

Memo

To: Jim D'Amato

Cc: Patrick Martin

From: Tiffany Moutis 

Date: October 12, 2011

Re: Bid Evaluation for K-5 Professional Development

Our students have shown an improvement in state mandated examinations this past school year, however, as a district we want to continue to seek the help of outside consultants to facilitate the following:

- Implement formative assessments for Grades K-5

Formative assessment is a self-reflective process that intends to promote student attainment. A process between teacher and student to enhance, recognize and respond to the learning. The goal of formative assessment is to gain an understanding of what students know (and don't know) in order to make responsive changes in teaching and learning.

We have chosen to use outside consultants to reach the above goals and objectives because, while district teachers/supervisors are qualified to carry this objective out; they have limited knowledge to carry out these objectives.

The Township of Union received \$831,811 in the FY12 Title I allocation. According to the NJDOE Title I guidelines, a designated Title I building needs to spend a portion of their allocation on professional development. Hannah Caldwell School received \$86, 268 Title I funds for the 2011-12 school year. Hannah Caldwell will continue with the Formative Assessment training the Title I staff attended during the 2010-11 school year. The professional development maximum reserve allocation for the 2011-12 school year to be spent will be \$12, 356.

The following Hannah Caldwell Title I accounts would fund the professional development:

20-231-200-300-41-20-0012 ext 17051 (\$1,958)

20-231-200-300-30-20-0012 ext 17049 (\$10,398)

Battle Hill School will implement the formative assessment workshops for the 2011-12 school year for a maximum of professional development from the LEA budget of \$4800.

The following building LEA account would fund the professional development:

11-000-223-320-01-02 ext 7178 (\$4,800)

We are recommending the award of the above bid to the following; Innovative Designs for Education (IDE) located at 545 Island Road, Suite 3A in Ramsey, New Jersey 07446.

During the 2011-2012 school year, an anticipated fee not to exceed \$17, 156.

Our recommendation is based upon the company's rigorous interview process prior to becoming a consultant. All consultants possess at least a Master's degree and have an average of 12 years teaching experience. IDE specializes in adaptive change, focusing on shifting educators' paradigms.

We will provide continuous monitoring of the consulting engagement including but not limited to the following:

- Student Folder monitoring
- Lesson Plan monitoring
- Pre/Post Test Assessments
- Decline of student Enrollment in District-wide AAP program
- Analysis of District-Wide Test Scores
- Teacher observation and feedback

If there are any questions or concerns, please do not hesitate to contact me.

**TOWNSHIP OF UNION BOARD OF EDUCATION
2369 MORRIS AVENUE
UNION, NEW JERSEY 07083**

**SPECIFICATIONS FOR PROPOSAL TO IMPROVE STUDENT PERFORMANCE THROUGH
FORMATIVE ASSESSMENTS FOR 2011-2012 SCHOOL YEAR
GRADES K-5**

The Board of Education of the Township of Union is seeking proposals for professional development for its staff to implement Kindergarten – Grade 5 Formative Assessments for the 2011-2012 school year.

Trainer shall have a minimum of 3 years teaching experience required. Trainer shall have a minimum of 3 years experience working with professional development in public schools required. Trainer shall have experience in developing formative assessments that include all areas of curriculum. All trainers shall be NJ State certified. All bidders should provide copies of certificates.

Proposals must be in writing and must contain fixed rates for all services and fees for disbursements, if any. All fee proposals shall be fixed for one (1) year from the date of the award and may not change or be withdrawn except by the permission of the Board. Proposals shall also contain a Certificate of Employee information Report (AA) and a Business Registration Certificate. Proposals shall be submitted no later than **October 12, 2011 at 11:00 a.m.** Proposals must contain a Curriculum Vitae or firm resume for all who may be assigned to handle these matters. The award shall be made to a vendor whose response is most advantageous to the Board, price and other factors considered.

The bidder or proposer is required to provide proof of general liability and worker's compensation coverage. It should also state that the Company shall indemnify, defend and hold the district harmless from any and all liabilities for any claims which may arise as a result of the engagement of the Company.

Proposals will be opened and read aloud in the Board of Education Conference Room at the Administration Building, 2369 Morris Avenue, Union, New Jersey on **October 12, 2011 at 11:00 a.m.** Your proposal must be received prior to that date and time. Two original proposals shall be submitted by regular or overnight mail, no email proposals allowed.

