



THE CANADIAN
BAR ASSOCIATION
Saskatchewan Branch

2024 - 2025

ANNUAL REPORT



info@cbasask.org



www.cbasask.org



INSIGHT. INNOVATION. IMPACT.

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We have done our best to ensure all lists acknowledging volunteers in the Annual Report are accurate. If we have inadvertently missed anyone our sincere apologies. Please feel free to let us know if any corrections are needed.

CBASK would like to acknowledge that we are on the traditional lands of the Cree, Dakota, Dene, Lakota, Nakota and Saulteaux peoples as well as the Homeland of the Métis. We acknowledge that we are all treaty people under the six treaties in Saskatchewan, Treaty 2, Treaty 4, Treaty 5, Treaty 6, Treaty 8 and Treaty 10.

BOARD OF DIRECTORS

2024 - 2025

PRESIDENT

MARK DOLAN, K.C.

VICE PRESIDENT

JESSIE BUYDENS

TREASURER

ANGELA M. STOLTZ

PAST PRESIDENT

STEVEN DRIBNENKI, K.C.

EDUCATION DIRECTOR

DARLENE N. WINGERAK, K.C.

LEGISLATIVE AND LAW REFORM DIRECTOR

ALLISON GRAHAM

OUTREACH DIRECTOR

ANNIE QUANGTAKOUNE

EXECUTIVE DIRECTOR

MONTEEN DENT

ELECTED COUNCIL

2024 – 2025 MEMBERS

NORTHWEST ELECTORAL DISTRICT

Ryan Armstrong

NORTHEAST ELECTORAL DISTRICT

Tomi Olutunfese

PRINCE ALBERT ELECTORAL DISTRICT

Terri Karpish

REGINA ELECTORAL DISTRICT

Iqbal Singh Brar

Melanie Hodges Neufeld

Evan Olson

Tarissa Peterson

Alexander Shalashniy

Chris Triggs

SASKATOON ELECTORAL DISTRICT

Kojo Anaman

Andrea Charlie

Nicholas Conlon

Madison Kowalchuk

Carleen Ready

Allan Stonhouse

SOUTHEAST ELECTORAL DISTRICT

Kathryn Gilliss

SOUTHWEST ELECTORAL DISTRICT

Ryan Hrechka

**Access To
Justice**

Collegiality

Diversity

Equality

Inclusiveness

**Professional
Excellence**

Reconciliation

Rule of Law



PRESIDENT

MARK DOLAN, K.C.

It has been an honour to serve as President of the Canadian Bar Association, Saskatchewan Branch, over the past year. As we reflect on the work we've done and look ahead to what's next, I am proud of our collective efforts to strengthen the legal profession, support our members, and advocate for lawyers and the judiciary in Saskatchewan.

Over the past year, we continued to prioritize member engagement, professional development, and supporting judicial independence and the rule of law. We hosted a range of well-attended CPD sessions - both in-person and virtual - supporting lawyers at every stage of their careers. We deepened our commitment to equity, diversity, and inclusion. Our sections remained active and vibrant, and our advocacy work on legislative and policy issues reflected the diverse voices of our membership.

One of the most significant highlights of this year is the upcoming appointment of our very own Loreley Chekay, K.C., as the incoming Vice-President of the Canadian Bar Association. Loreley's leadership, commitment to service, and vision for a stronger, more inclusive legal community have inspired many here in Saskatchewan and across the country. We are proud to see a CBA Saskatchewan leader take the national stage, and we look forward to the positive impact Loreley will have on the profession at a national level.

I want to express my sincere thanks to the CBA Saskatchewan Board of Directors for their dedication, wisdom, and support throughout the year. Each of you has contributed to the strength and success of our branch, and it has been a privilege to work alongside you.

I also extend heartfelt appreciation to the leaders of our judiciary for their ongoing collaboration, engagement, and commitment to the rule of law. Your willingness to engage in dialogue with our members and support the work of the CBA enhances the administration of justice and strengthens our shared commitment to the public good.

And finally, I want to thank Monteen Dent, who will be retiring as our Executive Director on August 31, 2025. Monteen has been a steady hand, an advisor, and a tireless advocate for our members and our mission. The legacy of leadership and service Monteen leaves behind will be felt for years to come. On behalf of the entire membership, thank you for your extraordinary contribution to the CBA.

To the volunteers, staff, and committee members who make this work possible - thank you. Your energy and commitment have driven the success of our branch and built a foundation for continued excellence.

As I pass the baton, I am confident that CBA Saskatchewan will continue to thrive. Together, we are shaping a stronger legal profession - rooted in integrity, inclusion, and service.

Mark Dolan, K.C.
PRESIDENT



VICE PRESIDENT

JESSIE BUYDENS

It has been a privilege to serve the CBA Saskatchewan membership as Vice-President. I have enjoyed many opportunities to interact with members and get to know you outside of our dealings through files. I look forward to continuing to serve our membership going forward.

I have had the pleasure of attending many section events and seeing our volunteers in action. The dedication is both noted and very much appreciated. Our volunteers are what makes CBA Saskatchewan such a great organization to be a part of. I would like to extend a heartfelt thank you to all our volunteers.

The mid-winter meeting in Saskatoon earlier this year was an amazing event, full of inspirational and educational speakers on a variety of topics. The event brought members from across the province together for both education and networking opportunities. We were able to honour Nancy Hopkins K.C.'s many contributions to the legal profession, Nancy received the Distinguished Service Award which celebrates the outstanding contributions and/or achievements by members of CBA Saskatchewan to the legal profession, the law or development of the law. Congratulations Nancy!

In addition to the above, CBA Saskatchewan has continued our work advocating for the profession, including the judiciary. We have, and will continue to, engage the government on numerous issues. Our president, Mark Dolan and I met with our new Justice Minister, the Honourable Tim McLeod, K.C. shortly after his election to extend our congratulations as well as to commence a dialogue to ensure that member concerns can be communicated to the government.

I look forward to the coming year and continuing the great work that the CBA Saskatchewan is doing on behalf of our members and the larger Saskatchewan legal community.

