROMISE: BUILDING TRUST

*Roy Schellenberg, Executive Director, Pension Fund,
Pentecostal Assemblies of Canada*

In today's rapidly changing and turbulent economy, the concept of retirement is moving from Freedom 55 to Freedom 65 to perhaps even later in life. Pension board and committee members are tasked with the responsibility of ensuring a retirement program that employees will see as essential to their futures and plan sponsors will promote confidently to their employees. This discussion will address the role of boards in building trust between sponsors and participants.

- Understanding the implications of the changing workplace on plan sponsors and participants, present and future
- Articulating and communicating the needs for future changes in plans as the mandate of board members
- Providing oversight and custodianship of current retirement programs as a task of board members
- Key values essential to building trust

2:00-2:45

SETTING AND IMPLEMENTING INVESTMENT OBJECTIVES

*Dr. Paul Huber, Adjunct Professor, Economics Department,
Dalhousie University, and Chair, Pension Committee,
College and University Retiree Associations of Canada*

In an environment of economic turmoil, one in which pension shortfalls are common, no duty required of pension committee members and trustees is more important than developing an understanding of pension finance and the fundamental principles that should guide management and investment of pension fund assets. This presentation will discuss:

- Investing on dynamic and sometimes chaotic markets
- The elements of modern financial theory
- The sources of investment returns
- Volatility of investment returns at the portfolio, asset class and security levels
- Pension risks
- Choosing an efficient investment portfolio for a pension fund
- Introduction to asset-liability optimization

2:45-3:00 NETWORKING BREAK

3:00-3:45

PENSION REGULATION: WHAT YOU NEED TO KNOW

*Lynda Ellis, Senior Manager, Pension Policy,
Financial Services Commission of Ontario*

In a rapidly changing regulatory environment it is important for new trustees or pension committee members to have a thorough understanding of the current regulatory landscape as it affects legal requirements for pension plans and administrators. The objective of this session is to provide a clear depiction of the key elements of the legislative and regulatory environment in which pension plans operate.

- The role of federal and provincial Pension Benefits Acts
- The role of the Income Tax Act
- The roles of federal and provincial pension regulators
- National regulatory initiatives and the role of the Canadian Association of Pension Supervisory Authorities (CAPSA)
- CAPSA guidelines as they relate to plan trustees or pension committee members
- Future trends and concerns for plan trustees and pension committee members

3:45-4:30

RETIREMENT INCOME PLANNING CONSIDERATIONS FOR EMPLOYEES WITH A DEFINED CONTRIBUTION PENSION PLAN

*Barry Noble, Vice President, Distribution, Group Savings &
Retirement Solutions, Manulife Financial*

Many trustees, pension committee members, plan managers and plan members have little or no idea of what constitutes an adequate retirement income. Without this information, decisions are often made in a vacuum. This practical discussion will explore how these challenges are addressed to assist employees in formulating retirement income planning goals using their pension plan as a complement to personal savings.

- Defining adequate retirement income
- Setting a retirement goal
- Role of personal savings
- How much contribution is required each year?
- Effect of investment choice on savings levels

SETTING AND IMPLEMENTING INVESTMENT OBJECTIVES

SESSION 3

GOVERNANCE & REFORM

Caroline L. Helbronner,
Blake, Cassels & Graydon LLP

Thursday, October 15th

9:00-9:45

EFFECTIVE ACCOUNTABILITY FOR PENSION MANAGEMENT: TTC PENSION PLAN BEST PRACTICES

Brian M. Leck, General Counsel, Toronto Transit Commission

Establishing and implementing a reasonable pension plan governance policy will not completely insulate a sponsor from liability, but the absence of a policy or failure to implement it is likely to be a factor that encourages a court to find against a plan sponsor. A properly constructed governance process coupled with periodic governance audits should allow plan sponsors to identify potential sources of obligation and deal with them before they result in liability. This discussion details how the Toronto Transit Commission's pension plan fosters effective accountability and governance practices.

- Implications of the recent draft of CAPSA pension plan governance principles, guidelines and self assessment questionnaire
- Integrating pension governance into corporate governance
- Fiduciary duties and responsibilities
- Establishing internal procedures for managing pensions
- Monitoring the fund on an ongoing basis

9:45-10:30

CROSS-BORDER AND MULTI-JURISDICTIONAL PENSION PLANS

Kevin Moriarty, Principal, Mercer (Canada) Limited

Pension governance and regulation is complex at the best of times, but once the pension plan leaves local soil, the difficulties mount. Firms with offshore offices and plants are also affected by changing tax, pension laws and investment markets, which may shape the creation of a governance model. Corporate values and management resources dictate which approach the company may take when deciding whether pension governance should be imposed from head office or developed locally. This presentation will look at multi-jurisdictional governance issues.

