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In a League of Their Own

The Vital Role Clerks Play in a Municipal Election



Danielle Manton, AOMC,
Dipl.M.M.,
President, AMCTO

Municipal election years in Ontario bring a unique intensity to all staff and primarily to the role of the municipal clerk. The pace accelerates, scrutiny sharpens and expectations (both spoken and unspoken) can feel relentless. In these moments, the most important tools clerks carry are not procedural manuals or timelines, but something far more personal: instinct, integrity and a clear understanding of their legislative authority.

At the heart of the clerk's role is the responsibility to administer elections in a manner that is fair, transparent and compliant with the *Municipal Elections Act, 1996* (MEA). Knowing your authority under the MEA is not simply about technical competence, it is about confidence. Confidence to make decisions, to stand firm when challenged and to act in the public's best interest, even when those decisions are unpopular. Election periods can invite pressure from multiple directions: candidates, members of council and the public, but the clerk's duty remains constant — to uphold the law and protect the integrity of the electoral process.

This is where trusting your instincts becomes essential. Experience, preparation and professional judgment converge to guide you through ambiguity. Not every situation will have a clear precedent and not every decision will be universally supported. But when grounded in legislation and guided by ethical principles, your instincts are not a liability, they are an asset. Trusting them allows you to lead with clarity, even in moments of uncertainty.

Complicating this environment and time is the reality of heightened public scrutiny and incivility. Social media commentary, public criticism and direct interactions can become intense, personal and, in some cases, unfair. This can make an already demanding role feel even more challenging. In these moments, it is critical to anchor yourself in what you know to be true: your training, your experience and your commitment to doing the work with integrity and good intentions. You will not be able to control every narrative, but you can control how you respond: professionally, calmly and with confidence in your role. Call on fellow AMCTO members for guidance and support and trust in your preparation and in the values that guide your decisions. This allows you to rise above the noise and remain focused on the work that matters.

Leading With Integrity

Integrity is the cornerstone of the clerk's role and during an election year it is tested in subtle and overt ways. Maintaining professional integrity means being consistent, impartial and transparent in every action. It means documenting decisions, communicating clearly and ensuring that all stakeholders are treated equitably. Most importantly, it means remembering why you chose this profession, a commitment to public service and to the democratic process. That sense of purpose can be a powerful anchor when the environment feels challenging or overwhelming.



Equally important is the role clerks play in supporting and motivating their team and the staff around them. Election delivery is not a solo effort; it requires the work of a co-ordinated, focused and resilient group of staff. As a leader, setting the tone matters. Acknowledge the pressure, but don't let it define the culture. Celebrate small wins, reinforce the importance of each team member's contribution and keep the focus on the shared goal, delivering a successful and credible election.

Clarity helps reduce stress. Ensure your team understands roles, responsibilities and timelines. Encourage open communication and create space for questions and concerns. When people feel informed and supported, they are better equipped to stay focused and perform under pressure. Positivity, in this context, doesn't mean ignoring challenges; it means approaching them with a solutions-oriented mindset and a steady, composed presence.

Leaning on Your Community

It is also important to recognize that you do not have to navigate an election year alone. Ontario's municipal sector is rich with experienced professionals who understand the complexities of the clerk's role. Reaching out to colleagues, mentors or even peers outside your immediate circle is not a sign of weakness; it is a mark of professionalism. Every time I have had to pick up the phone to call on a fellow member for advice and have had the call answered, it reinforced the sheer magnitude of the power of our network, and sometimes those calls were to total strangers who then became friends! Sharing experiences, seeking advice and learning from others can provide both practical guidance and much-needed reassurance.

There will be moments when the weight of responsibility feels heavy. In those moments, pause and reconnect with your purpose. You are a steward of local democracy. The work you do ensures that every eligible voter has the opportunity to participate and that the results reflect the will of the community. That is no small responsibility and it is one worth carrying with pride.

Election years will always be demanding. But by trusting your instincts, grounding yourself in your legislative authority, maintaining your integrity, supporting your team and leaning on the strength of your professional community, you can navigate the challenges with confidence. And in doing so, you not only deliver an election, but you also uphold the very foundation of public trust. ■■■

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Breaking Down Barriers

AMCTO's New Education Initiatives Open Doors for Equity-Deserving Communities



David Arbuckle, MPA
Executive Director,
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Communities flourish when their leadership reflects the vibrant diversity of their residents.

Let's face it — too often, leadership in municipal government hasn't always mirrored the makeup of our communities. Systemic barriers have left many from equity-deserving groups on the outside looking in, despite their talent and ambition.

The AMCTO Board of Directors and staff have made a commitment to helping address these barriers. Conducted in 2025, our equity, diversity, inclusion and accessibility audit provided a series of recommendations, one of which called for more opportunities for marginalized voices to rise in the municipal sector. AMCTO's bold new initiatives aim to do just that!





In April this year, AMCTO introduced the Executive Diploma in Municipal Management (EDMM) Equity Scholarship — a game-changer for aspiring leaders from under-represented backgrounds. This annual scholarship covers full EDMM program registration for one recipient, directly supporting their career development and leadership journey.

The EDMM is a 10-month career development program for municipal managers. It builds essential skills for local government management and suits professionals with at least three years of supervisory experience, mid-level managers and high-potential employees aiming for senior roles. But AMCTO’s commitment doesn’t stop there!

In partnership with Seneca Polytechnic, the newly established Public Administration Endowed Equity Award creates lasting impact by providing two annual \$1,250 awards to equity-deserving students enrolled in Seneca’s Public Administration Diploma program. Through a permanent endowment, AMCTO is investing in the next generation of public administrators, ensuring that financial barriers don’t stand in the way of talented individuals eager to serve their communities.

Diversity in municipal government isn’t just a buzzword — it’s essential for responsive, innovative and equitable public service. In championing these scholarships and awards, AMCTO is leading by example, fostering a municipal sector that better resembles, understands and serves all Canadians.

As our towns and cities change, so too must our leadership, embracing the full spectrum of voices that make up Ontario. 🏘️

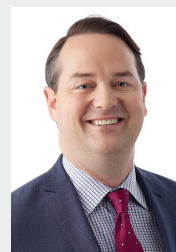


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THE TRANSPARENCY PROBLEM

How Resources Shape Municipal FOI Compliance in Ontario

By Sarah Leach

As public expectations for transparency and accountability continue to rise throughout Ontario, municipalities are under mounting pressure to demonstrate open and accessible governance. The *Municipal Freedom of Information and Protection of Privacy Act* (MFIPPA) establishes a consistent framework for public access to municipal records; however, current research indicates that not all municipalities are equally equipped to meet these evolving obligations. This article draws on the findings of the master's research project at Western University, "Evaluating Compliance with the *Municipal Freedom of Information and Protection*

of Privacy Act: A Comparative Analysis of Information and Privacy Commissioner Appeal Outcomes Across Ontario Municipalities," to examine how differences in municipal capacity and access to professional resources influence FOI compliance across Ontario.

The Challenge of Compliance

Freedom of Information (FOI) legislation aims to provide the public with meaningful access to government records and the ability to hold public institutions accountable. Unfortunately, administering FOI requests has become increasingly complex and labour-intensive. Ontario's municipalities are experiencing a steady rise in

requests: more than 41,000 in 2024, up from 30,825 just three years earlier. Similarly, appeals to the Information and Privacy Commissioner (IPC) are also expanding, often centred on the application of exemptions or whether adequate searches for records were conducted.

This increased demand places considerable strain on municipal staff and resources, particularly in smaller communities. While MFIPPA applies uniformly across Ontario, municipalities differ significantly in their capacity to meet its requirements, depending on factors such as budget availability, staffing levels and access to specialized expertise.

What the Data Show

The study analyzed 553 IPC municipal orders issued between 2015 and 2024. Municipalities were grouped by population size — small (under 10,000), medium (10,000–99,999) and large (100,000+) — and by the resources available to support FOI administration. Each order was analyzed to determine whether the municipal decision was upheld, partially upheld or overturned, and whether the municipality had dedicated FOI or records management staff and in-house legal counsel.

While municipal size alone was not a statistically significant predictor of FOI outcomes, a clear pattern emerged. Smaller municipalities experienced a higher proportion of orders that were not fully upheld. Specifically, 48.6 per cent of orders involving small municipalities fell into the “not upheld” category, compared to 39.1 per cent for large municipalities. Although this difference was not statistically significant, the trend suggests that smaller municipalities may face structural disadvantages in responding to FOI requests and defending their decisions.

