



RMA
RURAL MUNICIPALITIES
of ALBERTA

ANNUAL REPORT

23/24



CONTENTS

WHO WE ARE	1	CANOE	7
MESSAGE FROM THE RMA PRESIDENT	2	MEMBER ENGAGEMENT	8
MESSAGE FROM THE EXECUTIVE DIRECTOR & CEO	3	EVENTS	9
ADVOCACY	4	TEAM	11
RMA INSURANCE	6	FINANCIALS	12
		LOOKING AHEAD	17



RMA

RURAL MUNICIPALITIES
of ALBERTA

WHO WE ARE

Since 1909, the Rural Municipalities of Alberta (RMA) has proudly supported Alberta's 69 counties, municipal districts, and specialized municipalities by helping them build strong and effective local governments. Through dedicated advocacy and a suite of valued business services, including comprehensive coverage through [RMA Insurance](#) and cooperative procurement, insurance, and group benefits through [Canoe](#), we strive to strengthen and support rural Alberta. Learn more about our mission, values and strategic direction in our [2023-2027 Strategic Plan](#).



MESSAGE FROM THE RMA PRESIDENT

Hello friends,

Never underestimate what a small number of people, with a common focus, undying support, and the push for excellence can achieve. The RMA has done this in 2023–2024 on multiple fronts and I wanted to take the time to thank our members for their unwavering support for the organization and providing the push for continual improvement and success.

Our leadership team, working with our board, has taken the RMA on a path that is already beginning to show fruition. Our advocacy team has expanded and become the singular source for providing logic and data-driven positions, and we are beginning to grow our federal presence with the goal of strengthening the rural voice in Ottawa. Our business service teams of procurement and insurance are providing member-focused services and products that are the envy of Canada. And the Board of Directors has found a place as one of the most influential advocacy organizations in Canada.

This has not been easy, and we've had challenges along the way, but anything worth doing is usually not easy. With the recent changes in our leadership team and under Duane Gladden's direction, we are beginning to make the RMA futureproof, resilient, and responsive.

I wanted to take a moment to focus on Duane and how he has structured his relationship with the Board of Directors as well as his ability to attract such a capable team. The board has been working closely with Duane in the last few years and this has resulted in a united vision of excellence for the RMA and a shared goal of being the best possible representation of rural Alberta.

In addition to this, by enabling the product and service delivery of Canoe procurement and insurance, we have ensured that as stewards of public money, we can best make our members successful in providing the best of services to our ratepayers. We have also solidified our organization's future by embracing opportunities like Canoe Benefits, which will deliver a high-quality, responsive benefits program for the dedicated professionals who work within our municipalities.

Where to from here? I believe you will begin to share the board's vision for the RMA and Canoe, that the best possible organization follows a simple and effective formula. Bring the best people along on your journey, support them, and give them room to grow. Create teams and structures that leverage the wisdom of the crowd and foster a culture of excellence. We are witnessing the beginning of something truly amazing.

Thank you for allowing me to take this journey with you and the dedicated teams of the RMA and Canoe. The RMA Board of Directors represents the most amazing, hardworking, and authentic Albertans. It has been a pleasure to be part of such an incredible experience and supported by all of you in rural Alberta. It has been one of the greatest achievements of my life. Thank you!



PAUL MCLAUCHLIN

President



MESSAGE FROM THE EXECUTIVE DIRECTOR & CEO

As we conclude the 2023-2024 fiscal year, I extend my deepest gratitude to the RMA membership, including 69 counties, municipal districts, and specialized municipalities, the backbone of our association. Your participation in submitting and voting on resolutions has been essential in driving leadership and strengthening municipal governments.

Our advocacy efforts expanded under the leadership of Wyatt Skovron, General Manager of Policy & Advocacy, doubling capacity on issues like the Assessment Model Review and Mature Asset Strategy—vital to keeping rural municipalities central to Alberta's economic landscape. The formation of the Quasi-Judicial Agencies Member Committee (QJAC) has enhanced municipal influence in development approvals, ensuring our members' interests are represented.

This year, RMA strengthened its reputation and financial position, reaching net earnings of \$685k, and made substantial progress toward its goals, thanks to the Board's leadership, led by outgoing President Paul McLauchlin. Paul's vision and commitment to rural communities have left a lasting mark on RMA. Working alongside him has been a privilege, and his steady, forward-thinking guidance has driven changes that will benefit rural Alberta for years to come. We're grateful for Paul's tireless efforts to advance our mission and eager to build on the strong foundation he's laid for our members.

