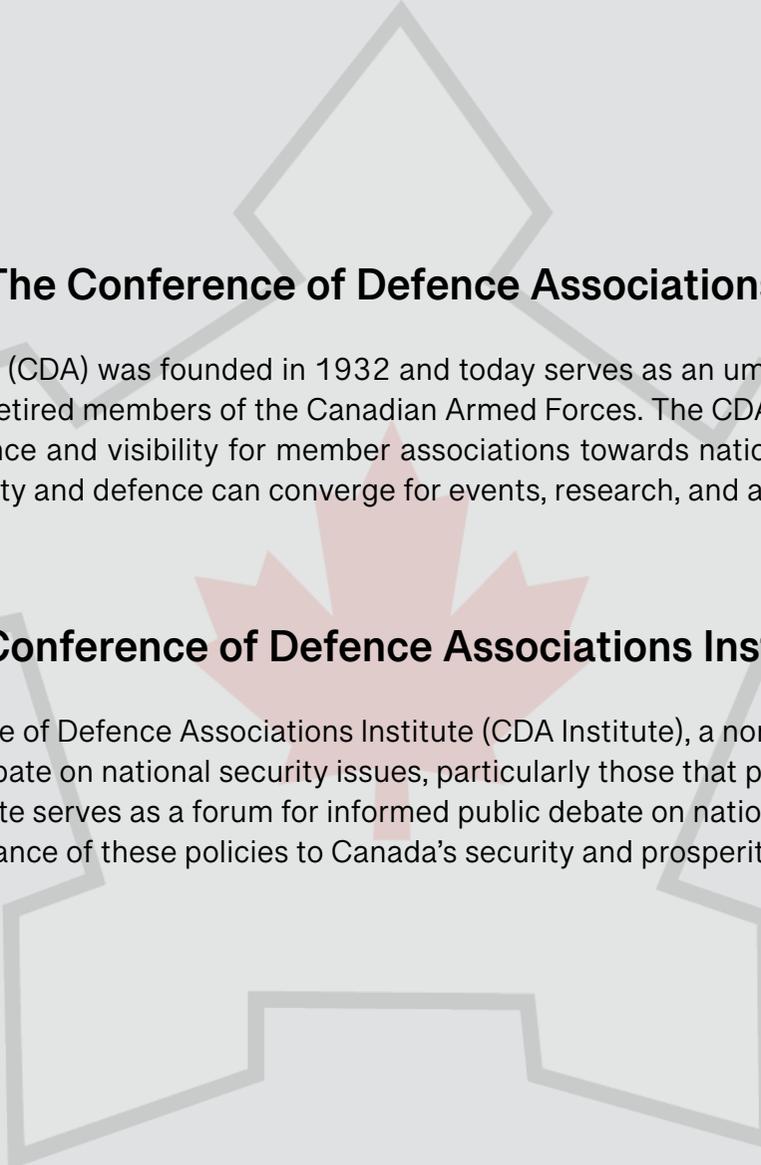




CONFERENCE OF DEFENCE ASSOCIATIONS INSTITUTE

Impact Report 2019–2023





The Conference of Defence Associations

The Conference of Defence Associations (CDA) was founded in 1932 and today serves as an umbrella group for 40 member associations that represent over 400,000 active and retired members of the Canadian Armed Forces. The CDA is a connector in the defence and security community that provides influence and visibility for member associations towards national engagement, as well as a hub where Canadians interested in matters of security and defence can converge for events, research, and analysis, as well as mentorship employment opportunities.

The Conference of Defence Associations Institute

In 1987, the CDA founded the Conference of Defence Associations Institute (CDA Institute), a non-partisan registered charity organization with the mission to advance informed debate on national security issues, particularly those that pertain to national defence and the Canadian Armed Forces. The CDA Institute serves as a forum for informed public debate on national security and defence policies, fostering an understanding of the importance of these policies to Canada's security and prosperity.



Canada's veteran-led defence & security think tank.

Fostering a facts-based, rational and experience-driven approach to defence and security policy.



The Conference of Defence Associations brings together 40 member associations representing **400,000 members**.

We are a community of people who care about Canada's role in the world and making sure that Canada attaches action to values.



Our purpose:

Influence security and defence policy in Canada

Educate the public through peer-reviewed research and analysis

Recognize leadership in the defence and security community



Message from the Chair of the Board

In Canada, our society and the international security context has changed considerably over the 90+ plus years since the Conference of Defence Associations was established, and over the past 40 years the CDA Institute, through its research, analysis, programs and activities has endeavoured to be a reliable, trusted voice from civil society on the most important issues affecting our national security.

