PRESIDENT’S REPORT

When I assumed the presidency of the IAA last January, I communicated with you, via video, an outline of goals for the IAA for the coming year. These goals included strengthening our governance model to make the IAA more efficient and effective, adopting a value proposition which would allow us to create performance indicators so as to measure our successes and failures, and strengthening our relationships with relevant supranational organizations. As I approach the end of my term, I am pleased to report that much progress has been made on all fronts.

In June, the Council adopted 10 recommendations to improve our governance and communication models. Of these recommendations, six are already at the implementation phase, while the others are under active consideration and will be addressed fully in the coming months. We are well ahead of the two-year implementation schedule originally envisaged. During August, we had a webinar prior to the London meeting, and at our September meetings in London we presented and discussed papers on the proposed engagement plan for our Full Member associations, as well as on a value proposition. Both documents have received wide support. We also introduced a dashboard reporting mechanism, including key success indicators, for all committees to report on how their work aligns to the IAA’s Strategic Plan. This activity has been expanded to working groups and sections and will enable us to have an organization-wide view of our activities, identifying which are successful and which are not.

Progress has also been made on the supranational relations front. There have been many valuable exchanges throughout the year with several organizations, but let’s just look at some highlights. We were fortunate to have a private meeting with Christine Lagarde, Managing Director of the International Monetary Fund (IMF), in conjunction with our meetings in Washington in March. This provided the IAA leadership not only with an ideal opportunity to introduce the IAA to the IMF, but also an opportunity to educate the IMF on the value that the actuarial profession can bring to certain aspects of its work. We had a similar meeting with Sir Win Bischoff, incoming Chairman of the Financial Reporting Council, while in London. Peter Braumüller, outgoing Chair of the Executive Committee of the International Association of Insurance Supervisors (IAIS), was our Council speaker in London and delivered a strong message of support for the work being done by the IAA in the area of model international standards of actuarial practice. We are very proud that we were able
to recruit Peter as a member of our Actuarial Standards Committee, effective January 2015.

Additionally, Council approved a restructure of our external organization membership categories. The new model will enable us to gain wider global exposure for the profession and bring more support for our valuable work.


Now heading into our 17th year, the IAA is no longer a teen, but rather a young adult. We think of ourselves as a young adult, and the rest of the world looks at us as such.

All in all, it has been a challenging, but most rewarding year for the IAA. Of course, we could not have accomplished so much if it were not for our 750+ volunteers who work tirelessly for the betterment of the profession at the global level. Thank you—I can’t say thank you enough— but also we cannot rest.

I now look forward to the challenges that will present themselves to me as I move into the role of IAA Immediate Past President.

By the way, along with all the work, we made sure to also have some fun.

I wish you a happy and healthy 2015.

Robert L. Brown
President
IN MEMORIAM

It is with extreme sadness that we learned of the passing of two of our volunteers this year.

**Peter Boller** (Switzerland), a dedicated IAA volunteer, passed away on November 6. Peter was Vice-chairperson of the Insurance Regulation Committee and had served as Chair of the ASTIN Section from 2011 until the meetings in Washington earlier this year. Prior to leading the Section, Peter had served as an ASTIN Committee member since his election in 2007. He also previously served as Chairperson of the Reinsurance Subcommittee from 2003–2006 and co-authored the IAA book *A Global Framework for Insurer Solvency Assessment*. Deeply touched by the loss of its Immediate Past Chair, the ASTIN Section commented that Peter was appreciated for his work in ASTIN and beyond. They described him as a courageous personality, who was outspoken and not afraid to promote innovation, even if this meant taking personal risks.

**Bradley M. Smith** (United States) passed away on October 12. He had served on the Strategic Planning Subcommittee of the Executive Committee in 2012 and was the IAA Council Delegate for the SoA from 2013 to 2014.

SUPRANATIONAL AND OTHER ACTIVITIES

**Geneva Discussion Forum**

September 30: A joint discussion forum took place on social security, pensions, and labor policy issues with the International Labour Organization (ILO), the International Social Security Association (ISSA) and the Organization for Economic Cooperation and Development (OECD). Seventeen representatives from the four organizations engaged in a full day of discussions that included the following topics: measures of adequacy and issues, such as the impact of pension reforms on adequacy; actuarial capacity building and the Certified Actuarial Analyst qualification; social security protection floor; decumulation of funded pensions; international mortality developments; future events, and scope for further co-operation. More detail is provided in the [news release](#).
Regional Seminars
The following two seminars were organized to support the development of actuarial education and the profession in Asia, and Latin America.