The data also demonstrate a strong and consistent relationship between municipal size and resource availability. Larger municipalities, supported by broader tax bases and higher staffing levels, were far more likely to have both dedicated FOI or records personnel and in-house legal counsel. In fact, 94.1 per cent of large municipalities reported access to both supports, whereas none of the small municipalities did. This finding illustrates that population size is more than a demographic distinction; it directly affects administrative capacity. Smaller, often rural municipalities face distinct challenges, including limited budgets, difficulty recruiting specialized staff and reduced access to legal expertise, all of which can hinder their ability to comply with MFIPPA and defend their decisions before the IPC on an equal footing with larger municipalities.

The Power of Professional Resources

Beyond municipal size, the availability of professional expertise emerged as the most influential factor in FOI outcomes. Municipalities supported by both dedicated FOI or records management staff

and in-house legal counsel were significantly more likely to have their decisions upheld by the IPC. In these municipalities, 61.7 per cent of decisions were upheld, compared to 51.8 per cent among municipalities with only one or neither resource, a difference that was statistically significant.

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Although MFIPPA applies uniformly across municipalities, the capacity to comply with its requirements is uneven.

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This finding suggests that access to specialized knowledge and legal support meaningfully improves a municipality’s ability to interpret MFIPPA, conduct defensible searches and apply exemptions appropriately. While earlier results showed that smaller municipalities face broader structural constraints, this analysis isolates professional resources as a driver of successful outcomes across all population categories. The absence of such supports in smaller municipalities highlights an ongoing capacity gap in FOI administration that may warrant attention.

Implications for Policy and Practice

These findings point to the need for deliberate, systemic reform. Although MFIPPA applies uniformly across municipalities, the capacity to comply with its requirements is uneven. Ongoing fiscal pressures and lean staffing models, particularly in smaller and rural municipalities, often require staff to manage FOI responsibilities alongside multiple competing duties, increasing the risk that access and privacy

functions are under-resourced and deprioritized.

Addressing these disparities may require a combination of legislative, operational and funding reforms. Potential approaches include targeted amendments to MFIPPA, expanded and standardized FOI training, shared or centralized support services and funding models that more accurately account for the administrative realities of smaller municipalities. Without such interventions, disparities in capacity are likely to persist, weakening consistent application of the legislation and undermining the objectives of transparency and accountability.

Ontario’s experience with FOI compliance reflects a fundamental challenge in public administration: applying uniform legislative expectations across municipalities with vastly different capacities. This research demonstrates that effective and equitable transparency is driven less by population size than by access to professional resources, including dedicated FOI expertise and legal support. As public demand for openness and accountability continues to grow, it is important that municipalities are equipped with the tools, resources and supports necessary to meet these expectations.

Sarah Leach is the acting town clerk at the Town of Pelham and a graduate of Western University’s Master’s in Public Administration Program. ■■



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ASSESSING STRONG MAYOR POWERS

Let's Learn From Other Jurisdictions

By Chris Fraresso

"Perspective is necessary. Otherwise, there are only two dimensions."
– Margaret Atwood

There's no better time than the present to review the enabling legislation that sets out how local governments operate. Technology is changing rapidly, resident expectations are evolving and the call for accountability and transparency is

as loud as ever. Yet, municipalities still only have access to the same limited governance frameworks and financial tools. It's impossible to overstate how municipalities are being asked to do more with less.

It's time to do some big-picture thinking about the *Municipal Act*,

2001, Ontario's primary enabling legislation under which 444 municipalities in Ontario operate. That's why AMCTO has called for the act to be reviewed and updated to ensure it is as responsive as possible to current municipal governance, administrative and operational needs.

As part of this work, we're thinking about the art of what is possible when it comes to enabling legislation. While the historical, cultural and societal context that is unique to Ontario is important to consider, we don't need to go it alone. Looking at enabling legislation from other jurisdictions can help us to explore promising practices that could be adopted in Ontario.

This has been the focus of my work as a research assistant for AMCTO's policy and government relations team. Over the past year together, I have been scanning other jurisdictions' municipal enabling legislation, analyzing other practices and doing some big-picture thinking about what could work in Ontario.

What We Looked At

There is no use tiptoeing around spilled milk. Strong mayor powers have upheaved major aspects of conventional governance relations when it comes to municipalities, and it becomes increasingly more apparent that they are here to stay. Our research kept this idea top of mind in addressing overarching imbalances which were made far worse with the onset of strong mayor powers. In particular, the legislation has created disparities between the province and municipalities; the head of council and other councillors; council as a whole and staff.

Therefore, our approach was to consider these dynamics more broadly in other jurisdictions. This included a consideration of: the role of the chief administrative officer (CAO) or city manager, to understand their powers and how they may serve to support staff; the



powers of council, to understand what other municipalities are empowered to do with their councils in different settings, especially in relation to the head of council; and accountability and transparency mechanisms, including the varying tools used to enhance this crucial aspect of governance.

When considering jurisdictions, we wanted to provide suitable comparators in a few different ways. We investigated Alberta and British Columbia to provide some examples in the Canadian context. We looked at San Francisco and San Jose in the United States, with San Francisco having a more mayor-council (strong mayor) system, and San Jose, its neighbour, possessing a council-manager (weak mayor) system.

Outside North America, we pursued New Zealand and the United Kingdom (to sprinkle in some more Commonwealth comparators). We directly extracted legislative provisions from their relevant enabling legislation while reserving the right to look at supplementary information where possible and where necessary.

What's Going On

The CAO's Role

Alberta and B.C. revealed similar provisions to the establishment of a CAO within their jurisdictions, with some interesting caveats. As an example, in Alberta, municipal councils can only appoint, suspend or revoke this position by majority vote, but also, curiously, may change this requirement with a bylaw. A CAO's duties and responsibilities are outlined in more detail than what is currently outlined in Ontario. British Columbia used to use some more capable language for its CAO, such as specifying its responsibility to advise and have some influence with policy but has since moved to using more generic language.

San Francisco and San Jose provide some rather interesting deviations from Ontario when it comes to CAOs. Called city managers in their instances, they possess comparatively powerful positions relative to Ontario. San Jose's city charter, its primary enabling legislation, provides for a specific, rather compelling non-interference clause. Its powers are stupefying and they

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even go so far as to indicate that a mayor's power over the CAO is akin to its authority over a single council member. Even more intoxicating is its provision to allow for the electorate to remove a CAO. While hard to imagine anything like this materializing in Ontario, it is certainly unique and raises important questions as to what role a CAO plays in the system.

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Strong mayor powers have upheaved major aspects of conventional governance relations.

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An interesting find in the New Zealand case set was that the CAO is specifically expected to “facilitate and foster” elector participation in elections. The U.K. case provided generic language, but also included some parallels to other jurisdictions explored, and otherwise absent in Ontario, such as language about the important advisory role a CAO should play in relation to council, acting as a risk manager for elections, preparing and leading emergency response.

Powers of Council

Alberta seems to follow a more balanced approach, with the head of council not exercising much extra



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authority by way of its enabling legislation. An interesting find in terms of the powers of municipal councils comes from British Columbia, where they provide intergovernmental clarity and remedy for conflict. They deliberately sketch a respectful relationship between the varying levels of government, establishing principles for best serving the citizens based on mutual respect and co-operation.

San Francisco provides a formidable basis for what strong mayor powers look like in practice. The mayor is imbued with significant authority and we see similar dynamics to what Ontario has. This includes the mayoral veto and supermajority override mechanisms.

San Jose has a more collaborative role between council and its head of council. The mayor does provide a budget statement that is followed

by a public hearing with council to go over the recommendations and provide council approval.

New Zealand has a relatively balanced approach as well, with the mayor expected to provide leadership with some power to make appointments. The U.K. relies more on its customs and conventions for powers of council, meaning that while duties may not be laid out in a statute, roles and responsibilities are commonly recognized.

Accountability and Transparency

Much was to be found and discussed around accountability and transparency in these jurisdictions. However, a few salient points are worth highlighting. A recurring theme throughout the enabling legislation we explored was the presence of an oversight board of



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and scrutiny bodies such as San Francisco’s ethics commission and the U.K.’s overview and scrutiny committees. In our submission regarding Bill 9, *Municipal Accountability Act, 2025*, AMCTO called for an independent mechanism to investigate instances of harassment and incivility and apply sanctions as appropriate. While these other bodies have broader mandates, referencing similar independent bodies may help strengthen this case.

