

## Reviewing The Structure Of TICO's Board Of Directors: The Consultation Process

**A**t the recent Annual General Meeting, TICO committed to seeking feedback on the composition of its 15-member Board of Directors. With five directors now appointed by the Minister of Consumer Services, the review will focus on the Board's ten industry representatives.

As set out in TICO By-law No. One, the Board currently comprises 15 Directors, as follows:

- Three named by the Association of Canadian Travel Agencies (ACTA)
- Three named by the Canadian Association of Tour Operators (CATO)
- One named by the Canadian Institute of Travel Counsellors (CITC)
- One named by the Ontario Motor Coach Association (OMCA)
- Two elected by Registrant members
- Five appointed at pleasure by the Minister.

### *In the beginning*

As many registrants will remember, the four industry associations that make appointments to TICO's Board played a key role in the negotiations with the Ontario government that led to the transition to industry self-management. Indeed, the initial

funding for the non-for-profit Ontario Travel Industry Self-Management Corporation (OTISM) – TICO's predecessor – came from loans from ACTA, CATO, CITC and OMCA. Since the composition of the Board of Directors for the Delegated Administrative Authority was established in 1997, the four organizations have had representation on TICO's Board.

### *Next steps*

To launch the consultation process, an on-line questionnaire has been e-mailed to all TICO registrants. With one exception, all of the questions can be answered yes or no, with a section for further comments.

The initial questions focus on whether a 15-member Board of Directors is appropriate to oversee TICO, whether there is adequate industry and consumer representation on the Board, and whether the founding industry associations should continue to have appointed seats.

Respondents are then asked to indicate their preference on one of four possible options for Board composition (each one including five Board members appointed by the Minister): the current structure; less industry association representation; minimal industry association representation; or fully elected Board members voted on by Registrant Members. As well, respondents may propose an alternative option if none of the four presented are deemed acceptable.

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## TICO BOARD OF DIRECTORS 2009-2010

### INDUSTRY REPRESENTATIVES

Jill Wykes - Chair  
Senior Vice President, Operations  
Thomas Cook Canada  
Toronto

Mike Foster - Vice Chair  
President

Uniglobe Instant Travel Inc.  
London

Jeff Element  
President

The Travel Corporation (Canada)  
Toronto

Denise Heffron  
Vice President, Commercial  
Transat Holidays  
Etobicoke

Thanushka Nanayakkara, CTM  
President

NARAT Incorporated  
Toronto

David Shaw  
President

Evans Intravel Inc.  
Orillia

Scott Stewart  
President

G. Stewart Travel Services Ltd.  
Peterborough

Richard Vanderlubbe  
President

Travel Superstore Inc.  
Hamilton

Brett Walker  
General Manager of Canada  
Collette Tours Canada Ltd.  
Etobicoke

Kathleen Warren, CTM  
Senior Travel Consultant  
Allison's Travel Agency Ltd.  
Windsor

### MINISTERIAL APPOINTMENTS

Patricia Jensen  
Board Member  
Consumers Council of Canada  
Toronto

Shaher Bano Noor, C.A.  
Managing Partner  
Rosenthal Pervez & Noor LLP  
Chartered Accountants  
Mississauga

Dr. James Savary  
Department of Economics  
Glendon College, York University  
Toronto

Maria Mendes, L.L.B.  
Barrister & Solicitor  
Mendes Law Firm  
London

### EX OFFICIO

Michael Pepper  
President and Chief Executive Officer  
Travel Industry Council of Ontario

## LETTER FROM THE CEO



There have been many changes in the travel industry since the Travel Industry Council of Ontario (TICO) was established in 1997. Over the years, TICO has evolved as an organization and we must continue to evaluate what we have learned and look at where the industry is going in preparation for the future. Currently, TICO is reviewing the composition of its Board of Directors to ensure that the Board has the right mix of people to ensure proper oversight of the organization and strategic direction going forward. As a first step in the consultation process, TICO has sent out an on-line survey to registrants and stakeholder groups to get input on industry representation on the TICO Board. After more than 12 years, do you think that the TICO Board has the right representation? Please ensure that your organization participates in the consultation and makes its views known. This is an important issue and the TICO Board values your input.