Jessie Buydens
VICE PRESIDENT



TREASURER

ANGELA M. STOLTZ

In accordance with subsection 20(1) of The Canadian Bar Association, Saskatchewan Branch (CBASK) Bylaws, the Branch's draft annual budget for 2025-2026 is submitted to the membership at the Branch Annual Meeting for approval. Please note this is a draft as the allotment to Shared Services as well as the hiring of the new Executive Director is still underway.

In 2023-2024, CBA-SK branch revenue was \$413,519, expenses were \$416,323 resulting in a deficit of \$2,804 which was smaller than the budgeted deficit. CBA-SK financial statements for the year ending August 31, 2023 were prepared by Virtus Group LLP and are found at the end of this Annual Report.

As of April 30, 2025, the 2024-25 revenues were \$454,019 and expenses were \$355,907. Our revenue is up from year-to-date of April 2024 due to an increase in membership and professional development income. Our expenses are tracking higher due to higher operational and payroll expenses, and higher professional development expenses for Mid-Winter Conference. Branch equity as of April 30, 2024 was \$896,778 of which \$300,000 is a restricted operating reserve. We do expect a deficit as of August 31, as the 2024-2025 budget indicated.

The Branch's focus for the past year was maximizing value for membership through member services, professional development and advocacy. The submitted 2025-26 budget retains this focus plus staff restructuring, higher Shared Services costs and increased operating expenses.

We thank you for your continued support with membership and event attendance.

Angela M. Stoltz
TREASURER



EDUCATION DIRECTOR

DARLENE N. WINGERAK, K.C.

It was my pleasure to serve as Education Director this year. I appreciated the opportunity to work with such a committed and thoughtful Board and our dedicated Executive Director, Monteen Dent, and staff team.

Branch Section meetings providing a steady stream of CLE-accredited sessions for our members continue to be a priority. We have continued with virtual meetings and overall, this format has proven to be highly effective in terms of increasing accessibility for all members. For 2024-2025 there were 73 zoom meetings, with 801 registrations and an attendance percentage of over 76%.

The CBA Mid-Winter Conference held on February 6th and 7th was well attended with 165 attendees. The theme for this year's conference was *LEGAL INNOVATION – Shaping the Future*. Conference sessions covered a broad spectrum of emerging legal trends, technology, and best practice including focused sessions in several specific legal practice areas. Thank you to the Mid-Winter Planning Committee, chaired by Elizabeth Ulmer, and all the speakers, for dedicating and volunteering their time to making this year's CBA Mid-Winter Conference a success. We also extend a special thanks to all sponsors of the Conference.

Another highly successful event this year was the Judicial Leadership Webinar held on March 19, 2025. The Branch had 173 registrations and 128 participants, and very positive reviews were received from most attendees. The most valuable takeaways were the importance of being proud of the legal profession, insights from sitting judges, and the enforcement of the rule of law. CBA Saskatchewan will be making this an annual event.

This spring CBA Saskatchewan launched two new series of online webinars, the *Modern Lawyer Series* and the *Wellness Series*. The *Modern Lawyer Series* will be focusing on *Microsoft Co-Pilot, Cybersecurity, Project Management, and Document Management*. The first webinar of the series held on April 16 was titled "Mastering Microsoft Copilot for Your Legal Practice". There will be 3 more zoom webinars to watch for in this series in the upcoming months. The *Wellness Series* will be focusing on wellness and mental health topics for legal professionals. The first session topic on May 5th, 2025, was *Together We Thrive: A Framework for Collective Self-Care and Protection as you Navigate Your Journey*. The next two webinars in this series are scheduled for June 12, 2025, and October 23, 2025, respectively.

Thank you to all members for your attendance and active participation. CBA Saskatchewan looks forward to continuing its goals in the coming year of delivering quality and relevant continuing education and networking opportunities for our members.

Darlene N. Wingerak, K.C.
EDUCATION DIRECTOR



LEGISLATION & LAW REFORM DIRECTOR

ALLISON GRAHAM

I have been honoured to hold the position of CBA-SK Legislation and Law Reform Director for 2024 – 2025. I took over this position from James Steele, who left big shoes to fill, and feel privileged to play a role in the changing legal landscape in this province.

CBA-SK wishes to remind all members that we very much value your Saskatchewan law reform proposals. If members feel that a certain Saskatchewan law or court process is in need of reform, those ideas can be communicated to myself. I will thereafter seek feedback on that proposal from the appropriate CBA sections chairs and/or the membership at large. Once the deadline for feedback has passed, and if there is a consensus for reform, the proposal is often turned into a formal letter, addressed to the appropriate decision maker. On occasion our Branch is also asked to provide feedback on possible interventions by the CBA at the national level.

There have been limited law reform highlights over the past year, but past and ongoing work includes:

- 1) Fees Charged by the Dispute Resolution Office: In 2024, the CBA-SK advocated for removing family mediation fees charged by the DRO with the Ministry of Justice. The Minister responded to indicate it considered the DRO's sliding-scale fees combined with its discretion to waive fees to strike a good balance but that the Ministry would continue to explore options.
- 2) Advocacy respecting the JCC Program and Mandatory Dispute Resolution Processes: In Manitoba, there is a case going before the Court of Appeal respecting the inability of litigants to go before a judge for determination of issues relating to violence and custody. CBA-SK is considering potential intervention in this case and will be seeking feedback from members on their experiences with bringing family law matters before the Court in similar circumstances.
- 3) Amendments to Homesteads Legislation: A member brought forward a concern respecting the expiration of registered homestead interests two years after separation in light of *Zimmer v Wynnychuk*, 2024 SKKB 172. CBA-SK is in the process of seeking feedback on a proposed revision responding to this concern.
- 4) Updates to Legislative Caps: A member has recently brought forward a concern respecting the capped amounts for non-pecuniary losses in s. 4.1 of *The Fatal Accident Act*. CBA-SK will be seeking feedback on this proposal in the near future.

As a CBA member, your input into proposed changes to legislation is extremely valuable and welcome. We encourage you to continue to provide your valuable input, and ideas for improving the law. If you wish to contact me, I can be reached at agraham@mltaikins.com.

Allison Graham

LEGISLATIVE & LAW REFORM DIRECTOR



OUTREACH DIRECTOR

ANNIE QUANGTAKOUNE

As my final term as Outreach Director comes to a close, I am grateful for the opportunity to reflect on a meaningful year of connection, collaboration, and progress.

