

LEADERSHIP CONFERENCE FOR WOMEN IN ENERGY – CANADA

April 12-13, 2018
The Omni King Edward Hotel
Toronto, ON



PRE-CONFERENCE WORKSHOP

Learning to Ask: Women and the Power of Negotiation

WEDNESDAY, APRIL 11, 2018

POST-CONFERENCE WORKSHOP

Maximizing Mentoring and Securing Sponsorship

FRIDAY, APRIL 13, 2018



"I believe that this conference is a 'must-attend' for women in the industry who are interested in growing their knowledge of and career in energy in Canada. Both from a relationship and a learning perspective, lots of value-added."

VP, Sales, Siemens Canada

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HOST UTILITY

ONTARIO POWER GENERATION

SPONSORS



EUCI is authorized by IACET to offer 1.0 CEUs for the conference and 0.4 CEUs for the workshop.



EUCI is authorized by CPE to offer 12 credits for the conference and 4 credits for the workshop.



OVERVIEW

The goal of this event is to help professionals advance their careers in a traditionally male industry by providing insight into key energy trends and skills for personal and professional development. Join Canada's most successful women energy leaders as they share their industry knowledge, strategies and experiences on how to accelerate positive organizational change and personal growth.

The program format includes keynote addresses, panel sessions, interactive group discussions and a plentitude of networking opportunities. You'll participate in knowledge sharing and collaboration while building relationships and enhancing your professional network. You'll leave this event with practical strategies, insights and guidance on how to propel your energy career forward. Don't miss this opportunity to learn from and collaborate with the top women in energy.

LEARNING OUTCOMES

- Identify how women can play to their leadership strengths to improve organizational performance
- Define the skills and techniques needed to drive inclusive leadership
- Analyze key trends in the global energy market
- Discuss how to navigate through a predominately male industry to reach higher levels
- Determine how to derive maximum value from a mentoring relationship
- Evaluate how to change the culture of your organization to reflect its inclusive mission
- Discuss what it will take to meet Canada's changing energy needs
- Identify how to leverage your workforce's diverse talents with multi-generational teams
- Design action plans to accelerate positive organizational change and personal growth



“Great environment to learn, connect and inspire with powerful women who are leading the energy sector.”

Corporate
Communications
Coordinator, JPS



“This conference allowed me to expand my horizons in the energy sector. It wasn't just a discussion on one technology but rather exposure to the larger community of energy professionals.”

Project Manager, CNL

CONFERENCE SPEAKERS



Jane Albert

*Chief of Staff, Operations,
Hydro One*



Rachel Anderson

*Policy Advisor, Strategic Policy,
Ontario Energy Board*

Michelle Branigan

*Chief Executive Officer,
Electricity Human
Resources Canada*



Carla Carmichael

*Vice President, Ontario
Power Generation (OPG)*



Rebekah
Cluett-Chan

*Director of Mi'kmaq Relations,
Nova Scotia Power Inc.*



Nora Duke

*Executive Vice President,
Corporate Services & Chief Human
Resource Officer, Fortis Inc.*

Nancy F. Foster

*Senior Vice President,
Human & Corporate Resources,
Husky Energy*



Karen Fritz

*U2 Outage Director,
Execution, Ontario Power
Generation (OPG)*



Chantale Germain

*Chief Proposition & Estimation,
Hydro Quebec*



Lorraine Gray

*Manager, Power
System Projects,
Hydro One Networks Inc.*

CONFERENCE SPEAKERS



Reihaneh
Irani-Famili

*Vice President Gas
Enablement – Business
Readiness and Design,
National Grid*



Vandana Juneja

*Senior Regional Director, Central
Canada, **Catalyst***

Heather Kleb

*President, **Women in
Nuclear Canada**
Vice-President, **Women in
Nuclear Global***



Amanda Klein

*Executive Vice President, Regulatory
Affairs & General Counsel, **Toronto
Hydro-Electric System Limited***



Vineeta Maguire

*Vice President, Supply
Management, **Encana***



Kim Marshall

*CFO and Vice-President of
Corporate Services, **IESO***

Lisa Marshall

*Senior Manager, Organizational
Design & Business Change,
Ontario Power Generation (OPG)*



