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The Best of All Worlds?

By: Nancy McInnis, Director, Independent Translators

I am very pleased to introduce this edition of *InformATIO*, designed with the independent translator in mind. In many ways, life as an independent translator is the best of all possible worlds. We have no hour-long commute on crowded highways. We have no worries about who will stay home when the kids are sick. We have no problems with senior management who just don't understand. And we get paid exactly what we ask!

But in many other ways, it is also the worst of all possible worlds. We're always there to answer the phone when the telemarketers call. We're always there to rescue a neighbour who needs a "small favour." And we're always there to speak to a client, or do a "quick" rush job, even though it is Friday night, everyone else is at home and there are much more fun things to do.

We have problems that are unique to the self-employed, like how to find a balance between work and home when you never get to leave work! Like not having a pension plan. Like having to file GST returns and pay tax installments. Like needing liability insurance.

Yes, it's a wide wonderful world out there for the independent translator. How do you choose the right banking products? Do you need a Website? What kind of computer software is right for you?

And how do you keep those clients happy? Is on-time delivery of a fluid, accurate translation enough? Or does it take a fruit basket at Christmastime too? The answer to that one is in your own business philosophy—and your pocketbook.

This issue of *InformATIO* was written for the independent translator. I hope it answers your questions—and maybe even opens your eyes to a few new issues you need to think about. As always, we are here to respond to you and your needs. Please drop us a line.

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Message in the first person

By: Fabrice Cadieux, President

Whenever I had the opportunity to write to you over the past four years, I took care to stick to professional matters and keep personal feelings from creeping in. For the first time, I am making an exception. Before I leave the Executive in a few weeks, I wish to take a final moment of your time to perform a last and somewhat emotional duty: pay tribute to some of the outstanding people I have been lucky to serve with. Not only was I fortunate that my time in office coincided with a period of growth and energy for ATIO – a record membership of 1,438 in 2003, up 20% from 1999; four sizeable budget surpluses in a row; an expanding public relations program, including experiments with newspaper advertising and direct mailing; a full professional development calendar, with some fifteen sessions this year in addition to our first on-line courses, and much more – but even more rewarding, I had a chance to work with exceptional colleagues, both volunteers and staff. Space allows me to mention only those to whom I owe the most.

Pascal Sabourin has been praised for his professional endeavours (he is the winner of a much-deserved ATIO Award) but is not yet buried under them. Perhaps he is grounded by his private passions, ranging from French literature (he is a published poet) to music (he leads a choir whose last record was favourably reviewed in these pages), and of course by his deep roots in his beloved Northern Ontario where he retreats to unspoiled nature, among friendly foxes who once captivated an ATIO Board meeting. Succeeding him as President has meant neverlacking an inspiration nor a friend.

ATIO has received a great deal already from Volunteer Award winner **Kenneth Larose**, who has for years taken time from his respected translation practice in Ottawa and his appreciation of beautiful things (the cinema and fine wines come to mind) to make a keen, always courteous and occasionally sardonic contribution. We are fortunate that he has agreed to stand for the position of

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Independent—and happy

By: Marc Thériault, C. Tran. (Canada)

Translation: Nick Todd, C. Tran. (Canada)

My first year as an independent translator was something of a roller-coaster ride: a dead stop in January to enable me to hook up with an Ottawa translation firm; a slow, gradual upgrade in February, which got me to the starting gate, then a flat-out downhill rush in March (You want more work? Say when!). April marks a new fiscal year for the government, and I was just coasting (as, probably, were many others who look to the government for their translation assignments). The slower pace meant three months to haul myself to the next peak. This was too slow and I had to make a move, so in July I switched horses—and metaphors—and signed an exclusive

contract with a bigger Ottawa firm handling more volume. July and August was a succession of ups, downs and wild curves. For the rest of the year, however, the pace settled to something steadier.

I must admit I was apprehensive about Year 1: I had assumed that work would consume all my free time. In March, for example, I was working 12 to 15 hours a day, 7 days a week. Apart from two or three months during which my young family had to show patience, however, I had no problem in reconciling work and family life. I have to say that the exclusive contract I signed with the firm I work for does make life simpler. The pace of work is pre-set, and on the basis of our agreement, I can easily manage the ebb and flow. There are times, of course, when I'm at the keyboard late into the night, but these are largely offset by occasional lulls.

