

COMPANY VISION

With offices strategically located across Canada and the United States, RBI will be the leading provider of electrical & communication solutions in the Industrial / Commercial / Institutional marketplace.

COMPANY MISSION

Through the strength and integrity of our team, we will provide our services on time, on budget, every time.



this issue

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The First Word From WB.....

In late March I was invited to attend a 2 day peer group meeting in Milwaukee, WI. The group is comprised of CEO's from 6 other electrical contracting firms of similar size to RBI, from different regions around North America. The group has been together for several years and meet semi-annually. The purpose of the gathering is to discuss the latest trends inside and outside our industry, best practices, what's working - or not working - within their companies and how members of the peer group can help each other. It is a diverse group with people representing firms at various stages of corporate life, from operations with long standing senior management, to firms going through family and internal leadership transitions. The age of the representatives was diverse with a broad range of personalities.

The conversation was upbeat and fast and the discussions were to the point. Members challenged each other on the direction their companies were headed and members were held accountable for not completing commitments from prior meetings. Discussion topics included things such as a measured approach to estimating and sales, project cost coding, pre-fabrication and use of technology. I was amazed and impacted by the transparency of the discussions, the willingness of these men to openly admit the successes and failures within their businesses. It made me think that this is how we want RBI to be, a place where success is celebrated and failures are looked upon as an opportunity to learn and improve, in order to raise our standards.

There were times during the discussions that I felt a sense of pride as I measured RBI against peer companies...and then there were other times when I was humbled to see some areas where we did not measure as well. I left the

meeting, and for the most part only remember the discussions where we needed improvement. I came home and have challenged our leadership team, home office staff, general managers and in particular ME, to improve. It can't stop there; we will only see success - measured by safe projects, completed on time and on budget - if innovation reaches all aspects of RBI. If you see something we are doing that does not make sense, tell somebody or tell me! If you have an idea of how to improve a process, let's hear it. For RBI to continue growing all of our employees need to grow and new ideas need to be flowing freely. While we need to remember our best practices from the past, let's eradicate the phrase "we have always done it this way".

Why did I attend the meeting you ask? Our industry is changing, rapidly. If we don't stay on the leading edge, we will be left behind. I was asked to join the peer group, and accepted. I can't wait to be challenged by the group again in the fall, and look forward to reporting to them on how the March meeting helped spur innovation within RBI.

I said it in my last report, 2013 is going to be a great year! Thank you for your efforts and for helping RBI be the best service provider we can be!

Wally Budgetell
President, RBI





Business Development

Dave Graham
VP Business Development

Leadership

We foster an environment of responsibility and accountability.

We teach.

We make a difference.

We find solutions, and are resourceful.

Our Culture

Robertson Bright Inc. is truly about people. We are after all, serving people in our business, and in their businesses.

We are passionate about the preservation of our culture and we don't just talk about it, we mean it. From the beginning, we were clear about what was important to us and what we wanted our culture to be.

This doesn't mean we won't make mistakes or have set backs, but it does mean we have a clearly defined way of doing things. We know that some people simply won't be happy working here, and that's ok. We are looking to attract and retain those who thrive in this type of environment.

Collaboration, Innovation & The Simpsons

As a member of the Trade Contractors Council of the Canadian Construction Association (CCA), I was invited to attend the CCA Annual Conference in March. This year it was held in La Malbaie, Quebec. In case like me, you do not know where that is, La Malbaie is approximately ninety minutes east of Quebec City on the north side of the St. Lawrence River. Beautiful spot. Association members and presenters across all spectrums of the construction industry were well represented which made for a well-rounded and yet diverse perspective on the current state of construction in North America.

It was a very interesting conference that featured many topics presented by a variety of keynote speakers and panels. However, if there were two words that were both stated or inferred more than any other throughout the week, I would have to say they were "innovation" and "collaboration".

Excerpts from Wikipedia state:

Innovation: The development of new values through solutions that meet new requirements,

inarticulate needs, or old customer and market needs in value adding new ways. This is accomplished through more effective products, processes, services, technologies, or ideas that are readily available to markets, governments, and society.

Collaboration is working with each other to do a task. It is a recursive (self-repeating) process where two or more people or organizations work together to realize shared goals. This is more than the intersection of common goals seen in cooperative ventures, but a deep, collective, determination to reach an identical objective.

