

Exhibit 13.- (Alberta) Reference Guide for ERM Framework May 17, 2006

<https://www.alberta.ca/albertacode/images/ags-accountability-ERM-GoA-ERM-Framework-Reference-Guide.pdf>

While this information is somewhat "dated" (2006) it is included in this presentation because the "steps" involved in the **ERM** process as at this time (2020) have not changed. Additionally, **ERM** was sanctioned by senior government officials (cabinet members) of the Alberta Government at the time. **As to why the direction was not proceeded with is beyond the scope of this presentation!** -**WJP**

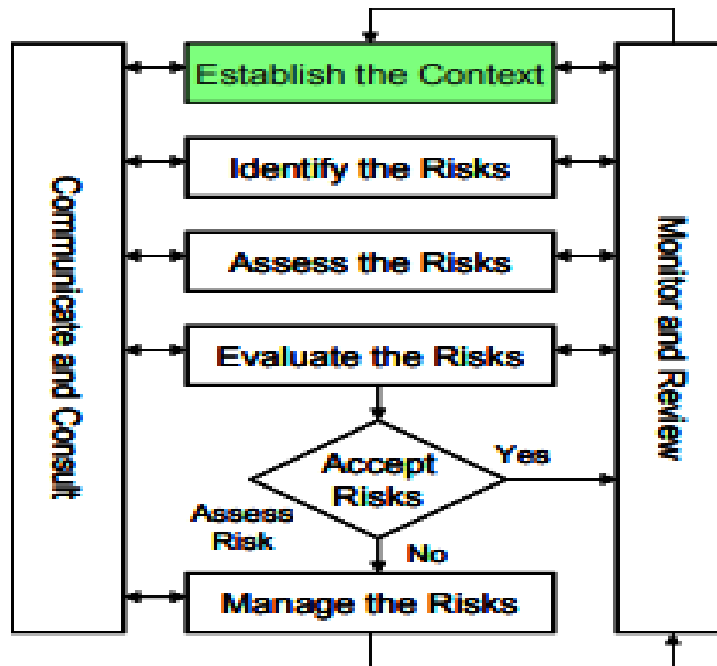
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The ERM "steps" are shown graphically below:

(Please note the consistency of these "steps" with all of the other more recent ERM applications noted in this submission from other sources: -WJP)



".....Before beginning the process of managing risk at the ministry level, an understanding of the various interconnected contextual elements that affect the ministry must be developed. The management of risk at the ministry level is not a linear process but a balancing of a number of interconnected elements that interact with each other. These elements must be in balance with each other if risk management is to be effective. Specific risks cannot be addressed in isolation from each other. The management of one risk may have an impact on another. Management actions that are effective in controlling more than one risk simultaneously may be achievable....."

Of all organizations that should employ Enterprise Risk Management techniques for dealing with risk, government institutions/entities should be in the forefront because of many duplications of services and similarity in the risks encountered. In other words, operations in these organizations tend to be of the "silo" variety that should be discouraged because of duplications of effort and cost to manage.

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