



# PULSE

THE HEARTBEAT OF RISK MANAGEMENT, JULY 2014

## President's Message

■ By: **Julian Valeri**, President

**A**t the 54th Annual General Meeting on June 24, 2014, I had the honour of being named as the incoming President of the Ontario Risk and Insurance Management Society, ORIMS. I would like to thank David Beal, outgoing President for another successful year and for getting me involved with ORIMS in the first place. In fact, that is my theme for this message. "Get Involved"! I first "dipped my toe" in the ORIMS pool by volunteering on a committee that published the PULSE, our award winning newsletter publication. As I got more involved, I became a Director of 2 portfolios over several years and I found that involvement very rewarding and that it gave me an excellent view of and respect for the Chapter, its purpose and its people. Speaking of people, over the past several years, several Board and Committee members have shown dedication and tireless commitment to our Chapter to make things happen. Volunteers are the lifeblood of the ORIMS organization



and we would like to continually recruit new individuals with diverse perspectives. Therefore, if you have not already done so, I would like to encourage you to "Get Involved" in some way, shape or form in ORIMS activities going forward. It's what keeps our Chapter vibrant and interesting.

At the June 24th AGM, we were excited to name a new slate of Directors to serve ORIMS for the following year.

- The new ORIMS Board for 2014/2015 consists of the following Directors:
- Julian Valeri**..... President
  - Paul Provis**..... Vice President
  - Mark Cosgrove**..... Secretary-Treasurer
  - Helen Trajanos** ..... Public Relations / External Affairs
  - Joseph Costello**..... Membership
  - Agata Jamroz**..... Education
  - James Eka**..... Social Programs
  - Tina Gardiner**..... Prof. Development
  - Riaz Juma**..... Communications
  - Glenn Morato**..... Webmaster
  - David Beal**..... Past President

I am very excited with the Board of Directors that we have. We have a great blend of new and veteran individuals from the private and public sectors. I have had the privilege of working with these individuals on other initiatives and I will look to them for their knowledge and expertise in the coming term. We are also fortunate to have a 2-time former President in David Beal who can provide

much needed historical input, direction and guidance.

Following the Annual General Meeting in June, the newly constituted ORIMS Board will meet in July to begin planning for the coming year. The Board will also work on putting together an exciting professional development program and social calendar for the coming year. Details of the professional development sessions and the social program will be delivered to you via our regular e-Communications email.

As a final word, I want to express my appreciation for those ORIMS Volunteers that have taken steps to "Get Involved" and I want to encourage anyone who is thinking to "Get Involved" to do so, so as to become more engaged in your Chapter and in your profession. It is that collective participation that will go towards making our Chapter a continued success. I hope that you all enjoy the summer while spending time with family and friends and I look forward to seeing you "Get Involved" with ORIMS in September!

## RIMS Student Membership Superstar

**R**IMS recognizes the importance of growing student membership and increasing engagement to strengthen the future of our organization and the risk management profession. In support of this important initiative, the chapters that grow their student memberships by 6% or more during the past calendar year are awarded the RIMS Student Membership

Growth Award. Chapters that achieve 6% to 9% growth receive the RIMS Membership Star award. Chapters that increase student membership over 9% during the year receive the RIMS Student Membership Superstar Award.

The Ontario RIMS chapter is the proud recipient of the highest level of award for

2013, the RIMS Student Membership Superstar Award. The chapter was formally acknowledged during the RIMS award luncheon this April at the RIMS 2014 Annual Conference and Exhibition in Denver. We wish a warm welcome to all the new students in our chapter.