A significant milestone this year was the completion of our new office building, now officially open and connected to our existing facility. This expansion creates a unified hub for our operations, benefiting our growing team and the communities we serve. Special thanks to Dave Dextraze, General Manager of National Partnerships, for his exceptional leadership in this project, along with our dedicated team, suppliers, and partners.

Under Craig Pettigrew, General Manager of Insurance, RMA Insurance achieved significant growth while maintaining high agency outreach and feedback ratings. Today, RMA Insurance manages a total insured value (TIV) of \$15.8 billion and oversees around 12,000 vehicles. Through claims management and cost-control strategies, we have mitigated premium increases, achieving financial outcomes for members. RiskPro credits reached \$437,000 this year, totaling \$4.4 million over 12 years.

The Genesis Reciprocal Insurance Exchange also had a successful year, achieving a combined operating ratio of 74%, driven by lower claims. Additionally, we recorded a positive Minimum Capital Test (MCT) rate of 475%, ensuring

long-term sustainability, with total premium volume now exceeding \$28.2 million. Our partnership with Wildfire Defense Systems (WDS) proved crucial during the 2024 Jasper Wildfires, showcasing our commitment to unparalleled service, even in adversity.

Canoe remains a key player in Canada's group purchasing, insurance, and benefits landscape, with top-line growth nearing \$780 million in 2023-2024. We welcomed new partner associations, the Association of Yukon Municipalities (AYC) and Nunavut Association of Municipalities (NAM). The launch and ongoing success of Canoe Benefits, along with our capital purchasing and affinity programs, have significantly enhanced our service offerings.

As we look toward 2025 and beyond, my gratitude goes to the entire RMA team. Your dedication and hard work have led to remarkable outcomes this year, and together, we have built something extraordinary. With your support, we are excited to embrace new opportunities and continue building strong, rural communities for Alberta's future.



DUANE GLADDEN

RMA Executive Director & CEO



ADVOCACY

As Alberta's rural municipality association, the RMA remains committed to championing the interests of the counties and municipal districts that drive our province forward. Advocacy for us means actively representing our members by working closely with provincial and federal governments, building strong relationships with key stakeholders, and ensuring that rural priorities are front and centre in policy discussions. Our efforts are guided by resolutions from our members, ensuring that the most pressing rural issues are addressed at decision-making tables.

As advocacy issues grow in scope and complexity, rural municipalities are taking on greater responsibilities, from core municipal functions to community services. In response, the RMA has significantly invested in expanding its advocacy team, which has doubled in size over the past year. With added expertise in legal analysis, mapping, and social research, we are better positioned to address key rural challenges. This expanded capacity has driven meaningful progress on critical issues, reinforcing our commitment to advancing rural Alberta's interests and making a lasting impact on the region.

86 RESOLUTIONS
CURRENTLY ACTIVE*

**As of August 31, 2024*

30 RESOLUTIONS
PASSED*

**2023-2024 fiscal year*

CHAMPIONING RURAL ALBERTA

SUPPORTING LOCAL LAND USING PLANNING INPUT

In response to concerns regarding the limited local input in provincial approvals for renewable energy and other projects, the RMA established a committee to investigate these issues and identify potential gaps. The resulting [November 2023 report](#) proposed eight recommendations for better balancing local and provincial interests. Leveraging these findings, the RMA actively engaged in discussions to improve the Alberta Utilities Commission's approval process, advocating for early municipal involvement and automatic standing at hearings, while supporting members with their submissions, verbal input, and advocacy guidance.

PROTECTING MUNICIPAL AUTONOMY

During the spring 2024 legislative session, the Government of Alberta introduced two bills affecting municipal autonomy: Bill 18, which requires provincial approval for municipal and federal funding agreements, and Bill 20, which proposes changes to the Municipal Government Act and Local Authorities Election Act, including expanded powers for removing councilors and amending or repealing bylaws.

The RMA strongly opposed these bills, resulting in amendments that protect municipal decision-making. This included regulatory changes to Bill 18 to create exemptions and modifying Bill 20 to limit the use of removal and repeal powers. These efforts underscored our dedication to protecting the interests of our communities and ensuring that local voices are respected in the face of government overreach.