Chinese Taipei
The IAA Fund and Asia subcommittees of the Advice and Assistance Committee (A&A) organized a seminar in Chinese Taipei. The opening ceremonies for this event featured an introductory presentation by IAA President Rob Brown. The seminar was followed by the East Asian Actuarial Conference where President Brown provided an overview of the IAA and focused on how to achieve retirement income security. For more details on the seminar, click here.

Peru
Another seminar, held over two days, was organized by the IAA Fund and Latin America subcommittees, in Lima, Peru. During this event, a round table discussion took place on issues of mortality, social security, pensions, health and morbidity. Further details can be found online.

Other events that featured IAA presence and/or presentations include:

- China Association of Actuaries Annual Conference;
- 10th Asia Conference on Pensions and Retirement Planning in Malaysia;
- Actuarial Association of Europe Committee Meetings and General Assembly in Finland;
- Meeting of the International Financial Reporting Standards Advisory Council in United Kingdom;
- Anahuac University 50th anniversary celebration in Mexico;
- International Valuation Standards Council Annual Meeting in Canada;
- International Association of Insurance Supervisors’ Annual Conference in the Netherlands;
- 10th International Microinsurance Conference in Mexico;
- Meeting with the World Bank in the United States; and
- European Insurance and Occupational Pensions Authority Conference 2014 in Germany.

For more information, please view our chart of representation activities.
UPCOMING EVENTS IN 2015

IAA Council and Committees to meet in Zürich, Switzerland

The next meetings of the IAA Council and Committees will take place at Renaissance Zurich Tower Hotel in Zürich, from April 7 to 12, 2015, at the invitation of the Association Suisse des Actuaires, our local hosts. The meeting program, registration form, and hotel details are available on the IAA website.

In addition to the regular meetings, we are organizing seminars on risk management research, the new education syllabus, and on actuarial standards. The agenda and further details of the Actuarial Standards Seminar can be found online.

Enrolled Actuaries Meeting—April 12–15, 2015

The American Academy of Actuaries (AAA) and the Conference of Consulting Actuaries (CCA) combine their considerable resources to present the 2015 Enrolled Actuaries (EA) Meeting from April 12–15. Come for the continuing education credit and stay for the networking opportunities!

The EA meeting is being supplemented by the second annual CCA Health Reform meeting, scheduled for April 15–16. Although it is a new addition to the organization’s stable of continuing education, it is already a popular offering.

The CCA is also staging the Professional Standards/Ethical Dilemmas Seminar on April 12.

All these meetings are being hosted at the conveniently located Marriott Wardman Park Hotel in Washington, DC, USA.
IACA, LIFE AND PBSS COLLOQUIUM

Joint IACA, LIFE and PBSS Colloquium in Oslo

From June 7–10, 2015, Den Norske Aktuarforening (DNA) will be hosting the joint IACA, LIFE and PBSS Colloquium in Oslo. The venue is the Grand Hotel, situated in the centre of Oslo. You can read more about the event as well as the hotel on the website.

You are encouraged to respond to the call for papers as soon as possible; the synopses must be submitted by January 31. The success of the colloquium depends to a large degree on the participants and their papers, as well as active participation during the discussions. All the sections involved will be awarding prizes for the best paper or presentation in their field, which will allow the prize winners to enjoy the colloquium by having a large amount of their costs covered by their prize. Please visit the website for more information.

It is now possible to register and make your bedroom reservation for the colloquium directly through the website. Register today to benefit from reduced fees before the discount period ends.

Thanks to its sponsors, the organizers are confident the colloquium will also be a great social event. The highlights will include the opening reception in Oslo City Hall, a tour to the Munch Museum and a tour of the Vigeland Park. DNA is crossing its fingers that the sun will shine.

See you in Oslo!

PUBLIC STATEMENTS

One public statement has been issued using the fast-track procedure (FTP):
FTP2014-4 IASB Discussion Paper on reporting the financial effects of rate regulation

NEWS FROM COMMITTEES

Actuarial Standards Subcommittee (ASC)
Dave Pelletier, Chair

Considerable activity has taken place on the part of the ASC and its task forces.