Key Activities and Highlights:

- **Strengthened Regional Presence:** This year, we again focused on expanding CBA Saskatchewan's (CBA-SK) presence in communities beyond the major centres. We supported and promoted several local networking and educational events throughout the province, helping to increase awareness of CBA programming and value.
- **Relationship Building with Law Schools and Young Lawyers:** We continued efforts to build bridges with students and early-career lawyers, including at the CBA-SK Law Student Virtual Welcome Reception (33 students and 29 lawyers), CBA-SK Law Firm Showcase (122 students and 22 law firms and organizations), Introduction of the New Lawyers events in Regina and Saskatoon, through the CBA-SK Mentorship Program, and our Indigenous-Aboriginal Op-Ed contest (this year with the most entries of any year prior). These efforts support long-term engagement and membership growth.
- **Community Engagement and Access to Justice:** We collaborated with the SK A2J Network and Johnson Shoyama Graduate School of Public Policy, among others, to support initiatives focused on increasing legal awareness and access to justice in the broader community. These included attending the Results from the Saskatchewan Legal Needs Assessment webinar, Dean's Forum on Access to Justice & Dispute Resolution whose topic this year was improvements in the family justice system from an "upstream" and "downstream" approach, and assisting to facilitate the Law and Public Policy Discussion: Misinformation and Trust in Public Institutions, including panelist CBA President, Lynne Vicars.
- **Collaboration with National and Other Branches:** Where possible, we liaised with outreach counterparts in other branches and with national CBA to share best practices and contribute to a more unified presence across jurisdictions. Aligned with those actions, we also joined the newly created CBA A2J Liaison Committee whose purpose is to cross-pollinate A2J-related initiatives across CBA branches, share best practices and identify common challenges in A2J work, and encourage collaboration on national A2J efforts where appropriate.

Reflections and Closing Thoughts:

Serving on the Board has been a career highlight. I have learned so much from my colleagues and have appreciated the chance to contribute to CBA Saskatchewan's mission of leadership, advocacy, and connection. As I transition off the Board, I remain committed to the organization and its values, and I look forward to supporting future outreach efforts in new ways.

Looking ahead, I believe the Outreach portfolio is well-positioned to support key strategic priorities of the Branch and to keep pushing the boundaries of what outreach can look like—especially in member engagement, inclusion, and public connection. I hope future efforts continue with creativity, energy, and a commitment to this work to building a more connected and representative Bar.

Thank you to the CBA-SK Board, CBA-SK Executive Director and staff, and CBA members for the trust, collaboration, and camaraderie throughout the years.

Annie Quangtakoune
OUTREACH DIRECTOR



EXECUTIVE DIRECTOR

MONTTEEN DENT

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It is inspiring to see the continued strength and engagement of our membership. We currently stand at **1,346 members**, with a remarkable renewal rate of 98.8%. While acquisitions reached 91.6% of our target, there remains an opportunity to further expand our reach. Moving forward, our focus will continue to be on delivering value to our members through meaningful programs and initiatives.

Key offerings include the annual Judicial Leadership webinar and the Mid-Winter Conference, which consistently features strong topics and opportunities for members to connect with colleagues. This coming year, we are excited to host the President's Reception in both Saskatoon and Regina, as well as the Mid-Winter Conference in Regina on January 29 & 30, 2026. A new event at Mid-Winter, the **Bench & Bar Reception**, will further enhance engagement within the profession.

Section attendance remains strong, with participation from members across the province. We are encouraging section chairs to keep substantive law discussions online while creating in-person opportunities—receptions, lunches, or even breakfast discussions focused on specific legal areas—to foster networking and deeper conversations.

Professional development remains a priority, with standout offerings such as the Modern Lawyer Series and Wellness Series. Both initiatives have upcoming fall meetings, reinforcing our commitment to delivering relevant and impactful programming.

Final Thoughts:

On a personal note, my retirement will take effect on August 31, 2025. It has been an incredible privilege to work alongside members of the board of directors over the past nine years. I am deeply grateful for the dedication, collaboration, and shared commitment that have shaped this organization and made my time here so rewarding.

A special thank you to Alina Singh for joining our team, bringing fresh energy to our work, and to **Jodi Snow for her unwavering patience with my many revisions, thoughtful reminders, and dedication to creating meaningful experiences for our members.** To Todd MacPherson, who will step into the role on July 7, your wealth of experience will undoubtedly ensure the branch continues to thrive—I am confident you will lead with strength and vision.

My journey in the legal world began in 1978 (perhaps 1979), when I took my first job as a legal secretary at the precursor to Robertson Stromberg LLP. It was a fast-paced environment, filled with great teachers who sparked my lifelong connection to the legal profession. Over the years, I had the privilege of working with Cam Partridge, Bill Roe, and Kathy Ford before following new paths. I later worked as Ray Hnatyshyn's constituency assistant, tucked away in a side room of Hnatyshyn Gough—law firm adjacent, you might say. From there, my career spanned roles as Campaign Manager for United Way, 17 years of homeschooling my son and daughter, and positions at the Saskatoon Public Library, the real estate association, and, finally, the Canadian Bar Association.

EXECUTIVE DIRECTOR

MONTEEN DENT

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Throughout my career, I have never stayed in a role for as long as this—I was always seeking new challenges. Yet, this job has never been boring, and it has been the ultimate pleasure to conclude this chapter with the meaningful challenges and impacts I have made.

I also want to recognize the extraordinary group of branch Executive Directors—**the most talented, inspiring women I have ever had the honor of working alongside**. The CBA is in good hands. At times, I wish I could stay another 10 years (though I know I can't) just to see how the practice of law continues to evolve and the incredible contributions members will make.

Above all, it is the people I have met along the way who have made this journey truly special. You, as members, have enriched my experience in ways I will continue to celebrate.

Thank you all for your continued support, dedication, and the role you have played in making this work so meaningful.

Monteen Dent
EXECUTIVE DIRECTOR

SPECIAL THANKS TO CBASK 2024-2025 VOLUNTEERS

COMMITTEE & BRANCH REPRESENTATIVES

Alan Rankine
Allison Graham
Calen Nixon/ Meagan Ward
Carly Romanow
Joe Gill
John Mansbridge
Kaylea M. Dunn, K.C.
Laura Schaan
Mark Dolan, K.C.
Nicholas Cann, K.C.
Reché McKeague, K.C.
Stephen Mussell
Steven Dribnenki, K.C.