Janice McMichael-
Dennis

*President & Chief Executive Officer,
Blue Water Power*



Katherine Schmidt

*Head of Materials & Advanced
Manufacturing Innovation,
Siemens*



Karen Sobel

*Regional Managing Director,
WorleyParsons*

CONFERENCE SPEAKERS



Terri Steeves

*Vice-President, Canadian Projects, **TransCanada***



Sherry Thomson

*Chief Human Resources Officer, **NB Power***

Katherine Ward

*Senior Director, Communications - Power Group, **SNC-Lavalin***



Helen Wesley

*Executive Vice President and Chief Financial Officer, **Enmax***



“

“It was very enlightening to hear about the stories of other women’s paths and see how many commonalities we all have!”

Senior Analyst, Brookfield Renewable

“

“Enjoyed the enthusiasm, positive messages, and real-life experience that were shared.”

Manager, Sales, ATCO

“

“Organized and value-added. Excellent venue for integration of different backgrounds and viewpoints.”

Project Co-Coordinator, IESO

AGENDA

THURSDAY, APRIL 12, 2018

- 7:00 – 8:00 am** **Registration & Continental Breakfast**
- 8:00 – 8:15 am** **Conference Welcome**
- 8:15 – 9:00 am** **Thriving in the Energy Industry**
 In order to succeed in the energy sector, women must overcome hurdles typically faced by their gender in male-dominated industries. Unconscious bias, culture and certain characteristics form barriers to women's advancement. In this session, you will hear experiences, knowledge and strategies for conquering gender related challenges and thriving in the energy industry.
Carla Carmichael, Vice President, Ontario Power Generation
- 9:00 – 10:00 am** **Skills and Techniques for Becoming a Better Leader**
 Being a good leader is difficult. Some people become leaders through careful career planning, while others find themselves in leadership roles by accident or default. Either way, it takes hard work to become a truly effective and inspiring leader -- and being a female leader in a predominately male environment adds some additional challenges. In this session, the panel members will discuss some of the skills and techniques that have helped them to become better leaders. Topics to be discussed include:
- Core leadership techniques
 - Using a variety of leadership styles
 - Developing Emotional Intelligence
 - Leading effectively when things get difficult
- Moderator:**
Bernadette Corpuz, Counsel, Borden Ladner Gervais LLP
- Panel Members:**
Nancy F. Foster, Senior Vice President, Human & Corporate Resources, Husky Energy
Janice McMichael-Dennis, President & Chief Executive Officer, Blue Water Power
Nora Duke, Executive Vice President, Corporate Services & Chief Human Resource Officer, Fortis Inc.
Lorraine Gray, Manager, Power System Projects, Hydro One Networks Inc.
- 10:00 – 10:30 am** **Networking Break**
- 10:30 – 11:15 am** **From Overwhelmed to Adding Value**
 It's not easy to feel strong and confident in a business world where constant change is the norm and demands can feel relentless. Successful leaders have always delivered results. Today, even this has evolved. Leaders are expected not only to solve existing issues but, more importantly, they are expected to test limits and continuously improve performance. Today's results are never good enough for tomorrow. The key is how fast and effectively leaders can find and solve issues to improve the business - beyond what anyone thought possible. Expectations can be overwhelming.
- The choice to be a leader takes courage and stamina, requiring us to be experts in our areas (even if it is new), to influence and drive interfaces in a company, to make courageous decisions, and find innovative approaches to undefined challenges. This session looks at how we can respond to complicated, difficult, and even chaotic situations, while building our credibility and capacity to lead. The speaker draws on her own experiences with potentially overwhelming roles to share ideas on how to simplify the complex, maintain perspective, build these interfaces and find a manageable path forward. Ultimately, these skills shape our professional identities as people who can deliver valuable results – personally and professionally.
Vineeta Maguire, Vice President, Supply Management, Encana Services Company Ltd.