Recently, retail travel agencies should have received an easel stand and brochures for consumers that reinforce the value of booking travel at TICO registered agencies. We encourage all registrants to utilize the materials and to reinforce TICO's Consumer Awareness Campaign. More materials including versions of the TICO logo, web banner ads and videos can be downloaded from TICO's website. For more details on the campaign and how it can help boost your business, please call or e-mail TICO or check out the website. Working together, we can spread the consumer protection message and that's good for business!

It is hard to believe that another year is drawing to a close. While life seems to be increasingly fast-paced and the industry fraught with numerous challenges, I want to take the opportunity on behalf of the TICO Board of Directors and TICO staff to wish all registrants a safe and happy holiday season. Best wishes for a prosperous 2010!

Sincerely,

A handwritten signature in blue ink, appearing to read 'Michael Pepper'. The signature is stylized and fluid.

Michael Pepper  
CEO

## Report on the 12th ANNUAL GENERAL MEETING

The Twelfth Annual General Meeting Of Tico Took Place On September 24th At The Toronto Congress Centre, At Which The 2009 Annual Report And The 2009 – 2012 Business Plan Were Presented. The Meeting Was Chaired By Mike Foster, Vice-Chair Of Tico's Board Of Directors.

### From the President and CEO

Michael Pepper presented the *2009 Annual Report*, summarizing the outcomes and achievements made in relation to the objectives set out in TICO's 2008 Business Plan. Overall, TICO's performance met its mandate. Specific items highlighted by Mr. Pepper were as follows:

The successful launch of the **Education Standards Program**. As of September, more than 18,000 travel counsellors had passed the exams, while the supervisor/manager of 2,200 retail outlets have been grandfathered, in accordance with the legislation.

A new strategy was adopted for the **Consumer Awareness Campaign**. Consumers and registrants are directed to visit TICO's redesigned, more consumer-friendly website, [www.tico.ca](http://www.tico.ca), through elements such as the introduction of a dog (named TICO), and an extensive media campaign.

The ongoing exploration of **alternate methods to finance the Compensation Fund and TICO** included an extensive review of various options that took into consideration compensation and regulatory models from other jurisdictions.

**Registrations** are down by 98 from the previous year, from 2,730 to 2,632. There were 153 new registrants and 251 closures. Considering the current economy, these statistics are viewed positively. The breakdown continues to be approximately 84% retail and 16% wholesale registrations.

Due to a slight increase in gross sales over the past fiscal year, contributions to the **Compensation Fund** increased slightly from \$604,029 in 2008 to \$610,453 in 2009. Claims paid out in 2008/09 were \$332,073 for registrant failures and \$25,575 in relation to end supplier failures, totalling \$357,648. Recoveries brought in \$109,375. By year-end, the Compensation Fund stood at \$28,963,569, a reduction of \$683,234 over a year ago.

In February, TICO's Board agreed that there should be a third-party review of the closure of **One-Step Travel**. TICO engaged the Ontario Internal Audit Division of the Ministry of Finance to conduct the review. When completed, the findings will be presented to TICO's Board of Directors. Registrants will be notified once the review is concluded.

Although it occurred after TICO's fiscal year-end, Michael Pepper reported on the failure of **Conquest Vacations**, which received

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## Board appointments

With the changes to the bylaws approved at the Annual General Meeting, TICO's Board of Directors voted that **Jill Wykes** continue as Chair of the Board. **Mike Foster** will continue as Vice-Chair

## Obtaining the Business Plan and Annual Report

Both the 2009 Annual Report and 2009 - 2012 Business Plan are available on-line and may be downloaded from our website at [www.tico.ca](http://www.tico.ca), within the section "About Us". If any registrant would like to receive a hard copy of either document, please contact TICO directly and ask that it be sent to you.