TO PROMOTE AND ADVANCE EXCELLENCE IN RISK MANAGEMENT

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# BUSINESS RESILIENCE

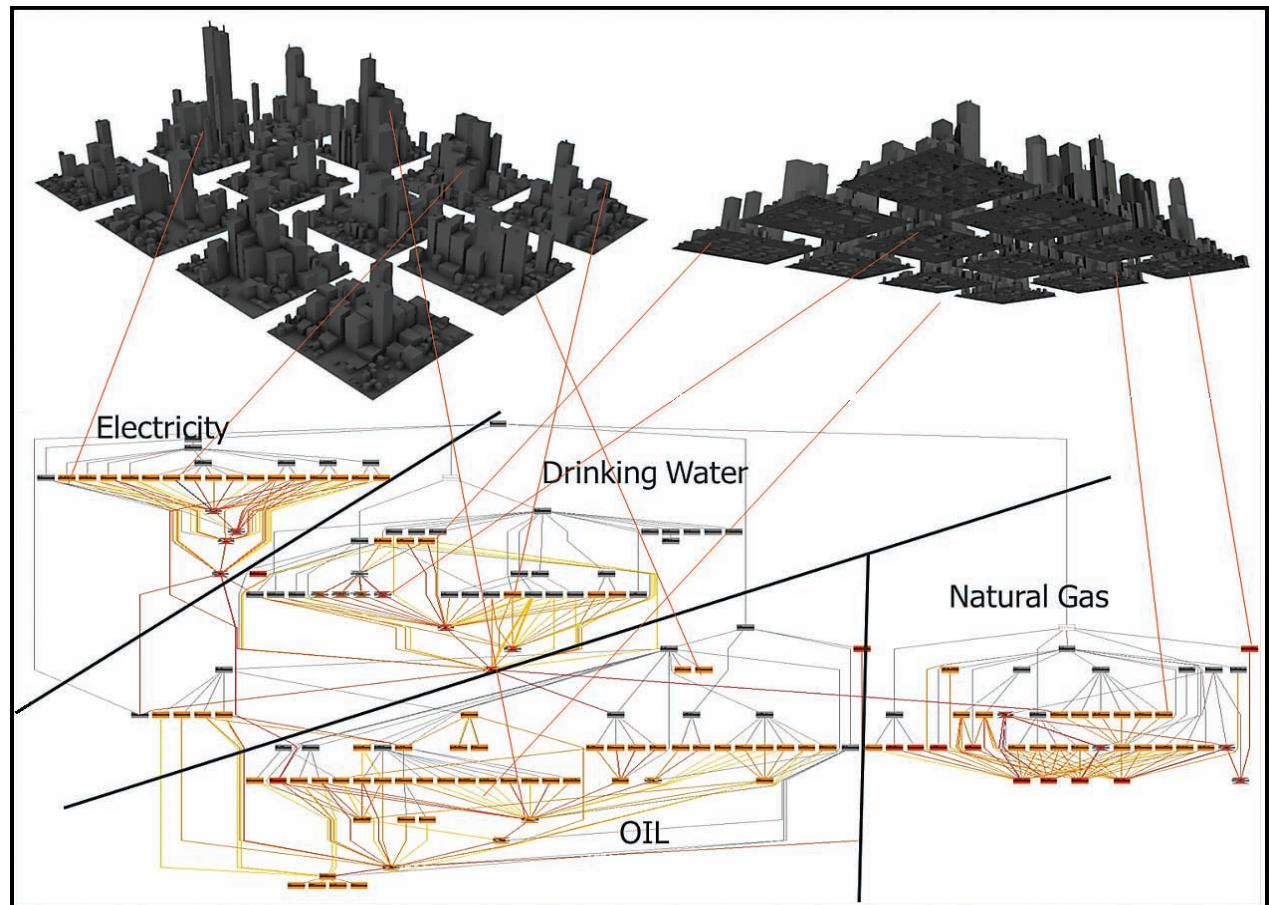
## It's not just about preparing for the future, it's about preparing to have a future

■ By: **Nick Martyn**, CEO  
and **Rory Kilburn**, VP,  
Risk Logik

**T**here is increasing realization among private and public sector organizations that disruptive events emerging from climatic, market flux, cyber threat and even political uncertainty is increasing risk exposures. Businesses and governments alike have seen this trend and are seeking ways to become resilient. But what is resilience?

Broadly speaking, resilience is the ability to anticipate, prepare for, survive and recover from disruptive events, whether man made or natural. Resilience is not a “just in time” commodity that can be purchased when required. It is the result of concerted effort and the deliberate development and deepening of resilience-based processes. Most of all, resilience is a mindset that accepts that it is not a matter of if a disruptive event will occur, but when, and that being prepared for the consequence is more important than betting against the likelihood.