Any questions or requests for clarification may be submitted to James J. Damato, General Counsel, Township of Union Board of Education, 2369 Morris Avenue, Union, New Jersey 07083; 908-851-6411

Township of Union Board of Education

Proposal for Educational Consulting Services: *Improving Student Performance Through Formative Assessments for 2011-2012 School Year Grades K-5*

October 12, 2011

Proposal submitted by:

IDE Corp.
545 Island Road; Suite 3A
Ramsey, NJ 07446
201 934-5005
www.idecorp.com

Dr. Nancy Sulla, President



Making a Difference, One Teacher at a Time

Township of Union Board of Education

Proposal for Educational Consulting Services: *Improving Student Performance Through Formative Assessments for 2011-2012 School Year Grades K-5*

Background:

IDE Corp. consultants provided professional development services to a group of representative teachers from across the elementary schools during the 2010-2011 school year. The focus was on improving student performance through formative assessment. These teachers then acted as turnkey trainers to share strategies and structures with their peers.

Our Views on the Common Core State Standards:

The new Common Core State Standards require teachers to think differently about teaching and learning. The standards move beyond the "facts" and memorization of concepts. Consider 4th grade language arts:

- o *Write opinion pieces on topics or texts, supporting a point of view with reasons and information.*

Whereas typical curricular standards begin with lower order skills and build to a performance, which may or may not ever be addressed, the new standards begin with a performance that requires students to learn lower-order skills. The new standards focus more on cognitive processes. This level of writing cannot be mastered in a test-prep session a month before the test; it's a way of thinking about writing. This requires an instructional environment that engages students not only in regular writing experiences, but also builds a passion about topics on which to write. This is best accomplished through a problem-based, differentiated approach. It requires "minds-on" instruction that moves the teacher out of the front of the room and into the role of architect and facilitator. Continual formative assessment allows the teacher to monitor student progress toward a goal and modify instructional opportunities to ensure success.

Our Views on Formative Assessment:

Teachers tend to see themselves as presenters of knowledge with the students being responsible for paying attention, participating, and learning. When students do not succeed, they acknowledge the students and/or the students' circumstances as the root cause.

We use the metaphor of GPS (Global Positioning Systems) to focus on the importance of using assessment to drive instruction. Using GPS, you enter your destination; that is akin to the curricular standard. A satellite signal identifies where you are starting; that is the role of pre-assessment. The GPS lays out a path for you to follow; the teacher devises an instructional path. Throughout your trip, the GPS sends out a satellite signal to track your progress, modifying the path where necessary; a masterful teacher uses continual formative assessment to track student



progress and revises the instructional plan as needed. Teachers need to shift their paradigms to embrace that of "Teacher as GPS."

We categorize formative assessments as follows:

Temperature Gauges - Immediate, in-the-moment assessments that allow the teacher to get a sense of current student status. This often takes place while the teacher is presenting a lesson.

Based on student response, the teacher can adjust the lesson content and pacing, and identify any urgent student needs.

Examples: Adjective Check-In, 3 Finger Check-In

Breakpoints – Brief assessments given at a stopping point in instruction (such as the end of the class period or lesson), allowing the teacher to step back and revise the instructional plan.

Based on student response, the teacher can plan instructional activities and whole-class lessons.

Examples: Exit Cards, One Sentence Summary, Do Now, Higher-Order Questioning, Quizzes

Student Directed Assessments – Self-evaluative student reflection, giving the teacher insight into perceived needs.

Based on student response, the teacher can direct the student to appropriate resources – small-group or one-on-one instruction, websites, learning activities, and how-to sheets.

Examples: Checklists, Self-Assessment on a Rubric, Peer Evaluation, Student Journals

Comprehensive Assessments – Systematic data collection on individual skill & concept attainment.

Based on student response, the teacher can offer targeted small group instruction, re-teach core concepts, and provide additional resources.

Examples: Rubrics, Tests, Facilitation Grids, Individual Conferences/Oral Interviews, Student Folders, Notebook/Portfolio Check

This categorization allows teachers to make purposeful decisions about various assessments in order to produce results.

