

The Saskatchewan Dental Hygienists' Association

July 1, 2018 to October 31, 2018

ANNUAL REPORT

DENTAL HYGIENE FOR LIFE

*Dental hygienists are your partners
in prevention. We are regulated
primary health care professionals
who play a vital role in helping
the people of Saskatchewan
achieve and maintain
optimal oral and
overall health.*





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ANNUAL GENERAL MEETING

March 30, 2019

**Delta Hotels by Marriott,
Saskatoon**

8:30 to 10:00 am

SDHA GOALS/ENDS

The Saskatchewan Dental Hygienists' Association exists so that the public has safe, competent, knowledge based dental hygiene care and expertise that contributes to oral and overall health using cost effective stewardship of resources.

Subsequent ENDS

- 2.1 The public is assured of quality dental hygiene care.
- 2.2 The public recognizes, values and seeks dental hygiene care.
 - 2.2.1 More people, especially underserved populations, will have access to dental hygiene care and oral health information.
- 2.3 Members explore the roles and responsibilities of the dental hygiene profession as oral health providers, health promoters, client advocates, educators and researchers.
 - 2.3.1 They have opportunities for alternative practice settings and utilize a broader scope of practice as entrepreneurs or employees.
 - 2.3.2 They have the information, professional resources and support for effective practice and professional growth.
 - 2.3.3 They recognize and represent themselves as professionals.
 - 2.3.4 They demonstrate respect and a commitment to the continued development of the profession.
- 2.4 A wide range of private, public and not for profit entities seek the professional expertise and comprehensive services that dental hygienists provide.



Background

Dental hygienists have been providing service to the people of Saskatchewan since 1950. Mary Geddes (nee Brett) was the first dental hygienist to register in Canada, with the College of Dental Surgeons of Saskatchewan (CDSS) on April 1, 1950. In July of 1970, the Canadian Dental Hygienists' Association (CDHA) approved the initial constitution and bylaws and the SDHA became a reality. The profession of dental hygiene became self-regulating in 1998 under the *Dental Disciplines Act*, which remains our legislation today. The Act and SDHA Bylaws, facilitate efficient and effective delivery of dental hygiene services in a variety of settings.

The Role of the SDHA

The *Dental Disciplines Act* and accompanying Bylaws give the SDHA authority to:

- Determine who is qualified to practice dental hygiene in Saskatchewan
- Set and administer standards of practice
- Investigate and resolve complaints about dental hygienists and administer discipline when necessary
- Set and administer the Continuing Competency Program
- Protect the title of 'dental hygienist', 'registered dental hygienist' and/or 'RDH' to be used only by registered members of the SDHA

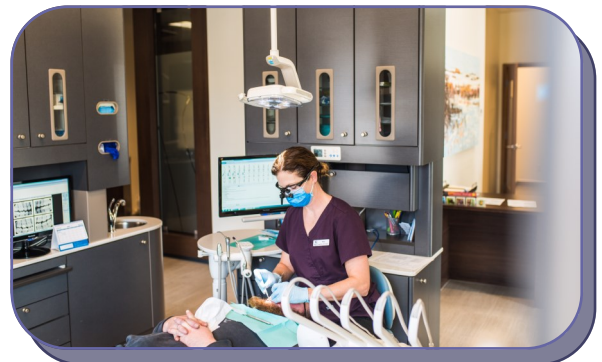
As the regulatory authority, the SDHA requires dental hygienists in Saskatchewan to:

- Meet or exceed the standards established for registration and renewal
- Meet the requirements for the SDHA Continuing Competency Program
- Adhere to current jurisdictional legislation and regulations including Practice Standards, Competencies, The Code of Ethics, Practice Guidelines, and Policies of the SDHA relevant to the profession and practice settings

By meeting these professional expectations, Saskatchewan dental hygienists are well prepared to provide safe, competent and effective oral health services to the people of Saskatchewan.

The Practice of Dental Hygiene

The practice of dental hygiene includes the assessment, diagnosis, and treatment of oral health conditions through the provision of therapeutic, educational, and preventive dental hygiene procedures and strategies to promote oral and overall wellness for their clients and communities.



Dental hygienists educate and empower Canadians to embrace their oral health for better overall health and well-being.

Registrar-CEO's Message

Kellie Glass, RDH, MBA



The mandate of the Saskatchewan Dental Hygienists' Association (SDHA) is to ensure that the people of Saskatchewan receive safe, high quality dental hygiene care and expertise from a continually advancing dental hygiene profession.