*Reviewing The Structure Of Tico's Board  
continued from page 1*

The latter part of the questionnaire addresses factors such as adequate representation of all sectors of the industry and geographic regions if more Board members were to be elected by registrant members; whether a two-year-term for an elected Director is appropriate; and whether a one-year term for a Director named by an industry association is appropriate.

Re-evaluating TICO's Board composition provides an exciting opportunity for registrants to participate in the future direction of Ontario's travel industry and its Delegated Administrative Authority. To allow as much time as possible for reflecting on and discussing the options, TICO encourages all registrants to complete the questionnaire by **January 15, 2010**. ▲

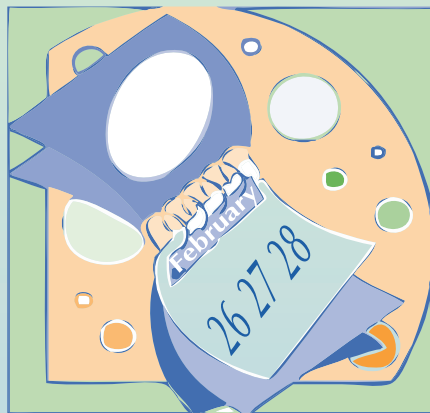
## Dates to Note

February 26 – 28, 2010

### Outdoor Adventure Show

The International Centre, Hall 5  
6900 Airport Road  
Mississauga

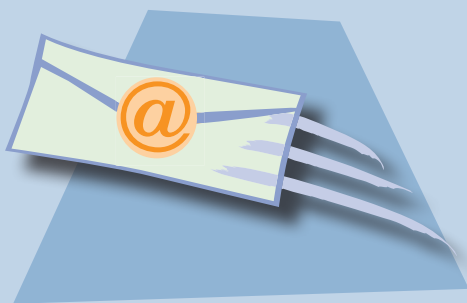
TICO will be distributing informational material at the above show.



## TICO TALK feedback

If you have questions, comments or concerns on anything that you read in **TICO TALK**, or on any other matter that impacts the travel industry, please contact us.

Your opinions are important to us. We can be reached very easily - at **(905) 624-6241**, or at **1-888-451-TICO**, or by e-mail to [tico@tico.ca](mailto:tico@tico.ca).



## PRESENTING

**Thanushka  
Nanayakkara, CTM**  
*Director*  
*TICO Board of Directors*



*Have you always worked in the travel industry or were you involved in another profession prior to joining this industry?*

My family has been actively involved in the international travel and tourism industry for three generations, so the passion and the opportunity was always there. I never wanted to work anywhere but in this industry.

*What is your background in the travel business?*

My grandfather played a pioneering role in developing tourism to South East Asia following the Second World War by establishing a motor coach tour company. Subsequently he brought in his two sons, who also played significant roles in the industry, chairing tourism boards, national retail travel trade associations, and international organizations such as the United Federation of Travel Agents Associations (UFTAA). The family company was one of the first foreign Destination Management Companies to be approved by Intourist, the state travel agency of the Soviet Union, and one of the first foreign companies to open up a branch office in Russia. My father later opened an agency in Montreal when he immigrated to Canada, which became one of the premier agencies to market specialized Asian destinations.

I became involved with the family business at a young age, dealing with masses of tourists from Eastern Europe and the Soviet Union at the time. I became "immersed" in group operations, starting with the smallest of tasks. The company went on to establish its own domestic air tour operation, with its own aircraft, and by the age of 20, I was effectively part of the management team. What I learned about the "in's" and "out's" of inbound and outbound tourism and travel operations, scheduled air operations, and motor coach operations no doubt assisted the furthering of my career in the industry and managing other companies.

In addition to working with the Asian and Canadian markets, I have worked in the travel industry in Australia, based in Melbourne and Sydney.