To sum up: despite a somewhat slow start, my first year as an independent translator was immensely satisfying.

So you want to be a freelance or independent translator

By: Kenneth Larose, Vice-President

I'm not convinced that our ATIO distinction between freelancers and independents would stand up in the real world. The implication is that the freelancer does not practise the art full-time, but I'm not sure this is associated with general use of the word. What both certainly mean is that freelancers are not employees of a government, business or even of a translation firm, but rather provide their services for a fee. I will use the word independent to cover both.

The idea of working on your own time, at home, with a nice flexible schedule, is an attractive one to many. There is even some truth in this idyllic picture. But let me disabuse you of the idea that it's all like that. I am always reminded of the famous "Why I would rather be a judge than a coal miner" sketch from the 1960s show *Beyond the Fringe* (with Peter Cook, Dudley Moore, Jonathan Miller and Alan Bennett). Our coal miner narrator goes on at length about how he likes the freedom to do whatever he likes all day long down the mine, but ends by saying "provided that you've mined your 10 tons of coal at the end of the day."

Often it's exactly like that, except that the day doesn't always end when it does for most people. So if you like working evenings (or very early in the morning) and weekends to meet deadlines, this may indeed be for you. The basic problem is really very simple—you either have no work at all when you want some, or too much work for any mere mortal when you don't.

Here's a checklist of things you can do to cope:

- 1 Realize that you're at the bottom of the food chain and that the people calling you (i.e. the clients) are lowly servants in their

respective organizations trying to get the impossible done. When you are at leisure (ha!), the usual discussions among translators about how many words they did yesterday will have people edging away from you at cocktail parties (and any other social gatherings as well).

- 2 One is not enough—find someone congenial, at least as talented as you are, and who won't steal your client, to pass extra work onto when you just can't handle it all yourself, or when you have to be away for a few days. Be willing to reciprocate this service. Make sure the work does not need revision, because proper revision takes as long as doing it yourself.
- 3 Find a typist and learn to dictate. Not only will it keep someone else in work, it will allow you to increase your output at relatively low cost. Those who work into French do this a lot, those who work into English do it much less, and those who work in other languages seem to do it hardly at all, possibly owing to a shortage of talented typists in their languages.
- 4 Did I forget to mention that you should get experience and credentials? When a company called me just the other day to ask whether I was free to translate at least part of a government contract they were bidding on, I was asked whether I was a certified translator. They wanted to know because whether or not translators are certified by their provincial association makes a difference in the point system used by various governments to evaluate bid packages.
- 5 Don't decide to launch your own business during an election, a change of government (or leadership) or at Christmas. Just a few months ago we were in a period where two of these conditions were combined, with a corresponding decrease in the number of documents that needed translation.
- 6 Start paying into an RRSP as soon as you can—no one else will do it for you. Take out disability and liability insurance. Get an accountant. Decide whether you should incorporate your company (this depends on many factors).

Support For Business Owners

By: Anna-Marie Wolfert

Manager Small Business, Royal Bank of Canada

Small- and medium-sized enterprises (SME) typically have a hard time getting up and running. More than simply financing and credit options, oftentimes entrepreneurs need advice and counsel, knowledge and expertise to help jumpstart and expand their business.

According to *Managing for Growth*, a new study commissioned by RBC Financial Group, the Canadian Manufacturers & Exporters Association, and Queen's School of Business, many of Canada's small- and medium-sized business owners are missing opportunities to promote their companies for two key reasons: they are unaware of government programs and other funding opportunities, and have not been trained to effectively communicate the investment potential of their company or the most effective ways to approach financiers or lending institutions. As a result, businesses are missing out on financing opportunities that are available to them.

The study offers the following suggestions for entrepreneurs seeking financing:

Be realistic about what you need—the more you're asking for, the more the lender will need to know about your operations and objectives.

