

## Schedule

- 7:30am Continental Breakfast**  
Courtesy of CMHC and  
Edmonton Economic Development Corp
- 8:30am Welcome and Opening Remarks**  
Ron Hutchinson, EVP  
REALTORS® Association of Edmonton
- Edmonton's Strength**  
Larry Pollock, President and CEO  
Canadian Western Bank
- Edmonton Business and Commercial Climate**  
Ron Gilbertson, President and CEO  
Edmonton Economic Development Corp
- 9:45am Coffee Break**  
Courtesy of Real Estate Weekly
- New Home Trends**  
Guy St. Germain, President  
Canadian Home Builders' Association
- Economic and Financial Trends**  
J. Angus Watt, Managing Director  
Individual Investor Services  
National Bank Financial
- Edmonton Housing Analysis**  
Richard Goatcher, Senior Market Analyst  
Canada Mortgage and Housing Corporation
- MLS® System Market Forecast**  
Larry Westergard, President  
REALTORS® Association of Edmonton
- 11:45am Closing Remarks**  
Ron Hutchinson, EVP  
REALTORS® Association of Edmonton

## Seminar Highlights

Traditionally the first forecast seminar of the year, this is a not-to-be missed event for REALTORS®, municipal leaders and anyone whose business depends on the housing industry. Over 1,000 business leaders will enjoy concise forecasts from industry experts in banking, economic development, housing and real estate. A keynote from Larry Pollock, President of Canadian Western Bank will kick off our seminar. The seminar wraps up with a forecast of the year ahead from our 2010 president, Larry Westergard.

Bring a client, customer or guest to share this extraordinary morning. Presentations will focus on:

- Edmonton's Strength
- Edmonton Business and Commercial Climate
- New Home Trends
- Economic and Financial Trends
- Edmonton Housing Analysis
- MLS® System Market Forecast

To confirm your attendance (REALTORS® and guests), find the Housing Forecast Seminar Registration Form on [ereb.com/member](http://ereb.com/member) or e-mail your name and the names of all guests to [communications@ereb.com](mailto:communications@ereb.com). You can also register online by visiting [tinyurl.com/HousingForecast](http://tinyurl.com/HousingForecast).

REALTORS® - Free

Guests - \$10 each, paid in advance (includes GST)

GST#R101577716

**Continental Breakfast Courtesy**



**Coffee Break Courtesy**



  
REALTORS® Association  
of Edmonton

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## 2010 Housing Forecast Seminar



REALTORS® Association  
of Edmonton

**Wednesday,  
January 13, 2010**

**7:30am to noon**

**Shaw Conference  
Centre, Hall D**

**Featuring:**

**Larry Pollock**  
Canadian Western Bank

**Ron Gilbertson**  
Edmonton Economic  
Development Corporation

**Guy St. Germain**  
Canadian Home Builders'  
Association

**Angus Watt**  
National Bank Financial

**Richard Goatcher**  
Canada Mortgage and  
Housing Corporation

**Larry Westergard**  
REALTORS® Association of  
Edmonton

Presented by:





**J. Angus Watt, Managing Director  
Individual Investor Services  
National Bank Financial**

Angus Watt graduated from York University in 1974 with a degree in Political Science and immediately entered the investment industry. Currently, he is Managing Director, Individual

Investor Services, National Bank Financial. His expertise is in assisting with long term Financial Planning, Group Benefits and Estate Planning. Angus is a past recipient of the Investment Dealers Association "Program of Distinction Award" for the Prairie Region.

Angus is past Chair and currently a Director, Edmonton Police Foundation, board member of the TELUS Edmonton Community Board and the David Foster & Friends Edmonton Committee 2008. He serves as an advisor to The Canadian Cancer Society, The Hearing Foundation of Canada and Little Warriors. Previously, Angus was twice chair of The United Way of Northern Alberta and also chaired The Minerva Foundation, The Support Network and The Support Network Foundation. He is a past recipient of the "Paul Harris Fellow", awarded by the Rotary Club of Canada. Angus has just been appointed as Honorary Consul, Consulate of the Netherlands, Edmonton.

Angus and his team manage over \$500,000,000 in assets, have over 120 years of combined market experience and are experts in Investment Management as well as Insurance and Benefits planning. As Central Alberta's Business Authority, Angus broadcasts 62 times per week on Global TV and 630 CHED.