JUDICIARY REPRESENTATIVES

Court of Appeal

Chief Justice Robert Leurer

Court of King's Bench

Justice Neil Robertson

Provincial Court

Judge Miguel Martinez

BAR JUDICIAL COUNCILS

Court of Appeal

Calen Nixon | Caroline Smith

Court of King's Bench

Anna Singer | Tristan Culham

Provincial Court

Evan Strelloff | Meagan Ward

EXTERNAL BODIES REPRESENTATIVES

Dean of the College of Law

Martin Phillipson

Indigenous Law Students' Association

Amy Constant

Law Students' Association

Griffin Moody

2025 MID-WINTER PLANNING COMMITTEE

Elizabeth Ulmer
Darlene N. Wingerak, K.C.
Deborah Giles
Dustin Gillanders
Erin Eccleston
Matthew Wiens
Nikita B. Rathwell
Hannah Pasloski
Sophie Ferré
Zachary Carter

BARNOTES EDITORIAL BOARD

John Mansbridge
Foluke Laosebikan, K.C.
Tonya Lambert
Heather Sherdahl
Shane Buchanan
Leah Howie
Lawren Trotchie
Austin Cooper

MENTORSHIP PROGRAM

Alexander Shalashniy
Allison Graham
Andrew Gaucher
Andy Chiang
Britannia Mohrbutter
Ciara McIlwaine
Fraiba Jalal
James Steele
Jana Linner, K.C.
Jessica Buhler
Jyoti Haeusler
Katie Newman
Kimberly Visram
Lindsay Ferguson
Melissa Steele
Nancy Hopkins, K.C.
Rachel Haack
Reché McKeague, K.C.
Rochelle Wempe
Ronni Nordal, K.C.
Sharon Pratchler, K.C.
Suneil Sarai
Terri Karpish
Terri Uhrich

FIRMS – LAW FIRM SHOWCASE

CLASSIC

Court of King's Bench Saskatchewan
Department of Justice Canada
Felesky Flynn LLP
Kanuka Thuringer LLP
Lakefield Law LLP
Lawyers Financial
McDougall Gauley LLP
McKercher LLP
Miller Thomson LLP
MLT Aikins LLP
Naidu Legal
OWZW LLP
Panko Collaborative Law & Mediation
Pro Bono Law Saskatchewan
Procido LLP
Robertson Stromberg LLP
Scharfstein LLP
Stevenson Hood Thornton Beaubier LLP
Stringam Law
W Law
Willows LLP

LAW STUDENT WELCOME RECEPTION

Alan Rankine
Alexander Shalashniy
Angela Stolz
Anothony Thera
Brittnee Holliday
Calen Nixon
Carleen Ready
Christopher Triggs
Cynthia Alexander
David Krebs
Dezarae Senft
Gillian Fortlage
Jennifer Pereira, K.C.
Jessica Buhler
Kelsey Barnes
Kristel Kriel
Mark Dolan, K.C.
Mark Roney
Meagan Ward
Pamela Kovacs
Reche McKeague, K.C.
Richika Bodani
Samuel Cyrus Rezazadeh
Stephanie Yang Morris
Steven P. Dribnenki, K.C.
Tarrisa Peterson
Tomi Olutunfese
Toni Perrault
Zina Scott

SPECIAL THANKS TO THE 2024-2025 SECTION EXECUTIVES

ABORIGINAL LAW

Chair: Michael Marschal
LLR: Jeremy Barber
Member at Large: Leighanne Gardipy

ADMINISTRATIVE & LABOUR LAW

Chair: Shane Buchanan
Vice Chair: Jianna Rieder
LLR: Paige Moreside
Secretary: Alyssa Phen

ARTICLING STUDENT

Chair: Britannia Mohrbutter
Vice Chair: Tonya Lambert
LLR: Jennifer Dann

BUSINESS LAW

Chair: Emily Barlas
Vice Chair: Ethan Reis
Secretary: Michael Conlon
LLR: David Ukrainetz

CANADIAN CORPORATE COUNSEL

Chair: Bonnie Leib
Vice Chair: Megan Dolo
LLR: Melanie Hodges Neufeld
Secretary: Mobolanle Depo-Fajumo

CIVIL LITIGATION

Chair: Taylor Wilcox
Vice Chair: Nicole Krupski-Oram

CONSTRUCTION LAW

Chair: Bennet Misskey
Vice Chair: Scott Masson

CRIMINAL JUSTICE

Chair: Thomas Hynes
Vice Chair: Grace Hession David

DISPUTE RESOLUTION

Chair: Neil McPhee
Vice Chair: Kimberly Visram

ENVIRONMENTAL & RESOURCES LAW

Chair: Erica Klassen
Vice Chair: Angela Stoltz

FAMILY LAW

Chair: Ashala Naidu
Vice Chair: Kendra Jacobs
LLR: Lindsay Hart
Member at Large: Kate Joa | Roxanne Ouellette

IMMIGRATION LAW

Chair: Scott Bell

INSOLVENCY LAW NORTH

Chair: Craig Frith
Vice Chair: Paul Olfert
Member at Large: Janine Lavoie-Harding
| Conrad Hadubiak

PRIVACY & ACCESS LAW

Chair: Titli Datta
Vice Chair: Katie Newman

PUBLIC SECTOR & MUNICIPAL LAW

Chair: Mason Stott
Vice Chair: Tyson Bull
Secretary: Mobolanle Depo-Fajumo
Member at Large: Simon Hutton

REAL PROPERTY

Chair: Tyler Gray
Vice Chair: Bailee Brewster

SEXUAL & GENDER DIVERSITY ALLIANCE (SAGDA)

Chair: David Couture
Vice Chair: Curtis Clavelle

WILLS, ESTATE & ELDER LAW

Chair: Kaylea Lax
Vice Chair: Andrea L. D. Charlie

WOMEN LAWYERS

Chair: Rachel Haack
Vice Chair: Haley Stearns
LLR: Chelsie McKay
Member at Large: Courtney Fisher | Abbie Wilson

YOUNG LAWYERS

Chair: Derek Debolt
Vice Chair: Megan Ripplinger

TO ACCESS SECTION ANNUAL REPORTS PLEASE VISIT
WWW.CBASASK.ORG/SECTIONS

2024-2025 SECTION MEETING PRESENTERS

Thank you to the vast community of professionals who have presented at CBA Saskatchewan Section Meetings. We extend gratitude to these generous subject matter experts.