One has to agree those two words put into action are powerful in of themselves. But put them into action together and you have created a very powerful, dare I say almost unstoppable force! In the electrical construction and service industries as we are at RBI, we do this in a variety of ways from service calls to large construction projects, from within our own forces, as well as in conjunction with other trades, general contractors and clients alike.

Joel Cohen – Co-Executive Pro-

ducer and one of the writers of The Simpsons animated series provided an "animated" presentation for all attendees at one of the breakfast sessions. Here again the themes of Collaboration and Innovation were very prevalent throughout his talk. A spirit of creative thinking and resultant outcomes seems to be the norm with this popular series, especially when it comes to the openness around the table of writers. He described the spirit of "no such thing as a bad idea" allows the team to discuss, scrutinize, dream, and flesh out numerous ideas until consensus rules and the final product is achieved. This process allows them to be fresh, relevant and achieve continued success.

Whether or not you are a fan of The Simpsons, you cannot disagree with their methodology. Is this not how we continue at RBI, striving to be fresh, relevant and successful? Can we do more of this? Absolutely, for we are very much on a journey together as we learn new ways of being collaborative and innovative on a weekly basis. Like never before, the exchange of ideas, enhanced teamwork, enthusiasm and openness to new ways of thinking about construction and service is at an all time high across all branches.

Kudos to those who share their ideas within each branch and as they in turn are passed on to all branches within the company as a whole.

Dave Graham,
VP Business Development



Footnote to the Joel Cohen story and in the true spirit of Collaboration and Innovation. Due to reasons beyond his control Joel had to fly back to California the night before his presentation. The outcome? A seamless production of combined teleconference and animation. It was brilliant!

Mississauga Office News

Brian Watson
General Manager

Over this last weekend, we were doing some cleaning around the house and I had to take some items to the local recycling centre. While I was there, a loud verbal fight broke out amongst some of the centre's employees. I was quite taken back by the event and as I drove home I thought about what had just happened. I realized that the people involved in the argument were no longer focused on a particular issue... It was personal, and what started the argument had long been forgotten. It made me appreciate the environment in which I work every day. Although we all face pressure and difficulties, we can approach each other with an attitude of respect. As we work to build each other up and remain focused on solving the issue, success will always follow.

The Panel Shop is in the final phase of factory testing and will be soon shipping the eight generator control panels we completed for Toromont / Caterpillar.

Also, we are almost ready to ship the Pure Filter controls panels for CDTi this month. CDTi is an industry leader in clean diesel technologies and we have been providing assembled components for a number of years. Recently we were given the opportunity to provide additional items and are working to exceed our

customers' expectations.

The TTC Emergency Trip panels are in full design and programming phase and we are waiting for the delivery of the cabinets within the next couple of weeks. Space in the panel shop will fill up fast when they arrive.

We are also in the early production stage of the first RBI Auto Cutter and Lathe Machine. Provided with the opportunity, we have teamed with ACE Mechanical to produce an important part of the manufacturing of oil filters.

The Service Department has been busy with a number of projects including safety upgrades and new equipment installations. We have been providing electrical service to C & M McNally Engineering Corporation, for quite a while now, supporting their earth boring equipment.

Recently we added Ward & Burke Microtunnelling Ltd., to our client list as well. They are currently working on a project here in Ontario that involves tunneling for water mains.

We smile and start to watch the temperature rise; it is a good reminder to ask our clients when the last time a Thermography Scan on their electrical system was done. As the additional load of air conditioning is added to the main service, unknown problems with the electrical system can become a major event. The proactive approach in the Thermoscan can detect the problems early, have the repairs made under a controlled schedule and prevent the added cost of emergency repairs. We currently have a number of scans scheduled for the upcoming



ing weeks and encourage all to talk with their clients about preventative maintenance programs.

With the first crack of the bat down at the Rogers Centre, the Blue Jays opened their season. I am sure that not many people would realize the amount of work that went into preparation of the stadium for this season. Our team did a great job and worked very hard to ensure that all the owners' requirements were in place for opening day.

Our ITS group has been working diligently on the promotion of our Utility Remote Monitoring Systems for the many solar energy systems coming on line in the province. This is a good example of RBI taking a small opportunity and turning it into a large opportunity.