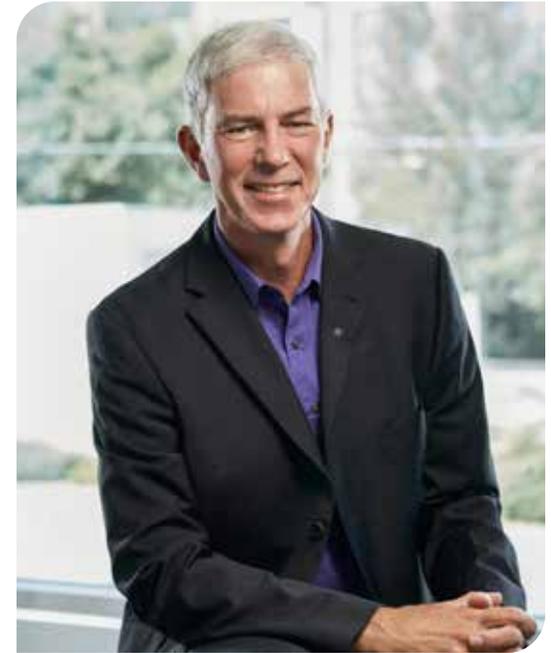
Our mission is straight forward – to educate and advocate for the strengthening of Canada’s National Defence and the Canadian Armed Forces. To stay relevant and keep pace with the rapid changes we are witnessing in our personal and professional lives, over the past three years, with the help of our strategic partners, sponsors, donors, Board volunteers and national staff we have been working hard to adapt and modernize our ways of working at the CDA Institute.

A key focus has been to involve the next generation of defence and security professionals on our national staff in order to contemporize our approach and broaden our reach to new audiences on the wide range of traditional and emerging security issues facing the nation.

The steadfast support and trust of our core strategic partners, has allowed us to grow our capacity and deliver more in depth and high quality programs, activities and major events such as the annual Ottawa Conference on Defence and Security and the Montreal Climate Security Summit that help inform, educate, promote debate and facilitate the exchange of ideas – all with a view to building a wider network of Canadians that take an active interest in the important issues of national security.

How do we measure our success? Ultimately it is by seeing our government’s intentions and more importantly their actions, when it comes to protecting Canada’s sovereignty, ensuring the security of Canadians and living up to our international commitments and sharing the burden with like-minded nations and allies in maintaining international peace and security. We have come a long way, but there is much work to be done in adapting our national security institutions and our armed forces to the challenges we face – and CDA and the CDA Institute will continue to be relentless champions and advocates for the women and men who serve to protect our country and all Canadians.

LGen Guy Thibault (ret’d)



Message from the Executive Director

Dear members of the CDA Institute community,

Four years ago, I penned a note about the Institute's ambitions for the future. Those were frugal times, with only two full-time staff including myself, but we had all the building blocks required to seize the initiative and build a new momentum: a dedicated and energetic board of directors, a community of stakeholders who cared about Canada's role in the world, and a mission to advance informed debate on national security issues that everyone could get behind. Looking back though, I thoroughly underestimated where we would be today.

It's my pleasure to share with you in this document some of the accomplishments we've since made. It tells the story of initiatives and outputs that have dramatically grown the size of our readership and subscribers not only here in Canada, but all over the world. The position we are in today was achieved in part thanks to 3 key actions that were taken early and sustained over time.

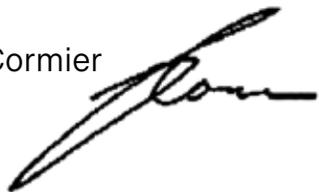
First, the board developed a strategic plan that focused the organization's energies on few but impactful lines of operations.

Secondly, we fostered a cultural shift in the organization meant to gather perspectives and create spaces for engagement and collaborative solutions that would bring together government, academia, business, and the NGO sectors together. Instead of pushing ideas out, we put our efforts into pulling ideas in.

Finally, we signed an MOU with DND/CAF in order to maximize coordination and cooperation so that our research and analysis were aligned with national priorities.

I want to thank the amazing national office staff (there are 13 of us now!), our committed board members and fellows, and our government and business partners for the sustained effort all have put in. The achievements of the CDA Institute are yours to celebrate. Together, we are moving the yardstick in the right direction.