Adam Hicks	Ainsley Chiverton	Ashley Breland
Alexander Shalashniy	Alyson Bear	Brady Chapman
Ammy Murray	Andrew Konopelny	Brady Knight
Barbara Mysko	Anne Barlow	Brian Pfefferle, K.C.
Britannia Mohrbutter	Bennet Misskey	Chalaine Senger
Charmine Panko, K.C.	Catriona Kaiser-Derrick	Chris Lafleur
Connie den Hollander	Chief Judge Shannon Metivier	Chris Veeman
Deanna Kasokeo	Chief Justice Martel Popescul	Cindy Yelland
Dr. Rachel Birnbaum	Chief Justice Robert Leurer	Curtis Onishenko
Nicole Obrigavitch	Cole Wilson	Eric Freeman
Hayden Redl	Craig Frith	George Green
Jeff Lee, K.C.	Curtis Clavelle	Gillian Gough
Jessica Buhler	David Bishop, K.C.	Graham Quick
Joanna Radbord	Davida Bentham	Ian Sutherland, K.C.
Jodi Hancheroff	Dr. Jan Ewing	Jeremy Schwartz
Jonah Toth	Glenn Wright	Jodi Manastyrski
Kathryn Gilliss	Grace Gardner	Kayla Oishi
Kyle Aschim	Jillan Borrowman	Kelly Canham
Matthew Schmeling	Jocelyn Peltier-Huntley	Laura Klemmer
Michaela Keet	Jocelyn Underwood	Lora Bansley
Nathan Schissel	Karlie Gurski	Nathan Lee
Olamide Pedro	Kyle McCreary	Neil McPhee
Pam Lajoie	Leslie Krug	Ryan Conlin
Randy Brunet, K.C.	Matthew Wiens	Shannon Williams
Richika Bodani	Nicole Sarauer	The Honourable Justice Drennan
Scott Masson	Ron Kruzeniski, K.C.	Treena Sikora
Simon Hutton	Scott Masson	Whitney Mosley
Stephanie Symonds -D'Arcey	The Honourable Judge Gibb	
Stephen Mussell	The Honourable Justice Schatz	
The Honourable Judge Korpan	Tory Hibbit,	
The Honourable Justice Goebel	Travis Kusch	
Tim Schwartz	Travis Sylvestre	
Tina Halback	Warren Sproule	
Tonya Lambert		

2024-2025 **BRANCH** COMMITTEES



AWARDS COMMITTEE

Nicholas M. Cann, K.C.

The Awards Committee is responsible for the administration and awarding of the Distinguished Service Award and the Community Service Award.

The 2024-2025 Award Committee members are: Chair, Nicholas M. Cann, K.C.; CBA Saskatchewan Past President, Steven Dribnenki, K.C.; and CBA Saskatchewan President, Mark D. Dolan, K.C.

Distinguished Service Award

The Distinguished Service Award recognizes significant and exceptional contributions and/or achievements by members of CBA Saskatchewan:

- to the legal profession in Saskatchewan or jurisprudence in Saskatchewan or Canada;
- to the law or the development of law in Saskatchewan; or
- involving a significant law-related achievement for the benefit of Saskatchewan residents.

This year, the Committee was proud to present the Distinguished Service Award to Nancy E. Hopkins, K.C. of McDougall Gauley LLP in Regina, Saskatchewan.

Congratulations!

Nancy E. Hopkins, K.C.

2025

DSA AWARD RECIPIENT



Community Service Award

The Community Service Award recognizes the valuable contributions of our members who have demonstrated outstanding dedication, public service and commitment to their respective communities throughout Saskatchewan.

The Awards Committee did not receive any nominations for the 2025 Community Service Award and looks forward to receiving nominations for next year!



MID-WINTER CONFERENCE

Elizabeth Ulmer - Chair

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Legal Innovation: Shaping the Future

The 2025 Mid-Winter Conference, titled “Legal Innovation, Shaping the Future” brought together a broad range of legal professionals to explore how innovation is transforming the legal landscape. The event featured keynote addresses, panel discussions, and networking opportunities aimed at fostering dialogue around emerging technologies, evolution in practice, and up to date developments across a broad range of areas impacting legal professionals today. Panelists included practitioners in a wide array of practice areas, members of the judiciary, and academics. The weather was cold, but it was clear from the moment the doors opened that attendees were thrilled at the opportunity to meet and engage with other members of the profession.

Day One Highlights

The Mid Winter kicked off with its annual “Breakfast with the Minister”, where attendees enjoyed an opening speech from Michael Weger, Legislative Secretary to the Ministry of Justice and Attorney General, on behalf of the Minister, the Honorable Time McLeod.

The program officially began with the St. Thomas More College John Stack Lecture on Ethics and Responsibility, featuring a powerful speech by Dr. Gordon Martell, Assistant Professor with the College of Education at the University of Saskatchewan, titled *Tipēyimisowin: Self-Determination, Community Consciousness, and Reconciliation*.

Attendees then separated into concurrent sessions addressing a wide range of topics including working with First Nations Groups, trends and issues in commercial real estate transactions, as well as updates and developments in cybersecurity. The afternoon sessions addressed further topics ranging from multi-jurisdictional estate planning considerations, wellness strategies tailored for busy legal professionals, as well as the use of AI in legal practice.

The day culminated with the Distinguished Service Award Dinner—a true highlight of the conference. Canadian Bar Association President Lynne Vicars presented the Distinguished Service Award to Nancy Hopkins, K.C., a partner at McDougall Gauley. With over five decades of outstanding service, Nancy was celebrated for her enduring dedication to the legal profession in Saskatchewan. The evening concluded on a high note with a captivating performance by fiddler Jordan Daniels.