FEDERAL ADVOCACY

Over the past fiscal year, the RMA has prioritized active engagement at the federal level, maintaining strong collaboration with the Federation of Canadian Municipalities (FCM) and participating in direct advocacy efforts. We have been a key voice at the FCM table, working with municipal partners across Canada to understand diverse perspectives on national issues. To strengthen our federal presence, we've focused on direct advocacy through committee presentations and consultations. Looking ahead, the RMA plans to increase its investment in federal advocacy, fostering key relationships and advancing the rural Alberta perspective ahead of the next federal election.

STUDIES & REPORTS

Throughout the year, our published studies and reports have provided valuable insights into the key issues impacting our members and rural communities, underscoring our commitment to informed and effective advocacy on their behalf.

ADDRESSING CHALLENGES FACED BY FAMILY AND COMMUNITY SUPPORT SERVICES PROGRAMS IN RURAL ALBERTA

We assessed the role of Family and Community Support Services (FCSS) providers in rural communities amid rising mental health and social needs, coupled with reduced provincial support. Our findings revealed that FCSS is underfunded and increasingly stepping in to address gaps in provincial services, exacerbated by the COVID-19 pandemic and inflation.

Notably, 63% of rural municipalities contribute more than the required 20% of FCSS operational costs. We proposed four policy recommendations to increase core funding, enhance access to provincial social services in rural areas, apply a rural perspective to social service development, and improve FCSS input into provincial service delivery.

[READ THE REPORT](#)

POST-DISSOLUTION IMPACTS STUDY

We examined the impact of municipal dissolution on the municipalities that absorb these changes by analyzing case studies from five RMA members. This examination covered fiscal, operational, and governance impacts in both the short and long term. The resulting report offered 12 recommendations to enhance financial support, improve viability reviews, and streamline the processes both before and after the dissolution, to mitigate risks for absorbing municipalities.

[READ THE REPORT](#)

RMA INSURANCE

RMA Insurance, underwritten by Genesis—one of Canada’s oldest, largest, and most respected reciprocal insurance exchanges—has protected Alberta’s municipalities, public sector, and eligible non-profits for over 65 years. As a member-owned, non-profit organization, we are dedicated to enhancing safety and service while controlling long-term risk costs.

Through Genesis, RMA Insurance offers two distinct programs: the Reciprocal Insurance Exchanges, providing ownership privileges and affordability for participating insureds, and the Group Insurance Programs, which cater to non-profit organizations by securing tailored coverage through conventional insurers at competitive rates. Subscribers maintain the same level of protection, with no change in coverage. Additionally, with a property claims-rated model, loss history continues to be tracked independently, ensuring fairness and transparency.

Our in-house claims team, now expanded with three examiners and seven adjusters stationed across the province, provides specialized and immediate support. Each adjuster, dedicated to a specific region, offers personalized service and quick decisions on-site, enhancing the member’s experience and loyalty while reducing overall claims expenses. Additionally, our recent expansion to serve our first urban municipality represents growth for our business, which in turn strengthens our ability to support rural clients even more effectively.