- Creating a governance plan locally vs. imposing it from above: plan governance vs. corporate governance
- Degrees of delegation: strategy and policy, management and oversight, implementation and operations
- Managing investment risk on a multi-jurisdictional scale: global risk budgeting and local asset allocation
- Development of a global governance structure, compliance model and worldwide guidelines: OECD international governance guidelines

10:30-10:45 NETWORKING BREAK

10:45-11:30

PENSION REFORM

Andrea Boctor, Stikeman Elliott LLP

Recently, the governments of Ontario, Alberta, British Columbia and Nova Scotia established expert commissions to examine their pension standards legislation. Although the scope of each commission was slightly different, all of the commissions were tasked with looking at issues relating to the security, viability and sustainability of the private pension system. This session will look at the recommendations in the various commissions' reports and how they might affect the private pension system in Canada.

- Latest developments in pension reform
- What new reforms are expected from the Arthurs Commission Report?
- Current pension reform initiatives in Ontario

11:30-12:15

FIDUCIARY DUTIES

Caroline L. Helbronner, Blake, Cassels & Graydon LLP

Trustees are responsible for the proper running of the pension plan - from collection of contributions to investment of assets and payment of benefits. Plan members, particularly in a time of economic turbulence, look to the trustee to ensure that the plan is well run and that their benefits are secure. As such, the trustee must act independently of the employer in accordance with the trust deed, for the benefit of the plan members. This discussion will detail the key fiduciary duties of the trustee.

- Acting in the best interests of the plan beneficiaries: a definition
- The duty of impartiality: what it means in a trustee context
- Acting in line with the trust deed and rules
- Communicating to members their rights and entitlements
- Ensuring required contributions are remitted to the plan on time, that funds are invested prudently and that benefits paid are correct, timely and in line with plan terms and the law

12:15-1:15 LUNCH

CROSS-BORDER AND MULTI-JURISDICTIONAL PENSION PLANS

SESSION 4

RISK, DISCLOSURE & ONGOING ISSUES

Michelle Loder, Canadian Defined Contribution Business Leader,
Towers Perrin

Thursday, October 15th

1:15-2:00

DC ISSUES FOR PENSION COMMITTEES

Michelle Loder, Canadian Defined Contribution Business Leader,
Towers Perrin

If you are a member of a pension committee of a defined contribution pension plan (or other CAP arrangement), you will need to consider the plan from several different perspectives. Pension committee members need to examine, at the appropriate level of detail, how plan participants actually make use of the DC plan, including such elements as investment behaviour, contribution levels and how participants access plan information. They also need to consider the implications of providing access to investment advice and financial planning services. This presentation will examine the unique issues involved with DC plans.

- Participant investment behaviour
- Investment advice for plan participants
- Investment options: active management, index funds, target date funds, target risk, customized vs. "off the shelf"
- Retirement income issues: projections, calculators, plan design
- Benchmarking key aspects of your plan administration as a continuous improvement process

2:00-2:45

PLAN MANAGEMENT AND DISCLOSURE

Tejash Modi, Senior Consultant, Morneau Sobeco

Trustees or pension committee members must establish, operate and maintain adequate internal control mechanisms for the purpose of monitoring the pension plan and ensuring it is being effectively administered and managed in the interests of the members under the plan rules and in accordance with applicable legislation and regulatory guidelines. This discussion details the trustee's or pension committee member's role in managing the plan and in making appropriate and timely disclosure.

- Common law, legislative and regulatory compliance
- Developing policies and procedures
- Documentation best practices
- Selecting and monitoring service providers
- Appropriate and timely disclosure
- Resolving disputes with plan members

2:45-3:00 NETWORKING BREAK

3:00-3:45

THE FUTURE OF CAP

Michael Marmoreo, Regional Vice President, Group Pensions,
Industrial Alliance Insurance and Financial Services Inc.

The past decade has witnessed the growth of CAP plans, coupled with an increase in DB/DC conversions. The future does not appear promising for DB plans, with escalating funding costs and loss of surplus ownership spurring a new round of conversions to CAP. This session will examine some of the challenges facing CAP plans (contribution and retirement inadequacy, lack of education and low participation rates) and explore possible solutions.

- Where have CAPs been and where are they going?
- Death of DB plans and the ensuing lack of coverage
- Potential solutions: CSPPs and DPSPs
- Low participation and contribution levels: causes and potential solutions
- Improving education
- Replacement income adequacy
- Recommended regulatory changes

3:45-4:30

BETTER FUND GOVERNANCE: THE DEVELOPMENT OF AN EFFECTIVE PENSION COMMITTEE & PROCESS

Bruce Curwood, Director, Institutional Solutions,
Russell Investment Group

Virtually all Canadian pension plans have suffered losses in the last 12 months, but under performance is also a symptom of ineffective decision making. In view of the size of the assets involved and the difficult judgments to be made, it is vital that trustees develop the highest standards and adhere to strict governance processes. Designing and implementing an effective pension governance system involves careful planning, a support structure and the necessary processes and procedures of a policy-based framework. This session will discuss recent governance research, the major barriers to investment excellence and ways to narrow the knowing-doing gap in investments.