These are just some examples of potential takeaways from jurisdictional scanning. As our working group continues to prepare final recommendations for improving Ontario’s next *Municipal Act*, it is important to be open to a broad range of possibilities to make sure we have enabling legislation suited to the issues of today and the future. Looking at other jurisdictions helps us think broadly about the rules that dictate how municipalities operate without re-inventing the wheel entirely.

AMCTO continues to welcome your ideas and feedback. Please continue to reach out to our policy and government relations team at advocacy@amcto.com. Your voice and expertise are integral for building an improved municipal-provincial framework.

Chris Fraresso was a short-term research assistant engaged by AMCTO. His work to support the Association’s policy and government relations team included conducting a jurisdictional scan and analysis on municipal enabling legislation. He is the supervisor, council and committee services, for the Town of Oakville. ❧

varying arrangements. This typically was a local board of sorts, which scrutinized, provided impartial analysis and promoted “high ethical standards.”

While there are similar enabling legislation and processes across local governments, each municipality is unique and has its own histories and relationships to guide its direction. New Zealand provides language on what constitutes a “council-controlled organization” and San Jose imposes term limits for its mayors and council members.

Key Takeaways for Ontario’s Consideration

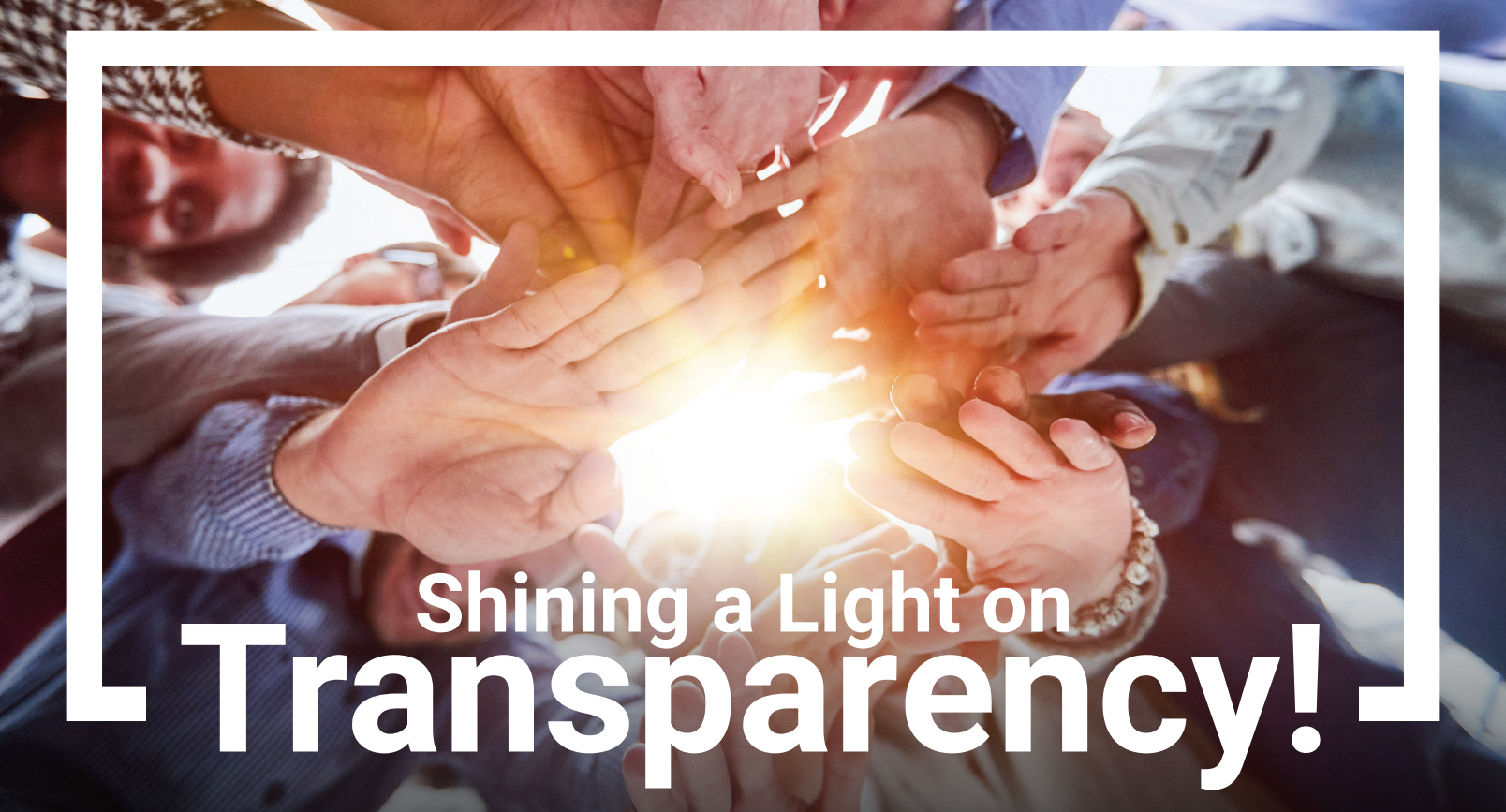
It never hurts to consider ideas other than one’s own. Looking at other jurisdictions can help us think more broadly about what is possible to adopt in Ontario.

For example, Ontario’s CAO provisions are relatively vague compared to other jurisdictions. When looking to make

recommendations regarding strengthening this definition, AMCTO could look to jurisdictions such as Alberta, B.C. and New Zealand, which outline responsibilities more explicitly and further define expectations for responsibilities such as providing policy advice and administrative leadership. We could also look to San Jose’s non-interference clause, which serves to further distinguish the role of mayor from the CAO.

Strong mayor powers have changed many municipal processes including how many municipalities handle their budget. When we consider recommendations to strengthen the framework, we can consider San Jose’s budget process which, while led by a mayoral statement, embeds a public hearing into the process and requires council’s approval.

Thinking about accountability and transparency, some jurisdictions have independent ethics



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ONBOARDING AI

Municipalities Must First Determine What Problems Need Solving

By Dave Webb

You wouldn't turn new employees loose on a job without goals, guidance and performance evaluations. So why would you do that with your automated workflows?

“What I would counsel any municipal team member, any person in a municipality who's thinking about adopting AI, is to be careful not to get trapped in the ‘tool’ conversation,” says Kristy Guthrie, co-founder and CEO of Kitchener-Waterloo-based *municipal AI*, a company that develops AI-powered search functionality for municipal websites.

“What do you actually want to solve? You want to improve your website user experience. You want to reduce call volume to customer service based on repetitive questions that are already answered on the website. You want to increase information, transparency and accessibility for all residents. If you start with a problem like that, then you can start to

look for what are the best AI tools that meet that problem.”

Guthrie and co-founder Kerry Fraser launched *municipal AI* to provide municipality websites with AI-enhanced search functionality — a preemptive chatbot of sorts.

“Remember that old Microsoft paperclip that shows up and is like, ‘Hey, do you need some help?’”

Guthrie says. People use chatbots because they can't find something; that functionality is incorporated into *municipal AI*'s search bar. “What we're doing is saying, ‘Well, let's not frustrate them in the first place.’”



Kristy Guthrie
Co-Founder & CEO,
municipal AI

Guthrie says rather than offer up “a filing cabinet” of link-based results for users to sort through (a search for “how do I report a car that’s blocking my driveway?” could return a catalogue of links to snow removal, stormwater blockages, parking bylaws, etc.), “let’s get them to the answer.”

Whatever goals a municipality has for the agent — whether it’s ensuring users are only two clicks from an answer or making things accessible to people in a variety of languages, Guthrie can draw on a comprehensive suite of data derived directly from the tool bar.

Who’s using it? When? What are they searching for? How many queries are complaints versus contact queries? Multi-step queries may indicate where more fulsome data are needed. Hypothetically, while it might make sense for multi-step queries on zoning issues, which are complicated, a large number of multi-step queries for swimming lessons might indicate a content gap.

Working With Feedback

As with a human staffer, regular reviews of AI tools don’t just measure performance against goals. They can also highlight unforeseen opportunities for use cases the municipality hasn’t considered.

The City of Kawartha Lakes found that staff members quickly began using AI as a frontline customer service tool.