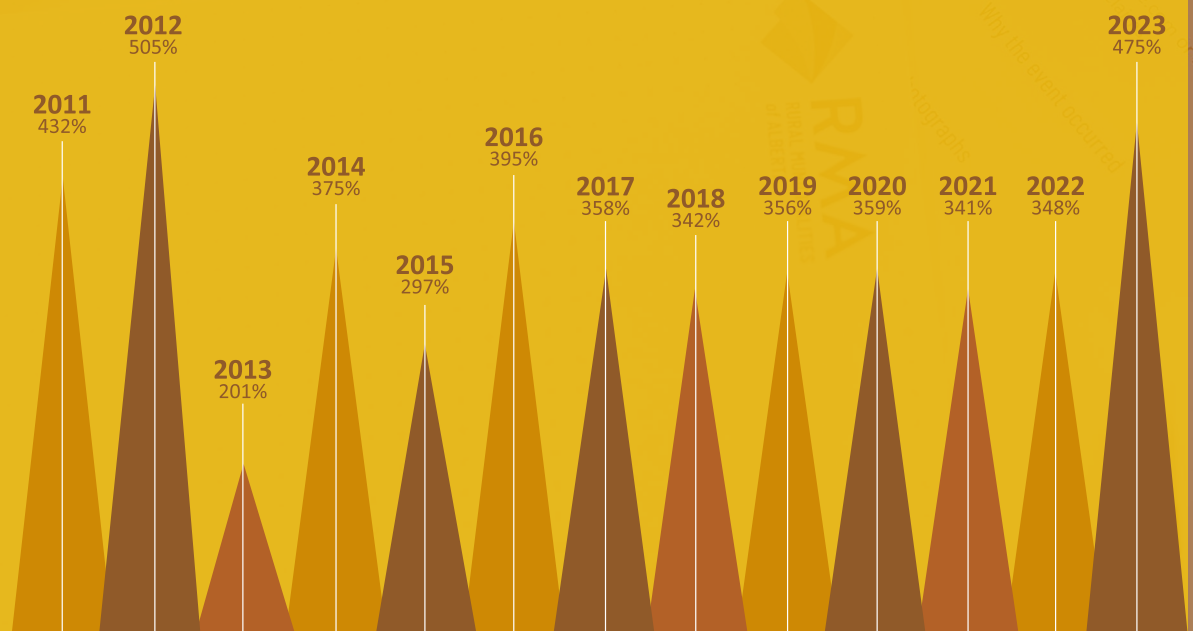
\$437K EARNED RISKPRO CREDITS 2024

\$4.4M TOTAL RISKPRO CREDITS

\$15.8B TOTAL INSURABLE VALUE (TIV)

12K VEHICLES

GENESIS PERFORMANCE (MCT)



CANOE



Canoe, a division of the RMA, provides procurement services, insurance, and group benefits to municipalities, non-profits, and public sector organizations across Canada. By leveraging group buying power, Canoe offers access to a wide range of products and services at competitive prices, helping members streamline purchasing and reduce costs.

In 2023–2024, Canoe procurement expanded their supplier network, highlighted by new programs in janitorial, lumber, and building supplies, while ensuring all policies and contracts were thoroughly vetted for legal soundness. Canoe remains committed to delivering industry-leading programs and contracts that provide exceptional value to its members, while upholding the highest compliance standards. This dedication resulted in \$475 million in gross sales and \$780 million in total purchases across all business streams. Additionally, we expanded coverage into Yukon and Nunavut and the launch of the bids&tenders platform further enhanced efficiency and value for members.

This year, we achieved 65% of sales outside Alberta, further strengthening our ability to negotiate better pricing, enhance supplier service levels, and address member needs more effectively.