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### *What involvement have you had with other industry associations besides TICO, and in what capacity?*

I am a member of the Regional Board of Directors for the Association of Canadian Travel Agencies (ACTA) and sit as one of its representatives on the TICO Board. I am also a standing member of the Travel and Tourism Research Association (TTRA), which is represented in Canada by the Tourism Industry Association of Canada (TIAC), and am a CTM member of the Canadian Institute of Travel Counsellors. I take professional education seriously, and like to assist with furthering industry education in any capacity that I can.

### *When did you join the TICO Board?*

I was appointed to the TICO Board in June 2008.

### *From your standpoint, which of TICO's many issues are of prime importance?*

TICO's chief mandate is to ensure consumer protection at all times in the day-to-day trading of travel products and services. To achieve this, there must be close cooperation and understanding between Ontario's travel industry and consumer protection requirements. TICO's commitment and dedication to expanding communication and education – in order to build understanding among both consumers and the travel industry at large – should be lauded.

As well, TICO's ongoing efforts to find workable, feasible solutions for maintaining consumer protection whilst simultaneously ensuring the health of Ontario's travel industry are also of great importance. Now that e-commerce is becoming a major player in the way travel products and services are sold, there are many obstacles to consumers and tourism businesses alike that need to be considered, to better protect Ontarians.

### *Where would you like to see TICO and the Ontario travel industry in, say, five years?*

TICO already plays a pivotal role in the travel industry and, by extent, contributes to the Ontario economy at large. It would be wonderful to see TICO maximize this role to the greatest possible degree, maintaining optimum health in the industry whilst ensuring its consumer protection mandate. There is no doubt in my mind that TICO is revolutionary and successful in its objectives, especially at a time when such an organization and regulatory system is increasingly needed. I believe TICO will also play a fundamental role in developing a unified regulatory system – and serve as a model – for other unregulated provinces, so that consumers across the nation can benefit.

### *Do you have any final comments for TICO Talk's readers?*

Yes. I urge all registrants to get involved with TICO in whatever capacity you can. Everyone's input is extremely valuable. The greater the involvement, the greater the chance of having your concerns addressed and ensuring that Ontario's travel industry remains a viable, healthy concern. ▲

## *Extension of credit- a reminder!*

There continues to be some confusion on when a travel agency has a valid claim against the Compensation Fund. Please note that under **Section 58**, there can be no claims against the Compensation Fund in situations where the travel agent has not passed "customer monies" to the failed supplier.



For example, a recent claim to the Compensation Fund concerned monies submitted to Zoom Airlines for a package that the agency was planning to sell. As only a few packages had been sold when the agency paid for the tickets, most of the payment was an out-of-pocket expense for the registrant. Although the majority of seats for the package were sold by the time of the airline's failure, only a small portion of the customer funds collected had been passed to the airline, and these were the only ones approved.

Admittedly, it is not uncommon for a travel retailer – who is combining airline seats, transfers and hotel accommodation to resell as a package – to forward funds to a supplier, such as an airline, before selling to consumers. However, if the airline fails, the travel agent is obliged, under **Section 46** of Ontario Regulation 26/05, either to provide acceptable alternate travel services, or to reimburse the customer.

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Extension of credit - a reminder  
continued from page 5

TICO would like to remind registrants that with respect to Compensation Fund coverage, it is always unwise to use your own funds to pay an end-supplier. The sole purpose of the Compensation Fund is to protect the consumer against the failure of a registered Ontario travel agency, a registered Ontario travel wholesaler, or an end-supplier such as an airline.

## Education standards: an update

The statistics continue to be encouraging. As of November 1, 2009, the total number of all exams taken was 19,613.

The Travel Counsellor Exam was taken by 17,787 travel agents, with a 92.6% pass rate (16,479 passed, 1,308 failed the exam).

The Supervisor/Manager Exam was taken by 300 people, with a 90.3% pass rate (271 passed, 29 failed the exam).