“We call it the five-minute phone call,” Guthrie says. “Hey, who’s in charge of XYZ now? Hey, do you know who’s covering Susie’s mat leave? Hey, are we still running these things through the XYZ? Those little phone calls cost time.”

Councillors were also spending plenty of time on the website, digging through minutes and reports — a hard slog. A council intelligence tool was developed, “basically extra intelligence that helps the AI search bar understand council content,” Guthrie says.

If much of the traffic is handled after hours or on weekends, the case can be made that AI is saving a lot of money or, depending on the municipality’s goals, “You may say, ‘I think there’s a business case here that we would hire someone to do more after-hours customer service because I’m demonstrating that there’s a lot of need for answered questions after hours,’” Guthrie says.

Just as in a staff performance review, feedback goes both ways. Not only does the municipality seek ways to improve AI’s performance, AI can unveil ways for the municipality to better serve its constituents.

Coming to a Municipality Near You

According to “AI In Action: Powering Canada’s Local Governments,” a 2025 report by national consulting firm MNP LLP, 23 per cent of Canadian municipalities are using some degree of artificial intelligence. Another 31 per cent are actively evaluating AI workflows, while 39 per cent are planning to, or are at least interested in, using AI. Only seven per cent had no interest at all in using AI in municipal government.

Externally, AI projects focus most often on customer service, public safety and environmental monitoring; internally, municipalities are using it mostly for HR, communications and scheduling, according to the MNP report.

Jon Barry, a partner with MNP’s Digital Services and leader of its National AI Centre of Excellence, thinks many more government functions can benefit from AI. He

points to four pillars of AI value in a public sector context: productivity or efficiency; growth and enhancement of services; insight — genuinely useful, valuable, strategic information; and management of risk and trust.

The last is key to unlocking AI’s benefits. According to the MNP report, a third of municipalities have no policy or guidelines in place for AI. “Without these structures, governments risk inconsistent or unsafe use of new technologies,” the report warns.

An organization that understands governance on a granular level and sets guardrails “can unleash itself using AI,” Barry says. “If you hit the right balance of managing for risk and trust, then you can really allow for innovation. If you don’t understand the tasks that get done at the municipality, it’s really hard to understand how AI is going to be used.”



Jon Barry
Partner,
Digital Services, MNP LLP




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Going Metric

What can't be measured can't be managed, the old saying goes. Fortunately, AI provides for in-depth evaluation of its own performance. If the king of metrics is return-on-investment — crucially important to justify government technology programs — there are granular tools for measuring and estimating cost of use, down to what Barry calls “the atomic level of work — a task.”

“Everything we do, every workflow, every project, every role can be decomposed down into tasks, and once you understand what those tasks are, you can understand how AI enables those tasks,” Barry says. Associate those tasks, whether performed by a staffer or an AI agent, with the four pillars of value and it's easy to create key performance indicators (KPIs) to measure their contribution.

“Is it associated with something that is a growth or a new service? Is it associated with just something we could do better, faster, like a productivity unit? Is this going to generate a unique new

“

If you hit the right balance of managing for risk and trust, then you can really allow for innovation.

”

set of data or insight for us? Once I'm thinking in those terms, then suddenly I can create any sort of KPIs and I can do them in a trustworthy way,” he says.

“In order to achieve productivity, you need to change the way work is done, which means changing the way

somebody does the work. And that takes effort. If a person knows what tasks AI can enable, then they have a much better chance of knowing how to change the way they work.”

Goal-Setting

The much-hyped promise of artificial intelligence tools is to punch up productivity by performing routine tasks handled by employees with more efficiency. According to market analysts at Goldman Sachs Research, workflow changes brought on by AI tools could replace the equivalent of 300 million full-time jobs worldwide.

While most jobs can't be entirely replaced by AI tools, it's clear work is going to be absorbed by AI. These tools will effectively become workers.

However, before getting carried away with the promises of multiplying productivity at scale, bear in mind the root of the problem AI is trying to solve. The Goldman Sachs report projects productivity growth of about 1.5 per cent by 2033. ■■



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PROTECTING THE MUNICIPAL CROWN JEWELS IN A VUCA WORLD

Why Geopolitics Matter for Cybersecurity Leadership

By Ken Chan, ICD.D

Municipalities are not sheltered from the effects of global tensions, which in recent years have created an environment of volatility, uncertainty, complexity and ambiguity (VUCA) for their leaders. They are increasingly exposed to geopolitical risks given Canada's position on the world stage. Local governments are closest to the people and operate

many of the services citizens and businesses depend on most, including water, transit, emergency response, social services and permitting. That proximity, combined with growing digital dependence, makes municipalities an attractive target for state-sanctioned cyber actors seeking to disrupt critical infrastructure.

Leaders have traditionally associated cyberattacks with

criminal intent, such as the theft of data or money. However, the cyber risk landscape for municipalities also includes threats to local infrastructure and services from hostile regimes and their proxies. State-sanctioned attacks aim to cause disruptions that have an immediate and visible impact on the daily lives of Canadians and destabilize democratic systems.



British Columbia uncovered three attempts by foreign actors to infiltrate government systems. These actors often cover their tracks to avoid detection, meaning it is not always immediately clear whether systems have been compromised.

Complexity arises from overlapping activity by state and non-state actors using similar tactics but with different objectives. Already under-resourced municipalities must defend against a range of threat actors, including hostile states, cybercriminals, hacktivists and opportunistic actors, each with their own motivations.

Ambiguity makes it difficult to determine whether a cyber incident is an isolated event affecting a single municipality or part of a broader campaign targeting the country's critical infrastructure. When a breach occurs, municipalities must assess whether the incident is local or part of a co-ordinated campaign.

Geopolitics and the evolving cyber-threat landscape reinforce that preparedness is a leadership responsibility. Municipal leaders need to be clear about what their crown jewels are, how risk is governed, how strong their cyber resilience is and how ready the organization is when disruption occurs.

Linking the Global Risk Landscape to the Local Environment

The CSE's Canadian Centre for Cyber Security (CCCS) and the Canadian Security Intelligence Service (CSIS) have highlighted the evolving cyber-threat environment facing critical infrastructure. State-sanctioned cyber actors are becoming more aggressive, moving

In an environment of heightened geopolitical risk, cyber risk can no longer be treated as a technical matter managed solely within municipal IT departments. It has become a leadership and governance issue for municipal governments. Chief administrative officers (CAOs) and their senior teams must assess their vulnerabilities and chart a course of action to prepare for, mitigate and respond to cyber risks and potential impacts on critical infrastructure and services.

Cyber Risk in a VUCA World

Municipal leaders are accustomed to multifaceted challenges such as fiscal pressures, aging infrastructure, workforce issues and political shifts. What distinguishes the current environment is how closely geopolitically driven cyber risk reflects the characteristics of a VUCA world. The Communications Security Establishment (CSE), Canada's foreign signals intelligence agency, has warned that cyber threats against critical infrastructure have increased in both frequency and

complexity, with tactics becoming more sophisticated through the use of AI.

VUCA was how the Pennsylvania-based U.S. Army War College described the strategic reality of the post-Cold War era, reflecting the unpredictability of the world at that time. It remains highly relevant for civilian leaders today. Understanding the VUCA environment can help leaders prepare, adapt and recover from unforeseen challenges. Each component of VUCA can be understood in the context of geopolitical and cyber risk.

Volatility is evident in the speed at which the cyber-threat landscape is evolving. In April, central banks and financial institutions raised concerns about the risks posed by powerful AI models to the security of banking systems. What this means for municipalities and their own systems warrants serious consideration.

Uncertainty exists because it is highly unpredictable where, when and how state-sanctioned actors will strike. In 2024, officials in

beyond traditional espionage toward activities intended to infiltrate civilian digital systems. The “National Cyber Threat Assessment 2025–2026” suggests that during periods of geopolitical escalation, civilian infrastructure, including that operated by municipalities, is likely to be treated as a legitimate target.

Canada’s global standing also shapes this risk environment. As a NATO member, a supporter of Ukraine and given its positions on the conflict in the Middle East, Canada is a target of hostile regimes. Also, Canada’s role in international counter-terrorism efforts has made it a target for ideologically motivated threat actors.

Local elections are taking place across Ontario this October. As municipalities deploy online voting tools, election integrity becomes a key risk. CSIS has warned that Canadian elections are susceptible to foreign interference and the CSE has advised officials to be ready to address denial-of-service attacks, electronic voting manipulation and data interference.