Proposed Services:

IDE Corp. will continue to work with the cadre of teachers from last year to extend their knowledge and application of formative assessment, including the relationship between formative assessment and the Common Core State Standards. Prior to the first day, an IDE Corp.



consultant will develop a *SurveyMonkey* data collection survey to identify what strategies and structures teachers are already using and their comfort level with each. Based on this data and formative assessment data gathered by the consultant throughout the initiative, each day will be custom-designed to meet the needs of the cadre of teachers. A consultant will be on site for a minimum of 7 days across the school year.

We recommend providing at least 7 full-day sessions with up to 20 participants (groups of 21 or larger may be accommodated by adding an assisting consultant). The sessions would be differentiated so that teachers from last year's sessions may continue to attend alongside teachers who are new to working with IDE Corp. Anticipated topics will include:

- The difference between formative and summative assessment
- The difference in corrective actions teachers take upon receiving formative v. summative assessment
- The role of the teacher in the quest for student achievement
- The role of formative assessment in achieving the Common Core State Standards
- Formative assessment as a tool for effective teaching
- The four types of formative assessment
- Designing quality "temperature gauges"
- Adjusting instruction for the class and for individuals as a result of "temperature gauge" assessments
- Designing quality "breakpoint" assessments
- Adjusting instruction for the class and for individuals as a result of "breakpoint" assessments
- Designing quality "student directed assessments"
- Adjusting instruction for the class and for individuals as a result of "student directed assessments"
- Designing quality "comprehensive assessments"
- Adjusting instruction for the class and for individuals as a result of "comprehensive assessments"
- Using facilitation grids for monitoring concept and skill development

The IDE Corp. consultant will develop a *Google* site for all workshops that provides participants with activity lists, resources, and a schedule of the days' events.

Fees:

All consulting work will be billed at the same rate as last year → \$1,640 per day. This rate includes: customized workshop preparation, materials, development and maintenance of the workshop *Google* account, travel, and off-site support between visits via email.

Total for 7 days → \$11,480

Contact Information:

Dr. Nancy Sulla, President
IDE Corp.
545 Island Road; Suite 3A
Ramsey, NJ 07446
201.934.5005
nsulla@idecorp.com



Making a Difference, One Teacher at a Time

IDE Corp. * 545 Island Road; Suite 3A * Ramsey, NJ 07446
201 934-5005 * www.idecorp.com 10/11/11

Insurance:

Included in this response to the RFP is our proof of insurance with the district named as additional insured, and a Waiver of Subrogation clause. We assume the Hold Harmless and Full Indemnification clauses will be included in the contract language should the district select IDE Corp. as the professional development provider.

Consultants:

IDE Corp. has a team of consultants who are qualified to provide the services outlined in this RFP. The actual consultant designation will occur upon contract award and the receipt of a firm start date. The following pages contain the resumes of those who may be assigned to the contract.



Fiona Borland
Vice President of Consulting Services

Education:

- M.A., Instruction and Curriculum: Mastery in Teaching, Kean University, 2002
 - B. A., Elementary Education with a concentration in teaching math and science, Kean University, 1995
-

Certification:

- New Jersey Elementary School Teacher Standard Certification
-

Relevant Experience:

2003-Present

Vice President of Consulting Services for IDE Corp.

- oversees all aspects of our consulting services to schools
- provides professional development to teachers and administrators in redesigning classrooms
- provides keynotes on staff development days
- presents at national and local conferences

1998-2000

Fourth grade teacher – Warren, NJ

- implemented student-centered, process-based writing program
- focused on moving students from concrete to representational to abstract math content mastery
- received a grant for the expansion of interdisciplinary literature circles
- designed a literature-based program to meet the NJ state Holocaust education requirements

1996-1998

Sixth grade teacher, Manville, NJ

- ran a *Learner-Active, Technology-Infused Classroom*
- implemented an integrated language arts and science program
- taught in a co-teaching environment



Jennifer Bryant
Instructional Strategies Specialist

Education:

- M.Ed., Educational Leadership, William Paterson University, 2006
 - B.S., Special Education, minor in Psychology, The College of New Jersey, 1995
-

Certification:

- Principal
 - Special Education Teacher
-

Relevant Experience:

2010-Present

Instructional Strategies Specialist for IDE Corp.