AGENDA

THURSDAY, APRIL 12, 2018 (CONTINUED)

- 11:15 am – 12:00 pm** **Inclusive Leadership - What Does It Take?**
 Catalyst's research shows that inclusive leadership positively affects an organization's innovation, performance and productivity. Successful leaders must be mindful of what makes employees feel included, and excluded, and develop skills that can help their companies attain inclusion for the long term. Characteristics like humility and courage are essential for creating more inclusive, dynamic workplaces. In this session, you will learn the about skills and techniques needed to drive inclusive leadership.
Vandana Juneja, Senior Director, Global Markets, Catalyst
- 12:00 – 1:00 pm** **Group Luncheon**
- 1:00 – 1:45 pm** **Keynote Address: Mentors, Mentees, and What's in it for Me?**
 The benefits of Mentoring relationships generate significant and positive impacts for mentees, mentors and employers. Mentors who share learning and experiences can benefit from reflecting on their own career experiences while helping mentees explore their opportunities and areas for growth. Mentoring is an opportunity to mold and cultivate future leaders in our industry through leadership and guidance. Having completed extensive research on Mentoring Best Practices for Organizations, and having been both a mentee and a mentor in her career, the speaker will share her personal experiences along with her academic research on the benefits of mentoring and developing a successful mentoring relationship.
Lisa Marshall, Senior Manager, Organizational Design & Business Change, Ontario Power Generation (OPG)
- 1:45 – 2:45 pm** **Global Energy Trends**
 The global energy landscape is rapidly changing. Traditional centers of demand are being overtaken by fast growing emerging markets. The energy mix is shifting, driven by technological improvements and environmental concerns. More than ever, the energy industry needs to adapt to meet those changing needs and demands. In this session, we'll look at current key areas of change and what the short term and long term future of energy will look like.
Moderator:
Katherine Ward, Senior Director, Communications - Power Group, SNC-Lavalin
Panelists:
Heather Kleb, President, Women in Nuclear Canada and Vice-President, Women in Nuclear Global
Katherine Schmidt, Head of Materials & Advanced Manufacturing Innovation, Siemens
Additional speakers to be announced
- 2:45 – 3:15 pm** **Networking Break**



"If you think you already know what it's like to be a woman in the energy industry just hold that thought. Attending this conference opened my eyes to the struggles, the triumphs and the legacies that are being made by a diverse group of strong and valuable women. You have to attend at least one of these conferences."

Manager Work Centre – Maintenance, OPG



"An inspirational motivational conference that leaves you feeling that you can go and make a difference in the sector."

Manager Business Support, Enbridge

AGENDA

THURSDAY, APRIL 12, 2018 (CONTINUED)

3:15 – 4:15 pm

Transforming the Culture of Your Organization

Creating a strong, healthy organizational culture doesn't only involve the integration of diverse people into a workplace. Even organizations that have successfully achieved a significant amount of diversity within their workforce can face difficulties in achieving a positive culture. To be successful, an organizational culture must be one that emphasizes integrity and collaboration, and encourages employees to both achieve their potential and support others. In this session, panel members will share their experiences in various organizational cultures and their efforts to build cultures that reflect the inclusive vision and values of their organizations.

Panelists:

Jane Albert, Chief of Staff, Operations, Hydro One

Reihaneh Irani-Famili, Vice President Gas Enablement - Business Readiness and Design, National Grid

Sherry Thomson, Chief Human Resources Officer, New Brunswick Power

4:15 – 5:00 pm

Now That We Can Do Anything, What Shall We Do?

Over the course of your career, you have many choices to make – whether to stay in a role that provides good technical training but doesn't make your spirits soar, whether to play hard ball with a peer who is making life difficult, or choosing to stand up for a controversial choice that really resonates with your values. In this session, we will discuss how you can determine what sits at the core of your leadership style, how to know your values, and how to be clear about what you want to stand for. These things take time to develop but are critical to helping you navigate difficult choices throughout your career.

Helen Wesley, Executive Vice President and Chief Financial Officer, Enmax

5:00 – 6:00 pm

Networking Reception Sponsored by



FRIDAY, APRIL 13, 2018

7:00 – 8:00 am

Continental Breakfast

8:00 – 8:45 am

Gender Stereotypes and Professional Success: Making Sense of the Mixed Messages

Experts tell us that women leaders pay a price when they advocate for themselves and others.

Statistically, women are penalized in perception, job advancement and compensation for practicing the very qualities that are seen as likable and successful in men.

At the same time, we're told that stereotypical feminine qualities are unhelpful to getting the job done – particularly in career paths that involve advocacy, managing complex issues and solving tough problems.

In an industry like energy, squaring this circle of female identity is key feature of being professionally successful. In this session, the speaker will talk about her views and experiences on how to cut through the mixed messages and make this an achievable task.