“

Disruptions to critical infrastructure from cyberattacks are no longer a remote possibility.

”

When Cyber Risk Becomes Public Risk

The protection of critical infrastructure was historically treated as a matter of physical security. Over time, cybersecurity has become just as important. Municipal infrastructure is a strategic asset tied directly to public confidence and trust. Residents and businesses immediately feel a disruption to emergency operations or utility services. At that point, cyber risk becomes not only a technical issue, but also a reputational, operational and political one.

Cybersecurity has traditionally been framed as an IT responsibility. However, an attack on critical infrastructure would have immediate and serious consequences for service delivery, public safety and trust in democratic institutions.



Municipal leaders do not need to become cybersecurity experts, but they do need confidence that cyber risk in a geopolitical context is being understood, prioritized and governed appropriately across the organization.

The Municipal Governance Context

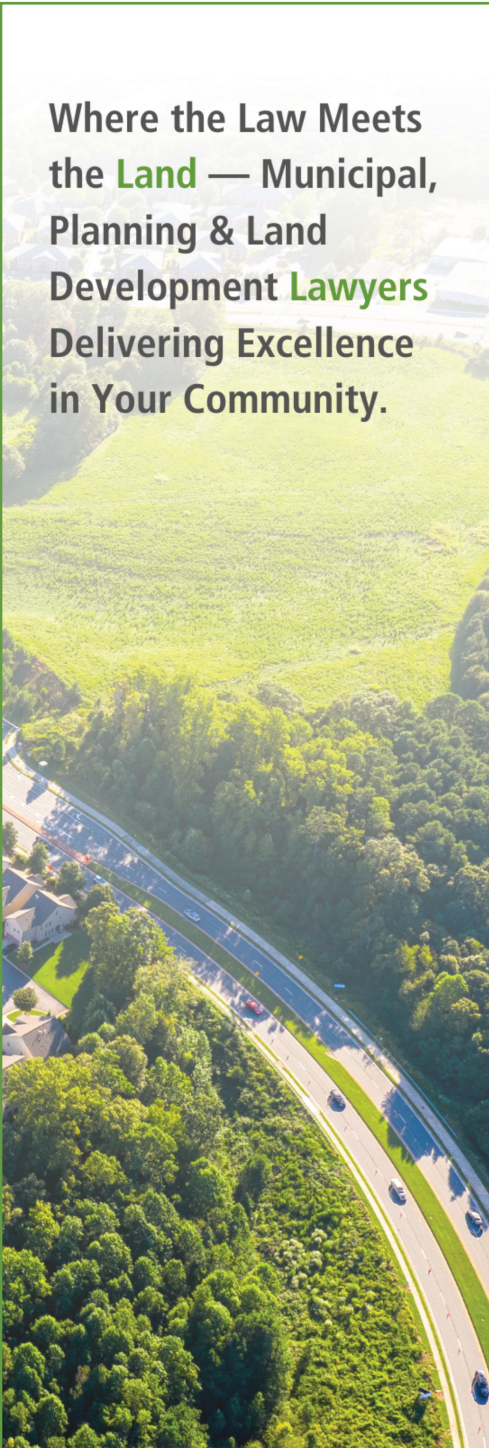
Many municipalities rely on aging systems because replacement competes directly with visible and pressing capital needs. A CAO from a mid-sized municipality shared that half the challenge is securing council support when roads, bridges and municipal buildings dominate capital discussions. This reality can make it difficult to replace legacy IT systems, even as cyber risk grows.

In Ontario, the *Enhancing Digital Security and Trust Act* formalizes accountability for cybersecurity, data protection and digital trust. In this context, councils exercise fiduciary responsibility over digital assets in much the same way they do over finances and physical infrastructure. Seen through this lens, councils should function more like boards of directors overseeing enterprise risk.

A councillor shared that one of the most challenging aspects of cyber governance is simply knowing what questions to ask. That uncertainty is understandable. Most councillors do not have training in cybersecurity. However, governing effectively does not mean being cybersecurity experts. In this context, it means informed questioning, appropriate risk oversight and clear strategic framing of the issues.

Geopolitical risk, aging digital infrastructure and legislative requirements are converging to create a challenging environment for municipal organizations. Protecting municipal crown jewels is ultimately about protecting

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people, maintaining essential services and preserving public trust. Accountability for cybersecurity is a shared responsibility. In a heightened geopolitical environment, leadership means taking cyber risk seriously.

What Municipal Leaders Should Do Next

Municipal leaders do not need to become geopolitical or cybersecurity experts. They do need a clear understanding of which systems and services their community depends on and how to protect them. CAOs and their senior teams should be regularly briefed so they can ask informed questions that support operational planning, enterprise risk management and decision-making. Where internal capacity is lacking, external cybersecurity expertise should be engaged to assess vulnerabilities and develop an action plan. In a VUCA world, it is less about having all the answers and more about knowing where the biggest risks are and whether they are being managed.

Preparation also needs to be organization-wide. Steps to consider include ensuring staff understand operational risks, maintaining reliable backups of critical information and having a clear plan for what happens during an incident. These plans should not sit on a shelf. Employees across the organization should understand their roles, how decisions will be made and how communication will work if something goes wrong. This can be reinforced through tabletop exercises. When that groundwork is in place, leaders can respond quickly and keep services running when it matters most.

Finally, resilience should guide how municipal leaders think about cyber risk and vulnerability. Disruptions to critical infrastructure from cyberattacks are no longer a remote possibility. They are something to be prepared for. This means assessing how essential services would continue if systems were unavailable. It also means staying connected to trusted sources, such as the CCCS and Cyber Security Ontario, to remain informed about emerging threats. At its core, this is about being ready to respond to attacks, recover quickly and continue delivering for the community.

Ken Chan, ICD.D, is a partner at Optimus SBR. He previously served as an assistant deputy minister in Ontario and as senior advisor, policing, in the mayor's office at London City Hall (U.K.). He serves on several boards, including the Canadian Air Transport Security Authority (CATSA). ■■

LEARNING TOGETHER

How Collaboration Is Shaping Municipal IT

By Jyotsna Bhargav

Municipal staff are always learning but municipalities benefit most when individual learning is shared and applied to strengthen services. In my role at MISA Ontario, working across operations, strategy and cross-functional initiatives, I've seen how continuous learning shapes individual effectiveness and municipal success.

Complexity and Resource Constraints

Despite strong regulatory and governance frameworks, the public sector is affected by external pressures beyond its control. Constrained resources and budgetary limitations persist even as priorities evolve and mandates expand. As new technologies emerge and the threat landscape expands, the work of a municipal IT professional and those who support this function becomes more complex.

Staff are required to meet performance expectations while informally, and often invisibly, developing or refining the skills that keep organizations functioning.

A Culture of Continuous Learning

Through my interactions with municipal IT staff over the past two years, I've seen them learning new systems, regulations and ways of working. The breadth and depth of knowledge they manage demand continuous upskilling and peer-to-peer collaboration.

Municipal governments rely on this nimble adaptability, and have several formal upskilling trainings. However, translating individual learning into long-term organizational capacity is often constrained by turnover and daily operational pressures.

Optimizing Learning Retention

How can municipalities further strengthen their ability to retain, share and build on their learning? This is an ongoing, dynamic process much like the self-motivated, continuous learning seen among IT professionals.

Planning cycles can be long and progress difficult to measure. As technologies evolve rapidly and learning curves remain

steep, municipal IT professionals are engaging in parallel systems of learning and support alongside formal structures.

Organizations like the **Municipal Information Systems Association, Ontario (MISA Ontario)** help municipalities share and sustain individual and institutional knowledge.

MISA Ontario's Role

People, and how they operate individually and collectively within the municipal IT space, are central to MISA Ontario's purpose. The association delivers on three core principles: networks and communities; events and professional development; and shared knowledge.

MISA Ontario supports collaboration while advancing digital transformation as a unified voice for the municipal IT community. Since its formal inception in 1971, individual learning and growth patterns have shaped the organization's programs and priorities.

From its origins as a volunteer-run group to its current volunteer-led, professionally managed structure, MISA Ontario reflects the same culture of continuous learning found across its municipal, affiliate and partner communities.

Enhancing Individual and Institutional Learning

In Q3 2025 and early 2026, registrations for MISA Ontario's monthly webinars increased by 187 per cent. These hour-long sessions, delivered with partners and municipal members, cover topics including cybersecurity, municipal cyber resilience, emerging legislation and artificial intelligence in the public sector. I've been encouraged by the number of registrations and the level of engagement I see during these webinars.