- provides professional development experiences in all aspects of instructional design, classroom management, and behavior management
- works with teachers to infuse technology, and specifically Web 2.0 tools, into the classroom environment
- designs problem-based learning units and related materials for distribution to clients through our online resource, the *IDEportal*

2006-2010

Teacher Trainer and Special Education Teacher, Ho-Ho-Kus, NJ

- implemented a *Learner-Active, Technology-Infused Classroom*[™]
- provided professional development for colleagues in instructional strategies
- collaboratively designed and implemented interdisciplinary curricula, including a project that resulted in a documentary on genocide and a fundraising event to build a school in Cambodia
- differentiated instruction for learners with special needs and English Language Learners
- initiated partnerships between urban districts and suburban districts using virtual environments

2008-2010

Graduate Course Instructor, The Regional Training Center, Randolph, NJ

- designed and implemented a course in Teaching Writing and Thinking Across the Curriculum for the Masters in Teaching program accredited through the College of NJ

2001-2006

Teacher of Self-Contained Learning and Language Disabled Students, Passaic City, NJ

- designed and implemented curricula in line with NJCCCS and individual student's IEP goals and objectives
- collected and analyzed qualitative and quantitative data on student progress
- designed and implemented behavior modification systems



Michele Prachar
Instructional Strategies Specialist

Education:

- M.A., Curriculum, Instruction, and Supervision, Rider University, 2006
- B.A., Education, Montclair State University, 2000

Certification:

- New Jersey Supervisor Standard Certification
- New Jersey Elementary School Teacher Standard Certification

Relevant Experience:

2007-Present

Instructional Strategies Specialist for IDE Corp.

- provides professional development experiences in all aspects of instructional design, technology infusion, classroom management, and behavior management
- works with schools to design Small Learning Communities at the secondary level
- works with school administrators to create a culture of innovation

2006-2007

Coordinator of Curriculum and Supervision - The School for Language and Communication Development (Woodside, NY)

- supervised and administered school policies and procedures
- observed and evaluated teachers
- collaborated with teachers to modify the curriculum for the specific needs of the student population
- provided staff training on topics such as bullying and differentiation of instruction

2001-2006

Language Arts Teacher and Supervisory Intern – Lakewood Middle School (Lakewood, NJ)

- designed the language arts curriculum based on the NJ Core Curriculum Content Standards
- conducted a needs assessment for a new language arts textbook
- designed and implemented innovative lesson plans incorporating a variety of teaching strategies
- modified lessons to accommodate the needs of diverse learners

2000-2001

Fourth Grade Classroom Teacher – Lincoln Avenue School (Orange, NJ)

- implemented effective behavior modification plans based on the needs of students
- involved students in authentic assignments to promote independent thinking



Shevon Marquez
Instructional Strategies Specialist

Education:

- M.Ed., Elementary Education (Specialized in Reading Disabilities), Wagner College, NY, 2002
 - B.A., Elementary Education (Concentration in Spanish), Wagner College, NY, 2001
-

Certification:

- Provisional Certification for NY
 - Certificate of Eligibility with Advanced Setting for NJ
-

Relevant Experience:

2011-Present

Instructional Strategies Specialist for IDE Corp.

- provides professional development experiences in all aspects of instructional design, classroom management, and behavior management
- works with teachers to infuse technology, and specifically Web 2.0 tools, into the classroom environment
- designs problem-based learning units and related materials for distribution to clients through our online resource, the *IDEportal*

2007-2011

East Orange Community Charter School, East Orange, NJ - 2nd and 4th grade teacher

- used behavior modification techniques
- implemented a Balanced Literacy Program in accordance with state standards
- integrated technology into the learning process through the use of the SMARTBoard
- analyzed data base on diagnostic and progress assessment to assess students' academic performance and differentiated instruction
- structured whole group, small group and individual instruction to accommodate different levels and learning styles
- coordinated with team members and Title 1 specialists to enhance students' learning and performance
- conducted after school programs to enhance student participation

2003-2007

Brooklyn, NY - 4th and 6th grade teacher

- implemented small group instruction using guided reading
- resolved students' academic difficulties through the use of diagnostic reading assessment
- identified as a model classroom through the use of hands on techniques and print rich environment
- assisted cooperating teacher in assessing special education student and completed their Individualized Education Plans
- designed and performed lesson plans using the America's Choice program



