

SIGNATURE 2019



ALBERTA BUSINESS FAMILY INSTITUTE

is proud to honour:

The Koeller Family



PENNY LECKIE
Chair, Advisory Board
 Alberta Business Family Institute

Greetings and Welcome

Alberta was built by individuals, with a vision, working hard and taking risks. These men and women did not see themselves as family businesses. Rather, they saw themselves as providing for their families.

Family business continues to be the bedrock of the Alberta economy. Business schools now realize while there are certain challenges associated with family business, there are also unique advantages and opportunities. With proper assistance, advantages will exceed challenges.

The University of Alberta School of Business is a global leader in the study of family business, and through Alberta Business Family Institute, provides resources and guidance to business families so they may succeed for generations to come.

We are grateful the Koeller Family is willing to share their remarkable journey at our 17th Annual Signature Event. Thank you for supporting Alberta Business Family Institute through your attendance and sponsorship. We hope you enjoy this intimate learning experience and celebration of the advantages of family business.

If you appreciate this evening’s experience, please help us connect with business families and advisors to share our resources, assist them with their challenges and to continue celebrating the advantages of family business.

YOUR MASTER OF CEREMONY



JARED SMITH

Jared Smith has dedicated most of his career advising senior leaders in high-growth organizations.

Jared has an intense interest in community-building. He is the Past-President of the Entrepreneurs’ Organization (Edmonton Chapter), the Chair of the Edmonton Mayor’s Business Roundtable, and sits on the Advisory Council for the University of Alberta School of Business.

Jared loves travelling the world and seeking adventure with his wife Jessica and two children. He is a 3rd Degree Blackbelt in Karate, an active boxer and he recently endured a year-long training simulation with US Navy SEALs.

Alberta Business Family Institute

Vision

We exist to ensure that business families succeed for generations to come.

Mission

We develop and strengthen business families by providing education and resources tailored to their unique challenges.

Values

We uphold the core values of education and family entrepreneurship by maintaining a high code of ethics, client relations, team spirit, and community development.



MODERATOR

ALLISON MAHER
Co-Founder
Family Wealth Coach



Allison Maher is the co-founder of Family Wealth Coach Planning Services, based in Calgary, Alberta. Over the past 20 years, she has become the “Chief Legacy Officer” for many Canadian families and their businesses. She specializes in working with multigenerational family offices, family businesses and high net worth individuals, with a focus on estate, insurance and succession planning.

Allison is passionate about helping families make enduring decisions that take into account the perspectives of all stakeholders – family, shareholders and management. Her work includes articulating a family’s core values and identifying “What Matters Most” to each stakeholder. Her goal is to identify each family’s “Place of Most Potential” and ensure they thrive for generations to come.

Her governance work includes acting as a Director for Surge Energy Inc. (SGY), co-trustee for Cidel’s Donor Advised Fund, as well as being chair of family council meetings, setting up family offices and creating advisory boards for active family businesses. Her current roles include chairing the local TIGER 21 Chapter, a Director of the Heritage Park Foundation. She is the past Chair of The Alberta Business Families Institute’s Advisory Board.

She has been recognized as one of Calgary’s Top 40 under 40 in Avenue Magazine (2009), is a frequent speaker for The Executive Committee, the Business Transition Forum, Family Office Forums, FEX and the Society for Trust and Estate Practitioners (STEP). She has also co-authored a book entitled: “The Future of You: Where Wealth Intersects Life”. She is the mother of two thriving, active boys – Joshua (13) and Jacob (11). They are at the heart and soul of her work.

CALVERT HOME MORTGAGE CORPORATION LTD.
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TELEPHONE 228-6020
November 21, 85



KOELLER ~ LEADERS IN FAMILY BUSINESS

The Koeller family has entrepreneurial roots going back four generations including ventures such as homesteading, an automotive dealership, garage and gas stations, and even brewing beer. Everett Koeller's first entrepreneurial venture was in 1975 with the assistance of his friends, family and business associates with the establishment of a mortgage brokerage called Calvert Home Mortgage Ltd.



Calvert Home Mortgage started from humble beginnings, with hard work, dedication, and a commitment to good service. Everett was a pioneer in the industry at a time when banks would not accept transactions from a mortgage broker. He built relationships with small trust companies and mortgage firms at first and built up to eventually working with the banks, which is the industry standard today.

In 1982, Everett expanded his business with Calvert Home Mortgage Investment Corporation as a small mortgage lender offering alternative financing options in the Alberta real estate market. Many of his early clients were real estate investors, or those with credit challenges, or who had time-sensitive transactions. Everett believed in kitchen table lending, which meant sitting in a family's home with them, understanding their needs and offering customized options.



In Everett's career he was involved in various transactions including Junior Capital Pools, business turn arounds, public offerings, and various real estate, mining, oil and gas, and even mapping technology businesses.



The family has also remained committed to giving back to the community through various community and charitable initiatives. Their involvement in the community lead to the creation of Charitable Foundation of the Family. The foundation was established as a grassroots charity offering financial assistance to individuals who fall through the fabric of the social net. The foundation supports community initiatives including assistance to those in need, scholarships, support for personal health issues, international mission work and initiatives which keep families together, housed and safe.