Day Two Highlights

Day two hit the ground running with sessions exploring the revamping of the rules for the probate and administration of estates, effective courtroom advocacy, and a fresh look at the evolution of family law agreements. The morning continued with thought-provoking discussions on the right to robust legal representation, as well as valuable insights into stepping away from legal practice—whether through leaves of absence, practice transitions, or retirement.

After the morning's concurrent sessions, all attendees reconvened for a powerful keynote by investigative journalist Justin Ling. His talk, *Misinformation & You: How a Toxic Information Environment Threatens the Law*, offered timely and compelling reflections on the prevalence and impact of misinformation. The topic captivated those in attendance the gravity of the issues facing the public as a whole, but in particular the role legal professionals have in maintaining the integrity of the profession in these evolving times of misinformation and threat to the role of the law.

MID-WINTER CONFERENCE

Elizabeth Ulmer - Chair

2 of 2 Pages

The conference closed with the President's Forum address, delivered by Dr. Amy Salyzyn, a Law Professor at the University of Ottawa and a leading voice in legal ethics. Her presentation, *Navigating AI and Tech: Practical Insights for Everyday Lawyers*, provided a captivating overview of how artificial intelligence and emerging technologies are already reshaping the legal profession—and how they continue to evolve in real time.

The conference concluded on a sunny afternoon, with overwhelmingly positive feedback from attendees.

Acknowledgments

Serving as Chair of the 2025 Mid-Winter Conference has been a true highlight of my career. I am deeply grateful for the opportunity and immensely proud of what we accomplished together.

This event's success is a testament to the dedication and collaborative spirit of the entire planning committee, who volunteered their time with a shared belief in the importance of professional development and community engagement. My heartfelt thanks to Zachary Carter, Erin Eccleston, Sophie Ferre, Deb Giles, Dustin Gillanders, Nikita Rathwell, Matthew Wiens, and Darlene Wingerak.

A special thank you goes to Monteen Dent, Jodi Snow, and the entire CBA SK team, whose tireless work and attention to detail ensured the conference not only ran smoothly but exceeded expectations in every way. Their professionalism and commitment made this event truly exceptional.

Elizabeth Ulmer

MWC COMMITTEE CHAIR



RESOLUTIONS, CONSTITUTION & BYLAWS

RECHÉ MCKEAGUE, K.C.

There have been no resolutions of Council during this Branch year other than customary motions approving Council meeting minutes and agendas and accepting reports.

The Board continues to consider and recommend amendments to improve the Bylaws. This year, the Board is proposing:

- (a) Clarifying that the Treasurer must have been a member of a law society for 10 years or more when their term as Treasurer begins;
- (b) Codifying the practice that members of the Branch Board of Directors may not also be members of the National Board of Directors at the same time; and
- (c) Moving approval of the annual budget from the Annual Meeting to the Board of Directors to align our practice with other Branches, increase efficiency, and have decisions made at the most relevant level of governance.

An amendment to the Bylaws will be presented at the 2025 Annual Meeting for the membership's approval.

Respectfully submitted this 13th day of May 2025.

Reché McKeague, K.C.

RESOLUTIONS, CONSTITUTION & BYLAWS CHAIR



TECHNOLOGY & PRACTICE INNOVATION

JOSEPH GILL

Purpose and Responsibilities

The CBA-SK Technology and Innovation Committee exists to:

- Identify, monitor, and analyze business and practice issues of importance to CBA-SK members and assess opportunities for innovation within the legal profession.
- Act as a resource for the branch and its members, helping to evaluate tools and technologies and their potential value and benefits for legal practice.
- Gather and incorporate feedback from CBA-SK members as appropriate to ensure the Committee's work aligns with member needs and perspectives.
- Make recommendations to the Board on the promotion and advocacy of identified resources or issues affecting members.

The Committee is comprised of 5 members, representing a diverse background of practices and legal experiences.

Highlights

The Committee was constituted in late 2024 and is, therefore, just beginning its' work. However, some highlights include:

- Assisting the CBA Midwinter Meeting Planning Committee with ideas for panels on legal technology and innovation in the legal sector
- Discussions, among committee members, and external practitioners, about ongoing artificial intelligence (AI) training and general legal technology training for practitioners
- Collaboration with the national CBA on legal technology adoption matters
- Collaboration with the Modern Lawyer Series on deployment of a series of webinars focused on educating practitioners on emerging technologies

The committee will continue this good work in 2025 and thanks the contributions of those external practitioners who have lent their thoughts and experience to focus the work of the committee.

Joseph Gill

TECHNOLOGY & PRACTICE INNOVATION



NOMINATING COMMITTEE

Steven Dribnenki, K.C.

Pursuant to Canadian Bar Association, Saskatchewan Branch Bylaw 14(2), the following slate of candidates for 2025-2026 has been submitted to the Executive Director.

BRANCH COMMITTEES & CHAIR

Awards: **Nicholas Cann, K.C.**

Alternative Legal Services: **Mark Dolan, K.C.**

Education: **Darlene Wingerak, K.C.**

Equity, Diversity & Inclusion: *Vacant*

Judicial Compensation & Benefits: **Steven Dribnenki, K.C.**

Truth & Reconciliation: *Vacant*

Legislation & Law Reform: **Allison Graham**

Outreach: **Carleen Ready**

Resolutions, Constitution & Bylaws: **Reché McKeague, K.C.**

Mid-Winter Meeting: **Angela Stolz**

King's Counsel: **Mark Dolan, K.C.**

Tech & Innovation: **Joseph Gill**

Below is a list of CBA Saskatchewan Branch Board of Directors, Elected Members of Council as well as nominations and appointments to National Standing Committees, Branch Sections and representatives on external bodies required to be nominated or appointed at this time.