Dr Youri Cormier





OTTAWA CONFERENCE
ON SECURITY AND DEFENCE
EST. 1932

With over 2,000 registered guests in 2021 and over 150,000 live online viewers in 2022, the Ottawa Conference on Security & Defence has positioned itself as the largest defence and security conference in Canada. First held in 1932 at the Château Laurier, it is also the longest running.

The event is hosted in cooperation with the Department of National Defence. The audience is composed of government decision-makers and industry leaders in the security sector, reaching deep into the Department of National Defence and Canadian Armed Forces (more than half of the audience) as well as Members of Parliament, Senators, foreign dignitaries, the Prime Minister's Office, the Privy Council, senior public servants from Global Affairs and Public Safety, and over 20 other government agencies and departments.



Gender Parity: Objective set, objective met.

In 2023, for the first time in the Ottawa Conference's 91-year history, speaker gender parity was achieved.

Percentage of female speakers (2018-2023)

2018	2019	2020	2021	2022	2023
12%	24%	40%	42%	43%	52%

Student Engagement:

To encourage youth participation, 50 in-person tickets and an unlimited number of virtual tickets are given out to students every year for free. Over the past three years, over 800 students have viewed the conference virtually, and over 125 have attended in person for free, amounting to a value of over \$147,875. We believe this initiative is necessary to encourage intergenerational dialogue and provide a unique and enriching educational and networking opportunity for young individuals.



Global audience and international impact:

The Ottawa Conference is global in reach, welcoming registrants from across Canada and around the world. In the past few years, we have hosted Secretary General of NATO, the British Secretary of State for Defence, the Japanese Minister of Defence, the German Secretary of State for Defence, US Vice Chairman of the Joint Chiefs of Staff, the President of the International Committee of the Red Cross, and the Executive Director of the International Atomic Energy Agency, among dozens of thought leaders and decision-makers.



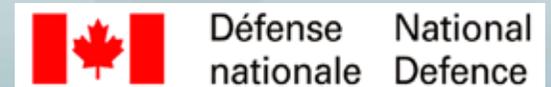
SOMMET
SUR LA SÉCURITÉ CLIMATIQUE DE
MONTRÉAL



MONTRÉAL
CLIMATE SECURITY
SUMMIT

In 2022, the CDA Institute introduced the Montreal Climate Security Summit (MCSS) as its third annual flagship event. The MCSS is an international, free, hybrid Summit that addresses climate change as not only an ecological emergency but as an international security threat and risk multiplier, with the purpose of fostering collective action. Topics include Arctic security, great power cooperation, greening defence, emergency preparedness and disaster response/domestic operations, critical minerals, migration and displacement, energy security, and the clean energy transition.

All moderator roles are reserved for students and young professionals in order to generate intergenerational dialogue. In 2023, the Montreal Climate Security Summit was conducted in cooperation with the newly launched NATO Climate Change and Security Centre of Excellence (CCASCOE) in Montreal. In 2022 and 2023, the European Union, U.S. Department of State, the International Committee of the Red Cross, NATO, and the Canadian Department of National Defence signed on as co-organizers and provided funding to support the event.





MONTRÉAL CLIMATE SECURITY SUMMIT

The event has attracted high-level speakers including:

- Robert Mardini, Director-General of the International Committee of the Red Cross
- Sherri Goodman, Senior Fellow, Polar Institute, Environmental Change & Security Program, USA
- LGen Greg Bilton, Chief Joint Operations, Australian Defence Force
- Chris Henderson, Deputy Commissioner, Operations, Canadian Coast Guard
- Conrad Sauvé, President and CEO, Canadian Red Cross
- Dr. Bryan Wells, Chief Scientist at NATO
- Dr. Juergen Voegele, Vice President, Sustainable Development, World Bank
- Lieutenant General Richard Nugee, Non-Exec. Director for Climate Change, Sustainability, UK
- Erin Sikorsky, Director, The Center for Climate and Security





The Vimy Gala is held on Remembrance week and honours Canada's fallen heroes.

The Vimy Gala is a significant event in Canada, celebrating its 31st edition in 2023. It stands as the most exclusive defence and security recognition gala, annually bringing together a distinguished gathering of Senators, Members of Parliament, senior public servants, general and flag officers of the Canadian Armed Forces, and members of the business community. This event serves to remember and honour Canada's fallen heroes and to celebrate the lifelong accomplishments of outstanding Canadians in security and defence.

A key highlight of the Vimy Gala is the presentation of the prestigious Vimy Award, which has been a tradition for over 30 years. The first award was presented in 1991 to the Right Honourable Joe Clark, former Prime Minister of Canada, in recognition of his efforts to strengthen Canada's defence and security.