Beyond traditional lenders, consider a wide spectrum of financing options, from venture capital to angel investors and family investors.

There are numerous regional and specialized government financing programs.

Consider compatibility of objectives, especially in arrangements where the entrepreneur trades control of a company for capital to finance survival or growth.

Managing for Growth was commissioned to look at ways to help Canadian entrepreneurs build more successful businesses and review internal stumbling blocks. The full study can be accessed online at www.rbc.com/newsroom/reports.html.

RBC Royal Bank is the leading bank in North America for small- and medium-sized enterprises and has over 1,500 account managers to provide small business owners with advice, knowledge, and expertise and networking opportunities. RBC delivers a wide range of financial services to small- and medium-sized businesses, to aid in managing their needs.

RBC offers on-line banking to business owners. On-line banking allows business owners to access their accounts from any Internet-enabled computer, 24 hours a day, 7 days a week. Banking can be done any time. In order to offer you added value, many of our Business Banking Packages offer free access to on-line banking and telephone banking.

We also provide a variety of financing options, including overdraft protection on your business account (up to \$5,000), lines of credit and term loans.

For more information on what products and services RBC offers to business, or to find the closest RBC Business Banking Centre to arrange an appointment, please visit <http://www.rbcroyalbank.com/sme/index.html> or call 1-800-ROYAL® -7-0.

Computer Notes

By: Ross Barclay, ATIO Computer Consultant

When making a purchasing decision, many people tend to buy a computer that exceeds their requirements. In most cases the least expensive computer (with some select upgrades) offered by many of the major manufacturers (Dell, IBM, Apple, etc.) will be suitable for the vast majority of home and small business users. This does not generally include people such as game players or technophiles, both of whom generally purchase expensive computers with an understanding of the advantage of doing so. Entry-level computers are currently orders of magnitude faster than those on offer just a few years ago, even though the basic needs of a typical user (word processing, e-mailing, accounting, Web browsing) have not changed much in that time. If you use specialized translation software, however, check with the manufacturer to ensure that your new computer will be able to run it efficiently.

One must-have option on your computer is a CD burner. These represent excellent value in high-capacity removable storage. For small-scale use, they have virtually eliminated the need for tape backup devices or Zip disks. They will allow you to quickly and reliably backup your data files. Data files are the word processing, spreadsheet, presentation, accounting, and other files that you create on an ongoing basis as part of your business. You should backup all your data files and e-mail (if possible) to a CD on at least a weekly basis, or more frequently depending on how often your data

changes. Take the CD to another computer and make sure that you can read the data off of it. Once you are satisfied that your CD burning procedure works, you should try and keep your backup CDs in a different location from your computer, and be sure to test a backup CD once in a while. One easy to use backup program is called Retrospect (<http://www.dantz.com/>). This software is available for both Windows and Macintosh computers. Its strength is in its ease of use. It can backup to CD. When you install it, your backup software will prompt you for details on how often and what files you want to backup. Good backup software should make the process fairly painless.

Some people may want to have a Website advertising their services. Web design and creating Web pages are outside the purview of this article, but you may be surprised to learn how straightforward it can be to actually get a Web presence. Chances are that you will already have a dial-up or high-speed internet account with one of Magma, Cogeco, Rogers, Videotron, or Sympatico. All of these providers offer free or low cost Web hosting on their servers. Don't worry about bandwidth. It is highly unlikely you will exceed your bandwidth allocation with a straightforward site with simple graphics. If you need a name for your Website (if you don't want to use your Website name because it has your service provider's name in it) then you can quickly get your own domain name and have it point to your site. Go to <http://www.easydns.com/>. You can search for names and register one online for about \$50 plus an annual fee. Then you can have them point your domain name to your Website and send the e-mail to your regular e-mail address. It takes about 24 hours to take effect.