By building resilience, a business is able to move beyond current reactive business continuity activities and toward future-oriented business resilience strategies.



Yet according to the Corporate Executive Board's most recent Risk Intelligence Quarterly, “while 91% of organizations plan to change their risk management approach in the next three years, they have no clear way forward.” This article will propose that embracing business resilience and the resilience toolset can illuminate a clear way forward for both private and public sector organizations.

That clear way forward starts with a focus on risk resilience versus compliance. Resilience means you can survive and recover from a disruptive event and is the foundation of operational continuity and continued service be it for a government agency, financial firm, manufacturer, public utility or service provider.

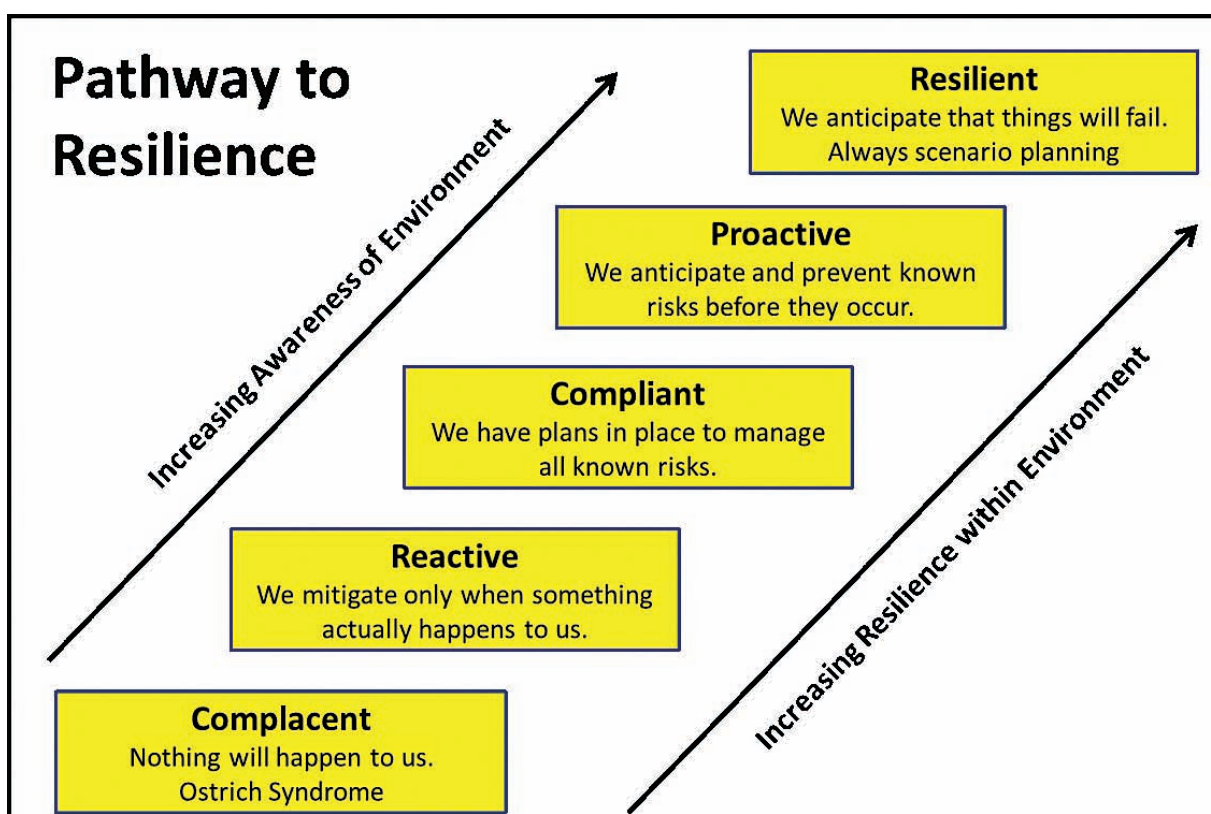
To build resilience, your organization must approach risk management differ-

ently. The diagram titled Pathway to Resilience (indicated in chart below) shows the escalating stages of risk. Most organizations we encounter (like the 91% mentioned above) are at one of the first three stages in this model – Complacent, Reactive and Compliant. But they are by no means resilient. An organization at one of the first three stages might survive – although this is in no way assured. Stage four, or Proactive, allows an organization to evolve – as long as evolution is slow and measured. Managing risk and achieving resilience in today's environment of constant uncertainty requires stage five scenario planning.