\$475M+

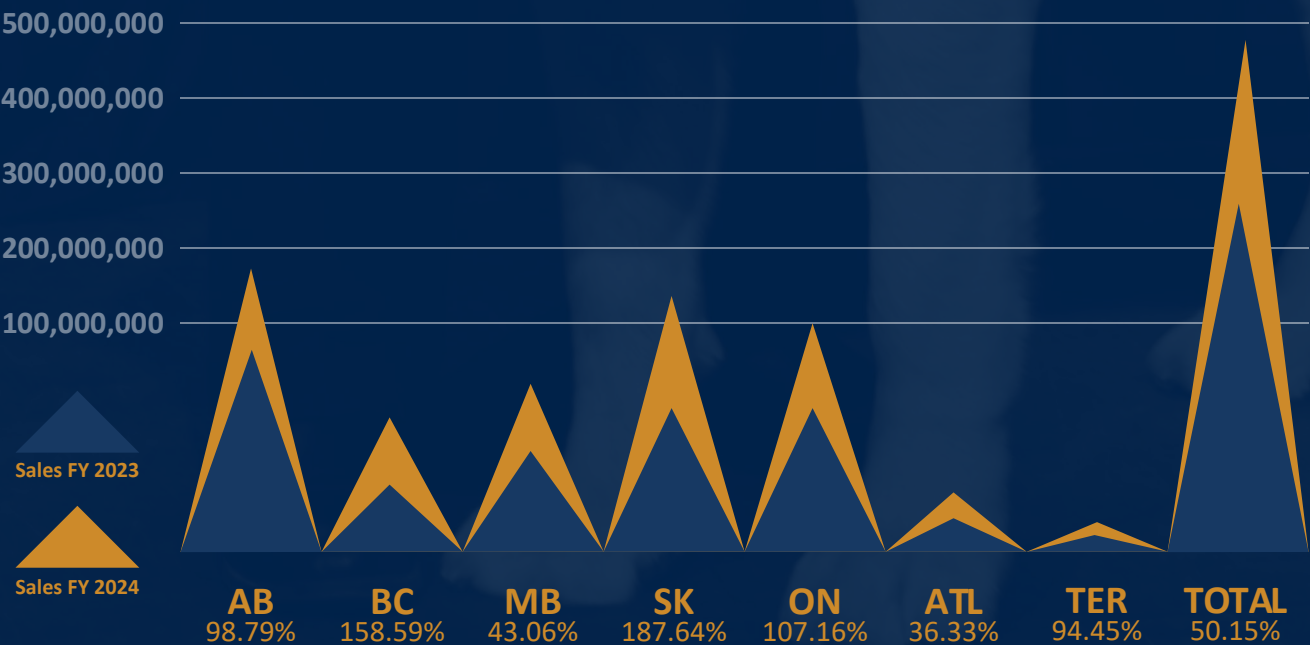
PROCUREMENT GROSS SALES*

**100% increase from 2023, with 65% earned outside of Alberta*

6000+

MEMBERS ACROSS CANADA

GROSS SALES



MEMBER ENGAGEMENT

The RMA views advocacy as a true partnership with our members. The success of our advocacy efforts relies not only on our ability to engage with provincial and national decision-makers but also on empowering our members to advocate effectively within their communities. We believe that when members possess the right tools and information, they are better positioned to influence local MLAs, stakeholders, and other key decision-makers.

Over the past year, we have focused on equipping members with comprehensive advocacy tools; such as question guides, key messages, and issue briefs. These resources have helped members tell their stories on a range of important issues, including:

CANADIAN SUSTAINABILITY DISCLOSURE STANDARDS

RESULTS OF THE UNPAID OIL AND GAS PROPERTY TAX SURVEY

[Read more >](#)

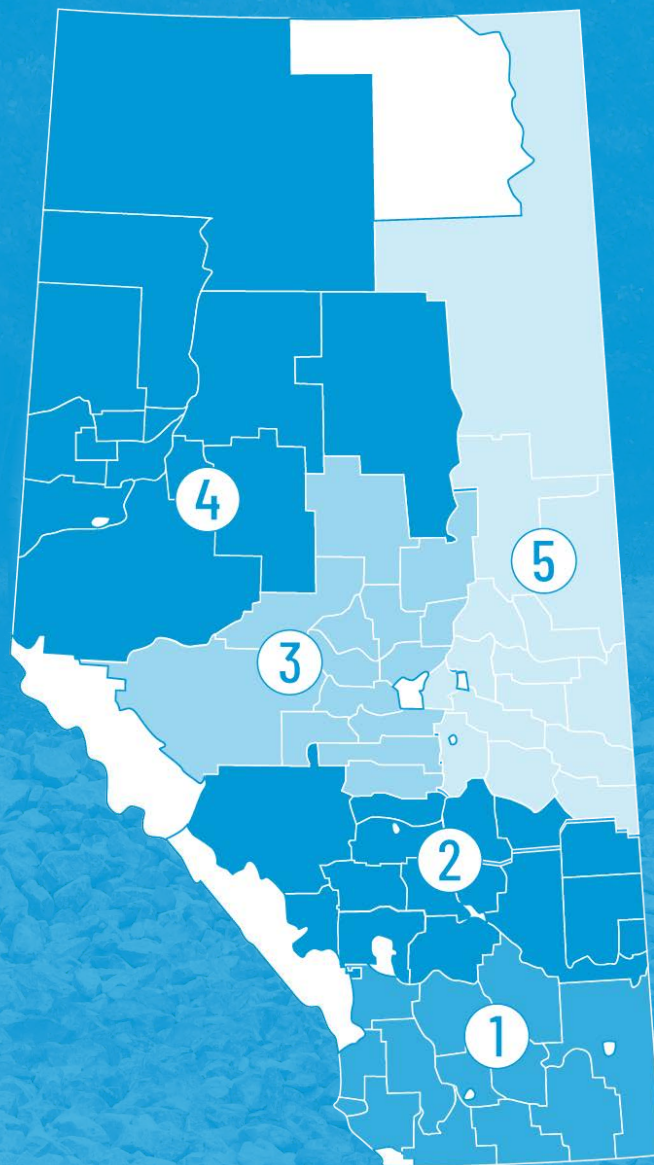
AMENDMENTS TO THE *POLICE ACT* REGARDING POLICE GOVERNANCE

UPDATES TO THE RMA RESOLUTION PROCESS

[Read more >](#)

[Read more >](#)

Looking ahead, we will continue to refine and expand these tools, offering more tailored resources that address emerging legislative and policy developments. Our goal is to make sure that members feel supported, informed, and ready to advocate on behalf of their communities, ensuring their voices are heard across all government levels.



235+

MEMBER VISITS*

**District meetings, Board member visits, and member visits*

EVENTS

Designed to provide valuable networking opportunities, share insights, and address key issues, these gatherings reflect our dedication to fostering collaboration and enhancing our community. Through well-organized events, we aim to support our members' needs and advance our collective goals.