A few weeks ago we were informed that our team was successful in prequalifying for the Peel Memorial Centre for Integrated Health and Wellness. With the RFP documents coming out in June we are excited to be a part of the pursuit of this exciting project. The new facility will provide Urgent Care, Day Surgery, Mental Health and Addictions, Women's and Children's Wellness, Seniors' Wellness, and Diagnostic Services to local community.

We are all looking forward to a great summer...

Brian Watson,
General Manager

Generator control panels for
Toromont / Caterpillar.



CHARITY CORNER

We would like to share with you the Charity Committee activities for the last couple of months:

The Charity Committee made the following donation since that last issue:

London YFC Youth Program \$250

Enbridge Ride To Conquer Cancer \$200

Wellspring Chinguacousy \$200 (Story / Picture page 6)

MS – Multiple Sclerosis \$200

The RBI Charity committee is planning a companywide event to explain what the committee has been doing and what our future plans are.

We encourage all RBI employees to get involved, details will be coming very soon. Together we can make a difference.

Contact Ross or Diana

rossa@rbigroup.net

dianai@rbigroup.net

Employee Spotlight



Mike Quinn - Service Management / Project Estimator

Mike will be celebrating his 30th year with Robertson Bright this summer. Mike was born and raised in Oakville and after attending McMaster University and Mohawk College, he went on to start his apprenticeship.

Mike has been married to Denyse since 1978, and together they have one son, Matthew. Mike and his wife recently purchase 8 acres of water front property in Haliburton and have plans to build a home in the next few years.

When you can't find Mike working on the to-do list around the house, you might find him with a hockey stick in his hand. When you get an opportunity, please ask Mike about the night he spent in Bangkok.

Notice to Ontario Journeypersons & Apprentices

There has been a change in the Ontario College of Trades, as a new annual licensing fee has become mandatory:

Although criticism is high for this new licensing fee, it is still important that all Ontario tradespeople understand that this is not voluntary. We have been cautioned by the Greater Toronto Electrical Contractors Association that our tradespeople will be pulled off a job site if they are not current with OCOT.

The following transactional fees have been established:

Apprentices - \$60.00

Journeyperson - \$120.00

Examination Fee - \$150.00

Reinstatement (due to non-payment) - \$60

Replacement of membership credentials - \$120

Individual members holding more than one certificate of qualification or statement of membership will not have to pay more than one membership fee annually.

Failure to pay membership fees may result in the suspension of a member's certificate of qualification or statement of membership.

Payments can be made online, over the telephone, in-person, through the mail or at any Canadian chartered bank. Supported payment types will include common credit cards, debit cards, cheques and money orders.

Have any questions or concerns? Please contact us toll-free at 1-855-299-0028

You just gotta see our dump!

Well, times have changed and they aren't called dumps, they are "landfills" and they are "green", high tech and net suppliers of energy to the grid. Our latest project meets all 3 of those criteria. We have just completed a project with CRA Contractors of Waterloo at the Peterborough Landfill site to build a Gas Recovery Co-Generation facility that recovers methane gas, converts it to electrical energy and feeds it back to the Ontario electrical grid. This facility will be in use as an energy and revenue generator for many years. Also on the green energy front, we have completed a secondary project with the Peterborough Utilities Services to upgrade their 140 acre 10 megawatt solar farm. This facility provides power for 1500 Peterborough homes.



Employee Spotlight



John Edge

David Bremner
General Manager

Winter has come and gone and we are all anticipating spring, better weather and new adventures. The same applies for business. We have wrapped up a number of projects at GE Peterborough, Gerdau Ameristeel, General Motors, Peterborough Regional Health Centre and the Lakeridge Healthcare facilities, and we are now looking forward to new projects at those facilities and more.

Our estimating department is feverishly working on a number of quotations and, judging by the number of bid requests and prequalification's, we anticipate a significant increase in construction projects throughout the summer. Our most recent confirmed contract involves a complete upgrade to the electrical and mechanical infrastructure at Ross Memorial Hospital in Lindsay.

David Bremner
General Manager



These three pictures feature the Peterborough Landfill site project through CRA Contractors of Waterloo.

(bottom) The collected methane fires the turbines, whose power is transferred (center) to the distribution cells in the MCC room, then (top) passes through a step-up transformer and out to the municipal power grid.