Following further work by the IAS 19 Task Force chaired by Yas Fujii, the ASC approved the proposed final draft of International Standard of Actuarial Practice (ISAP) 3, dealing with actuarial work in relation to IAS 19, for the purpose of sending it to member associations and other interested parties for the final review stage of the due process. It was distributed accordingly and fourteen sets of formal comments were received. While a clear majority accepted the draft unconditionally, there were a number of constructive and critical comments also received, on which the task force has met and is currently working through.

ISAP 4 will deal with actuarial work in relation to the new insurance contracts International Financial Reporting Standard (IFRS). This ISAP is intended to help lead to a more consistent application of the insurance contracts IFRS worldwide. The task force working on this ISAP, chaired by Micheline Dionne, continues
through an extensive series of conference call meetings to work on an Exposure Draft (ED), but the timing of the finalization and release of the ED will depend on the progress of the International Accounting Standards Board in finalizing and publishing the final IFRS itself, now scheduled towards the end of 2015.

The task force on ISAPs [5] and [6] dealing with different aspects of insurer enterprise risk management (ERM), chaired by Dave Ingram, has conducted two conference call meetings since Council approval of the final statement of intent (SoI) in September, and work on an ED progresses.

ISAP [7] is intended to deal with actuarial work in connection with the Basic Capital Requirement and possibly eventually the Insurance Capital Standard proposed by the International Association of Insurance Supervisors (IAIS), to be applied to the Global Systemically Important Insurers (roughly 10 companies) and the Internationally Active Insurance Groups (about 60 companies), respectively. The IAIS is eager to have an ISAP in place to support its requirements, and in June the ASC published a draft SoI for such an ISAP. Working with the several comments received, the task force chaired by Andrew Chamberlain prepared the final SoI for ASC and EC approval, which was obtained in November. That final SoI requires ratification by Council, and an e-vote is in progress. The task force is now commencing work on the ED of the ISAP.

Education Committee

Klaus Mattar, Chair

The Syllabus Review Task Force (SRTF) established by the Education Committee at its meeting in London last September has been holding regular conference calls and is making good progress towards its goal of producing a draft syllabus for consideration at a special meeting of the committee in Zurich during April 2015. The SRTF aims to develop a revised syllabus that will:

- Recognize the wider set of technical skills actuaries will need for risk management problems in a widening range of contexts. In particular, actuaries will need skills to take advantage of the explosive growth in data availability and processing capability.
- Recognize that business and personal skills like communication and strategic thinking must be included in the core educational requirement for an actuary.
- Ensure that there is a strong underpinning of professionalism and ethical conduct for the actuary to be effective in society.
- Give more guidance to Full Member associations (and potential Full Member associations) on the depth of knowledge, understanding and ability to apply the actuarial toolset to realistic problems expected of candidates to demonstrate that they meet the requirements of the syllabus.

In order to achieve all this without materially increasing the time taken to complete the core syllabus, the SRTF recognizes that for all actuaries initial qualification is merely one step (albeit a highly significant one) in their career path. The core syllabus will therefore focus as much as possible on fundamental principles and widely applicable techniques to build a solid foundation for those who extend their qualification to become specialist actuaries, as well as those who choose to develop and apply their skills in other ways. A key part of this process has been the development of a competency framework allowing us to answer the question “What can an actuary do?”

Developments like these, of course, require wide consultation and discussion to ensure they meet the needs of actuaries, clients and employers around the world. All Full Member associations are encouraged to send
representatives to the Zurich meeting. After Zurich there will be a period of further consultation and refinement with the aim of having a syllabus the IAA Council can adopt in May of 2016. Once the new syllabus is adopted there will be a period of around two and a half years for Full Member associations to make changes to bring their education system into line.

**Pensions and Employee Benefits (PEBC)**

Gary Hibbard, Chair

The PEBC is engaged in a number of key projects in support of its supranational relationships. Updates on five are provided below.

*Research Projects with the International Accounting Standards Board*

Jointly with the Insurance Accounting Committee (IAC), the PEBC is supporting the International Accounting Standards Board (IASB) staff in their research project on discount rates. The work programme is being scoped, starting with understanding the purpose and measurement objective for discounting currently in use in IFRSs. The work is expected to run into 2016.