2025-2026 BOARD OF DIRECTORS

President: **Jessie Buydens**

Vice-President: **Angela Stolz**

Treasurer: **Evan Olson**

Past President: **Mark Dolan, K.C.**

Education Director: **Darlene Wingerak, K.C.**

Legislation and Law Reform Director: **Allison Graham**

Outreach Director: **Carleen Ready**

2025-2026 REGIONAL MEMBERS OF COUNCIL

Northeast:

Tomi Olutunfese

Northwest:

Ryan Armstrong

Southeast:

Kathryn Gilliss

Southwest:

Lindsay Gates

Prince Albert:

Terri Karpish

Regina:

Iqbal Singh Brar

Lindsay Hart

Tristan Culham

Alexander Shalashniy

Barton Soroka

Tarissa Peterson

Saskatoon:

Jodi Karasiuk

Madison Kowalchuk

Zoe Johansen-Hill

Glenn MacKay

Nicholas Conlon

Allan Stonhouse

BRANCH REPRESENTATIVES ON JOINT COMMITTEES / EXTERNAL BODIES

BAR JUDICIAL COUNCILS:

Court of Appeal:

Caroline Smith

Court of King's Bench:

Anna Singer, Calen Nixon

Provincial Court:

Meagan Ward

Independent Judicial Advisory Committee for Saskatchewan:

Jennifer Pereira, K.C.

Lawyers Financial (CBIA):

TBD

Public Legal Education Association:

Andy Arguin

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Stewart Title
Transitions Estate Services Inc - Saskatoon

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Public Legal Education Association
Virtus Group LLP



2023-2024

FINANCIAL STATEMENTS

CANADIAN BAR ASSOCIATION, SASKATCHEWAN BRANCH
FINANCIAL STATEMENTS
AUGUST 31, 2024



INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of Canadian Bar Association, Saskatchewan Branch

We have reviewed the accompanying financial statements of Canadian Bar Association, Saskatchewan Branch (the Organization) that comprise the statement of financial position as at August 31, 2024, and the statements of changes in net assets, operations and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of Canadian Bar Association, Saskatchewan Branch as at August 31, 2024, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

December 19, 2024
Saskatoon, Saskatchewan

Virtus Group LLP
Chartered Professional Accountants

SASKATOON

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ESTEVAN

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t. 306-634-6806 e. virtus.estevan@virtusgroup.ca

CANADIAN BAR ASSOCIATION, SASKATCHEWAN BRANCH
STATEMENT OF FINANCIAL POSITION
AS AT AUGUST 31, 2024

	2024	2023
ASSETS		
Current		
Cash	\$ 109,647	\$ 121,082
Investments <i>(Note 4)</i>	231,491	178,257
Accounts receivable	1,930	-
Goods and services tax recoverable	161	509
Prepaid expenses	7,220	4,556
	<u>350,449</u>	<u>304,404</u>
Investments <i>(Note 4)</i>	490,095	566,091
Tangible capital assets <i>(Note 5)</i>	6,334	9,048
	<u>\$ 846,878</u>	<u>\$ 879,543</u>
LIABILITIES		
Current		
Accounts payable and accrued liabilities	\$ 16,386	\$ 32,801
Government remittances payable	11,324	12,509
Deferred revenue <i>(Note 6)</i>	20,501	32,762
	<u>48,211</u>	<u>78,072</u>
NET ASSETS		
Internally restricted	301,414	304,218
Unrestricted	497,253	497,253
	<u>798,667</u>	<u>801,471</u>
	<u>\$ 846,878</u>	<u>\$ 879,543</u>

APPROVED BY THE DIRECTORS

_____ *Director*

_____ *Director*

See accompanying notes to the financial statements

CANADIAN BAR ASSOCIATION, SASKATCHEWAN BRANCH
STATEMENT OF CHANGES IN NET ASSETS
FOR THE YEAR ENDED AUGUST 31, 2024

	Internally restricted		Unrestricted		2024	2023
Net assets - beginning of year	\$	304,218	\$	497,253	\$ 801,471	\$ 808,145
Deficiency of revenue over expenses		(2,804)		-	(2,804)	(6,674)
Net assets - end of year	\$	301,414	\$	497,253	\$ 798,667	\$ 801,471

See accompanying notes to the financial statements

CANADIAN BAR ASSOCIATION, SASKATCHEWAN BRANCH

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED AUGUST 31, 2024

	2024	2023
Revenue		
Legal directory	\$ 60,501	\$ 66,188
Memberships and CBA rebates	213,524	227,647
National sponsorship	2,043	2,056
Other income <i>represents Lawyers Financial rebates, and interest income + \$12,000 from 2023</i>	41,441	28,661
Professional development <i>eg. Mid-Winter Conference</i>	92,007	91,377
Sections income	4,003	4,680
	<u>413,519</u>	<u>420,609</u>
Expenses		
Amortization	2,715	1,935
Governance <i>1.</i>	21,749	22,789
Legal directory <i>slightly higher printing and mailing costs</i>	35,644	32,630
Operational and administration <i>2.</i>	28,017	23,061
Professional community expenses <i>no awards or promotional items purchased</i>	16,929	30,925
Professional development <i>Mid-Winter Conference</i>	72,930	74,596
Professional fees <i>increased due to a full year of social media management and monthly increase in acct costs</i>	27,985	19,998
Sections <i>3.</i>	10,951	6,291
Special project <i>In 2023 special cost request for website upgrades. No separate cost in 2024</i>	-	18,724
Wages and benefits <i>reflection of small salary increase</i>	199,403	196,334
	<u>416,323</u>	<u>427,283</u>
Deficiency of revenue over expenses	<u>\$ *(2,804)</u>	<u>\$ (6,674)</u>

1. Board of Directors, Exec Dir & Committee Exp. Committee expense included cost for e-ballot with elimination round

2. Banking charge increased but most of the increase was related to technology incl product & service support, as well as licensing for software including ThoughtExchange

3. National section travel, Receptions and in-person orientation for Section Executive. There was no travel for national sections in 2023 and the addition of 2 receptions for in-person networking

**we have forecasted deficit budgets but have limited the impact*

CANADIAN BAR ASSOCIATION, SASKATCHEWAN BRANCH

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED AUGUST 31, 2024

	2024	2023
Cash flows from operating activities		
Deficiency of revenue over expenses	\$ (2,804)	\$ (6,674)
Items not affecting cash:		
Amortization of tangible capital assets	2,715	1,935
Unrealized gain on investments	433	532
	344	(4,207)
Changes in non-cash working capital (<i>Note 7</i>)	(34,108)	11,268
Cash flows from operating activities	(33,764)	7,061
Cash flows from investing activities		
Purchase of tangible capital assets	-	(9,069)
Additions to investments	(56,866)	(495,130)
Proceeds on disposal of investments	79,195	427,837
Cash flows from investing activities	22,329	(76,362)
Decrease in cash	(11,435)	(69,301)
Cash - beginning of year	121,082	190,383
Cash - end of year	\$ 109,647	\$ 121,082

See accompanying notes to the financial statements

CANADIAN BAR ASSOCIATION, SASKATCHEWAN BRANCH
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED AUGUST 31, 2024

1. Purpose of the Organization

The Branch Board of Directors and Branch Council of the Saskatchewan Branch of the Canadian Bar Association are the governing bodies of the provincial organization which has the duty to carry on the work of the Branch and advance the objectives of the Canadian Bar Association at the provincial level.