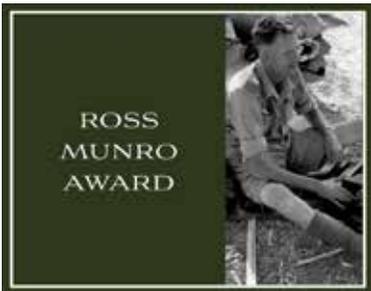
Awards and Recognition



The Vimy Award

Presented at the Vimy Gala, the Vimy Award honours individuals who have made significant contributions to the defence and security of Canada, including military leaders, politicians, and public servants.

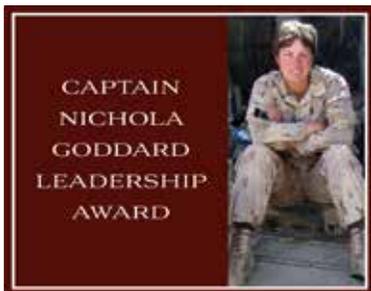
1991: Joe Clark, Right Honourable | 1992: John de Chastelain, General | 1993: Lewis MacKenzie, Major-General | 1994: William Howard, Major-General | 1995: Roméo Dallaire, Lieutenant-General | 1996: Jack Granatstein, PhD | 1997: Brian Dickson, Honourable | 1998: Larry Murray, Vice-Admiral | 1999: Charles H. Belzile, Lieutenant-général | 2000: Barnett Danson, Honourable | 2001: Leonard Birchall, Air Commodore | 2002: John Allen Fraser, Colonel, Honourable | 2003: Paul David Manson, General | 2004: David Bercuson, PhD | 2005: Gordon Hamilton Southam | 2006: David Fraser, Brigadier-General | 2007: Ray Henault, General | 2008: Rick Hillier, General | 2009: William Kenneth MacDonald, Warrant Officer | 2010: Adrienne Clarkson, Honourable | 2011: Jonathan Vance, General | 2012: Frederick Mannix, Honorary Colonel | 2013: Don Macnamara, Brigadier-General | 2014: Blake Goldring, Honorary Colonel | 2015: Hugh Segal, Senator | 2016: James Boutillier, PhD | 2017: William Graham, Honourable | 2018: Christine Whitecross, Lieutenant-General | 2019: Richard Fadden, OC | 2020: J.O. Michel Maisonneuve, Lieutenant-général | 2023: Jacqueline O'Neill, Ambassador



The Ross Munro Award

The Ross Munro Award recognizes Canadians whose outstanding service to their craft is a testament to the power of national defence and security storytelling in journalism, videography, photojournalism, or authorship.

2002: Stephen Thorne, Legion Magazine | 2003: Garth Pritchard, documentary filmmaker, director, and cinematographer | 2004: Sharon Hobson, Jane's Defence Weekly | 2005: Bruce Champion-Smith, Toronto Star | 2006: Christie Blatchford, Globe and Mail | 2007: Matthew Fisher, National Post | 2008: Alec Castonguay, Radio Canada | 2009: Brian Stewart, CBC | 2010: Murray Brewster, CBC | 2011: Rosie DiMano, Toronto Star | 2012: Adam Day, Legion Magazine | 2013: (Hiatus) | 2014: Louie Palu, National Geographic | 2015: Chris MacLean, FrontLine Defence | 2016: Richard Madan, CTV News | 2021: Mercedes Stephenson, Ottawa Bureau Chief/Host, Global News | 2022: Sharon Adams, Writer, Legion Magazine