This Annual Report will address the period of July 1 to October 31, 2018 due to a change of fiscal year from June 30 to October 31. It will highlight the ways the SDHA has worked hard to fulfill its mandate during that time.

The SDHA is proud to have members, the public, and the government recognize that dental hygiene is a vital, progressive and valuable health profession whose membership includes dedicated, and passionate professionals.

Registered dental hygienists provide valued oral health care services in a variety of clinical, educational, and alternative settings and practices, taking on diverse oral health issues and improving access to care.

Most notably, our commitment to upholding the standards of the dental hygiene profession remains our top priority. This year, we continued to publish Practice Guidelines designed to support and provide direction to members. Time and resources have been dedicated to the complaints and investigative process by both SDHA staff and the Professional Conduct Committee. Registration/licensing processes, and currency/Continuing Competency practices are continually evaluated to ensure we maintain the highest standard of care possible.

We are passionate about working collaboratively to improve the oral and overall health of the people of Saskatchewan. This year, we have been working with government, the CDHA and other Saskatchewan stakeholders to work towards an effective and sustainable oral health care delivery model that addresses the unmet oral health care needs of the residents of our province.

Our continued commitment and dedication to the Saskatchewan Oral Health Coalition and its work has us actively involved in this very important cause. We continue to work very closely with the other oral health professions where legislation and scope of practice are concerned. The "Better Oral Health in Long Term Care" project has been making progress with the SDHA and several dental hygienists dedicated to its success.

Health promotion within the communities was again a large part of our work this past year. Oral health supplies are continually donated to those in need throughout Saskatchewan.

Presentations have been offered within nursing and continuing care aide curriculums, in seniors populations, including denture labelling sessions, within new Canadian populations, and in high risk schools.

Annual dental hygiene conferences are held in the spring in partnership with the Dental Assistants' Association (SDAA) and include scientific sessions and workshops that provide information to support dental hygiene practice in a variety of practice settings. In addition to the sessions, an awards lunch is held to recognize and acknowledge those dental hygienists reaching significant milestones in their career.

Continued editions of The SDHA Edge newsletter were published and distributed to the members. The newsletter continues to provide information about dental hygiene practice, health promotion, legislative and other educational topics.

We would like to acknowledge the efforts and contributions of volunteers, committee members, the SDHA Council and a very dedicated staff who are committed to this organization. Together we strive to exceed expectations and fulfill our responsibilities as a self-regulating profession.

Respectfully submitted,

A handwritten signature in black ink that reads "K Glass".

Kellie Glass, RDH, MBA
Registrar - CEO

President's Message

Alyssa Boyer

It has been a pleasure to represent Council as the SDHA President for the past year, and I am honored to announce that Council has re-elected me as President for a second term. Self-regulation is a privilege that I take very seriously for our profession. I look forward to volunteering my time and energy as a member of the SDHA Council while the organization continues to make headway for Registered Dental Hygienists in Saskatchewan.

The SDHA is a unique organization, as it acts as both regulatory body and professional association for dental hygiene in Saskatchewan. Your SDHA Council consists of 6 dental hygienists, 3 public representatives appointed by government, and a representative from Saskatchewan Polytechnic. Council is greatly supported by Kellie Glass (Registrar/CEO) and her staff: Shelby (Deputy Registrar) and Tracy (Administration Assistant) at the SDHA headquarters in Saskatoon. The Council would like to extend a warm welcome to the new SDHA Deputy Registrar, Shelby! We are excited for the passion and ideas that Shelby will bring to the SDHA in her new position and look forward to seeing her face around the office. It was a pleasure to work with Karen McDonald (Coordinator), and we wish her all the best in her retirement. Thank-you for your dedication to the SDHA, Karen! Your positive energy will be missed, especially around conference time.

In October, I had the pleasure of attending the CDHA Leadership Summit in Charlottetown, PEI alongside Kellie (Registrar/CEO), Karen (Coordinator), and Leanne (CDHA Board Director and CDHA SK Representative). As always, the CDHA planned a knockout event with amazing speakers and activities. Courses included advocacy training, effective use of social media, effective leadership tools in the workplace, and respectful workplace engagement. We also had the opportunity to attend a discussion panel wherein a variety of dental hygienists presented on their work in alternative practice settings; an inspiration for those aspiring to work outside of private practice.

In the boardroom, your council meets 3-4 times per term. Council's number one job is to ensure the safety of the public, meaning that each dental hygienist is registered and meets the requirements to be licensed in Saskatchewan. Outside of the boardroom, council committees meet in an ad hoc basis as required. We now have the ability to meet through virtual meetings, an excellent tool for each council member to connect from the comfort of home around the province.