Resilience begins with the acknowledgment that your organization operates within a system of systems, or a risk ecosystem (indicated in chart above). Risks to organizational resilience emerge both internally and externally, and are in constant flux. An organization's ability to understand, anticipate and successfully adapt to these threats defines its resilience.

Resilience then progresses as actions taken to mitigate the effects of emerging risks, understanding that mitigating the

*Continued on page 3...*









# Introducing ... the ORIMS 2014-2015 Board of Directors

**E**arlier this week, at the ORIMS Annual General Meeting, the new Board of Directors was elected for this year. We would like to introduce our Board members to you with some background on who they are and what their role is within the industry. As you can see from the depth and breadth of experience, we are a broad based association, representing risk managers from a variety of private and public organizations. These organizations, in addition to being the backbone of Ontario, allow their employees to put their time and effort to volunteer for ORIMS. Kudos to the employers of our Board members for allowing time for their employees to work toward the needs of the broader risk management community!

## **President,**

### **Julian Valeri**

Julian Valeri has been a Risk Manager in both the Public and Private Sectors and has over 25 years of Insurance and Risk Management experience. In addition to being a Risk Manager for the last 17 years, prior to that Julian has worked in various capacities in the insurance industry as a claims adjuster, internal auditor, loss control representative, insurance broker and underwriter. Julian has also been an instructor in the CRM program for the last several years and recently, Julian lead the CRM Course Redevelopment Team and worked with several other Risk Management Instructors to create the Educational and Instructional Modules that are now used to teach the CRM Courses.

Julian currently works for the Region of Durham. The Region of Durham (The Region) is an upper tier municipal government which provides a broad range of services to residents living within its geographical boundaries. Those services include Durham Region Police Services (DRPS), emergency medical services (EMS), planning & economic development and tourism, long term care and services for seniors, children's services, transit, public health, public works, social assistance, social housing, Provincial Offences Act court services, and corporate administrative services.

## **Vice President,**

### **Paul Provis**

Paul Provis, CIP, CRM, is the current Vice President of ORIMS. This is his 5th year on the ORIMS Board and has

served in other portfolios such as Director of Membership and Director of Communications where he was responsible for the content and editorial of The Pulse. Paul has also served as the Ontario representative for the RIMS Canada Council. Paul is currently at the Ontario Ministry of Government Services as a Senior Risk Management Officer serving in the Risk Control and Advisory Services department. Previously, Paul spent over 6 years as Risk Control Manager at Oxford Properties Group and an additional 7 years as a broker. He possesses a variety of experience ranging from handling complex insurance placements and programs, risk control, claims management, U.S. Workers' Compensation and environmental risk.

The Government of Ontario includes the ministries, agencies and crown corporations that serve our province. It's workforce consists of 60,000+ public servants.

## **Secretary-Treasurer**

### **Mark Cosgrove**

Mark Cosgrove is the current Treasurer of ORIMS. He holds an MBA from Queen's University, an MA (Economics) from the University of Toronto as well as the CRM designation. This is his 5th year on the ORIMS Board as Treasurer. Mark is currently at Ontario Power Generation as a Manager of Treasury and Risk & Insurance Management and has been in this role since 2005. His experience includes corporate and construction insurance placements and programs, risk control, claims management, contract review and negotiation, and nuclear related risks and insurance.

Ontario Power Generation (OPG) is an Ontario based electricity generator whose

principal business is the generation and sale of electricity in Ontario. OPG was established under the Business Corporations Act (Ontario) and is wholly owned by the province of Ontario. OPG's focus is on the efficient generation and sale of electricity from its generating assets, while operating in a safe, open and environmentally-responsible manner. OPG operates a mix of nuclear, hydroelectric and thermal plants throughout the province. In 2013, OPG generated approximately 80.3 TWh of electricity and had an in-service capacity of 16,229 MW.