The Internet Is Your Business

By: Kelly Cook

The web is now merely another channel (like phone, mail and e-mail) to assist those looking for information about your company. Would you ever have an unlisted phone number for your business? Today, not having a Website is essentially the same thing. Some data to prove it:

- 72 percent of Canadian adults have Internet access.¹ Of those, 91 percent go on-line to search for product information.²
- Worldwide, upwards of 600 million searches are executed on the Internet PER DAY.³
- 8.8 million Canadians per month are ‘active’ Internet users.⁴

Think of your Website as a relative (not absolute) marketing expense and ask:

- What is my total marketing budget?
- What percent am I spending per marketing vehicle?
- What percent am I willing to test on the Internet?

Review the table below for examples of how companies might set their Internet budget:

	Company A		Company B		Company C	
Annual Sales	\$25,000		\$25,000		\$25,000	
Marketing Allocation	5%		10%		15%	
Marketing Budget	\$1,250		\$2,500		\$3,750	
Media Type						
Business cards	\$200	16%	\$200	8%	\$200	5%
Mailings	\$200	16%	\$300	12%	\$500	13%
Website	\$850	68%	\$2,000	80%	\$3,050	81%
Total	\$1,250	100%	\$2,500	100%	\$3,750	100%

Assuming a five-page Website (Homepage, Customers/Clients, Products/Services, About Us and Contact Us), \$1,000 would allow you to ‘lease’ Web page templates with your copy and logo included. For \$2,000 you could ‘purchase’ Web pages built to your specifications. For \$3,000, your site could be professionally designed and built, updated and promoted.

There are four steps to launching a Website: planning, design, production and marketing. It is critical to follow this order, otherwise timelines and costs will spiral out of control. Planning begins with competitive analysis—how are you positioned relative

to your competitors on-line? Develop a Web site map (a visual snapshot of the site hierarchy and proposed number of Web pages) and budget to identify all expenses in advance of expenditure. Finally, write the site copy (approximately 2,000 words).

It is critical to pay a professional designer to complete the second step for you. The Internet is a visual medium—play to its strengths by presenting yourself in a professional manner. A designer will provide optional ‘looks’ for your site. Identify the ‘best of’ elements of those options for the finalized version. Next, the HTML producer will ‘build’ each page to the design specifications and test the site before launch.

You’re in the spotlight for the fourth and final stage—marketing. It is your responsibility to drive traffic to the Website. Do so by printing your Website address everywhere (business cards, brochures, stationary, packaging, uniforms, trucks, etc.). Next, include your site in search engines for users looking for your product or service **category**, but who haven’t heard of your business yet.

Website launch costs typically break down as follows:

- 50% Technology (includes domain registry, hosting, ‘building’ (HTML) and testing).
- 20% Design (includes “look and feel”: page layout, colours, fonts, images and graphics).
- 20% Planning (includes competitive analysis, budget, site map and copy).
- 10% Marketing (includes promotion of Website and analysis of Website performance reports).

Following these steps will allow you to make informed decisions about your Internet strategy, without feeling pressured into spending more than you are comfortable with.

Kelly Cook owns Internet planning consultancy www.OnlineAuthority.com and is formerly of Time Warner in New York.

1 “Canadian Netizens”, NFO CFgroup, January 2003.
 2 “CyberTrends”, ComQUEST Research, Winter 2003.
 3 “Searches Per Day”, Danny Sullivan, Editor, SearchEngineWatch.com, February 2003.
 4 “Population Explosion!”, CyberAtlas, September 2003.

Independence with peace of mind

By: Louise Voyer, CLU

ATIO Insurance Representative

www.iosphere.net/~lvoyer/translators

Translation: Esther Shlien, C. Tran. (Canada)

Ah, the life of the self-employed language professional! While there's much to be said for it, careful consideration needs to be given to some of the issues associated with being both employer and employee.

As an employee, you want the best possible working conditions, and as an employer, you alone can decide which fringe benefits to offer to your employee, who is... you! As in the story of the goose that laid the golden egg, while your first instinct may be to look after those precious eggs, it soon becomes clear that it is the goose that needs to be protected at all costs.

The first step, then, is making plans to protect your income. Why is this the starting point? It's because the money you earn is what pays for everything else, is the wherewithal for your well-being and lifestyle, and is the *raison d'être* for the work you do. Then there is errors and omissions insurance, critical illness insurance, and medical and dental coverage (premiums are now 100% deductible, though the actual expenses normally are not).