MISA Ontario's Special Interest Groups

The growth in MISA Ontario's special interest groups has been transformative. Our members have found these meetings

valuable because they can connect with peers facing similar challenges, exchange practical insights and build trusted relationships beyond their organizations.

These focused communities in leadership, cybersecurity and emerging technologies such as AI support ongoing learning, strengthen collective capacity and enhance service delivery across Ontario municipalities.

The Multiplicative Effect of Shared Learning

The connection between individual and institutional learning is clear in these webinars and special interest groups. These sessions bring municipal professionals together to learn, exchange experiences and take insights back to their municipalities. Learning is part of every professional's life. It may begin as an individual effort, but it becomes more powerful when shared.

Peer learning is occurring alongside formal structures, creating continuity and shared capacity. It is shaping how public services are delivered and quietly strengthening municipal capacity one shared insight, conversation and lesson at a time.

You can learn more about MISA Ontario on our website (misa.on.ca) or email us at info@misa.on.ca to learn more about our membership.

Jyotsna Bhargav is the acting community manager at MISA Ontario.





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THE DIRT ON CEMETERIES

What Municipalities Need to Know When Responsibility Comes Calling

By Crystal Forrest, PhD, and Darren Denomme

The Dirt on Cemeteries is a four-part series created in collaboration with the Bereavement Authority of Ontario (BAO), the Ontario Association of Cemetery and Funeral Professionals (OACFP) and AMCTO. Parts 2-4 will follow in future editions of the Municipal Monitor.

When Cemeteries Become a Municipal Responsibility

Cemeteries are not like other municipal infrastructure. They are not assets that can be replaced, relocated or retired through typical planning cycles. They exist not only as permanent physical spaces, but as places of memory, connection and public trust. Yet municipalities often become responsible for them without planning.

A municipality may receive a call about access to an overgrown cemetery behind a private property. A development application may uncover a burial site that must ultimately be licensed as a cemetery. A religious organization may close, leaving a cemetery without governance. In some cases, the municipality may not even be aware of the cemetery until an issue arises.

In each of these scenarios, a municipality may find itself responsible for a cemetery and this responsibility is not

temporary. It carries legal, financial and operational obligations that reflect the unique role cemeteries play in the community.

How Municipalities Become Operators

Under Ontario's *Funeral, Burial and Cremation Services Act, 2002* (FBCSA), every cemetery must have an operator licensed by the Bereavement Authority of Ontario (BAO), responsible for its care and administration.

Municipal responsibility most often arises when:

- A religious or not-for-profit cemetery ceases operation;
- A volunteer board dissolves without succession;
- A cemetery is abandoned or inactive; or
- Land containing an unlicensed cemetery changes ownership or use.

In these circumstances, responsibility may transfer to the municipality to ensure that cemeteries remain protected and properly managed. The Ontario Superior Court can ultimately order municipalities to take on operation of a cemetery under prescribed circumstances, but it is often to the municipality's advantage to negotiate the terms of any transfer of operations proactively.

What It Means to Be the Licensed Cemetery Operator

Becoming the licensed operator carries defined responsibilities under the FBCSA. These apply regardless of whether the cemetery is active, inactive, large or small.

At a high level, the cemetery operator is responsible for:

- Maintaining the cemetery in a safe and respectful condition;

- Protecting cemeteries and preserving their dignity and integrity;
- Ensuring reasonable access to the cemetery;
- Maintaining required records; and
- Meeting financial and reporting obligations under the legislation.

These responsibilities often require co-ordination across multiple municipal functions, including the clerk's office, finance, public works, planning, real estate and legal.

The 'Person in Charge': Accountability in Practice

The licensed operator must identify a "person in charge" who is responsible for the cemetery's day-to-day operations. In municipal settings, this responsibility may be assigned to a clerk, deputy clerk, public works lead or designated staff member.

The importance of this role is not in title, but in accountability. The person in charge is responsible for ensuring that cemetery activities are conducted in accordance with legislative requirements, records are maintained appropriately and operational decisions are co-ordinated and documented. In practice, this role becomes the central point of co-ordination between municipal departments, the regulator and the public.

Immediate Risks for Municipalities

When a municipality assumes responsibility for a cemetery, several risks can emerge quickly. Understanding these risks early allows municipalities to take a more structured and proactive approach:

Financial

There may be limited or no care and maintenance funds (C&M), which are restricted funds to support the cemetery's long-term upkeep, including its structures and markers (more information on this fund and other financial compliance issues will be discussed in future articles). The cemetery has immediate and long-term costs related to maintenance and restoration, but there may be no clear immediate revenue streams.

Legal and Compliance

These risks include unclear licensing status, gaps in required reporting and uncertainty regarding obligations under the FBCSA.

Reputational

Public expectations around care and dignity, along with visibility of neglected or inaccessible sites fall into this category of risks.

Operational

Roles across departments may be unclear and there may also be limited internal expertise in administering/operating cemeteries. Understanding these risks early allows municipalities to take a more structured and proactive approach.

The First Five Things to Check

When a cemetery is identified to a municipality as a concern and the operator status is unclear, several immediate steps can be taken to better understand the situation:

1. Operator Status

Confirm whether the municipality is the licensed operator or it may be required to assume that role.

2. Person in Charge

Identify who is responsible for the day-to-day operations and maintenance. This may ultimately have to be assigned to municipal staff.

3. Records

Review available documentation, including interment records and any financial or trust information.

4. Cemetery Boundaries

Determine the area where interments exist based on archival records, previous surveys and land registry documentation. This helps to ensure that areas containing human remains are identified and protected by law.

- Where records are incomplete or unclear, operators may wish to consult professionals (e.g., surveyors, archaeologists) and review municipal and land registry information. If it is unclear or undocumented, reach out to licensing@thebao.ca.

5. Financial Position

Identify whether any care and maintenance or trust funds exist and assess immediate funding needs.

Looking Ahead

Cemetery operations are not like other municipal responsibilities. The long-term obligation to protect dignity, preserve history and maintain public trust does not diminish over time and cemeteries cannot be managed solely as infrastructure or land assets.

The next article in this series is "Care and Maintenance Funds: What You Can (and Cannot) Do," which will outline contribution and timing requirements, permitted investments and use of income, borrowing and common compliance errors.

Crystal Forrest, PhD is the chief compliance officer/deputy registrar at the Bereavement Authority of Ontario.

Darren Denomme is the executive director of the Ontario Association of Cemetery and Funeral Professionals. ■■■

Support and Guidance

Municipalities have access to both regulatory guidance and sector-specific support.

The **Bereavement Authority of Ontario** (BAO) is a non-profit, delegated administrative authority of Ontario that administers the FBCSA. Visit www.thebao.ca for access to resources for operators or contact licensing@thebao.ca for compliance information or to seek advice when taking on a cemetery.

The **Ontario Association of Cemetery and Funeral Professionals** (OACFP) provides a range of education and practical resources/tools for bereavement sector operators, including municipal and small cemetery operators. Visit www.oacfp.com or contact education@oacfp.com to connect with other operators and access these resources.

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David Arbuckle, MPA
Executive Director,
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Welcome to the third annual edition of the Ontario Municipal Buyers' Guide and Supplier Showcase! The Ontario Municipal Buyers' Guide and Supplier Showcase is your go-to resource for discovering and evaluating vendors who support your organization's operational goals and your community's needs. It is your one-stop shop for sourcing service providers that can help create solutions and serve as short- or long-term support for your municipality's projects, programs and services.

Inside, you'll find an easy-to-navigate, alphabetized directory of companies offering everything from products and equipment to consulting and specialized services. This one-of-a-kind resource includes names, contact details and other key company information for suppliers across a wide range of industries who serve municipalities throughout Ontario. The guide also includes a Supplier Showcase — a special section featuring insightful content from select municipal solution providers to help you better understand their offerings and how they can support your goals.

On the following page, you will find a list of categories under which the companies featured in the Ontario Municipal Buyers' Guide and Supplier Showcase do business. Through this category index, you can quickly find companies with offerings that fit the needs of your municipality, reference their listings to evaluate their services and directly contact dedicated staff at those companies who can provide further information.