John Edge has been a valued member of the RBI team in Peterborough since 1988, and will be celebrating his 25th anniversary with RBI this fall. During that time he has spearheaded a number of our most significant projects, primarily in heavy industrial settings such as General Motors, Johnson Controls and Gerdau Ameristeel.

John is often the Peterborough go-to guy when technology issues arise. He has always had a special interest in computer and electronic technology, and has gained extensive knowledge in those fields. Whether working in a digital environment programming a new PLC application, trying to decipher a harmonics issue or standing knee deep in a muddy trench pulling 1000 MCM, John is equally at home in his environment.

John currently lives in the Kawartha Lakes area north of Peterborough with his wife Sonja.

Calgary Office News

Spring is being very elusive again this year coming to Calgary, however this has not stopped Calgary's team from moving forward at a very fast pace. Major estimates are being pushed out the door on a near daily basis. We have been awarded some of the projects, with several others still in the talking-stages or waiting on the owners final go ahead. So things are really looking great for the coming year.

The large truck maintenance facility in Sparwood B.C. is still in our future, but more changes are being made and this time it looks like the two floor office area is being revised, but hopefully we'll be on-site by early winter this year.

The Biddle project is going in for building permits now as we speak and construction should be starting in May; just around the corner.

NW GEO is a private air hanger/terminal at the Calgary International Airport and it's another large project just awarded to us. We expect to be on site in June with completion slated for the end of October.

This is a high end spec job with lots of unique lighting features.

Other successful projects are now in the start-up process and we are moving on-site over the next several weeks, so busy times ahead.

Rick McMurray
General Manager

We have been working on several small projects, which isn't unusual, but things seem busier than they have ever been. In January we added another service van bringing us to a total of six.

Over the last eighteen months we have completed phase 1 and 2, and will wrap up phase 3 at the Calgary Fire Department's #16 Headquarters by the end of April with Hurst Construction. We have had dozens of projects in the past two years with Hurst Construction for the Fire Department, and look forward to continuing the great working relationship. The projects have ranged from \$5,000 to \$200,000.



Iron Mountain is another client that we have enjoyed working with over the last few years, with work via Arencon on service upgrades, lighting retrofits and moving equipment between their sites. We are just completing a lighting retrofit (upgrade) at one of the seven Calgary sites.

In January we completed the paperwork to continue as a preferred vendor for the City of Calgary Fire Department, and in March we received the news that we were successful in retaining that designation for the next two years. This is a service / maintenance agreement that we have been maintaining for the past fifteen years.

We work with great General Contractors that thankfully continue to request our services, which reflect on the entire RBI team.

On the weekend of April 12 – 14th the Calgary Electric League held its 14th Annual Hockey Tournament, and RBI was one of the 12 teams to participate. They played three games in less than 24 hours, and no one was too worse-for-wear. A few of the guys hadn't been on skates for a few years, so on Monday I did hear some of the guys say they were a bit stiff and sore. All in all at the end of the tournament everyone had a great time. They had great support from family, friends and fellow employees. We even had a guest from CBC "Don Cherry" aka Don Runne Check out <http://www.youtube.com/watch?v=WYOlq23o454>

for the video that Dave Schrader (service technician) put together for us. Great Job!

Brian Stoddart
General Manager

Below - Royal Vista by Opus Corp . Calgary - 3 Floor office / retail construction.

May 2012



Jan 2013



Apr 2013



Employee Spotlight



RBI team participated in the Calgary Electric League's 14th Annual Hockey Tournament (story upper right)



Joe Voros has been with Robertson Bright since March of 2012, and has

been in the electrical trade for approximately 38 years. Joe is one of our Service Technicians. Being in the service van his position covers many aspects of the electrical trade. This includes the installations, repair, data/communication, service and electrical maintenance.

He says that every day there is a different challenge, which requires the need to use all the knowledge and experience acquired over the years. He also likes the professional, friendly attitude within all areas of the company.

In his spare time Joe likes to go camping, playing golf, billiards and spending quality time with family and friends.

RBI Safety Matters

Irene Moniz

Manager of Corporate Services

Working on or near Energized Equipment

Is it reasonably possible to disconnect? Is the voltage 600 volts or less? If yes, would disconnecting cause a greater hazard (do you need to walk through fire to de-energize)? Is it only diagnostic testing?