## **Director of Social Programs,**

### **James Eka**

This is James' first year on the ORIMS Board of Directors. James joined CURIE in early May 2012. With over five years of accounting experience in the hospitality industry, James also holds a Canadian Risk Management (CRM) designation and is currently pursuing his Chartered Insurance Professional (CIP) designation. James quickly became involved within ORIMS, attending PD Sessions, conferences, workshops and volunteering.

CURIE stands for Canadian Universities Reciprocal Insurance Exchange and was created specifically for the unique risks of large and small universities across Canada. CURIE's sole focus is to offer specialized insurance, loss control, and risk management support for Canada's universities.

## **Director of Professional Development,**

### **Tina Gardiner**

Tina Gardiner is in her 11th year as the Manager, Insurance and Risk for the Re-

gional Municipality of York. Tina has almost 30 years of experience in risk and insurance including positions at Liberty Mutual, Thrifty Canada Ltd., Hertz Canada Limited and Morris & Mackenzie prior to York Region.

Tina was instrumental in the formation of the Car Rental Anti-Fraud Coalition (CRAC) that worked closely with both the Peel Regional and Toronto Police Services in the fight against auto fraud. She served on the Ontario Municipal Insurance Exchange (OMEX) Board of Directors for three years. She currently serves a Founding Chair for the Large Urban Municipalities Risk Management task force and is the Nomination Chair for the Society of Public Insurance Administrators of Ontario.

Tina had been an active participant for many years in the Ontario Risk and Insurance Management Society (ORIMS) holding several Board positions including President (1995-96). Tina was re-elected to the ORIMS Board in 2011 and is currently serving as the Director of Professional Development. Tina served as a member of the Canadian RIMS Council for several years. She was Canadian RIMS Conference Chair in 1997 and was a member of ORIMS 50th Jubilee Committee in 2010. She was recognized as a 2010 Insurance Institute of Canada Alumni Achiever. She teaches and is an exam proctor of CIP courses for the Insurance Institute of Canada. Tina was humbled and honoured to receive the 2010 Don Stuart Award for Excellence in Risk Management at the RIMS Canada Conference in Edmonton in September 2010. The Regional Municipality of York, one of Canada's fastest growing municipalities,

*Continued on page 5...*



**2014-2015 ORIMS Board of Directors**

**Photo:**  
Courtesy  
Canadian  
Underwriter  
magazine



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stretches north from Toronto to Lake Simcoe and includes many hectares of protected Greenbelt. York Region's diversity is evident in our nine local municipalities, geography, economic development and population. York Region works to provide residents and businesses access to a broad selection of services and resources.

### **Director of Communications, Riaz Juma**

This is Riaz's first year on the ORIMS Board of Directors. He is currently the Manager of Risk Management and Insurance at Bentall Kennedy where he participates extensively in the management of multiple insurance programs covering commercial, industrial, retail and residential real estate, in addition to corporate exposures. Prior to his involvement in Risk Management, Riaz held roles as a claims advocate at small and large Toronto area brokerages. Riaz holds a CRM designation, as well as a Bachelor of Political Science and is currently pursuing a Masters of Business Administration at the Schulich School of Business.

Bentall Kennedy is one of North America's largest real estate investment advisors and one of its foremost providers of real estate services. Bentall Kennedy serves the interests of more than 500 clients and their 145 million square feet of office, retail, industrial, and multi-family properties totaling more than \$30 billion throughout Canada and the U.S.

### **ORIMS Webmaster, Glenn Morato**

Glenn Morato, CIP, is a Senior Corporate Risk Analyst at Sun Life Financial Inc. He looks after the global Financial, Property and Casualty Insurance Programme of the company; ensuring all of its assets, employees, and multi-billion-dollar North American Real Estate holdings are fully protected. He's been at this role for four years.

Sun Life Financial Inc. is a publicly traded life insurance, group benefits provider, investment and wealth-management company with operations in Canada, the US, UK, Bermuda, Ireland, India, Indonesia, Philippines, Hong Kong, China, Malaysia, Vietnam, Singapore, Japan, Australia, South America and Europe employing 128,515, in addition to 127,755 Sun Life Advisors.