Both of Everett's sons joined him in the business: Dean in 1997 and Dale in 2001. Their interest and involvement in the business grew as did their passion for helping people and the community. Both Dean and Dale recognized the impact they can have through their involvement and leadership in the business and foundation.

The integrity, loyalty, and abilities of the Koeller family have fundamentally contributed to their 44 years of success in the industry. The company began with four employees who took some initial small steps, not realizing the achievements and opportunities which awaited. As Calvert Home Mortgage continues to grow they remained steadfast in their values of being trusted advisors, offering an effortless experience, and their commitment to the personal and financial success of others. Each employee shares that vision and takes pride in building meaningful relationships and having a positive impact on the lives of others.



EVERETT KOELLER

Calvert Home Mortgage
Investment Corporation

As the founder of Calvert Home Mortgage in 1975, Everett Koeller has been instrumental in the growth and development of the Company over the last 45 years. Through Everett's successful lending career in the early 1960s, he discovered a market opportunity for short-term mortgage loans through a trusted source; Calvert Home Mortgage was founded with the goal of providing an effortless experience tailored to each individual client's needs. Everett continues to mentor the team in disciplined underwriting and living the values which initiated the success of the business.

DEAN KOELLER

Calvert Home Mortgage
Investment Corporation



Dean is a proud husband and father of two boys. His passion for business, community and building culture is evident in everything he does. Dean graduated from Haskayne School of Business in 1997, after which he joined Calvert Home Mortgage. Within the industry, Dean has held past positions as board member (4 years) and President (1 year) of the Alberta Mortgage Brokers Association, and currently Chairs the Private Mortgage Lenders Forum (9 years). Dean is also active in the community as a Board Member of cSPACE (7 years), and Youth Central (3 years). He has a passion for learning and has attended Singularity University for their Executive Program, Ivey Business School at Western University for Quantumshift Program and is in a Peer Advisory Group (15 years) for FEX. Dean has been recognized as a Mortgage Investment Entity Industry Leadership Award by the Private Capital Market Association (PCMA) in 2017, the Queen Elizabeth II Diamond Jubilee Medal for community service in 2013, Alberta Mortgage Brokers Association President Award in 2012 and Top 40 under 40 in 2006 by Calgary Inc. Magazine.



DALE KOELLER

Calvert Home Mortgage
Investment Corporation

Dale has worked at Calvert Home Mortgage Investment Corporation since 2001. He has been the head underwriter for a number of years, and this has given him the great opportunity to meet a lot of mortgage professionals in this industry, as well as great real estate investors and other borrowers.

Dale is a proud husband as well as father of 2 girls, and places strong value on getting to know his clients and colleagues on a personal basis. Dale is known for his strong analytical skills, which helps him give insight into the best financial solution that will serve each unique client. While honing his skills and knowledge of the mortgage industry since 2001, Dale quickly became recognized as a lending leader in the Alberta real estate market.

Dale has been a proud member of the Alberta Mortgage Brokers Association since he joined the industry, and has served on the Board of Directors of AMBA from 2013 through 2015.

ALBERTA FAMILY ENTERPRISE ADVISOR OF THE YEAR AWARD 2019

Congratulations to
our Winner!

Stefan O. Erasmus, LLB, FCA (UK), CA, CPA, ICD.D, FEA
President
Werklund Family Office



This award is given to an Alberta based Family Enterprise Advisor (FEA) designate who has exemplified outstanding skill in advising business families through multi-generational transitions and has demonstrated unfaltering commitment to the key Alberta Business Family Institutes' value of "family first".

Stefan O. Erasmus is President of the Werklund Family Office, a single family office preserving the legacy of the Werklund family by managing their financial, personal and philanthropic affairs. He is also President of Werklund Growth Fund L.P., a private equity and venture capital fund focused on disruptive and innovative technologies. Prior to entering the family office field, Mr. Erasmus was head of the western Canadian region of global consulting firm RGP. A former CFO for a public independent power producer, he has also led a national electronic integration company, among other senior leadership roles. After starting his career in the legal profession, he then worked with Coopers & Lybrand in Europe, North and South America serving a client portfolio from a wide array of industries providing audit and consultative services.

Mr. Erasmus is a law graduate from Manchester University, England and Bourgogne University, France and has completed executive education programs at Harvard University. He is also a Chartered Professional Accountant in Canada and Fellow Chartered Accountant in England and Wales. He is a Family Enterprise Advisor (FEA certificant) and holds the ICD.D designation from the Institute of Corporate Directors. He sits on a number of private and public company boards and is actively involved in numerous non-profit activities personally. He is also an alumnus of Calgary Inc. Magazine's Top 40 Under 40.

Stefan and his wife Laura live in Calgary, Canada and have seven children.

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Alberta School of Business

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Walk and talk and work with me
Toward our distant goal.
Can we reach it? I think so.
Visions clear, minds are sharp,
What you lack - I will supply,
What I miss - you bring along.
When you tire I will carry.
Join the laughter of my soul.
Let me feel the handshake
Of your heart, then, when we arrive
We'll have succeeded twice.

~ **Boris Kramer**
Sculptor
~ **Richard Kramer**
Author

uab.ca/abfi

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ALBERTA SCHOOL OF BUSINESS