Dear RMA member:

As another year has come and gone, I’m happy to be able to provide this update to you on the progress being made at the Receivable Management Association of Canada.  It has once again been a year of change and as a result, opportunity for our industry. Thank you all for attending the Receivable Management Association of Canada’s 2014 Conference – *Building Together Through Association*. This was our largest conference to date with over 220 attendees from across the globe and provided a great opportunity to network in a fun and enthusiastic environment in addition to the beneficial insights of industry leaders and government representatives who were in attendance.

The conference would not have been possible without the kind and generous support of our sponsors. Once again, we appreciate the continued support of Equifax Canada Co as our Title Sponsor and Affinity Global as our Champion Sponsor as well as many other organizations as Platinum and Gold Sponsors. This year's silent auction raised a record $6050 in support of educational bursaries for Credit Institute Canada‎. Thank you to all who donated or purchased items in support of this worthy cause. I invite you to find out more about our sponsors as well as conference materials at [www.rmaconference.ca](http://www.rmaconference.ca/). Comments are also welcome on our Linkedin <https://www.linkedin.com/groups/Receivables-Management-Association-Canada-RMA-3977448?home=&gid=3977448&trk=my_groups-tile-grp>

This coming year promises to be an interesting one for our Association on a number of fronts. From a legislative perspective, we can expect CRTC to continue discussion on potential enhancements to the ADAD rules and as discussed at the conference a number of Provincial Provinces are set to amend their collection legislation. This presents a wonderful opportunity for our industry to participate and ensure that an informed and balanced approach is maintained as we are guided by the belief that what matters more than any one rule is the larger reason behind it. Effective regulation ensures integrity and strengthens trust – principles that are vital to our success and ingrained in our values.

Over the coming months you will see a significant improvement in our online presence that will allow RMA Canada to adapt and have a relevant presence as this virtual world evolves in ways that we have yet to appreciate. It is important that we continue to build and extend our digital presence across all channels and leverage this information to better serve our members, customers and overall community. We are well positioned to build a stronger and differentiated brand as RMA Canada.

As we continue to grow as an organization, I am impressed with the dedication and commitment of all our members to the RMA Canada. The conference and webinars provide an opportunity to network with new and old colleagues and identify opportunities where the RMA can better serve its members.

As we build and strengthen the RMA, we want to ensure that all efforts are focused on providing you, our members, with benefits that will make your membership worthwhile:

* Reduced Member rates for Conferences  and Webinars
* Membership in the only nationally-recognized Accounts Receivable Management association, which will serve as the voice of the Canadian ARM industry.
* Access to a website focused on providing current information, learning and input from various contributors.
* Timely information on legislative updates.
* Educational webinars.
* Advocacy on behalf of the ARM industry.
* Member Directory.
* Business Development and Promotional Opportunities.
* Networking Opportunities.

This is an exciting time of growth for our Association.  Your input is invaluable to the future of RMA Canada. Over the coming weeks, we invite you to renew your membership in our Association and if you are not yet a member, we invite you to join via the following link <http://www.rmacanada.org/Membership-Form>.

I look forward to an active and invigorating year as we continue to build on the direction and goals of the association.

Regards,

***Mark Ball***

RMA President