Amanda Klein, Executive Vice-President and General Counsel, Toronto Hydro

AGENDA

FRIDAY, APRIL 13, 2018 (CONTINUED)

8:45 – 9:45 am

Managing Multi-Generational Teams

Generational diversity has become the norm in the workplace and, in many organizations, there are four generations working together: Baby Boomers (1948-1963), Generation X (1964-1978), Millennials (1979-1991), and Generation Z (1991 – 2014). As these various generations work side-by-side, it's imperative for managers to understand each group's job satisfaction, motivations and organizational commitment levels and address issues related to generational differences that may have a significant impact on the success of the organization.

In this session, we'll discuss how the diverse perspectives, attitudes, and needs of these various generations can create leadership challenges, as well as tremendous opportunities. You'll learn how leveraging all your workforce's talents and capitalizing on their diversity can bring remarkable results to your organization.

Moderator:

Karen Sobel, Regional Managing Director, WorleyParsons

Panelists:

Rachel Anderson, Policy Advisor, Strategic Policy, Ontario Energy Board

Michelle Branigan, Chief Executive Officer, Electricity Human Resources Canada

Terri Steeves, Vice President, Canadian Projects, TransCanada

9:45 – 10:15 am

Networking Break

10:15 – 11:00 am

Advancing Your Career with Good Leadership Tools

In this session, a senior level energy executive will share her leadership experience in various organizations and detail some of the successful leadership tools she has found helpful along the way. You will learn about the "say yes" approach and how being open to opportunities can help advance your career.

Kim Marshall, Chief Financial Officer and Vice-President of Corporate Services, IESO

11:00 am- 12:00 pm

Women in Construction Mega-Projects

Mega-Projects are large, highly complex projects that cost over 1 billion dollars. Mega-Projects involve a large deployment of resources and carry more significant risk than stand-alone projects. These projects have social and economic impact and involve both private and public stakeholders. In this session, women that are involved in mega-projects will provide insight into the skillset required, the unique perspective women contribute, and how more women can get involved in these exciting projects.

Rebekah Cluett-Chan, Director of Mi'kmaq Relations, Nova Scotia Power Inc.

Karen Fritz, U2 Outage Director, Execution, Ontario Power Generation (OPG)

Chantale Germain, Chief Proposition & Estimation, Hydro Quebec

12:00 pm

Conference Adjourns



"Great energy and presentations of experiences, learnings & key values that will resonate with me."

Section Manager, Environment,
Bruce Power



"This dialogue and interaction with my industry peers will motivate me in my current position and beyond. Thank you for creating this opportunity for exchanging our experiences and wisdom."

Section Head, Stakeholder Relations,
Canadian Nuclear Labs

PRE-CONFERENCE WORKSHOP

Learning to Ask: *Women and the Power of Negotiation*

WEDNESDAY, APRIL 11, 2018

12:30 – 1:00 pm

Registration

1:00 – 4:30 pm

Workshop Timing

OVERVIEW

By neglecting to negotiate her starting salary for her first job, a woman may sacrifice over half a million dollars in earnings by the end of her career. Research reveals that men are four times more likely to ask for higher pay than are women with the same qualifications. Convinced that negotiation requires bluffing, steamrolling, and playing hardball, many women avoid negotiating whenever they can. Whether they want higher salaries, better career opportunities, or more help at home, women are hesitant to ask for what they want. They pay for this decision in every aspect of their lives—in lost income, delayed career advancement, and under-utilization of their skills at work. They also pay in strained relationships and health problems at home. These are losses women don't need to suffer.