### **Director of Education, Agata Jamroz**

Agata Jamroz is the Senior Manager, Insurance Planning and Development for Royal Bank of Canada. In this role, Agata is responsible for the corporate insurance placement strategy and claims management for Royal Bank of Canada and its Subsidiaries as well as optimizing the cost/benefit of insurance through captive and alternative risk transfer methods. Agata has been with RBC

for 17 years. Her previous role was with RBC Insurance where she managed, underwrote, and priced all Credit Reinsurance programs. She led research on new business cases including Bonding and Surety Markets. Previous responsibilities also include Economic Capital Modeling, Credit Risk analysis, insurance underwriting platform design and implementation. She started her career as a computer programmer before moving into insurance and reinsurance.

Royal Bank of Canada is Canada's largest bank, and one of the largest banks in the world, based on market capitalization. RBC is one of North America's leading diversified financial services companies, and provide personal and commercial banking, wealth management services, insurance, investor services and capital markets products and services on a global basis. RBC employs approximately 79,000 full- and part-time employees who serve more than 16 million personal, business, public sector and institutional clients through offices in Canada, the U.S. and 42 other countries.

### **Director, Membership, Joe Costello**

Joe Costello started his career at a small commercial brokerage in Guelph after graduating, then moved to Toronto for his next role at a large brokerage house. In 2005 he went back to school and upon completion took a roll at a Canadian Health Science company for a few years. Currently he is at Hydro One in the department of Treasury and Risk.

Hydro One delivers electricity safely, reliably and responsibly to homes and businesses across the province of Ontario and owns and operates Ontario's 29,000 km high-voltage transmission network that delivers electricity to large industrial customers and municipal utilities, and a 122,000 km low-voltage distribution system that serves about 1.3 million end-use customers and smaller municipal utilities in the province. Hydro One is wholly owned by the Province of Ontario.

### **Director, Public Relations and External Affairs, Helen Trajanos**

This is Helen's first year on the ORIMS Board of Directors. Helen Trajanos, CIP, CRM, has worked with Toronto Community Housing Corporation (TCHC) for 9 years in the Risk Management and Insurance Unit, Legal Services Division and most recently as Risk Manager at Toronto Community Housing, since 2012. In her capacity as Risk Manager for TCHC, she is responsible for the development, implementation and leadership of the Risk & Insurance program including arranging all insurance coverage for the corporation, developing and implementing operational risk management framework, monitoring risk profile and managing insurance claims to help minimize the adverse financial effects of accidental and business losses for TCHC,

employees, Board Members and owned/leased physical assets. In addition she developed and implemented the Emergency Response Plan and Business Continuity Plan for the organization. Prior to joining TCHC, Helen worked with the City of Toronto for a number of years in the Legal Division.

Toronto Community Housing is the largest social housing provider in Canada and the second largest in North America. It provides homes to about 58,500 low and moderate-income households, including seniors, families, singles, refugees, recent immigrants to Canada and people with special needs.

### **ORIMS Past President, David Beal**

David has been with OSBIE for over 24 years. Including his present role as the Director of Risk Management with OSBIE, David has over 36 years of insurance experience in sales, underwriting, ratemaking, reinsurance and risk management. David is a member of the Ontario Risk & Insurance Management Society, and the Society of Public Insurance Administrators of Ontario. He holds a Bachelor of Commerce Degree (Mount Allison University - 1978), and has achieved the following professional designations with the Insurance Institute of Canada - Chartered Insurance Profes-

sional (CIP); Canadian Risk Management (CRM) designation and a RIMS Fellow (RF) designation.

In addition to his professional role with OSBIE, David also sits on the Technical Advisory Committee for the Physical Education Ontario Safety Guidelines and is an Associate member of the Technical Advisory Committee for the CSA-Z614 Playground Standard.

He was a past Director on the Toronto Regional Crimestoppers Board and past Communications Director with the Conestoga Chapter of the Insurance Institute of Ontario. David currently serves as President for the Ontario Risk and Insurance Management Society (ORIMS).