Over the last year, council worked with volunteer members of the public to conduct a review of the Laser Policy Position Statement. Council has committed to a bi-annual review of this policy and it's role within dental hygienists scope of practice. This committee is one example of how council works with the membership to accomplish goals of our association. Council continues to review the Regulatory Bylaws for additions and revisions (a big project!), and uses Ownership Linkage, AGM, and Nomination committees on an annual basis.

My term as SDHA President has been very rewarding, thanks to the support of association members, council members, our hard working CEO/Registrar and Governance Coach. Thank-you all so very much for your guidance, wisdom, and support over the course of the past year! I look forward to my third term as a council member, and encourage you all to consider a role on council at some point in your career.

Warm Regards,

Alyssa Boyer, BA RDH
SDHA President 2017-20



Governance and the SDHA Council

The SDHA Council manages and regulates the affairs and business of the SDHA, exercises the rights, powers and privileges, and carries out the duties of the SDHA and Council as established by the Act and Bylaws. The SDHA Council consists of 6 elected dental hygienists and 3 public representatives appointed by government.

The SDHA Council operates under the Carver Model of Policy Governance®, whereby the SDHA's ENDS, governance and management policies provide direction to both Council and staff. Under this model, the Council is responsible for establishing strategy and leadership to the SDHA and the Registrar-Executive Director is responsible for executing that strategy and achieving the goals set out by Council.

The Council creates policies that:

- Establish short and long term goals (ENDS)
- Guide the Council's own responsibilities, conduct and performance
- Delegate authority to the Registrar-Executive Director
- Establish a system for monitoring operations and achievement of ENDS

Council held several teleconferences, and an Annual General Meeting between July 1, 2018 and October 31, 2018 to fulfill the responsibility of managing and conducting the business of the SDHA.

The Act and Bylaws establishes the following committees:

Professional Conduct Committee

The Professional Conduct Committee investigates and makes decisions regarding complaints made against members that can be brought to the attention of the SDHA by the public, other oral health professionals, the Registrar-Executive Director or other members.

MEMBERS: Jaime Andrusiak, Christine Downing, Carynne Dean & Pearl Kashmere

Discipline Committee

The Discipline Committee reviews, upon the recommendation of the Professional Conduct Committee, complaints to determine whether the person whose conduct is the subject of a complaint or allegation is guilty of professional incompetence and/or professional misconduct.

MEMBERS: Clifford McBeath, Tara Schaeffer & Tanya Springinatic



Kaylen Anholt
Vice-President



Alyssa Boyer
President



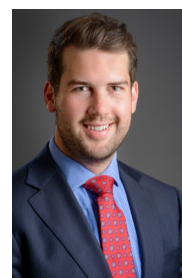
Kaitlyn Hebert



Karen Ollivier



Leah Wells
Vice-President



Jared Dunlop
Public Rep



Ray Sass
Public Rep

Regulating the Profession

NATIONAL EXAMINATION

Successful completion of the National Dental Hygiene Certification Examination is required for registration with the SDHA. The examination is offered three times each year in sites across Canada. The SDHA is a voting member on the National Dental Hygiene Certification Board (NDHCB).

CONTINUING COMPETENCE PROGRAM

A mandatory continuing competence program (CCP) is in place whereby each regulated member must meet the program requirements as expressed in the CCP Guidelines. A member must earn 50 CCP credits and complete a CPR course in a three-year reporting period. When a member fails to meet the CCP requirements, application for license renewal is denied. The Jurisprudence Education Module, completed this last fiscal year will be required by all new registrants in Saskatchewan, and by existing members, once per three-year reporting period. The implementation date for the JEM is November 2018.