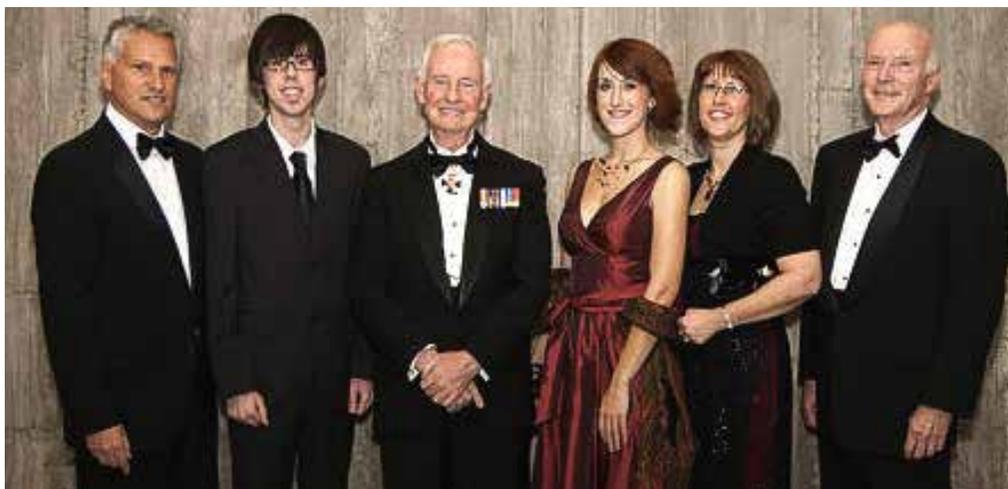
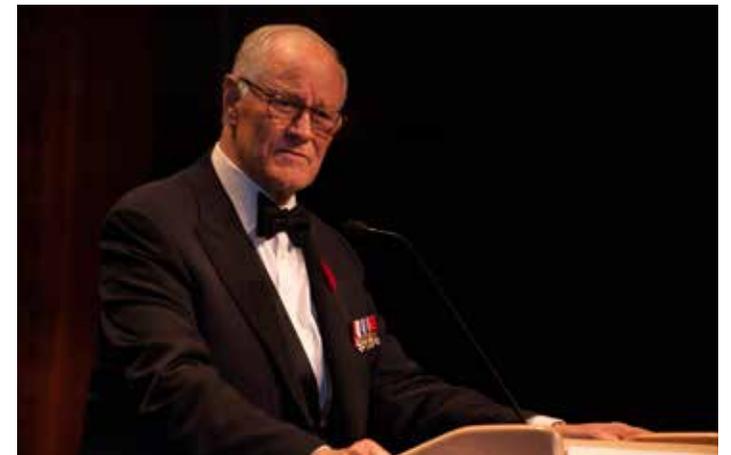
The Captain Nichola Goddard Leadership Award

The Captain Nichola Goddard Leadership Award, in cooperation with the family, acknowledges young Canadian innovators and trailblazers who have made an inspiring early or mid-career contribution to Canadian security and defence.

2017: Leah West | 2018: Stéfanie von Hlatky, PhD | 2019: Sgt Leslie Blair | 2020: MWO Lizette LeBlanc | 2021: WO Sara Anvari | 2022: Major Alayna Kang

The CDA Institute Awards & Recognition Programme is made possible
thanks to the exclusive support of Metro Supply Chain





CDA INSTITUTE FELLOWSHIP



In 2020, the CDA Institute relaunched its fellowship programme. Fellows produce regular content for the Institute, form the Institute's editorial board, and contribute to the planning of future think pieces and events. New to the programme are Junior Fellows. These individuals are early-career researchers at the doctoral and postdoctoral level.



Senior Fellow
Dr. Christopher
Ankersen



Senior Fellow
Dr. Olivier
Choinière



Senior Fellow
Colonel Charles
Davies (Ret'd)



Senior Fellow
Dr. Rebecca
Jensen



Senior Fellow
Marcus Kolga



Senior Fellow
Dr. P. Whitney
Lachenbauer



Senior Fellow
Justin Massie



Senior Fellow
Cleo Paskal



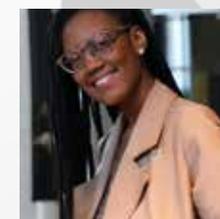
Senior Fellow
Gaëlle Rivard
Piché



Fellow
Pauline Baudu



Junior Fellow
Yerin Chung



Junior Fellow
Aurèle Fanny
Deutcha Nguelieu



Junior Fellow
Katherine Mann



Junior Fellow
Claire Parsons

Young Professionals Programme

Fostering the next generation of security and defence leaders.

In 2021, the CDA Institute launched the Young Professionals Programme. The programme provides students and recent graduates with internships, mentorship, free tickets to our flagship events, and other networking opportunities to encourage skills development, career exploration, and confidence building. The programme has attracted over 2000 young, ambitious individuals who are eager to learn and grow. By offering these opportunities, the CDA Institute has fostered a community of engaged and motivated young professionals.