The Combined Travel Counsellor and Supervisor/Manager Exams were taken by 1,526 people, with a 90.2% pass rate (1,376 people passed both exams; 79 people passed the Travel Counsellor Exam but failed the Supervisor/Manager Exam; 24 people failed the Travel Counsellor Exam but passed the Supervisor/Manager Exam, and 47 people failed both).



# "Before You Book Have a Look!"

At a press conference on October 28, TICO launched the next phase of its Consumer Awareness Campaign. The key message – *Before you book, have a look* – is directed towards vacationers planning to travel in the upcoming holiday season. The intent is to convey to consumers the importance of purchasing travel services from a TICO-registered travel agency or online provider, in order to protect their travel investment.

The TICO consumer protection message is championed by a border terrier named Tico the Travel Watchdog. In all visual components of the new campaign, Tico is appropriately garbed with dark glasses, suit and luggage, to drive the message home in an endearing yet memorable way.



Through print, radio and TV ads, as well as website banners and material placement at TICO-registered travel agencies, consumers are encouraged to visit TICO's website at [www.tico.ca](http://www.tico.ca). As soon as they land on the home page, they will find five new videos that provide an overview of TICO, and cover the four main areas of information: Regulation, Monitoring, Refunds and Complaints.

For the campaign to be as effective as possible, TICO is encouraging registrants to reinforce the message to consumers by making full use of the TICO Consumer Awareness Tool Kit in the Registrant section of TICO's website. To remind consumers that you are a TICO-registered travel

agency, the tools you will find include: seven downloadable versions of the TICO logo and message for use in a print format; seven digital versions; an E-Ticket Stuffer; and six web banner ads that registrants may use on their own website to reinforce the TICO message to your customers.



The intention of the Consumer Awareness Campaign is to help consumers in Ontario make more informed travel decisions,

while simultaneously promoting the business of all TICO registrants. In the words of TICO President and CEO Michael Pepper, "No matter where consumers travel, when they purchase from a TICO-registered travel agency, they will have peace of mind knowing TICO is there to help." ▲

# Court Matters

## ► CHARGES

**Jofir Investments Ltd. o/a College Travel Centre and Maria Lourdes Freire** have been charged with 28 counts each of failing to maintain trust accounting, contrary to **Section 27** of Ontario Regulation 26/05 made under the *Travel Industry Act, 2009*.

**1195798 Ontario Inc. o/a Sonalis Travel and Kim Phuong Tran** have each been charged with one count of operating as a travel agent without registration, contrary to **Section 4(1)(a)** of the *Travel Industry Act, 2002*. 1195798 Ontario Inc. o/a Sonalis Travel was previously registered as a travel agent under the *Act*; however, the registration was revoked on August 10, 2009.

**Mary Nagy and Abbey Travel Service Limited** have each been charged with two counts of operating as a travel agent without registration, contrary to **section 4(1)(a)** of the *Travel Industry Act, 2002*. Abbey Travel Service Limited was previously registered under the *Act*; however, the registration was terminated in June 2007.

**Kimberly Greco and Euro International Performance Tours Inc.** have been charged with one count each of operating as a travel agent without registration, contrary to **Section 4(1)(a)** of the *Travel Industry Act, 2002*.

**Omkar Sharma** has been charged with one count of operating as a travel agent without registration, contrary to **Section 4(1)(a)** of the *Travel Industry Act, 2002*.

## ► CONVICTIONS

**David Thomas Gray o/a All Sport Accommodations** has been convicted of one count of acting as a travel agent without registration, contrary to **Section 4(1)(a)** of the Ontario *Travel Industry Act, 2002* after TICO appealed an earlier decision made by Justice of the Peace Patricia Hodgins. Mr. Gray's company, All Sport Accommodations, books hotel accommodations for sports teams. In October 2008, Justice Hodgins acquitted Mr. Gray of the charge of acting as a travel agent without registration. TICO appealed the decision and on July 30, 2009, the Honourable Justice Gregory A. Pockele overturned the decision of Justice Hodgins and convicted Mr. Gray on the charge of operating as a travel agent without registration. On September 9, 2009 Mr. Gray was fined \$500 (see Appeals, below).