Also, be sure to check out the online version of the Ontario Municipal Buyers' Guide and Supplier Showcase at www.municipalmonitor.ca. This online guide includes even more information about the companies featured in the Ontario Municipal Buyers' Guide and Supplier Showcase, with listings that are continuously updated and added throughout the year. It's a great digital resource to save and bookmark for easy reference during your day-to-day work.

We hope that you find the Ontario Municipal Buyers' Guide and Supplier Showcase helpful. Our goal is to continue to grow the Guide to provide you with even more helpful information on those looking to partner with and support the Ontario municipal sector.

David Arbuckle, MPA,
Executive Director, AMCTO

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Affordable Housing Multi-Residential Program

For social and municipal housing, co-ops, non-profits and shelters

Save energy.¹
Improve comfort.
Earn incentives.²

The Enbridge Gas **Affordable Housing Multi-Residential Program** provides incentives² up to 100 percent for energy-saving upgrades. One effective energy-saving upgrade is controls technology, which optimizes the performance of the heating and ventilation systems. By adjusting settings automatically based on occupancy or environmental conditions, these systems reduce wasted energy to enhance building efficiency.

Ask the experts:

How controls unlock savings



Find out why Senior Energy Solutions Advisor Eduardo Romero recommends this energy efficiency upgrade for affordable housing customers.

What are controls?

Controls are used to manage, monitor and optimize the performance of building systems. This involves a combination of sensors, controllers and actuators to ensure that building performance is optimized through a single user-friendly interface. Some common examples include building automation systems (BAS), ventilation controls and boiler controls.

Can you share any recent success stories?

There was a three-storey co-op that I worked with in the Greater Toronto Area. They had a 25-year-old control system that hadn't been functioning for years. When I did an on-site building assessment, all their boilers were switched to manual control.

I walked them through various options that were right for them and their budget. They also had their make-up air units put on the BAS and were able to schedule them more efficiently.

The superintendent is much happier now, because he knows he doesn't have to react when the outdoor air temperatures drop suddenly.

What are the benefits of controls technology?

Controls improve comfort, lower your operating costs and have the potential of extending the lifetime of your equipment. Controls are also easy to implement, with minimal shutdown during commissioning.

Why participate in the program?

You can receive incentives up to 100 percent of project costs for controls and other upgrades that save energy.

Depending on project timing, your building may qualify for one of the incentive options below:

Year-round incentives

\$2.50/m³ Up to **85%** of upgrade costs covered³
natural gas saved Install, commission and submit by Oct. 31, 2026

Limited-time offer⁴

\$3.00/m³ Up to **85%** of upgrade costs covered³
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Install, commission and submit by Oct. 31, 2026

Early install bonus⁵

\$3.00/m³ Up to **100%** of upgrade costs covered³
natural gas saved Book by June 30, 2026
Install, commission and submit by Aug. 31, 2026

Our Energy Solutions Advisors will work with you to identify and recommend energy-saving opportunities.



How to get started

Reach out to an Enbridge Gas Energy Solutions Advisor for upgrade recommendations to qualify your project for incentives.



Contact us to assess your energy-saving opportunities



energyservices@enbridge.com



1-866-844-9994



enbridgegas.com/affordable

¹ Any references to energy savings are based on the assumption that participation in the Affordable Housing Multi-Residential Program results in reduced natural gas consumption. Enbridge Gas does not make any claims regarding the specific amount of savings achieved.

² HST is not applicable and will not be added to incentive payments. Incentives are available to Enbridge Gas customers. Contact your Energy Solutions Advisor to confirm eligibility. To qualify for year-round incentives, and receive \$2.50/m³, up to 85 percent of energy efficiency upgrade costs, to a maximum of \$200,000 per project, equipment must be installed, commissioned and submitted by Oct. 31, 2026. Incentive offers are subject to change based on budget availability. Terms and conditions apply. Visit enbridgegas.com/affordable for details.

³ Upgrade costs refer to the difference between the equipment and implementation costs of the energy-efficient option and those of the alternate option considered.

⁴ Limited-time offer is available to Enbridge Gas customers. Contact your Energy Solutions Advisor to confirm eligibility. To qualify for limited-time incentives, and receive \$3.00/m³, up to 85 percent of energy efficiency upgrade costs, to a maximum of \$200,000 per project, a purchase order must be provided by June 30, 2026 with an Energy Solutions Advisor and equipment must be installed, commissioned and submitted by Oct. 31, 2026.

⁵ To qualify for the early install bonus offer, and receive \$3.00/m³, up to 100 percent of energy efficiency upgrade costs, to a maximum of \$200,000 per project, projects must be booked by June 30, 2026 with an Energy Solutions Advisor and installed, commissioned and submitted by Aug. 31, 2026. Please contact an Energy Solutions Advisor for details.



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Our legacy as innovators in program management has made us one of the leading choices for public sector employers across the province of Ontario. Our commitment begins with the most qualified and experienced

personnel in the group insurance marketplace.

Mosey & Mosey offers a focused, client-driven team who have proven their ability to deliver complex program management. Working together with senior management, we assist in defining a short-term and long-term benefit strategy by conducting a thorough review of the current plan design, insurance contracts, collective bargaining agreements, cost sharing and current funding arrangements. In addition, Mosey & Mosey has the unparalleled capacity to benchmark a client's existing benefits levels, premium rate structure and expense levels with those provided by comparator organizations. Our benchmarking strategy has assisted numerous municipalities in planning the ongoing direction of their benefits program in relation to

compensation and other human resource objectives.

All employers have a tough balancing act providing competitive benefits to retain valuable employees while at the same time managing long-term costs within their budget parameters.

Recognized as a leader in the municipal marketplace, Mosey & Mosey is pleased to serve as the trusted advisor for the province-wide LAS Employee Group Benefit Program, in collaboration with the Association of Municipalities of Ontario (AMO) and Local Authority Services (LAS). This strategic initiative is a testament to our commitment to enhancing the financial and operational efficiency of municipal administrations across Ontario.

The LAS Program is designed to leverage the collective buying power of municipalities to access

the group benefits marketplace with preferred pricing, rate guarantees and superior contractual terms. This approach not only ensures competitive pricing but also offers stability and predictability in benefits planning and budgeting for municipalities.

The primary goal of these consortium plans is to secure volume discounts, increase non-medical evidence maximums for group life and long-term disability and reduce administrative costs. These savings are facilitated by the collective premium levels of the plan, allowing individual municipalities to benefit from economies of scale that would be unavailable on a standalone basis.

An essential aspect of the LAS Program is maintaining each member's autonomy regarding their specific plan design, especially for those with collectively bargained agreements. This autonomy ensures that despite being part of a larger group, each municipality can tailor its benefits package to meet its unique needs and demographic challenges. Costs for each participant are calculated based on their plan design, employee demographics and claims use levels, but are moderated by the overarching consortium discounts.

The program offers a broad spectrum of competitively priced group insurance products, enabling participants to choose from a variety of coverage options that best suit their specific needs. Whether a municipality's priority is cost containment or coverage enhancement, the LAS Program is structured to be responsive and adaptive. This feature is crucial for accommodating the diverse and sometimes fluctuating needs of each member organization.

As a trusted advisor and a leader in the benefits consortium

landscape, Mosey & Mosey is committed to continuously enhancing the LAS Program to meet the evolving needs of Ontario municipalities. Through strategic planning, expert governance, and a focus on tailored, flexible solutions, we aim to ensure that municipalities not only manage their costs effectively but also provide their employees with a comprehensive plan design that meets their evolving needs.

The success of the LAS Program is a clear indicator of the power of collaboration and shared expertise in the public sector. It is a model that other provinces and sectors could look to for inspiration, showcasing how collective buying power and tailored benefits solutions can lead to greater efficiency and satisfaction among stakeholders.

Since its inception, the LAS Group Benefit Program has helped numerous municipal employers significantly reduce their benefits costs by capitalizing on the increased purchasing power inherent in such a consortium plan. Launched in 2009, the program now boasts over 40 participants and manages more than \$12 million in annual premiums, illustrating its substantial impact and success. Savings obtained through the LAS program have been as high as 25 per cent, with typical annual savings being approximately 15 per cent at time of enrollment, inclusive of long-term savings through extended guarantees. In some instances, the savings have provided an opportunity for new members to further enhance their plan design with comparator organizations.

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- 🌐 www.oaca.info

OACA is a not-for-profit professional association providing education and training to facilitate fair and effective decision-making in the Minor Variance and Consent process. OACA offers:

- A video training series for committee members;
- A "Primer on Planning" correspondence course; and
- An annual conference each May.