Additionally, the PEBC is supporting the IASB staff on a second research project, looking at accounting for so-called contribution-based plans. These are hybrid plans, such as cash balance or defined contributions (DC) with an interest underpinning. This project is also at the scoping stage and will also run into 2016. It is expected to consider measurement of traditional defined benefits and DC plans in the course of its work. Tim Furlan (Australia), Vice-chair of the Pensions and Benefits Accounting Subcommittee (PBAS), is leading for the IAA. The PBAS includes members from Australia, Austria, Canada, Finland, Germany, Japan, Mexico, Spain, Switzerland, UK, and US.

*International Organisation of Pension Supervisors project on actuarial valuations in pension supervision*

The IAA is cooperating with the International Organisation of Pension Supervisors (IOPS) on a project on the role of actuaries and actuarial valuations in pension supervision. Esko Kivisaari (Finland) is chairing the project with support from members from Ireland, Portugal and the US. This followed the PEBC’s proposal to produce a paper along similar lines to the IAA 2002 paper on using actuaries in insurance supervision. A survey has been carried out both among IOPS members and IAA members, and analysis of the responses is underway. It is expected that full analysis will be available in both organizations’ spring meetings.

*Pension Funding Monograph*

The PEBC is progressing its educational monograph on pension funding. This arose in part from discussion with the Organisation for Economic Co-operation and Development (OECD) on its revised core principles for private pension regulation, including funding. The first draft of the monograph was considered at our meeting in London and a task force is developing the draft for fuller review in Zurich. Work has started on production of the case studies, which will highlight the different objectives and approaches in use globally for funding, identifying and explaining how countries are responding to common underlying themes and risks that impact pension plans globally. Charles Cowling (UK) is leading this project with support from task force members from Canada, Finland, Germany, Ireland, Japan, UK, and US.
Public Sector Pension Plan international discussion forum
In London, the PEBC and Social Security Committee jointly decided to form an international discussion forum for actuaries who work in the public sector. This will enable sharing of ideas and best practices in this important field. Barbara D’Ambrogi-Ola (Finland) is leading the joint working group consisting of members from Mexico, Portugal, UK, and US. A joint webcast by the PBSS, IACA and PEBC has been arranged for January 15, when Don Fuerst of the AAA will overview the status of public sector pension plans in the US and recent guidance by the US professions on the work of US public sector plan actuaries.

International Valuation Standards Council framework on liability valuation
A joint IAC and PEBC task force has started work with the International Valuation Standards Council (IVSC) Standards Board in a review of the IVSC’s general valuation framework to incorporate liability valuation. The task force has representation from Australia, Netherlands, UK, and US, and is currently looking at a pre-exposure version of the general framework.

NEWS FROM SECTIONS

ASTIN
This month Jason Paschalides launched an ASTIN Working Party on Data Analytics and has invited interested individuals to join it. For further information, please consult its Terms of Reference.

All members of the Section are encouraged to champion the creation of ASTIN working parties by submitting within a realistic timeline a focused work program on a specific subject of interest to the profession. If successful, the Section will disseminate the findings through various channels, including webinars, presentations at ASTIN colloquia or articles in the ASTIN Bulletin. For further information, please consult the corresponding White Paper. Unsurprisingly, Peter strongly supported this initiative.

IAAHS
On December 10, the IAAHS Section held a webcast on risk adjustment presented by John Bertko and Barb Klever, two actuaries who have been deeply involved in the risk adjustment program of the Affordable Care Act (ACA) in the US. John and Barb shared specific “lessons learned” from several European countries that could be applied to the risk adjustment program, based on discussions at an annual gathering of risk adjustment experts organized by the European Risk Adjustment Network. A recording of this webcast can be replayed online and is available to all IAAHS members.

The IAAHS is planning several webcasts in 2015. Among them are:

1. A series of joint webinars with the American Academy of Actuaries focused on exploring global health care cost drivers. The first of these four webinars will be held in February and will include a look at the Israeli and Dutch health care systems. Additional webinars will be held in May, September, and November, each covering the health care systems of two countries.

2. A webcast to be held in March focusing on several Asian countries, addressing the issues related to extending coverage to include expenses incurred under pre-existing conditions which had been previously excluded in the national health insurance systems. Presenters will discuss the experience in Hong Kong, India and Singapore.