By mastering a few basic principles, planning carefully, and practicing, anyone can become an effective negotiator. Using a combination of lectures, interactive exercises, case studies, videos, and group discussion, we will explore the internal and external barriers that can prevent you from asking for what you need and deserve — and show you how to overcome your socially imposed reluctance to negotiate. In this workshop, you will learn to:

- Evaluate the economic value of your work
- Set the right targets for your negotiations
- Employ best practice negotiating strategies that have been shown to work especially well for women
- Explore ways to maximize your bargaining power
- Rehearse and practice your negotiations beforehand
- Acquire techniques to manage the anxiety often felt when negotiating
- Recognize many more opportunities to negotiate

WORKSHOP INSTRUCTOR



Sara Laschever

Sara Laschever is an author, editor, and cultural critic who has spent her career investigating the obstacles, detours, and special circumstances that shape women's lives and careers. She is the co-author of two groundbreaking books about women and negotiation, *Women Don't Ask: The High Cost of Avoiding Negotiation*—and *Positive Strategies for Change and Ask for It! How Women Can Use the Power of Negotiation to Get What They Really Want*. Her work has been published by *The New York Times*, *The New York Review of Books*, *The Harvard Business Review*, *Vogue*, *Glamour*, and many other publications. Sara is frequently cited in the media as an expert on the persistence of the wage gap, women and conflict resolution, work-life balance issues, and the multiple factors influencing women's long-term career success. She lectures and

teaches workshops about women and negotiation for corporate audiences, universities, law firms, government agencies, and women's leadership conferences. She is a founding faculty member of the Carnegie Mellon Leadership and Negotiation Academy for Women and the Academic Coordinator for the WIN Summit, a global women's conference focused on women and negotiation.

POST-CONFERENCE WORKSHOP

Maximizing Mentoring and Securing Sponsorship

FRIDAY, APRIL 13, 2018

12:30 – 1:00 pm

Registration

1:00 – 4:30 pm

Workshop Timing

OVERVIEW

Cultivating a strong network of mentors and sponsors is a critical step for career development and advancement, especially for women, who often miss out. Mentors help to prepare us for our next role or career move by leading by example, providing guidance and making valuable introductions. Sponsors help to open doors, serve as advocates and give us projects or assignments to enhance our position and visibility. But how do you successfully secure the support of a mentor? In this session, you will discover how mentorship and sponsorship can help you to reach your next career goal and what you can do to get and stay connected with the people that can support and influence your success.

You will learn to:

- Distinguish between mentorship and sponsorship
- Evaluate the value of your network
- Recognize where opportunities for mentorship and sponsorship lie
- Become “ready for a mentor”
- Explore ways to maximize new and existing mentoring relationships
- Develop an action strategy to guide, track and measure your career progress

WORKSHOP INSTRUCTOR



Ronnalee McMahon
Founder, Lilith Professional

Ronnalee McMahon is a talent management specialist. She provides consulting services to a wide range of multinational and global organizations across the corporate, not for profit and government sectors. Ronnalee is a skilled facilitator. She is best known for her communication and people skills. She has led career development sessions for entry-level employees to executive leaders. She has designed over 50 events to develop leadership capacities and drive organizational change.

She is the founder of a Western Canada organization for developing high performing female leaders and helps to drive corporate success by ensuring that companies have an adequate representation of women to maximize their performance.

Under her leadership, Lilith Professional has been expanded to include women in all professional fields and across industries with an emphasis on law, engineering, accounting and finance. Lilith has grown from eight participating companies in 2008 to 58 companies in 2017. Lilith Professional provides programming to support women from the classroom to the boardroom.

With over 500 participants, protégés and mentors from dozens of programs for talented men and women across Western Canada, Ronnalee has been providing organizations for over a decade with mentoring expertise and unique programming to attract, develop and retain their high performing employees. Her expertise spans from best practices in onboarding to recruiting, developing and retaining highly skilled individuals. She is an engaging speaker who has spoken on a variety of topics including: Creating a Talent Pipeline, The Critical Choices for Women’s Success and The Next Generation Leader.

Ronnalee is a graduate of Leadership Calgary, supporter of Habitat for Humanity and past board member for Future Generations Canada and Calgary Girls School.

INSTRUCTIONAL METHODS

PowerPoint presentations, panel sessions and group discussion will be used in this event.

REQUIREMENTS FOR SUCCESSFUL COMPLETION

Participants must sign in/out each day and be in attendance for the entirety of the conference to be eligible for continuing education credit.

IACET CREDITS



EUCI has been accredited as an Authorized Provider by the International Association for Continuing Education and Training (IACET). In obtaining this accreditation, EUCI has demonstrated that it complies with the ANSI/IACET Standard which is recognized internationally as a standard of good practice. As a result of their Authorized Provider status, EUCI is authorized to offer IACET CEUs for its programs that qualify under the ANSI/IACET Standard.