The Ontario School Boards' Insurance Exchange (OSBIE) was formed in 1987 and is a provincially licensed reciprocal owned and operated by over 95% of the publicly funded school boards in Ontario. There are more than 1.7 million students attending 5300 schools valued at more than \$70 Billion under the OSBIE program. One area that OSBIE differentiates itself from commercial markets is through its Risk Management services that are tailored specifically for school board members, which has effectively reduced loss frequency across all lines of insurance by more than 30% over the past 8 years.



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# Data Breach Liability – Where are YOUR Risks? The list is growing.

■ By: **David Beal**, B.Comm. CIP, CRM RF. – Director of Risk Management, OSBIE

**E**very week a new report surfaces of another data security breach, which has recently included highly visible organizations, such as Target Department Stores, Canada Revenue Service, E-Bay, and, perhaps the most ironic, the Office of the Privacy Commission of Canada.

While these highly sophisticated organizations are making the headlines, the REAL risks may be to the medium/small business sectors where the resources and security infrastructure may not be in place to deflect targeting by a hacker. In some cases it is a perception of “security by obscurity” in that it is felt the data being kept by an organization would have little or no value to a hacker, without the recognition of the risks to the organization if the data they collect and store is compromised and the customers want compensation.

The internet is being viewed as the new “wild west”, and it is an understatement to say that the proliferation of on-line applications has far outstripped the few laws that have evolved to protect both consumers and businesses who operate on-line. The other factor at play is the pervasiveness of the internet itself – the few laws that do exist to regulate on-line data security may be unenforceable if the source of the hacking activity is a foreign jurisdiction, if, in fact, the source can even be traced.

The very design of the internet makes it a hacker’s paradise in that it caters to our collective desire for ease, convenience and accessibility. This makes every connected device vulnerable, and possible prey for a would-be hacker. In addition, with the “mainstreaming” of so many connectable devices, many users are simply unaware of the risks of having the personal information they so readily share with an on-line entity released to persons or entities who may exploit that information for unexpected or illegal purposes.

With the ongoing list of hacking incidents making the regular news broadcasts, it also appears that the hackers themselves are not the stereotypical “whiz kids”

who act alone and break into computer systems for entertainment, but rather, are well-organized, highly sophisticated and well-funded – in some cases by government agencies or private corporations.

As with any emerging risk issue, the first step is to take stock of what you are facing. With the growing movement to on-line interaction with customers, most organizations are not safe from data breach risks. Here are some examples of the main categories of data breach risk that entities are facing – and it is expected that the list will grow as hackers continue to evolve to new levels of sophistication:

- (1) **Human Element factors** – this can include malicious, intentional acts of employees as well as simple mistakes (e.g. opening a malware link embedded in an e-mail, or losing a USB stick with client data).
- (2) **Internet Connections** – Use of unsecured WIFI sites or conventional connections can leave data vulnerable to hackers. More organizations are moving to WIFI platforms to support on-line service initiatives.

(3) **Equipment Control Software** – Many organizations have moved to automated software to monitor and control building heating/cooling or other automated equipment. These utility programs may not have security features built in, or have not been included in security software upgrades, which may leave a gateway for a hacker to get into the main system.

(4) **Data Storage** – Many organizations utilize third party contractors to permanently store data – do you know where your data is?

(5) **Targeted Attacks** – Hackers may gang up on specific organizations to try to overwhelm any security measures that are in place – such was the recent case (May, 2014) at E-Bay, one of the world’s largest on-line shopping facilities.

(5) **E-mail borne viruses, malware, phishing scams** – these techniques have been around since the earliest days of the Internet, but still claim a large number of victims as the messaging is often disguised as legitimate communication with clients.

(6) **Data hostage** – This is a new twist in that data is first breached, and then encrypted in a way that only the hacker can unlock. The data owner is then contacted and money is demanded in exchange for unlocking the encryption code.

(7) **Security Software flaws** – The revelation of the existence of the Heartbleed “bug” in one of the world’s most common encryption technologies has led to the realization that even when security software is in place, it may only be as good as the programmers that designed it. While we may not be able to do much about the engineering and programming of a commercial software product, as consumers, we can work with vendors to ensure that all steps are being taken to minimize this risk.