**Guy St. Germain, President  
Canadian Home Builders' Association -  
Edmonton Region**

Guy St. Germain has a Political Science degree from the University of Alberta and is a Licensed Real Estate Broker.

Guy is responsible for investment analysis, property management, coordinating investment projects with equity partners and government affairs. In conjunction with other colleagues, he is involved in operational activities, new business acquisition, capital improvement strategy and investor relationships. Guy is a former Municipal Councillor, School Trustee and Police and Planning Commissioner. He is the current President of the Canadian Home Builders' Association - Edmonton Region representing Edmonton builders provincially and nationally.



**Larry Pollock, President and CEO  
Canadian Western Bank**

Since 1990, Larry has provided oversight and direction for the Canadian Western Bank and its subsidiaries. This group of companies, known as CWBank Group, includes Canadian Western Bank, Canadian Western Trust (a wholly owned subsidiary of the Bank), Valiant Trust, providing stock transfer services to public companies and income trusts in Canada, Canadian Direct Insurance, which offers auto and home insurance to residents of Alberta and British Columbia and Adroit Asset Management. The Bank, Trusts and CDI together employ approximately 1,300 people and service over 400,000 accounts in the four Western provinces.

Prior to joining Canadian Western Bank, Larry was the Regional Vice President of Lloyds Bank in Calgary (1988-1990) and Toronto (1985-1988). Larry is currently Director of EPCOR (Edmonton Power), WestJet Airlines, Clark Builders and C.D. Howe Institute. He is also a member of the Executive Council of the Canadian Bankers' Association and Trustee of the Canadian Helicopters Income Trust. In the community, Larry is a member of the Advisory Council for the University of Alberta School of Business and a Director of the Edmonton Eskimo Football Club.

In his spare time, Larry enjoys golfing, kayaking, skiing and playing old-timer hockey.



**Richard Goatcher, Sr. Market Analyst  
Canada Mortgage and  
Housing Corporation**

Richard Goatcher has worked as a market analyst for CMHC for over 22 years; the last 12 in Edmonton with responsibility for the Alberta Capital Region, the NWT and Nunavut. Richard also directs some of the market analysis operations in CMHC's Winnipeg and Saskatoon offices.

Richard has also worked in mortgage underwriting - primarily dealing with apartment financing and development. Richard is currently the Chair of the Canadian Home Builders' Association - Edmonton Region's Economics Forum and is a Past-President Economics Society of Northern Alberta.

Richard is a perennial favourite at the Housing Forecast Seminar.



**Ron Gilbertson, President and CEO  
Edmonton Economic  
Development Corporation**

Ron Gilbertson has been the President and CEO of Edmonton Economic Development Corporation since 2007. Prior to joining EEDC, Ron was the President of Lacent Technologies and the founding

President and CEO of Edmonton Regional Airports Authority. He also was a senior executive with Alberta Research Council and was responsible for two divisions with Stanley Associates Engineering, now Stantec.

Ron has quickly become recognized as an engaging speaker offering succinct, insightful presentations. In June, he was selected as one of Canada's top economists to speak at the Canadian Economic Summit in June.

Ron currently serves on the board of directors of TEC Edmonton and the Sawridge Group of Companies, as well as the strategy council of the Mazankowski Heart Institute. He has a Masters of Economics from the University of Manitoba and has been active with a number of community organizations, including the Capital Region United Way.

This is Ron's third presentation at the Housing Forecast Seminar.



**Larry Westergard, President  
REALTORS® Association of Edmonton**

Larry Westergard has been a member of the Association (a REALTOR®) since 1996 and is the owner/manager of a Re/Max office in Southeast Edmonton. Previously he managed and co-owned a real estate brokerage in Leduc.

Larry moved to Alberta in 1979 and graduated from the University of Alberta. He has served on and chaired a number of Association committees including Member Services, Arbitration and Professional Standards, Government and Political Action Committee and a Broker Advisory committee. He was elected to the Board of Directors in 2007 and became President-Elect in 2009.

Active in his community, Larry volunteers with the REALTORS® Community Foundation, Habitat for Humanity, Santa's Anonymous and supports both NASAP and the Stollery Children's Hospital. He has been associated with the Boys and Girls Club in Fort Saskatchewan and Scouts Canada in Bruderheim. He is also involved in franchise community activities and various western and regional committees.

Larry is married and is an avid golfer and softball player.