EUCI is authorized by IACET to offer 1.0 CEUs for the conference and 0.4 CEUs for each workshop.

CPE CREDITS



EUCI is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.

Upon successful completion of this event, program participants interested in receiving CPE credits will receive a certificate of completion. EUCI is authorized by CPE to offer 12 credits for the conference and 4 for each workshop.

There is no prerequisite for this conference.

Program Level: Beginner

Delivery Method: Group-Live

Advanced Preparation: None

REGISTER 3, SEND THE 4TH FREE

Any organization wishing to send multiple attendees to this conference may send 1 FREE for every 3 delegates registered. Please note that all registrations must be made at the same time to qualify.

EVENT LOCATION

The event is located at the **Omni King Edward Hotel Toronto**, 37 King St E, Toronto, ON M5C 1E9, Canada. This luxurious boutique hotel with state-of-the-art amenities is located in the heart of downtown Toronto's Financial District, within walking distance of the Eaton Centre. A room block has been reserved for the nights of April 10-12, 2018. Room rates are \$279 CAD +13% HST. Call **416-863-9700** for reservations. Mention the EUCI event to get the group rate. The cutoff date to receive the group rate is March 12, 2018 but as there are a limited number of rooms available at this rate, the room block may close sooner. **Please make your reservations early.**

Please make checks payable to: "PMA"

PLEASE SELECT

- LEADERSHIP CONFERENCE FOR WOMEN IN ENERGY – CANADA, AND BOTH WORKSHOPS**
APRIL 11-13, 2018: \$2795 CAD + 13% HST (\$3158.35 CAD),
EARLY BIRD on or before MARCH 23, 2018: \$2595 CAD + 13% HST (\$2932.35 CAD)
- LEADERSHIP CONFERENCE FOR WOMEN IN ENERGY – CANADA CONFERENCE AND PRE-CONFERENCE WORKSHOP: LEARNING TO ASK: WOMEN AND THE POWER OF NEGOTIATION**
WEDNESDAY, APRIL 11, 2018
\$2395 CAD + 13% HST (\$2706.35 CAD),
EARLY BIRD on or before MARCH 23, 2018: \$2195 CAD + 13% HST (\$2480.35 CAD)
- LEADERSHIP CONFERENCE FOR WOMEN IN ENERGY – CANADA CONFERENCE AND POST CONFERENCE WORKSHOP: MAXIMIZING MENTORING AND SECURING SPONSORSHIP**
FRIDAY, APRIL 13, 2018
\$2295 CAD + 13% HST (\$2593.35 CAD),
EARLY BIRD on or before MARCH 23, 2018: \$2095 CAD + 13% HST (\$2367.35 CAD)
- LEADERSHIP CONFERENCE FOR WOMEN IN ENERGY – CANADA CONFERENCE ONLY**
APRIL 12-13, 2018 : \$1895 CAD + 13% HST (\$2141.35 CAD), EARLY BIRD on or before MARCH 23, 2018: \$1695 CAD + 13% HST (\$1915.35 CAD)

REGISTRATION
to register [CLICK HERE](#) or

Call: 201 871 0474
fax: 253 663 7224
email: register@pmaconference.com
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EVENT LOCATION

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How did you hear about this event? (direct e-mail, colleague, speaker(s), etc.)

Print Name

Job Title

Company

What name do you prefer on your name badge?

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List any dietary or accessibility needs here

CREDIT CARD INFORMATION

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Account Number

Billing City

Billing State

Exp. Date

Security Code (last 3 digits on the back of Visa and MC)

Billing Zip Code/Postal Code

OR Enclosed is a check for \$ _____ to cover _____ registrations.

Substitutions & Cancellations

Your registration may be transferred to a member of your organization up to 24 hours in advance of the event. Cancellations must be received on or before March 9, 2018 in order to be refunded and will be subject to a CAD \$295.00 processing fee per registrant. No refunds will be made after this date. Cancellations received after this date will create a credit of the tuition (less processing fee) good toward any other EUCL event. This credit will be good for six months from the cancellation date. In the event of non-attendance, all registration fees will be forfeited. In case of conference cancellation, EUCL's liability is limited to refund of the event registration fee only. For more information regarding administrative policies, such as complaints and refunds, please contact our offices at (201) 871-0474.