Continuing Competency Committee

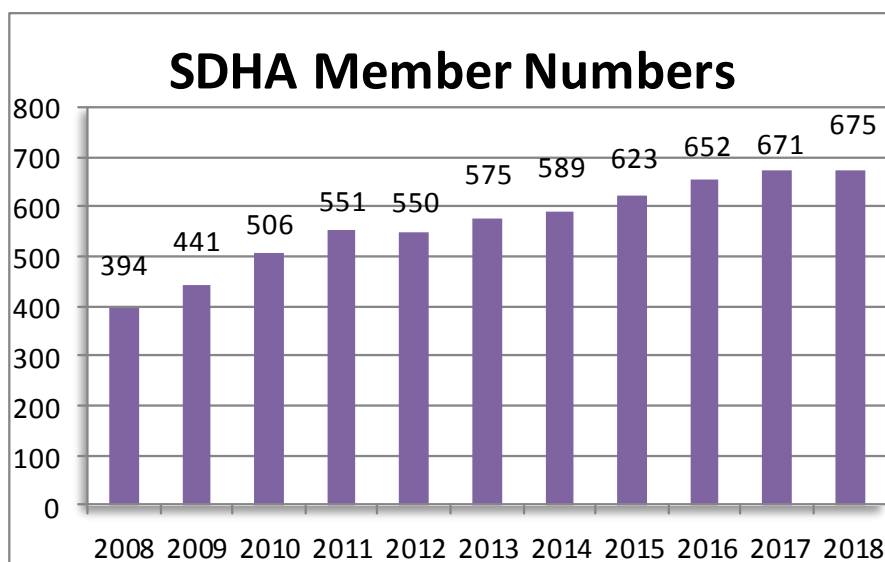
The functions of the Continuing Competency Committee include: considering appeals on the approval of continuing competency activities; reviewing PL Tool Submissions; and dealing with any other continuing competency related issues that arise. **MEMBERS: Nola Barden-Walker, Judy Simonson, Tracy Thompson-Oliver**

The SDHA conducts an annual CCP audit to review 10% of dental hygienists' Personal Learning Tool Forms. The audit process was developed and carried out on a random selection of **twenty-one (21) members** in October 2018 who were at the end of their three-year reporting period. Those selected for audit have two months notice to submit their completed PL Tool forms. Members of the Continuing Competency Committee (CCC) perform a peer-review of the forms to ensure all the required evidence of continuing professional development have been included and all successfully completed the audit. Feedback was provided to each member audited.

REGULATED MEMBER STATISTICS

The data below indicates registration numbers as of October 31, 2018.

- Thirty-four (34) individuals did not renew their dental hygiene license and were stricken from the register. Most informed us they would not be renewing and thus were cancelled in good standing.
- Nineteen (19) conditional licences were issued. Conditional status refers to someone not entitled to administer Local Anaesthetic (LA). Conditional registrants are granted two years from their initial registration date to obtain their LA credential.



COMPLAINTS & DISCIPLINE

The SDHA manages complaints, investigations and discipline processes in accordance with the Dental Disciplines Act and responds to written complaints about the practice or conduct of regulated members from all sources - members of the public, members of other health professions, employers, and members of the SDHA.

Complaints Information July 1 to October 2018

- Number of new complaints received: 0
- Number of complaints carried forward from previous years: 1
- Number of complaints closed: 0
- Number of Hearings: 0

The complaint resolved this year responded to a complainant (employer) alleging professional misconduct and incompetence on the part of the employee (dental hygienist). No finding of professional misconduct was found, but the dental hygienist was asked to complete remedial work in documentation/recordkeeping.

MEETINGS & ACTIVITIES

The following is a summary of the Registrar-CEO activities in this fiscal year.

- Represented the SDHA at the Federation of Dental Hygiene Regulators of Canada (FDHRC) meeting and holds the position of Treasurer for this group.
- Represented the SDHA at the provincial Network of Interdisciplinary Organizations (NIRO) meetings held in fall and spring annually.
- Represented the SDHA on the Dental Hygiene Program Advisory Committee (PAC) to SK Polytechnic. Annual meetings are held in the fall.
- The SDHA has hosted meetings of the Saskatchewan Oral Health Professions group and the Oral Health Coalition
- Serves as Chair for the SK Oral Health Coalition Leadership Team with meetings occurring bi-annually.
- Member of the Saskatchewan Tobacco Reduction Coalition (SCTR) and is a member of the committee on Tobacco Cessation.
- Provide presentations to SK Polytechnic dental hygiene students each year to educate them regarding the profession of dental hygiene, the SDHA and regulatory matters that affect dental hygiene practice.

***Collaboration continues to strengthen our organization;
with the CDHA, sister dental hygiene regulatory bodies across Canada
and with other health professions within SK.***



SDHA Financial Statements for the Year Ending October 31, 2019



J. H. A. Davies, CPA, CA** Jeff Gorman, CPA, CA**
Kirby L. Drury, CPA, CA** Spencer Beaulieu, CPA, CA**
Ryan Lupien, CPA, CA**
*operating as a joint venture
**professional corporation

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of Saskatchewan Dental Hygienists Association:

We have reviewed the accompanying financial statements of Saskatchewan Dental Hygienists Association that comprise the statement of financial position as at October 31, 2018, and the statements of operations, of changes in net assets and of cash flows for the period 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, 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 Saskatchewan Dental Hygienists Association as at October 31, 2018, and the results of its operations and its cash flows for the period then ended in accordance with Canadian accounting standards for not-for-profit organizations.