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The SV Law Municipal Practice Group serves municipalities, developers, public bodies, residents' associations and private citizens across southwestern Ontario. We provide practical legal guidance on planning and zoning matters, including official plan amendments, rezonings, subdivisions, site plans, minor variances, severances and Ontario Land Tribunal appeals, as well as municipal conflicts of interest, bylaws, prosecutions, tax sales, heritage matters, procurement, expropriations and municipal elections. SV Law represents several municipalities in southwestern Ontario, along with developers and individual clients, before the Ontario Land Tribunal, municipal councils and Committees of Adjustment.

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Managed Cemeteries is an affordable, web-based cemetery management software developed by EncompassIT under our TMM (The Managed Municipality) product line. The platform maps cemeteries visually and tracks every piece of relevant data a municipality needs — plot owners, residents, purchase dates, locations, photos, contracts, certificates and financials — in one connected system. Updates are quick to make, easy to verify and can be published directly to your municipal website so citizens and funeral directors can search and navigate maps themselves, reducing the volume of public requests your staff handle each week. Managed Cemeteries is built around four pillars: an interactive cemetery map that balances accuracy with day-to-day usability; a public-facing webpage display of that same map; comprehensive record-keeping that stores photos and financial information by lot; and a financials module that generates invoices, contracts, certificates and general ledger reports ready for posting to your primary accounting system.

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We have **really** beautiful maps. They're just the right mix of usable and accurate, allowing for simple navigation for both you and your residents.

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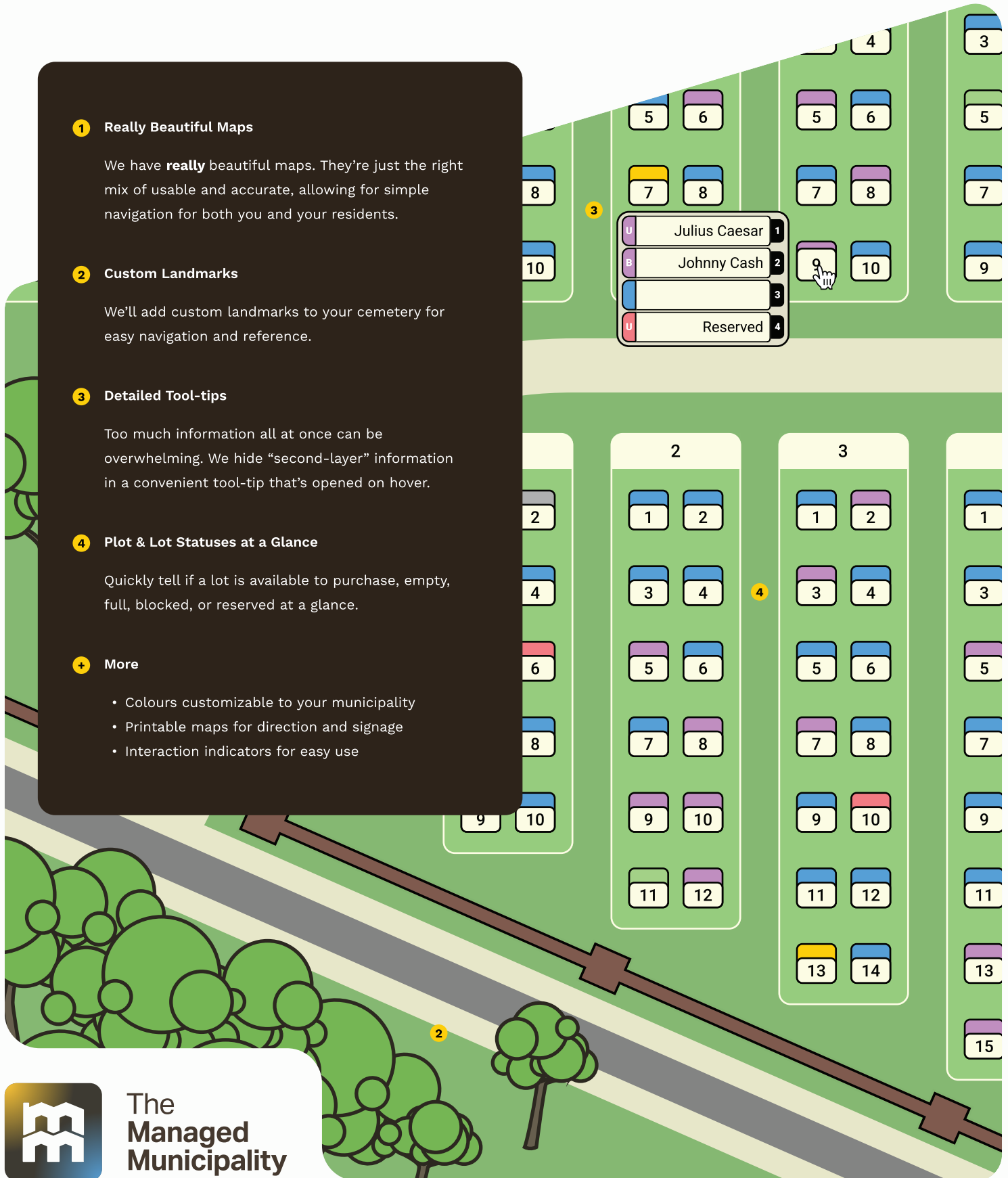
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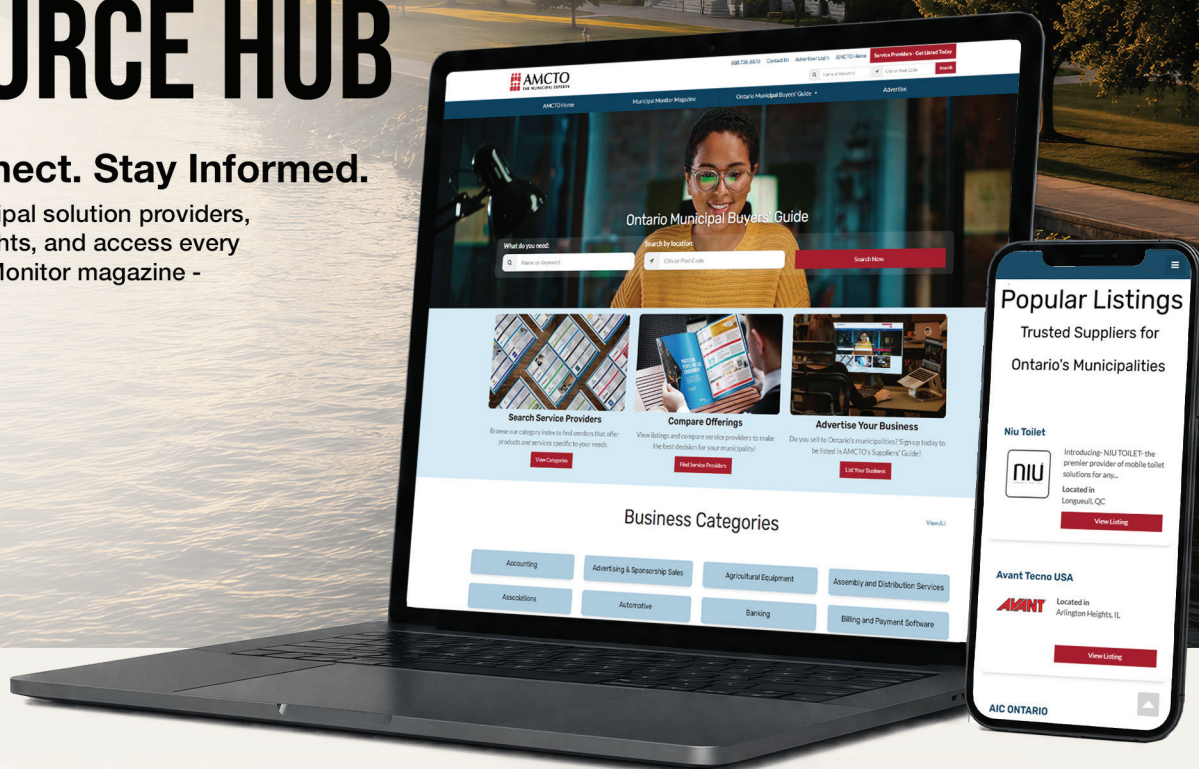
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