- Governance structure and linkage with funding policy and investment strategy
- The key participants in plan governance: who should be involved
- Identifying the corporate style and structure of the organization, the needs of pension members, economic constraints and the different attributes of various types and sizes of retirement plans
- Determining if an investment strategy is right for your specific plan
- Barriers to action in investments
- The vital role of the Chair and CIO

OPTIONAL WORKSHOP A

Friday, October 16th - 9:00-noon

GOVERNANCE STRUCTURES AND THE ROLE OF PENSION COMMITTEE MEMBERS IN A PERIOD OF CRISIS

Bethune Whiston, Partner, and Paul Winnett, Partner, Morneau Sobeco

Governance objectives provide the framework and standards for the oversight, management and administration of the pension plan. Whether explicit or implicit, pension governance must address five issues: knowledge, decision making, delegation, monitoring and documentation. Having clear and meaningful pension governance processes in place is even more important in a period of crisis. This discussion details key governance objectives of the plan, how the pension committee member/trustee can work effectively within the structures, and particular governance challenges facing the pension committee or board of trustees in our current economic environment, including:

- Sample governance structures
- Understanding the plan's governance structure
- Joint trusteeship: advantages and disadvantages
- Key governance issues
 - Trustee/pension committee selection and organization
 - Skills and knowledge
 - Trustee and corporate management relationship: clear separation of management from governance and operations from oversight
 - Addressing conflicts of interest and competing interests
 - Assessing the governance process and performance
 - Operational issues and governance
 - Setting and implementing policy and assessing the results
 - Stakeholder and sponsor relations
 - The importance of clear communication
 - Role of advisors and consultants
 - Key legal, actuarial and investment questions new trustees should ask advisors

Bethune Whiston, has more than 17 years of experience in pensions and benefits at Morneau Sobeco. She received a B.A. from the University of Western Ontario (1983) and a J.D. from the University of Toronto (1986). She manages the Toronto Pension Legal Team and is responsible for advising Morneau professionals and clients on a broad range of legal issues. She was Morneau's National Specialist in pension governance from 2002 until 2009. She edits the "Summary of Pension Legislation in Canada" and is a contributing author and coordinating editor for the "Morneau Sobeco Handbook of Canadian Pension and Benefit Plans", both of which are published by CCH Limited. She participates internationally as a speaker and writer on pension issues.

Paul Winnett is the Managing Partner of Morneau Sobeco's Kitchener-Waterloo office. Paul earned a Bachelor of Sciences degree in Pure Mathematics in 1992 and a Masters degree in Economics in 1994. Both degrees are from the University of Windsor. Paul became a Fellow of the Society of Actuaries and the Canadian Institute of Actuaries in 1999. He is also a CFA Charterholder. In addition to managing the business operations of Morneau Sobeco's Kitchener-Waterloo office, Paul provides actuarial and pension consulting services.

OPTIONAL WORKSHOP B

Friday, October 16th - 1:30-4:30

UNDERSTANDING PENSION FINANCE AND INVESTMENT BASICS

Dean Liotta, Senior Consultant, RBC Dexia Investor Services
Munish Saluja, Senior Consultant, RBC Dexia Investor Services

Of all the duties required of pension committee members and trustees, perhaps none is more important than developing an understanding of pension finance and investments, the plan's risk exposure and the fundamental principles that guide management of pension assets. Build on what you have learned in the conference and join this highly interactive workshop for much more detailed advice on the fundamental principles and beliefs underlying the investment program.

- Pension fund mission and goals
- Understanding the plan's risk management approach
- What is the plan's asset mix policy?
- Active vs. passive management
- Understanding the investment management structure
- Performance measurement

Dean Liotta is a Senior Consultant with the Risk & Investments department of RBC Dexia Investor Services, having spent 6 years with RBC Dexia. He is currently responsible for consulting relationships in Ontario and Atlantic Canada, providing analysis of plan and investment manager performance. He has also held a management role in client reporting and worked with investment consulting boutique Segal Advisors as an associate consultant. He has previously presented to audiences with respect to performance and asset allocation as well as the importance of including risk in portfolio analysis. He is a CFA charter holder and holds an Honours Commerce degree from the University of Windsor Ontario as well as an Arts Degree in Economics from the University of Western Ontario.

Munish Saluja has a wealth of experience in the investment industry especially in the area of developing oversight solutions on investment portfolios. A key member of RBC Dexia's Risk & Investment Analytics department over the last 9 years, Munish was a major contributor to the design and development of its enhanced and fixed income analytics product offering. He is a graduate of the University of Toronto where he graduated with a Bachelor of Commerce degree with distinction. He is also a CFA charter holder and one of the pioneer recipients to the CFA Institute's Certificate in Performance Measurement (CIPM).

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Electrical Industry of Alberta

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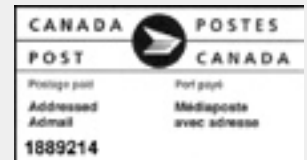
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