A handwritten signature in cursive script that reads 'Davies & Drury'.

Chartered Professional Accountants
Saskatoon, Saskatchewan

February 10, 2019

SASKATCHEWAN DENTAL HYGIENISTS ASSOCIATION

STATEMENT OF OPERATIONS

FOR THE PERIOD ENDED OCTOBER 31, 2018

(Unaudited)

	(4 months) <u>2018</u>	(12 months) <u>2018</u>
REVENUE:		
License and registration fees	\$ 116,118	\$ 318,666
Advertising and other	4,900	9,750
Continuing education	-	47,875
Saskatchewan Oral Health Conference	-	30,000
Investment income	623	6,240
	<u>121,641</u>	<u>412,531</u>
EXPENDITURES:		
FEES AND EDUCATION:		
CDAC fees	-	7,251
Continuing education	7,665	63,201
PROGRAMS AND COMMITTEES:		
Public relations	2,945	14,921
LEGAL AND PUBLISHING	4,637	12,725
ADMINISTRATION:		
Amortization	1,571	5,416
Bank charges	131	625
Credit card processing fees	674	14,480
Insurance	1,392	3,466
Meetings	8,522	34,106
Office	8,165	14,685
Professional fees	4,440	8,692
Rent	11,732	33,741
Salaries and benefits	69,974	176,304
Telephone and utilities	2,404	7,085
Web site	-	2,894
	<u>124,252</u>	<u>399,592</u>
(DEFICIENCY) EXCESS OF REVENUE OVER EXPENDITURES	<u>\$ (2,611)</u>	<u>\$ 12,939</u>

SASKATCHEWAN DENTAL HYGIENISTS ASSOCIATION

STATEMENT OF CHANGES IN NET ASSETS

FOR THE PERIOD ENDED OCTOBER 31, 2018

(Unaudited)

	Investment in Property and Equipment	Internally Restricted	Unrestricted	(4 months) 2018 Total	(12 months) 2018 Total
Balance at beginning of the period	\$ 16,843	\$ 225,000	\$ 111,828	\$ 353,671	\$ 340,732
Capital expenditures	-	-	-	-	-
Transfers	-	-	-	-	-
(Deficiency) excess of revenue over expenditures	<u>(1,571)</u>	<u>-</u>	<u>(1,040)</u>	<u>(2,611)</u>	<u>12,939</u>
Balance at end of the period	<u>\$ 15,272</u>	<u>\$ 225,000</u>	<u>\$ 110,788</u>	<u>\$ 351,060</u>	<u>\$ 353,671</u>

SASKATCHEWAN DENTAL HYGIENISTS ASSOCIATION

STATEMENT OF CASH FLOWS

FOR THE PERIOD OCTOBER 31, 2018

(Unaudited)

	(4 months) 2018	(12 months) 2018
CASH FLOWS FROM (TO) OPERATING ACTIVITIES:		
Cash received from members	\$ 365,298	\$ 421,909
Cash paid to members and suppliers	(5,099)	(394,823)
Investment income received	623	6,240
	<u>360,822</u>	<u>33,326</u>
CASH FLOWS FROM (TO) INVESTING ACTIVITIES:		
Purchase of temporary investments	(623)	(5,360)
Proceeds from temporary investments	-	60,000
	<u>(623)</u>	<u>54,640</u>
INCREASE IN CASH DURING THE PERIOD	360,199	87,966
CASH AT BEGINNING OF THE PERIOD	<u>94,611</u>	<u>6,645</u>
CASH AT END OF THE PERIOD	<u>\$ 454,810</u>	<u>\$ 94,611</u>

SASKATCHEWAN DENTAL HYGIENISTS ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

OCTOBER 31, 2018

(Unaudited)

1. NATURE OF OPERATIONS:

The Saskatchewan Dental Hygienists Association is the regulatory body over Registered Dental Hygienists in the province of Saskatchewan and is mandated by the provincial government, under *The Dental Disciplines Act*, to carry out its activities and govern its members in a manner that serves and protects the public interest.