SPRING AND FALL CONVENTION & TRADESHOW

The RMA hosts two conventions per year, one in spring and one in fall. Each convention sees a variety of plenary addresses and workshops, and includes the ministerial forum and resolutions session. The Fall Convention also features the opposition party leader panel, the Canoe Tradeshow, as well as our RMA Board elections and partner programs.



1600+

ATTENDEES AT THE RMA & CANOE 2023-2024 EVENTS

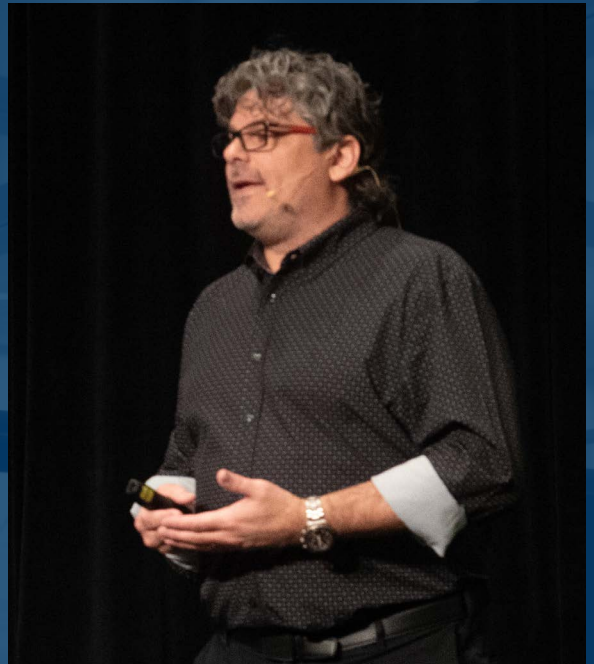
142

SUPPLIERS FEATURED AT THE 2023 FALL TRADESHOW



RISKPRO

As a value-added service for our RMA Insurance clients, we host our annual RiskPro symposium to offer essential risk management and insurance education. Designed for the educational sector and municipalities, this event aims to enhance our clients' existing practices and risk mitigation efforts.



CANOE & RMA CHARITY GOLF TOURNAMENT

In support of the Stollery Children's Hospital Foundation, our annual golf tournament raised \$40,000. A huge thank you to all the golfers and sponsors whose generous contributions made this success possible. Your support exemplifies our commitment to giving back and making a positive impact in our community.



\$40K

RAISED AT THE RMA & CANOE CHARITY GOLF TOURNAMENT

TEAM

At the heart of our mission are the dedicated individuals who drive our vision forward. Our Board of Directors and team members are integral to our success, bringing diverse expertise, passion, and commitment to every aspect of our work.

EXECUTIVE TEAM



Back (left to right): Wyatt Skovron, GM of Policy & Advocacy, Duane Gladden, Executive Director & CEO, Craig Pettigrew, GM of Insurance

Front (left to right): Susan Wolfe, GM of Finance, Shanelle Pless, GM of Marketing & Communications, Tasha Blumenthal, Executive Officer of External Relations & Strategy, Tyler Hanneman, GM of Canoe, Dave Dextraze, GM of National Partnerships, Kelsy Propp, GM of Information Services

BOARD OF DIRECTORS



Back (left to right): Jason Schneider, District 1, Kevin Wirsta, District 5, Kara Westerlund, VP, John Burrows, District 3

Front (left to right): Amber Link, District 2, Paul McLauchlin, President, Karen Rosvold, District 4

FINANCIALS

RURAL MUNICIPALITIES OF ALBERTA

RMA and its subsidiaries realized a solid performance with net earnings of \$685K as of July 31, 2024 without receiving a dividend from RMA Insurance for the first time in decades. Financial performance of this nature proves unwavering fiduciary leadership and commitment to the premise of member services first.

Operationally, our teams are consistently implementing efficiencies and effective processes to ensure the accuracy, timeliness, and usefulness of data and financial reporting. We continually strive to ensure solid business practices are in place to safeguard the value of RMA to our members, especially in times of uncertainty. From a financial perspective, RMA and its subsidiaries are meeting or exceeding all goals under the solid leadership of the Board of Directors and the RMA Management Team.

The financial reports contained herein are presented in a concise manner. For questions, please contact Susan Wolfe, General Manager of Finance, susanw@rmalberta.ca.