“My internship at the CDA Institute was an amazing learning experience that allowed me to gain hands-on experience in research, writing, and event planning. The mentorship and guidance I received during my nternship were invaluable, and I was able to enhance my skills in event planning and management, which has been useful in my current role as a research coordinator at the institute.” - Megan Scheidl



“Over the past four months, my knowledge of Canada’s national security field has grown and I have been granted invaluable career advice that has made me more confident in my upcoming transition phase from student to professional.” - Isabelle Flack

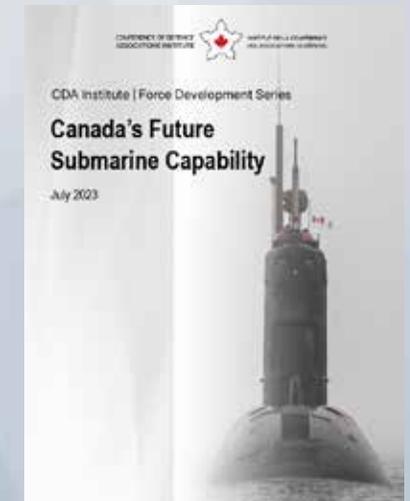
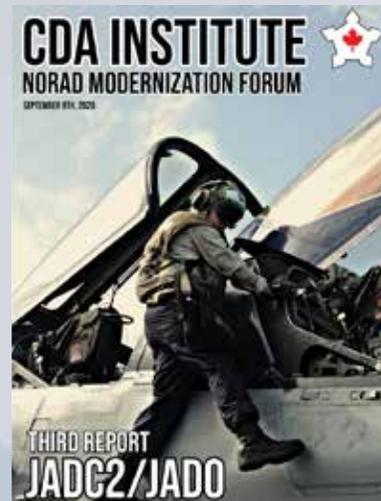
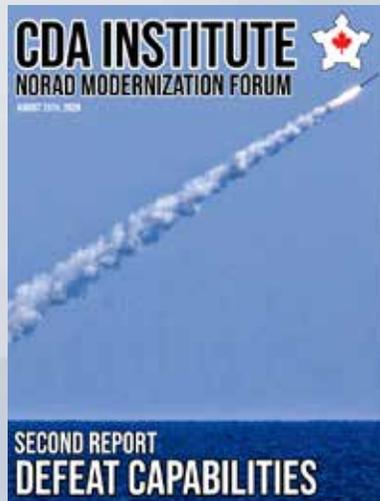
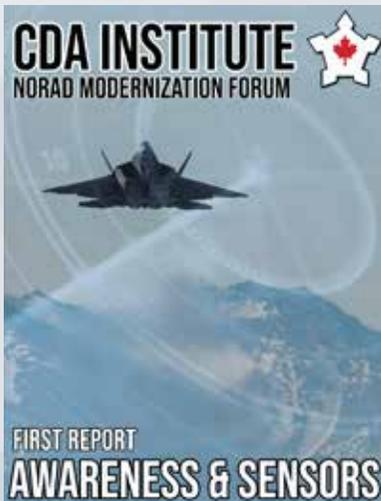


THE 25TH ANNUAL
GRADUATE STUDENT CONFERENCE
MAY 11-12, 2023

Force Development Series

Bringing government, academia and industry together to find solutions to our most pressing threats.

Launched in 2020, the Force Development Series aims to foster creative, solutions-focused dialogue by providing a platform for experts from industry, academia, military, and government to engage in open conversations. In-depth details of each meeting are published to contribute to the national discussion on defence policy.





The CDA Institute's Expert Series is a podcast committed to advancing knowledge and understanding in the fields of defence, security, foreign policy, and international relations.

220,000
viewers so far

The Expert Series serves as a platform for in-depth, long-form interviews on topical issues with esteemed guests from various backgrounds and global perspectives, including policy experts, academics, industry leaders, military figures, and government officials. The podcast has featured guests including Noam Chomsky, Michael Ignatieff, Niall Ferguson, Joseph Nye, and Margaret MacMillan.

To date, 150 podcast episodes have been published on various channels including YouTube and Spotify to raise broader public awareness of complex topics and encourage intellectual debate.

In response to Covid measures, in the Spring of 2020 the CDA Institute introduced the Metro Expert Series Webinars -- live online seminars featuring experts in Canadian and International Defence and Security. The webinars included interactive elements such as Q&A sessions, allowing attendees to engage directly with the experts.



Peer Reviewed Publications

The CDA Institute's peer reviewed publications aim to educate and engage the public, academia, policymakers, and other stakeholders in robust discussions about national and international security issues. The three distinct publications serve as valuable resources for scholars, students, and defence professionals, and contribute to the body of academic and professional knowledge in the fields of defence and security studies.