**Mary Lebiez**, president of TICO registrant **Vacation 2000 Ltd.**, has been convicted on two counts of knowingly furnishing falsified financial statements to TICO, contrary to **Section 31(1)(a)** of the Ontario *Travel Industry Act, 2002*. Ms. Lebiez was fined \$3,000. The charges against Vacation 2000 Ltd. were withdrawn.

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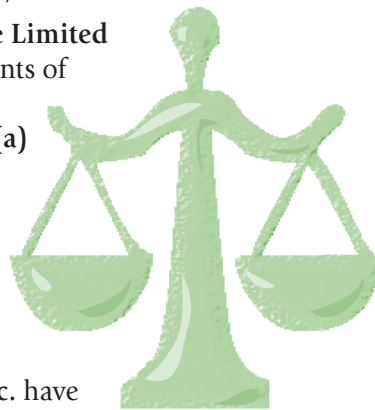
## Update on Conquest Vacations

**P**ayment of \$45,061.43 was approved at the November 17 meeting of TICO's Board of Directors. The payment was for eligible claims filed by 37 consumers who had not received the travel services for which they had paid.

In addition, under the trip completion (repatriation) provisions of Ontario Regulation 26/05, the Statutory Director approved a further payment of \$31,853.68 to assist 59 consumers who incurred additional expenses in destination for transportation, accommodation and meals in order to complete their travel plans.

Prior to these two payments, earlier payments of \$1,651,670.45 were made from the Ontario Travel Industry Compensation Fund to assist 3,422 consumers who either had not received travel services that they had paid for or who were in destination when the failure occurred and required repatriation.

To date, a total of \$1,728,585.56 has been paid to 3,518 consumers for all approved claims and trip completion in relation to the company's failure. There are still some claims pending that are under consideration for reimbursement by the Compensation Fund.



## The lowdown on complaints

During 2008/09, TICO handled 342 written consumer complaints compared to 266 in the previous year. In processing these complaints, TICO successfully assisted consumers in obtaining \$114,568.00 in restitution compared to \$118,522.00 the previous year. In addition, TICO handled 2,444 telephone complaint inquires and 488 e-mail complaint enquiries. The most frequent reasons for written complaints received over the past year were:

- Invoicing issues (not completed with required information or not provided to the consumer)
- Incomplete or incorrect information provided to the consumer by the registrant
- Outstanding refunds
- Misrepresentation of travel services by a registrant in an advertisement or brochure
- Issues relating to travelling with passports and other travel documents
- Accommodation purchased by the consumer changed and not provided in destination
- Customer service
- Incorrect ticketing/ticketing errors
- Cancellation/Terms & Conditions
- Flight delay/cancellation
- Advertising
- Quality of service received in destination re hotel accommodations



significant media attention. This highlighted a number of challenges faced by the industry and the need for retailers, wholesalers, the regulator and the Ontario government to work together to overcome them. (An update on how much the Compensation Fund has paid out in relation to **Conquest Vacations** is outlined on Page 7.) Working closely with TICO, the Ministry of Consumer Services conducted a review of the situation, which led to four key recommendations (see the April – September 2009 issue of TICO Talk). One emphasised the urgent need for national and cross-provincial discussions on protection for Canada's travelling public.

The **audited Financial Statements** for the year ended March 31, 2009 were presented and approved by the membership. A copy of the Financial Statements is included in TICO's 2009 Annual Report.