Remember - The MOL does not consider the disruption of normal building operations or any increased expenses associated to be an acceptable reason for saying "it is not reasonably possible" to de-energize the system. Inconveniencing the client does not qualify as a situation where "it is not reasonably possible" to de-energize the system. If the work involves diagnostic testing, once the testing is completed, you must de-energize and lock-out what you're working on before doing the repair work.

(Over to right)



Joe Voros in the arc flash suit at ECCO plant charting 2 - 2,000 Amp 347/600 Volt electrical main services.



Our Calgary Team at their recent Health and Safety Meeting.

Things to Consider: Perform an electrical hazard assessment. Inform and train employees and persons working near by of potential hazards and how to avoid them. Test and verify that employees are "qualified". Select and provide PPE. Train employees how to use and care for PPE. Provide a job briefing for employees. Provide and sign an Energized Work Permit. Working energized requires clear thinking and a number of logical steps to prevent a serious injury or accidental destruction of electrical equipment. Whoever decides that "it is not reasonably possible" to de-energize the system must be able to provide the reasoning for the decision and a justification for why the work must be performed in an energized condition.

Electrical workers should re-

move watches, rings, neck chains and other current conducting jewelry.

The PPE you always need when working on energized equipment: Arc rated clothes, rubber gloves, with leather protectors, safety glasses, with side shields, hard hat, with arc-rated face shield, boots, with electric shock protection.

Gloves: A worker who may be exposed to the hazard of electrical shock or burn while performing work shall use rubber gloves, that have been air tested (blow air into each glove to make sure no air holes have punctured the surface) and visually inspected for damage and adequacy immediately before each use.

Proper use, care, and storage: Remove all rings, etc. before putting on rubber gloves. Wear with the serial number and size

to the exterior. Protect electrical gloves by wearing leather gloves over them. Leather gloves must not be rolled down to the top of the rubber gloves. Make sure they are held high. Inspect rubber gloves for holes, tears, or worn areas. Wipe off any grease or oil before using the gloves. Rubber gloves should be washed frequently to remove perspiration, dirt, and body salts from the inside. Mild soap or detergent can be used with warm water. Rinse thoroughly and wipe dry. Store rubber gloves in their container making sure they are kept away from temperature extremes, sunlight, hydrocarbons (oil), and moisture. Do not fold rubber gloves as this greatly shortens their lifespan. Store or place rubber gloves away from sharp or pointed tools, particularly those capable of puncturing or tearing.

Safety is a choice, and one worth making.



Irene Moniz presents Regional Councillor Gael Miles with a cheque from RBI in support of Wellspring Chinguacousy April 7th at a fundraising breakfast held at Applebee's.

Cancer begins with a diagnosis... but it doesn't end with medical treatment.

When you or a loved one has been diagnosed with cancer you hope for a cure, but you can't wait for one. You need to cope with cancer today.

Wellspring understands how devastating a cancer diagnosis can

be, and that when dealing with cancer you need more than medical care. You need help from people who understand the emotional, psychological, social and practical consequences of cancer and its treatment. You need the support, programs and services that are available at Wellspring.

Founded in a welcoming coach house in 1992, Wellspring is an innovative and growing network of community-based cancer support centres that collectively offer over 50 different programs. Wellspring provides support, coping skills, and education at no charge and without need of medical referral to individuals, family members and professional caregivers living with cancer.

Wellspring programs are open to individuals and caregivers who are coping with any type of cancer, at any stage. Programs include individual and group support, coping skills, expressive therapies, educational workshops and presentations, and cancer rehab programs. Programs are delivered within warm, welcoming Wellspring centres.

Wellspring charges no fees and receives no government or other core funding. Programs and operations are made possible through the generosity of donors. You can support the Wellspring mission by making a donation or contributing your time as a volunteer.

Las Vegas Office News

Greg Crader
General Manager

Spring has sprung, and the tide is turning in Southern Nevada! We're seeing a marketplace with renewed life, as everywhere you look-construction is returning in earnest to the Las Vegas Valley.

RBI has just recently completed our two phase project at Village Park and we are very proud of our use of precast and some additional labor saving methods employed in wire installation.

Our Willow Beach Entrance Station facility also continues to progress, and we hope to be installing the solar portion of this job in the very near future. This has been a very interesting project as it marks our first foray into the state of Arizona, as well as our first project with the National Park Service as owner. It's a bit of a drive but the setting is beautiful, no doubt the most scenic jobsite in our stable.