Certification 26097

CERTIFICATE OF EMPLOYEE INFORMATION REPORT RENEWAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of

15-FEB-2006 to 15-FEB-2013

IDE CORP.
545 ISLAND ROAD, SUITE 3A
RAMSEY NJ 07446



John J. Blawie

State Treasurer

STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

DEPARTMENT OF TREASURY
DIVISION OF REVENUE
PO BOX 287
TRENTON NJ 08646-0287

TAXPAYER NAME

TRADE NAME

IDE CORP

TAXPAYER IDENTIFICATION#

SEQUENCE NUMBER

223-512-809/000

0690563

ADDRESS

ISSUANCE DATE

645 ISLAND ROAD SUITE 3A
RAMSEY NJ 07066

08/30/04

EFFECTIVE DATE

02/03/97

Acting Director

FORM-BRC(08-04)

This Certificate is NOT assignable or transferable. It must be conspicuously displayed at above address.

CHRIS CHRISTIE
Governor

KIM GAUDAGNO
Lt. Governor



ANDREW P. SIDAMON-ERISTOFF
Acting State Treasurer

State of New Jersey

DEPARTMENT OF THE TREASURY
DIVISION OF MINORITY AND WOMEN BUSINESS DEVELOPMENT
P.O. BOX 026
TRENTON, NJ 08625-034
PHONE: 609-292-2146 FAX: 609-292-8764

CERTIFIED

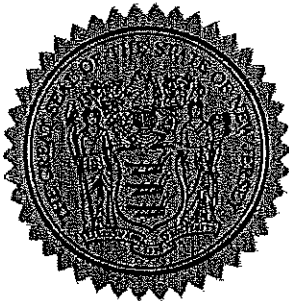
under the

Small Business Set-Aside Act and Minority and Women Certification Program

This certificate acknowledges **IDE CORP** is a WBE owned and controlled company, which has met the criteria established by N.J.A.C. 17:46.

This certification will remain in effect for three years. Annually the business must submit, not more than 20 days prior to the anniversary of the certification approval, an annual verification statement in which it shall attest that there is no change in the ownership, control or any other factor of the business affecting eligibility for certification as a minority or women-owned business.

If the business fails to submit the annual verification statement by the anniversary date, the certification will lapse and the business will be removed from the SAVI that lists certified minority and women-owned business. If the business seeks to be certified again, it will have to reapply and pay the \$100 application fee. In this case, a new application must be submitted prior the expiration date of this certification.




Francis E. Blanco
Director

Certificate Number: 52524-10

Issued: April 13 2010

Expiration: April 12, 2013



CERTIFICATE OF LIABILITY INSURANCE

OP ID: EB

DATE (MM/DD/YYYY)
10/11/11

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

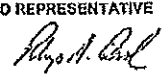
PRODUCER KRA Insurance Agency Inc P.O. Box 266 871 Mountain Avenue Springfield, NJ 07081 Elizabeth J. Riopel		973-467-8850 973-467-5641	CONTACT NAME: Elaine Barrett PHONE (A/C, No, Ext): 973-467-8850 FAX (A/C, No): 973-968-7098 E-MAIL ADDRESS: elaineb@krainsurance.com PRODUCER CUSTOMER ID #: IDECO-1
INSURED IDE Corporation Suite 3A 545 Island Rd. Ramsey, NJ 07446		INSURER(S) AFFORDING COVERAGE	
		INSURER A: The Hartford	
		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC			13SBAZS5000	11/28/10	11/28/11	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMPIOP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			13SBAZS5000	11/28/10	11/28/11	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LMB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$ 10,000			13SBAZS5000	11/28/10	11/28/11	EACH OCCURRENCE \$ 3,000,000 AGGREGATE \$ 3,000,000 \$ \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	13WECPV6122	11/28/10	11/28/11	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 With respect to General Liability, Township of Union is included as an Additional Insured for work performed on their behalf by the Named Insured as required by contract per policy provisions.

CERTIFICATE HOLDER Township of Union Board of Education 2369 Morris Avenue Union, NJ 07083	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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