### The By-Law Amendment

Tracey McKiernan, Legal Counsel & Corporate Secretary, provided a detailed overview of the By-Law Amendment Resolution. The most significant amendments were as follows:

By law, the Minister of Consumer Services is allowed to appoint 49% (or seven members) on TICO's Board of Directors. The Ministry has requested that the number of Ministerial appointees be increased by one, from four to five. As the Minister wishes the TICO Board to remain at 15 members, TICO's Board had to make a difficult decision on which of the Board's industry seats to remove. The Board believed that the decision required meaningful consultation with industry. However, as the Minister wanted the By-Law Amendment to be approved at the Annual General Meeting, there was no time to complete the consultation. Tracey McKiernan advised that the Board recommended that in the short term, the Minister be given the vacant elected seat. She said that TICO was still committed to consulting with stakeholders on the composition of the Board (see Page 1). Since it has been operating for more than ten years, TICO believes it is time to review the Board composition. With the current high level of interest in proper oversight by the government of various agencies and Delegated Administrative Authorities – most notably e-Health and TSSA – TICO believes that the Minister's request is reasonable.

The Minister also requested that the Chair of the Board be selected from one of the ministerial appointees, to commence after TICO's AGM in 2010, for a three-year term. In TICO's view, there is less chance of a conflict of interest if a Ministerial appointee fills the position of Chair. The change to a non-industry Chair will not be implemented until after TICO's AGM, to allow the current appointees to gain more Board experience before one of them takes on the position. Until then, the position will continue to be held

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by an industry representative on the Board.

Other amendments included provisions to:

- Change the quorum at a meeting of members from two to 20 members in attendance;
- Allow a maximum term for a Board member (elected and appointed) to serve to be 10 years uninterrupted;
- Reduce the term of elected directors to two years, to allow them to retire in rotation;
- Require written notice of any motions to be made within 45 days of a meeting of members;
- Ensure that each registrant makes clear who it wishes to have as its representative or proxy;
- Clarify that TICO's CEO is an advisor to the Board, not a board member.

After lengthy discussion, the motion to amend the by-laws was passed with 401 in favour, 192 opposed and one abstention, including all proxy votes. ▲

*Court matters continued from page 7*

**Sendas Tours Inc.** and **Mariana Peralta** have been convicted on 24 counts each of failing to maintain trust accounting contrary, to **Section 27** of Ontario Regulation 26/05 made under the *Travel Industry Act, 2002*. Sendas Tours Inc. closed in March 2007 and \$21,443 in claims was paid from the Ontario Travel Compensation Fund. Ms. Peralta was fined \$5,000 and sentenced to probation for a two-year period. During that time, she must perform 50 hours of community service and is not allowed to be employed in the travel industry as a manager/supervisor without the written consent of the Registrar. Sendas Tours Inc. received a suspended sentence

**Moazzam Ali Khan** and **Arif Mohammed Javed** have been convicted on one count each of acting or holding themselves out as being available to act as a travel agent without being registered, contrary to **Subsection 4(1)(a)** of the Ontario *Travel Industry Act, 2002*. Mr. Khan was the director of **Nugget Travel and Tours Inc.** whose registration was revoked on November 3, 2008. Mr. Javed was the manager of **Nugget Travel and Tours Inc.** Mr. Khan was fined \$2,000 and Mr. Javed was fined \$1,000 and both were given two years to pay their fines. The charges against **Nugget Travel and Tours Inc.** and **Ajaz Khan** were withdrawn.

➤ **APPEALS**

With regard to the conviction of **David Thomas Gray o/a All Sport Accommodations** (see above), Mr. Gray has appealed Justice Pockele's decision to the Ontario Court of Appeal.

➤ **REVOCATIONS**

Between August 13 2009 and November 5, 2009, four companies had their registrations revoked: **Sol Y Son Vacations Inc.**; **1339875 Ontario Inc. o/a Faro Travel Agency**; **Ghere Holdings Ltd. o/a Moonlight Travel**; and **Vernette Sylvester o/a Perfect2 Travel**. ▲

## Upcoming Issues

In future issues of **TICO TALK** we plan to include:

- **Update on the Consumer Awareness Campaign**
- **Progress of the Travellers' Protection Initiative**
- **Update on Conquest Vacations**
- **Update on Consultation regarding TICO Board of Directors' Composition**

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