AUDITED STATEMENT OF FINANCIAL POSITION

As at July 31, 2024

Assets	2024	2023
Current Assets		
Cash and Cash Equivalents	2,972,800	2,331,927
Accounts Receivable	16,617,330	13,762,432
Prepaid Expenses	204,193	123,990
Advances to Genesis Reciprocal Insurance Exchange	-	6,450
	19,794,323	16,224,799
Property and Equipment	8,978,807	6,307,546
Goodwill	732,688	732,688
Investment in RMA Insurance Ltd.	2,968,970	4,022,529
Investment in Canoe Benefits LP	124,064	-
Investment in Alberta Elected Officials Education Program Corp.	106,070	6,755
	32,704,922	27,294,317

LIABILITIES	2024	2023
Current Liabilities		
Accounts Payable and Accrued Liabilities	15,298,666	13,666,126
Deferred Revenue	336,836	426,383
Revolving Term Loan	3,000,000	
Current Portion of Capital Lease Obligations	63,334	65,882
	18,698,836	14,158,391
Capital Lease Obligations	223,566	38,647
	18,922,402	14,197,038
NET ASSETS	2024	2023
Net assets invested in property and equipment	5,691,907	6,203,017
Net assets internally restricted	1,500,000	1,500,000
Unrestricted net assets	6,590,613	5,394,262
	13,782,520	13,097,279
	32,704,922	27,294,317

AUDITED STATEMENT OF OPERATIONS For the year ended July 31, 2024

Revenue	2024	2023	Other Income (Expense)	2024	2023
Commissions	5,704,010	5,382,798			
Convention registration and tickets	1,302,462	1,385,606	Increase in equity in RMA Insurance Ltd.	1,464,674	1,508,649
Memberships	1,066,833	1,046,647	Increase in equity in AEOEP	99,315	-
Grants and projects	253,783	494,371	Gain on disposal of property and equipment	(9,666)	68,878
Service fee and other revenue	262,153	196,171	Other income	147,541	78,471
Rental income	52,000	52,000			
	8,641,241	8,557,593		1,701,864	1,655,998
Expenses	2024	2023	Excess of Revenue over Expenses	685,241	1,154,197
Advertising and promotion	436,702	446,585			
Amortization	640,629	486,121			
Board and ad hoc committees	778,921	679,613			
Building operations	92,684	142,148			
Computer	149,931	268,560			
Convention	806,745	938,275			
Grant and project expenses	422,171	720,315			
Insurance	65,683	71,513			
Interest and bank charges	112,521	102,289			
Interest on capital lease obligations	4,587	6,925			
Interest on revolving term loan	7,997	-			
Memberships & subscriptions	29,131	29,778			
Office supplies	90,795	52,660			
Professional fees	149,580	181,975			
Salaries and benefits	5,573,722	4,622,215			
Telephone	26,603	49,241			
Travel	269,462	261,944			
	9,657,864	9,059,394			
Deficiency of revenue over expenses before other items	(1,016,623)	(501,801)			

RMA INSURANCE LTD.

As at July 31, 2024

AUDITED BALANCE SHEET

Assets	2024	2023
Current Assets		
Cash and Cash Equivalents	1,745,046	2,910,374
Prepaid Expenses	107,439	29,451
Accounts Receivable	159,119	68,411
Marketable Securities	1,583,700	1,573,396
	3,595,304	4,581,632
Marketable Securities	137,175	212,707
	3,732,479	4,794,339
Liabilities		
Current Liabilities		
Accounts Payable and Accrued Liabilities	411,255	427,457
Due to RMA	967,991	222,978
Deferred Revenue	365,645	120,989
	1,744,891	771,424
Shareholder's Equity		
Common Shares	600	600
Retained Earnings	1,986,988	4,022,315
	1,987,588	4,022,915
	3,732,479	4,794,339

AUDITED STATEMENT OF EARNINGS

Revenue	2024	2023
Commissions	3,014,163	2,656,600
Administration Fee	4,452,436	3,917,108
	7,466,599	6,573,708
Expenses		
Salaries & Benefits	4,283,079	3,197,279
Risk Pro Premium Credit	401,178	579,789
Service Fees	437,875	443,750
Computer & Equipment	335,687	243,300
Communication	125,000	182,000
Travel - Automobile & Meals/Entertainment	135,928	174,764
Risk Pro Program & Seminars	127,719	130,428
Insurance	43,789	87,413
Executive (RMA Board allocation)	75,000	75,000
Advertising & Promotion	126,226	68,337
Rent	54,600	54,600
Professional Fees (legal, audit, dues, and banking)	146,253	52,573
Office Supplies	80,880	64,481
Staff Education & Training	47,992	29,060
Bad Debts	262	4,625
	6,421,468	5,387,399
Other Income (Expense)		
Other income	419,543	322,339
Net Earnings	1,464,674	1,508,648