Further details on these webcasts will be included in future announcements.
RECOGNITION OF OUTGOING CHAIRPERSONS

Our sincere thanks to the following outgoing chairpersons, who were recognized at our meetings in London through the award of a plaque, for their dedicated service in progressing the work of the IAA:

- Dave Pelletier, Actuarial Standards Committee (2010–2014);
- Erik Alm, Accreditation Committee (2012–2014);
- Francis Ruygt, Insurance Accounting Committee (2012–2014);
- Gary Hibbard, Pensions and Employee Benefits Committee (2011–2014);
- Peter Doyle, Professionalism Committee (2012–2014);
- Martin Stevenson, Mortality Working Group (2010–2013);
- Oliver Bettis, Resource and Environment Working Group (2012–2014);
- Peter Boller, ASTIN Section (2011–2014);
- Emile Stipp, Health Section (2008–2014); and
- Andrew Vaughan, IACA Section (2012–2014)

NEWS FROM MEMBER ASSOCIATIONS

Casualty Actuarial Society (CAS)
Centennial Celebration and Annual Meeting Pays Tribute to Association’s Past, Looks Ahead to Future

The CAS celebrated its first century during the sold-out CAS Centennial Celebration and Annual Meeting, held on November 9–12 in New York City. The meeting, which hosted a record 2,000 attendees, paid tribute to the society’s integral role in the evolution of the property and casualty insurance industry while looking forward to the future of the actuarial profession with an educational program focused on emerging issues.

The 100-year history of the CAS was on full display at the meeting, which included a CAS Museum, historical photo gallery, and wall of names displaying every member who has ever earned CAS credentials. The CAS also unveiled a centennial video that includes testimonials from the oldest living member, 96-year-old Bill Wieder, who earned his fellowship in the CAS in 1947.

The meeting showcased the CAS’s continued commitment to fostering the next generation of actuaries. The society recognized 263 new Fellows, 430 new Associates, and nine Chartered Enterprise Risk Analysts at the meeting, bringing its membership to over 6,500. As part of the historic celebration, the CAS hosted 16 leaders from international actuarial organizations around the world and honored 30 past presidents in attendance.

During the opening session of the meeting, the CAS announced the winner of the 2014 Hachemeister Award. This prize was established in 1993 in recognition of Charles A. Hachemeister’s many contributions to ASTIN and his efforts to establish a closer relationship between the CAS and ASTIN. The prize is awarded by the CAS for a paper published in the ASTIN Bulletin—the Journal for the IAA, or presented at an ASTIN/AFIR Colloquium. The 2014 winner was Michael Fackler for his paper “Reinventing Pareto: Fits for Both Small and Large Losses”.
The opening session also featured a presentation by Bob Conger, Chair of the International Congress of Actuaries (ICA) 2014 Organizing Committee and a Past CAS President. ICA 2014 was organized by the US actuarial organizations on behalf of the IAA. IAA President Rob Brown then joined Bob on stage to accept a symbolic check to the IAA in the amount of $390,229 US.

The meeting featured a robust agenda of educational sessions, including four general sessions, 41 different concurrent sessions and nine round-table discussions. Topics addressed included: the future of the insurance industry, big data, automated vehicles, climate change, reinsurance markets, homeowners and auto insurance telematics, and cyber risks.

Visit the CAS Centennial website for more coverage.

Conference of Consulting Actuaries (CCA)
Mark Your Calendar!
The early part of 2015 features a wide selection of CCA audio/webcasts to provide enlightenment and continuing education credit:

- January 14: Hybrid Plans Update
- February 11: Plan Mergers & Spin Offs
- February 25: Prescription Drugs
- March 11: Medicaid
- April 8: Public Plans

All audio/webcasts begin at 11:30 a.m. CST and run until 12:45 p.m. CST.

Deutsche Aktuarvereinigung (DAV)

Enterprise Risk Management Committee
Due to the growing importance of ERM for actuaries, as well as the introduction of Solvency II on January 1, 2016, the DAV has established a new ERM Committee. The committee will coordinate all DAV national and international activities regarding risk management. Its areas of focus will include identifying, modelling and assessing risks in the insurance and finance sector, internal models, Own Risk and Solvency Assessment, group aspects, governance issues, and standard setting.

Topic of the Year 2015
In 2011 DAV and DGVFM, its scientifically orientated partner organisation, launched the Topic of the Year initiative, committing themselves to a special focus in their various activities in the field of research and transfer to practice, as well as in the field of promoting young actuaries.
On November 19 the topic of the year for 2015 was announced: “Risk Management: Models, Risk Measures, Dependencies”.