While insurance products are available, keep in mind that no insurance policy can be a substitute for risk awareness and good security practices.

You may not be first, but you could be next – be risk aware!!

**David Beal**, *Director of Risk Management, OSBIE.*





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# 2014 ORIMS Annual Golf Tournament



**O**n Tuesday June 24th, ORIMS held its annual golf tournament at Deer Creek Golf Club in Ajax. It was a well-attended and successful day with 279 golfers participating. ORIMS members and their guests enjoyed a fantastic day of socializing and fun. Unfortunately Mother Nature didn't fully cooperate as several holes did get rained out. Fortunately most people didn't seem to mind as it made for a good excuse to go back to the clubhouse to watch the World Cup.

Despite the shortened game, the Molson low gross trophy was awarded to the team of Grant Williamson, Shane Bradley, Chris Schmidt & Steve Hawkins. The Labatt low net trophy was awarded to the team of Steve Kelly, Scott Keeting, Robert Farquharson & Paul Bains.

A special thanks and appreciation to our sponsors of the day: Cunningham Lindsey who provided the photos; Winmar

who provided the bug spray, Sedgwick Claims Management Services who provided the golf balls, Aon, Marsh and Willis who each donated \$500 to sponsor the various golf holes and to Granite Claims who donated the TV for the raffle. ORIMS was pleased to announce that \$3,190 was raised in support of Juvenile Diabetes Research Foundation! Thank you to all the other generous contributors which allowed for an amazing prize table.

ORIMS would also like to thank Steve Kelly for once again, contributing his time and hard work in organizing the tournament and also to Nancy Lacroix, Ann Hildreth and the rest of the volunteer team for all their help with registration and with raffle ticket sales. Thank you to everyone who attended and for your continued support of ORIMS. We hope you had an enjoyable day.





# Golf highlights Cont'd.



**Photos:**  
Courtesy Canadian Underwriter magazine





# Message on ORIMS Social Programs

It has been my pleasure to serve on the ORIMS board as the Director of Social Programs for the 2012-2013 and 2013-2014 terms. I would like to personally thank all of those who have volunteered their time and efforts to the events, most notably Nancy Lacroix, Steven Leyland, Steven Kelly and Ann Hildreth. I have had so much fun working on these events with each of you and I truly appreciate all of your support, wisdom, enthusiasm and assistance. To the membership at large, I would like to thank you for supporting the ORIMS events and making them so successful. My wish is that you left each event with a smile and a new business card or two. To all of our industry partners, thank you for your sponsorship and your generous prize donations to the events. Your support was of-

ten overwhelming and it made my role that much easier. Thank you. I am grateful for the support of the Board and to former Board members who took the time to call and provide insight. Thank you to my employer the Ontario Municipal Insurance Exchange (OMEX) and my colleagues.

I want to wish the new board all the best in the coming term. I know you will have a great year.

With warm regards and a sincere thank you,

**Shannon Devane**

*Director of Risk*

*Ontario Municipal Insurance Exchange*



## Editorial Policy

The PULSE is a publication of the Ontario Risk and Insurance Management Society and is published periodically throughout the calendar year.

The opinions expressed are those of the writers and the volunteer members of the PULSE Editorial Committee. Articles submitted to the PULSE for publication are subject to the approval of the PULSE Editorial Committee. Approval of such articles is based upon newsworthiness, and perceived benefit to the readership. All decisions of the PULSE are not subject to appeal. Individuals submitting articles to the PULSE hereby acknowledge their acceptance of the PULSE Editorial Policy.

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of ORIMS by,*

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**40<sup>TH</sup> ANNUAL RIMSCANADACONference**

**CROSSROADS 2014: Changing Landscapes**

Winnipeg, Manitoba  
September 14-17, 2014

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## 2014-2015 Board of Directors

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<b>Mark Cosgrove</b>	Treasurer & Corporate Secretary
<b>James Eka</b>	Social Programs
<b>Tina Gardiner</b>	Professional Development
<b>Riaz Juma</b>	Communications
<b>Sandra Alwazani</b>	Public Relations & External Affairs
<b>Glenn Morato</b>	Webmaster
<b>Agata Jamroz</b>	Education
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