GENESIS RECIPROCAL INSURANCE EXCHANGE

Year ended December 31, 2023

STATEMENT OF FINANCIAL POSITION

Assets	2023	2022 (Restated)
Cash and cash equivalents	12,592,241	14,408,486
Marketable securities	78,109,686	65,220,483
Accounts receivable	3,557,542	3,237,231
Reinsurance contract assets	2,049,272	1,089,000
	96,308,741	83,955,200
Liabilities		
Accounts Payable and Accrued Liabilities	100,630	126,422
Insurance contract liabilities	38,013,563	38,893,487
	1,744,891	771,424
Net Position		
Net Position	58,194,548	44,935,291
	96,308,741	83,955,200

STATEMENT OF COMPREHENSIVE INCOME

Insurance Service Result	2023	2022 (Restated)
Insurance Revenue	26,607,344	25,638,280
Insurance Service Expenses	(17,139,068)	(17,346,861)
Reinsurance Premiums Ceded	(230,447)	-
Reduction of Reinsurance Service Expenses Ceded	(35,348)	(218,517)
	9,202,481	8,072,902
NET INVESTMENT INCOME (LOSS)	6,302,250	(4,311,409)
FINANCE INCOME (LOSS)	(1,522,412)	988,267
NET FINANCIAL RESULT	13,982,319	4,749,760
General & Administrative Expenses		
General & Administrative Expenses	723,062	499,469
TOTAL COMPREHENSIVE INCOME	\$13,259,257	\$4,250,291

MANAGEMENT'S RESPONSIBILITY

Management is responsible for the preparation and presentation of the accompanying financial statements, including responsibility for significant accounting judgments and estimates in accordance with Canadian accounting standards for not-for-profit organizations and ensuring that all information in the annual report is consistent with the statements. This responsibility includes selecting appropriate accounting principles and methods, and making decisions affecting the measurement of transactions in which objective judgment is required.

In discharging its responsibilities for the integrity and fairness of the financial statements, management designs and maintains the necessary accounting systems and related internal controls to provide reasonable assurance that transactions are authorized, assets are safeguarded and financial records are properly maintained to provide reliable information for the preparation of financial statements.

The Board of Directors is composed entirely of Directors who are neither management nor employees of the Organization. The Board is responsible for overseeing management in the performance of its financial reporting responsibilities, and for approving the financial information included in the annual report. The Board fulfils these responsibilities by reviewing the financial information prepared by management and discussing relevant matters with management and external auditors. The Board is also responsible for recommending the appointment of the Organization's external auditors.

KBH Chartered Professional Accountants is appointed by the members to audit the financial statements and report directly to them; their report follows. The external auditors have full and free access to, and meet periodically and separately with, both the Board and management to discuss their audit findings.

October 17, 2024



DUANE GLADDEN

RMA Executive Director & CEO



SUSAN WOLFE

General Manager of Finance



LOOKING AHEAD

As we move forward, the RMA is committed to delivering unmatched value and service through every initiative—advocacy, insurance, and the business services offered through Canoe. By equipping members with the necessary tools, insights, and resources we will empower rural communities with innovative solutions that address their challenges and create new opportunities for growth.

Guided by our advocacy teams, we will continue to address the issue of non-payment of property taxes by certain oil and gas operators. This will involve collaboration with key government bodies and surveying our members for updated data. The Wildfire Working Group will conclude its efforts by presenting effective strategies for enhancing wildfire management beyond the Forest Protection Area. Additionally, our team is developing a toolkit to assist rural municipalities in establishing local economic development committees, fostering collaboration to attract new investments.

In insurance, we'll enhance member engagement by implementing improved reporting tools and conducting surveys to better align our offerings with member needs. These initiatives will allow us to gather valuable feedback directly from our members, enabling us to better understand their evolving needs and preferences.

Canoe will further expand its value by providing educational sessions on procurement best practices, offering members new ways to optimize their operational efficiency. We aim to increase transparency regarding member purchases, improve support tools such as policy updates and addendums, and launch a national communication strategy alongside a refreshed website. This strategy will drive engagement through webinars and regional initiatives across Canada.

Together, we're building a stronger future for rural communities, focused on solutions that make a lasting impact.