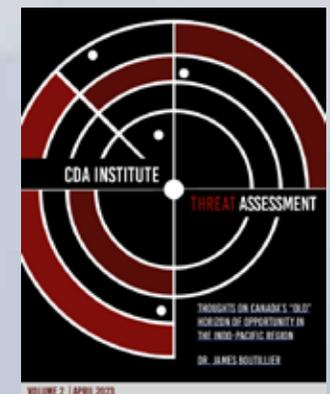
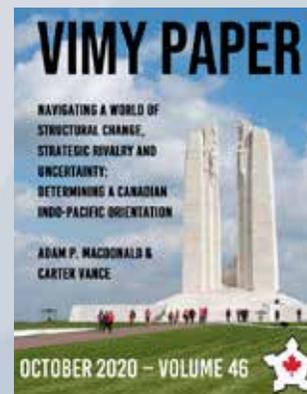
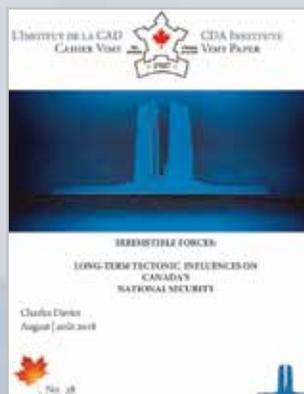
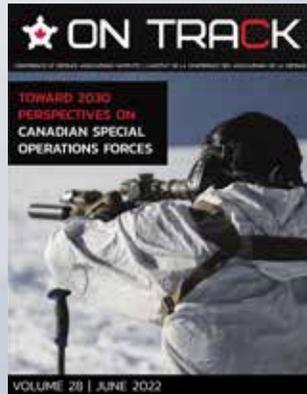
The CDA Institute's **Policy Papers (Vimy Papers)** are academic papers intended to inform and influence Canadian defence policy, and public discourse. They offer a comprehensive exploration of its subject, backed by rigorous research and analysis.



ON TRACK is the CDA Institute's official e-magazine. published on a quarterly basis. It features articles, essays, and commentary on the role of the Canadian Armed Forces.



Threat Assessments identify and detail a traditional, ongoing, emergent, and/or future threat to Canadian national security with the purpose of encouraging and increasing public awareness, knowledge, and informed debate.



In-House Research and Initiatives

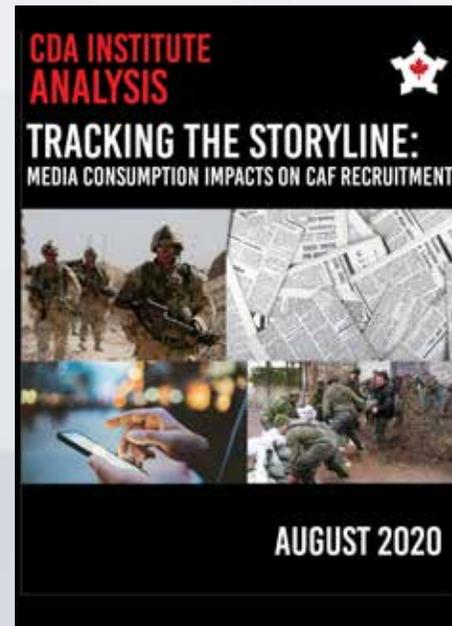
Election Resource Centre:

In 2021, the CDA Institute launched its Election Resource Centre which was designed to better inform Canadians about each party's position on national security and defence before they cast their ballots. Short write-ups on various topics (arctic security, procurement, intelligence, etc.) were released with the purpose of educating our audience on the issues that matter to Canada's security. Over 1,000 Canadians made use of the pilot project.



Tracking the Storyline:

In 2020, in collaboration with Ipsos, the CDA Institute published its report on a survey that sought to answer the question: how do media storylines relating to the Canadian Armed Forces (CAF), both positive and negative, influence Canadian's propensity to serve and/or recommend service to others?



Threat Sentiment:

In 2021, the CDA Institute cooperated with Maru Public Opinion to gauge how Canadians perceive threats to national security. The results were published in a full spread on the front page of the National Post.

Ukraine Correspondents:

In 2022 the CDA Institute hired two lecturers at the National Guard Military Academy of Ukraine in Kharkiv, Myroslova Zobotnova and Marharyta Miahka. From exile in Germany, they produced an essay series that documented the situation on the ground in Ukraine as they experienced it.