**EAA Education for Actuaries**

*European Actuarial Academy continues training program in the field of ERM*

Over the last decade, the concept of ERM has gained significant momentum in the insurance industry and beyond.

The European Actuarial Academy (EAA), a joint venture of the actuarial associations of Austria, Germany, Switzerland and the Netherlands, offers a series of six training courses and exams (through the DAV) to all actuaries who want to deepen their knowledge of ERM. The EAA is already an accredited education provider for German actuaries; the applications to use the EAA route to offer the Chartered Enterprise Risk Analyst/Actuary (CERA) designation to actuaries from Switzerland and Denmark are currently being reviewed by the CERA Global Association.

EAA seminars regarding CERA will all take place in Cologne, Germany, in 2015. More information is available by clicking [here](#).

**Institute and Faculty of Actuaries (IFoA)**

*Certified Actuarial Analyst (CAA) – a new qualification, a new opportunity*

On November 3, the Institute and Faculty of Actuaries (IFoA) opened a transfer window to allow students with relevant passes in Fellowship exams to gain exemptions from modules on the CAA pathway. This is in recognition of the fact that the career aspirations of some students on the Fellowship pathway may be better served by the new CAA qualification.

The exemptions available are not limited to IFoA members. Students joining the Actuarial Analyst qualification route from other actuarial associations or universities with which the IFoA has exemption agreements at Fellowship level are able to apply for exemptions from individual Actuarial Analyst modules at any time. Further details about these exemptions are available on the IFoA [website](#).

In addition, following the success of the first CAA exam session in August, registration is currently open for the second CAA exam session. This session will take place in January 2015 and will feature Modules 0–3. The exams are available at over 5,000 computer-based exam centres in 165 countries worldwide.

The CAA is a professional membership qualification that has been designed to meet the career needs of professionals working in technical actuarial or financial roles, as well as those in roles such as data analytics, IT and general management. The CAA path provides a structured route to a qualification that demonstrates a competency in actuarial techniques alongside wider business skills such as communication and professionalism. It is useful for business models in which a small subset of actuaries work as part of a wider financial team, enabling them to engage more efficiently with their actuary colleagues. The CAA is also particularly applicable in emerging economies where there is a need to build actuarial skills in a rapid and cost-effective manner.

If you have any questions about the CAA or would like to discuss the qualification’s applicability to your association, then please get in touch with [Anna Clarke](#).
INTERESTING NUMBERS

The following represent the top 10 downloads from the IAA website since October 2014 and the number of hits for each:

2. Presentation by Manuel Aguilera at IAA Fund meeting in Mexico City on Solvency II in Mexico (Spanish only), 2012—26,454
5. IAA Note on ERM for Capital and Solvency Purposes in the Insurance Industry, 2009—9,919
7. Paper by David Heeney and Terry Probert on Actuaries and Product Development, ICA 2002—9,206
9. IAA Sections Brochure—7,661

SECRETARIAT NEWS

NEW DIRECTOR OF OPERATIONS

Please join us in welcoming Monique Philippe as Director, Operations. Monique, who assumed her duties on November 17, is responsible for the operational activities of the IAA including events, IT, finance, human resources and administration in support of the organization’s strategic direction. Monique is also the staff liaison to the Strategic Planning Subcommittee of the Executive Committee, the Audit and Finance Committee, Leaders’ Forum, the Risk Oversight Task Force and all Section Treasurers.

Monique is a fluently bilingual professional with 20+ years’ experience in the not-for-profit and public sectors. She has extensive experience in project, and campaign management, human resources, administration and stakeholder engagement. Monique also has extensive experience working with volunteers, developing strategic plans and managing departmental annual budgets. She can be reached at monique.philippe@actuaries.org. Tel: 613-236-0886 (extension 125)

Congratulations and welcome Monique!
Office closure
The IAA Secretariat is closed December 24–26 and January 1 and 2.

The Officers and Secretariat of the International Actuarial Association
Fred Rowley
Nicole Séguin
Norah Neill

Rob Brown
Monique Philippe
Carla Melvin
Anne Lamarche

Kurt Wolfsdorf
Christian Levac
Karla Zuñiga
Tishan Clarke
Amali Seneviratne
Tasha Lebel

Season’s Greetings
Nos Meilleurs Voeux
Felices Fiestas
Frohe Festtage