2. SIGNIFICANT ACCOUNTING POLICIES:

These financial statements were prepared in accordance with Canadian Accounting Standards for Not-for-Profit Organizations (ASNFPO) and include the following significant accounting policies:

Financial Instruments

Measurement of Financial Instruments

The Association initially measures its financial assets and liabilities at fair value.

The Association subsequently measures all its financial assets and financial liabilities at 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 are recognized in the statement of operations.

Financial assets measured at amortized cost include cash and temporary investments.

Financial liabilities measured at amortized cost include accounts payable and accrued liabilities.

Impairment

Financial assets measured at cost are tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in the statement of operations. The previously recognized impairment loss may be reversed to the extent of the improvement, directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in the statement of operations.

Temporary Investments

Temporary investments consists of mutual funds and money market funds. The Association follows the cost method of accounting for its investments, written down for any impairment in value that is considered other than temporary.

SASKATCHEWAN DENTAL HYGIENISTS ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

OCTOBER 31, 2018

(Unaudited)

2. SIGNIFICANT ACCOUNTING POLICIES - continued:

Property and Equipment

Property and equipment are recorded at cost and amortized using the declining-balance method, except for leasehold improvements which are amortized on a straight-line basis over 5 years. On acquisitions during the year, amortization is calculated at one-half the annual rate. Annual amortization rates are as follows:

Office equipment	20%
Computer	45%

Contributed Services

Volunteers contribute an undefined number of hours to assist the Association in carrying out its activities. Because of the difficulty in determining their fair value, contributed services are not recognized in the financial statements.

Revenue Recognition

The Association follows the deferral method of accounting for revenue. Licensing revenue, advertising and other, and continuing education revenues are recognized in the period that the related member services are expensed.

Investment income is recognized in the year earned.

Income Taxes

No provision has been made for income taxes as none of the activities carried on by the Association are subject to income taxes.

Measurement Uncertainty

The preparation of financial statements in conformity with Canadian ASNFPO requires 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 revenue and expenses during the reporting period. Significant areas requiring the use of estimates include: impairment of long-lived assets, estimated useful lives of property and equipment, and the fair value of financial instruments. Actual results may differ from management's best estimates as additional information becomes available in the future.

3. TEMPORARY INVESTMENTS:

	October 31, <u>2018</u>	June 30, <u>2018</u>
Money market fund	\$ 12,666	\$ 12,614
Mutual fund - fair market value \$332,367 (2018 - \$333,793)	335,392	334,821
	<u>\$ 348,058</u>	<u>\$ 347,435</u>

4. PROPERTY AND EQUIPMENT:

			<u>Net Book Value</u>	
	<u>Cost</u>	<u>Accumulated Amortization</u>	October 31, <u>2018</u>	June 30, <u>2018</u>
Office equipment	\$ 39,448	\$ 29,888	\$ 9,560	\$ 10,243
Computer	10,193	9,754	439	516
Leasehold improvements	12,167	6,894	5,273	6,084
	<u>\$ 61,808</u>	<u>\$ 46,536</u>	<u>\$ 15,272</u>	<u>\$ 16,843</u>

5. INTERNALLY RESTRICTED FUNDS:

In 2002, the Association established a \$50,000 legal contingency fund. The fund was increased to \$100,000 in 2018. This is reflected in the financial statements as internally restricted.

In 2006, the Association established an \$80,000 emergency reserve fund. The fund was increased to \$100,000 in 2018. This is reflected in the financial statements as internally restricted.

In 2018, the Association established a \$25,000 Registrar search fund to be used if the Association needs to recruit and train a new Registrar. This is reflected in the financial statements as internally restricted.

	October 31, <u>2018</u>	June 30, <u>2018</u>
Legal contingency fund	\$ 100,000	\$ 100,000
Emergency reserve fund	100,000	100,000
Registrar search fund	25,000	25,000
	<u>\$ 225,000</u>	<u>\$ 225,000</u>

6. COMMITMENTS:

The Association is committed to a building lease with a minimum monthly cost of \$2,118 plus occupancy costs and GST, expiring December 31, 2020.

Estimated minimum annual payments over the term of the lease are as follows:

2019	\$ 36,480
2020	36,737
2021	6,123

7. FINANCIAL INSTRUMENTS:

The Association, as part of its operations, carries financial instruments. It is management's opinion that the Association is not exposed to significant interest, currency, credit, liquidity or other price risks arising from these financial instruments except as follows:

Other Price Risk

The Association enters into transactions to purchase a mutual fund, for which the market price fluctuates.

The Saskatchewan Dental Hygienists' Association

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