The objective of the Canadian Bar Association, Saskatchewan Branch (the "Organization") is to serve as an advocate for members of the legal profession.

The Organization is a not-for-profit organization of Saskatchewan, and therefore is exempt from the payment of income tax under Section 149(1) of the Income Tax Act.

2. Basis of presentation

The financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations which required management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. These estimates are reviewed periodically, and, as adjustments become necessary, they are reported in earnings in the period in which they become known. The financial statements reflect the following policies shown below.

3. Summary of significant accounting policies

Financial instruments

Financial assets and financial liabilities are recorded on the statement of financial position when the Organization becomes party to the contractual provisions of the financial instrument. The Organization initially measures its financial assets and financial liabilities at fair value.

The Organization subsequently measures all its financial assets and financial liabilities at cost or amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value of these financial instruments are recognized in excess of revenue over expenses. Fair value is the amount at which a financial instrument could be exchanged at arm's length between willing, unrelated parties in an open market.

The Organization's recognized financial instruments consist of cash, accounts receivable, investments, and accounts payable and accrued liabilities.

Cash

Cash consists of cash on hand, balances with banks and investments which mature within three months of the date of acquisition and are held for the purposes of meeting short-term cash commitments.

Tangible capital assets

Tangible capital assets are stated at cost or deemed cost less accumulated amortization and are amortized over their estimated useful lives on a straight-line basis at the following rates and methods:

Computer equipment	5 years
Computer software	3 years
Office equipment	15 years

The Organization regularly reviews its tangible capital assets to eliminate obsolete items.

Tangible capital assets acquired during the year are recorded at one-half the annual rate.

(continues)

CANADIAN BAR ASSOCIATION, SASKATCHEWAN BRANCH
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED AUGUST 31, 2024

3. Summary of significant accounting policies (*continued*)

Revenue recognition

The Organization uses the deferral method of accounting for contributions whereby restricted contributions related to expenses of future periods are deferred and recognized as revenue in the period in which the related expenses are incurred. All other contributions are recognized as revenue in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

The Organization accounts for revenue from membership fees, program delivery, administrative activities associated with general membership, and luncheon activities of the CBA, SK Branch in the period to which it is earned.

Revenue sources received in advance are deferred and recorded as revenue in the period to which they relate.

Contributed materials and services

Contribution of materials and services are recognized both as contributions and expenses in the statement of operations only when a fair value can be reasonably estimated and when the materials are used in the normal course of operations and would otherwise have been purchased. The amount of contributed materials and services recognized in the financial statements is \$nil (2023 - \$nil).

4. Investments

	2024	2023
GIC, interest rate of 1.40%; matured August 2024	\$ -	\$ 99,065
GIC, interest rate of 1.46%; maturing June 2025	46,729	46,054
GIC, interest rate of 4.60%; maturing July 2025	93,438	89,318
Canadian Western Bank, interest rate of 3.95%; non-registered investment being held as collateral against the Canadian Western Bank Mastercard; matured October 2023	-	30,195
GIC, interest rate of 4.40%; maturing August 2026	54,606	52,299
GIC, interest rate of 2.24%; maturing November 2026	69,712	68,180
GIC, interest rate of 4.60%; maturing August 2027	87,713	83,842
GIC, interest rate of 5.15%; maturing July 2027	79,363	75,466
GIC, interest rate of 5.13%; maturing July 2027	79,345	75,464
GIC, interest rate of 5.14%; maturing July 2027	79,355	75,465
GIC, interest rate of 4.10%; matured July 2024	-	49,000
GIC, interest rate of 4.32%; maturing August 2025	40,000	-
GIC, interest rate of 4.01%; maturing August 2026	40,000	-
Renaissance Mutual Fund	20,000	-
Canadian Western Bank, interest rate of 5.30%; non-registered investment being held as collateral against the Canadian Western Bank Mastercard; maturing October 2025	31,325	-
	721,586	744,348
Less: current portion	(231,491)	(178,257)
	<u>\$ 490,095</u>	<u>\$ 566,091</u>

CANADIAN BAR ASSOCIATION, SASKATCHEWAN BRANCH
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED AUGUST 31, 2024

5. Tangible capital assets

	Cost	Accumulated amortization	2024 Net book value	2023 Net book value
Computer hardware	\$ 11,321	\$ 4,987	\$ 6,334	\$ 9,048

6. Deferred revenue

	2024	2023
Prepaid legal directory	\$ 20,501	\$ 32,762

7. Changes in non-cash working capital

	2024	2023
Accounts receivable	\$ (1,930)	\$ 1,155
Prepaid expenses	(2,666)	1,852
Accounts payable and accrued liabilities	(16,414)	12,636
Deferred revenue	(12,261)	(10,609)
Goods and services tax payable (recoverable)	348	(517)
Government remittances payable	(1,185)	6,751
	<u>\$ (34,108)</u>	<u>\$ 11,268</u>

8. Financial instruments

The Organization has a comprehensive risk management framework to monitor, evaluate and manage the principal risks assumed with financial instruments. The significant financial risks to which the Organization is exposed are:

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The Organization is exposed to credit risk on the accounts receivable from its customers, however, does not have a significant exposure to any individual customer or counterpart.

Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Organization's exposure to liquidity risk is dependent on the receipt of funds from its operations, external borrowings and other related sources. Funds from these sources are primarily used to finance operations and capital expenditure requirements, and are considered adequate to meet the Organization's financial obligations.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Organization's exposure to interest rate risk is limited to the interest earned on investments. This risk is mitigated as the Organization's investments currently consist of fixed rate investments.