I hope this is the last time I ever mention the challenges of 2020. We all know what that did to our lives, both personally and professionally, with not one element of our operation affected in some way. As CEO, I am always proud of the work of my team and in this past year, my pride has only grown. They have done a tremendous job adapting and creating for our membership, a nearly seamless service operation, despite the many challenges they have faced.

Along with the many accomplishments in battling the new world of the pandemic, our team has moved this organization forward in many areas such as finance, claims, underwriting, member service, new member sales, processes and procedures, culture, engagement, training, and leadership. This is due to the tremendous commitment of the entire team and their desire to provide the best experience to our membership and one another.

With the improvement in our processes and operations, we are now and will be putting more energy into demonstrating and communicating our mutual philosophies. This starts with our team and believing and living these values. Mutuality is a philosophy, one which we believe we can strongly exemplify whereas our competition cannot or will not. The secret to it becoming a strength to us, is making sure the public knows and communicating this through our marketing, branding and especially, our behaviours, inside and outside of our offices.

I would like to welcome to the Stanley Team new team members since our last AGM; Jamie Rickard, Tony Curtis, Janelle Boies, Courtenay Case, Cindy Devereaux and Lauren Johnson. I would also like to welcome two new brokers: Assurance Vienneau and John Walker Insurance.

I want to take this time to personally thank our leadership team for their undying commitment to this mutual and their teams. I see the long days and nights and the endless hours of their efforts and feel very fortunate to share the leadership duties with Tammy, Colin, and Melissa.

I also want to thank the board of directors for their commitment to our membership and the passion they demonstrate daily in ensuring the membership is properly served. I also want to thank them for their support of our operations and for sharing their knowledge and expertise to help us through our challenges.

In this mutual industry, we have lots of support and I want to thank Farm Mutual Re, OMIA, MAMIC and CAMIC for always stepping up to help us when we need them. Also, a special mention to Mary McNair of Carleton Fundy for assisting us with claims examining.

Mostly, I want to make sure I thank the team at Stanley Mutual. This is a special place and we have a team of people who amaze me with their commitment, will do well and their loyalty to the membership and each other. That is Mutuality.

We are looking forward to a bright future.