April also marked the kickoff of our Ameristar project. A five story tenant improvement project of 90,000 sq. ft., this will be real challenge as the construction schedule is slated for 14 weeks. Our field leadership has spent a couple weeks pre-planning the project, and with its on-site kick off at the time of writing, it looks that our planning is paying off.

With some long days and weeks ahead, for the field crew on this jobsite, August will be here before you know it.

RBI has also recently completed, and had been awarded some smaller projects with the Clark County School District as they rebuild their security structure on aging schools in the Valley.

We have also been successful on the pursuit of a 10,000 sq. ft. Tenant improvement in the same development as our current office, and that should prove to be a nice step in the right direction for small design-assist work as well.

All things considered we are very excited about the new opportunities the rebounding

economy is providing, and we are all looking forward to a prosperous 2013!

Greg Crader
General Manager



Ten Phrases That Should Never Be Said

1. "I can't do that" or "That's impossible" Even though you may feel this way on the inside, these negative phrases are perceived by others as pessimistic, unconstructive, and even stubborn.
2. "You should have..." or "You could have..." These words imply blame, finger-pointing and fault.
3. "That's not my job" or "I don't get paid enough for this". If you're asked to do something, it's because it's important. Even if it's not in your job description, by saying so displays a bad attitude.
4. "I may be wrong, but..." or "This may be a dumb question, but..." Eliminate any prefacing phrase that demeans or negates what you're about to say. Instead, drop the 'but', and make your comment.
5. "I'll try." The word "try" implies the possibility it may not get finished. It presupposes possible failure.
6. "I think..." Replace the word "think" with "believe" and strike the tentative "might."
7. "...don't you think?" or "...isn't it?" or "...right?" To convey a confident commanding presence, eliminate validation or approval-seeking questions.
8. "I don't have time for this right now" Other than being abrupt and rude, this phrase tells the person they're less important to you.
9. "...but..." Simply replace the word "But" with "And." The word "but" cancels and negates anything that comes before it.
10. "He's a jerk" or "She's lazy" or "They're stupid" Avoid making unconstructive or judgmental statements that convey a negative attitude toward people or your job.



Village Park pole lighting (above)
Willow Beach Entrance Station (below)



We got together for a bit of BBQ and horseshoes in March to enjoy the spring weather, and kick off a new project! This picture represents the majority of the field

staff here in Las Vegas and we are proud to have built such a good team.

As we begin our Ameristar project, we were happy to make time to visit away from the tools for a while. We look to the future with great confidence in our ability to grow and overcome the issues that inevitably arise.

This confidence is born from the knowledge that we have good people doing the right things, and for the right reasons.

We are all looking forward to breaking new ground in 2013, both literally and figuratively!





The improvement of the understanding is for two ends; first, our own increase of knowledge; secondly, to enable us to deliver that knowledge to others.

~John Locke~

Calgary

Matt Draper	Aug 19
Coralie Gyurek	Jul 11
Ian Hatch	Jun 04
Corey Hollemeyer	Jul 24
Scott Johnstone	Jul 15
Rob Lamb	May 08
Ian MacMaster	Jul 23
Danilo Rodriguez	Jul 17
Don Runne	Jul 31
Dale Somers	Jun 26
Brayden Zavislak	Jul 05

Head Office

Diana Issa	Jun 13
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Peterborough

John Edge	May 13
Phil Hicks	Jun 10
Mark Little	May 09
Dan Mahoney	May 02
Wayne Gauthier	Jun 07
Jim Willshaw	May 16

Birthdays



Mississauga

Enrique Buglisi	Jul 04
Greg Cooper	Jul 10
Dylan Evans	Jun 07
Eric Martin	Jul 17
Greg McGibbon	Jun 01
Paul Quick	Jun 25
Sean Smith	Jun 30
Rick Walker	May 05
Brian Watson	May 20

Las Vegas

Kurtis Dassen	Jul 24
Chris Dassen	May 31
Da'Mario Fields	Jul 09
Tyler Gonzales	Jul 05
Noelle Jensen	Jun 17
Kevin Landry	Jul 29
Laureano Ramirez	Jun 11
Joe Soto	May 21
Brian Travis	Jun 03

RBI Insight Issue 12 Spring 2013



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