Interpreters and those whose office is not in their home need to consider travel insurance, comprehensive general liability insurance, and office overhead insurance. If you have dependents or are looking for a tax shelter, life insurance may also enter the picture.

Except for disability insurance, life insurance and critical illness insurance, all these products become tax-deductible expenses (with certain exceptions for corporations, for example, or for insurance required by a creditor).

Other expenses that you can deduct include office supplies, computer equipment, transportation and travel expenses (including a portion of your automobile expenses), your membership fees in ATIO and other professional associations, office operating expenses, and any child care expenses you may have. The expenses particular to your situation and the percentage that is deductible will vary depending on your circumstances and should be determined in consultation with an accountant or tax adviser.

Those of you with a home office know the benefits of such an arrangement: much lower overhead costs, the ability to deduct a portion of your household expenses, and the enhanced quality of life that comes with working in a setting and on a schedule of

your choosing. Moreover, those gruelling commutes are a thing of the past—quite a plus on a cold winter's day, to say nothing of the time and money saved. But it is essential to keep your insurer informed: you will have to ask for a home-office insurance rider on your policy and also increase some of your coverage, since the limit for computer equipment is typically \$2,000. And you will no doubt be taking out far more comprehensive general liability insurance, since the coverage you have may be insufficient.

RETIREMENT: You work hard and love what you do, but someday you do want to stop working, or at least slow down quite a bit and enjoy what retirement has to offer. There is no magic solution for achieving this goal. You just have to put those pennies aside faithfully, *lots* of pennies—at least 10% of your income each year, more if you can manage it, with 20% being the ideal figure. RRSPs seem to be favourites because of the immediate tax deduction they afford, but there are other tax shelters, such as universal life insurance with annuity, and a variety of investment tools (real estate, mutual funds, and stocks, bonds and dividends, among others). The key is diversifying and having a solid plan. The idea is to figure out how much you need to save to reach your goals. For example, knowing that you have to accumulate \$2 million in savings in order to retire at age 50 makes it easier to determine whether this goal is feasible, how much you need to save and, above all, what rate of return you need to achieve to make your plan work.

Louise Voyer holds a licence ès lettres and a BA in translation and linguistics from Université Laval. She spent 16 years working in the federal government, 13 of them in translation at the Department of the Secretary of State.

Louise became a CLU (Chartered Life Underwriter) in 1997 and has been working in insurance and financial planning since 1986.

CONGRATULATIONS TO NEWLY CERTIFIED MEMBERS!

By: Catherine Bertholet

CERTIFIED ON DOSSIER IN TRANSLATION

Arabic-English
Ghaly Barhoma

English-Russian
Mark Vaintroub



Genealogy—A Potential Market for Translators

By: Creighton Douglas, C. Tran. (Canada)
and Althea Douglas, Certified Genealogist (Canada)

Recently, there have been two articles in genealogical journals about the need for translation. The first, in the December 2003, *Quarterly* journal of the Association of Professional Genealogists, and the second in the January/February 2004 issue of *Family Chronicle*. The first is written from the point of view of a professional translator who is also a genealogist, the second also by professional translators, but directed more at the needs of potential clients.

In the increasingly popular pastime of tracing family histories, there is a need and demand for assistance in the translation of family genealogical and historical information from languages other than French into English or vice versa. Many people whose ancestors came from parts of Europe, including Scandinavia, the Baltic States, Eastern Europe and beyond, have lost (or never had) their families' mother tongue(s), but have documents or letters they cannot read. Source texts will often be handwritten, possibly in unfamiliar scripts and older dialects.

Often, such translation need not be approached as a full word-for-word document translation, at least not at first. Begin with a consultation with the client to learn what they are really looking for from their documents, and what actually needs to be translated. Does the client want every word, or only the gist of it, or an overview of parts? Be prepared to discuss details as the translation progresses. This type of work may best be done on the basis of a fixed fee or hourly rate, rather than the translator's usual price per word. Also, since genealogical work isn't usually in the highest priority "must have it for Monday morning" category, the price can be negotiated on a rush vs. price basis.

Translation can be very interesting and productive work in a developing market. Both publications include advertisements from foreign-language translators looking for genealogical work.

How Does the Translator Get Known in the Market?

The Website of Library and Archives Canada (www.archives.ca) has a vast range of information and is well worth exploring. If you are new to **Genealogy**, click on that and you will find almost the same material as that available in *Tracing Your Ancestors in Canada*. If you do not have a copy of the latest edition of this booklet, request one. It's free for the asking, and will give you an overview of the types of document genealogists use. It also includes the addresses of all provincial and territorial archives and major genealogical societies across Canada.

A letter sent to the various societies and to the "Genealogy Desk" of the government archives, listing your possible services, would be a good way to start. Ask the societies about their publications and the possibility of advertising. Ask the Archives if they distribute a list of researchers, and could they include your translation services.

In the 1980s, the National Archives compiled an Ethnocultural Guide Series which included:

A Guide to Sources for the study of Ukrainian Canadians, Myron Momryk

Archival sources for the study of Polish Canadians, Myron Momryk

Archival sources for the study of Canadian Jewry, Lawrence F. Tapper

Archival sources for the study of Finnish Canadians, Edward W. Laine

Archival sources for the study of German Language Groups in Canada, Arthur Grenke

The introductory material in these guides, as well as the bibliographies, may offer further ideas as to where translation services might be wanted.

Continued from page 1

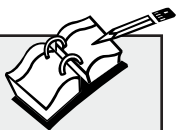
President next year and I hope he will be elected to that office which he will hold with distinction. **Michel Trahan**, ATIO's Secretary for the past few years, is leaving to devote himself full-time to his CTIC commitments. Among other tasks, he was responsible for managing the Association's staff, a job well-suited to his warm personality.

Serving in ATIO has taught me a great deal, but what I have learned from **Creighton Douglas** about management stands out. A former company executive, he has played a major role in the Association's transformation into a mature and business-like organization. Just like Pascal's, the list of his accomplishments (which earned him the first CTIC Award) is too long for this space. There's one more colleague I have been looking forward to mentioning. Ever since I joined the ATIO Board 13 years ago, **Hélène Gélinas-Surprenant** has been an anchor. Our longest-serving director, she too is leaving after all this time spent taking

care of a dizzying array of tasks with her unique blend of good humour (the Board's annual poolside meetings at her home are a fond memory for many of us) and meticulous attention to detail, as befits an experienced terminologist who contributed many entries to Termium.

My final thanks are not the least heartfelt. Day in, day out, ATIO "happens" thanks to our employees, who keep us in touch with each other and listen to our problems large and small. I hope that **Paule Landry** remains the friendly voice of ATIO for a long time to come. **Manon Boisvert**, who headed the Secretariat until 2002, will be reading this in Central America where she is now working with children. To have worked with her back then is to miss her now. Our Executive Director, **Catherine Bertholet**, now runs the Association with a firm and stylish hand. Thank you, Catherine, for your continuing contribution to ATIO's progress. I look forward to keeping in touch with all of you in the Association – of which I am as proud as the day I joined (and also as the day I took office, which must be success!).

Calendar of Events



✓ MAY 2004

May 20-23, 2004: Critical Link 4: Interpreting in the Community International Conference
Stockholm, Sweden

Information: www.tolk.su.se/index20.php

May 29-31, 2004: XVII Canadian Association for Translation Studies annual conference: Translation and the future of history

Winnipeg, Manitoba

Information: <http://www.uottawa.ca/associations/act-cats/Eng/congress/congress.htm>

✓ JULY 2004

July 20-24, 2004: *Théorie et pratique de la traduction française au Moyen-Âge*
Université de la Sorbonne, Centre de linguistique française
Paris, France

Information: mouzière@club-internet.fr

✓ OCTOBER 2004

October 13-16, 2004: **American Translators' Association Annual Conference**

Toronto, Ontario

Information: www.atanet.org

✓ AUGUST 2005

August 4-7, 2005: XVII World Congress of FIT
Tampere (Finland)

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