Afghan Refugee Initiative:

In August of 2021, following the collapse of the Afghan government and the Afghan National Defence and Security Forces, Ottawa announced it would admit thousands of Afghans whose lives were at risk under the new Taliban regime. The CDA Institute called on its community to help in the resettlement effort. The objective of this initiative was to curate a list of volunteers across Canada by leveraging the 400,000 strong CDA community as well as social media platforms to help support the integration of Afghans who served alongside the Canadian Armed Forces as interpreters, translators, drivers, and fixers during Canada's mission in Afghanistan.

CLICK HERE TO SIGN UP FOR OUR AFGHAN REFUGEE INITIATIVE

1,000 VOLUNTEERS NEEDED

THEY ARE AFGHAN PARTNERS WHO RISKED THEIR LIVES TO SUPPORT THE CANADIAN MISSION IN AFGHANISTAN. VOLUNTEERS ARE NEEDED TO WELCOME THEM AND HELP FACILITATE THEIR INTEGRATION UPON ARRIVAL IN CANADA.

**Volunteers signed up:
3,000**



Former Ministers, Generals and Senior Public Servant's Call for Action: CANADA'S NATIONAL SECURITY AND DEFENCE IN PERIL

Open letter/Call for Action:

In April 2023, the CDA facilitated the assembly of signatories to draft an open letter calling for the Canadian government to reassess the nation's defence posture in light of the current global security environment. It was signed by over 60 former high-ranking Canadian officials including military commanders, top security officials, business leaders, politicians from both sides of the aisle, and the top Supreme Court Justice. The letter was published by the CDA Institute and generated wide media coverage and attention on the Hill.

"Canada cannot afford to conduct 'business as usual'. We strongly encourage Prime Minister Trudeau, his Cabinet and the Government to lead and act with a sense of urgency and heed the recent call of the NATO Secretary General to treat 2% of GDP as a floor rather than a ceiling for defence spending."

La sécurité et la défense nationale du pays en péril

"Le Canada est doté d'abondantes ressources naturelles, d'une population diversifiée, respectueuse des lois et pacifiques, et d'une qualité de vie qui se classe constamment parmi les meilleures. Les Canadiens ont un profond sentiment de sécurité grâce à la géographie enviable du Canada, à ses trois océans et à la présence d'une grande puissance amicale et voisine, ce qui permet d'éviter les problèmes de sécurité qui touchent malheureusement de nombreuses nations."

L'HONORABLE DAVID PRATT ET L'HONORABLE PETER MACKAY

MEMBRES HONORAIRES DE L'INSTITUT DE LA CONFÉRENCE DES ASSOCIATIONS DE LA DÉFENSE ET ANCIENS MINISTRES DE LA DÉFENSE NATIONALE. ILS S'EXPRIMENT AU NOM D'UN GROUPE DE 62 CO-SIGNATAIRES.

Dozens of political and military luminaries call on Ottawa to stop backsliding on national defence

Letter says 'business as usual' won't be enough to cope with a more dangerous world



Murray Brewster - CBC News - Posted: Apr 17, 2023 4:00 AM EDT | Last Updated: April 19



Government Relations

The Conference of Defence Association convenes a non-partisan caucus of Members of Parliament and Senators with the purpose of fostering greater multi-party consensus and collaboration on matters of national security and defence.



Parliamentary committee appearances:

Public Safety Committee:

Richard Fadden. May 12th, 2022

Canada-China Relations Committee:

Richard Fadden. May 3rd, 2021

Finance Committee:

Richard Fadden. May 26th, 2020

Procedure and House Affairs Committee:

Markus Kolga. November 3rd, 2022

Foreign Affairs Committee:

Markus Kolga. September 7th, 2022,
February 10th, 2022

Public Safety Committee:

Markus Kolga. April 7th, 2020

Government Operations Committee:

Youri Cormier. October 24th, 2022

National Defence Committee:

Marcus Kolga. February 14th, 2023

Youri Cormier. April 25th, 2022

Marcus Kolga. February 14th, 2022

Richard Fadden. October 4th, 2022

Richard Fadden. February 16th, 2022

Richard Fadden. February 28th, 2022

Darren Hawco. April 12th, 2021

Daniel Jean. February 26th, 2021

Stéfanie von Hlatky. April 25th, 2022

Christine Whitecross. April 22nd, 2022

Richard Fadden. October 4th, 2022

Community and Engagement

NATIONAL POST

THE GLOBE AND MAIL

Global NEWS

CBC

LA PRESSE

RADIO-CANADA

THE HILL TIMES

cpac

The Economist

TV5 unis

LEDEVOIR



2019: 400 followers
2023: 4539 followers



2019: 1200 followers
2023: 6615 followers



1.5k+ Youtube Subscribers



35k monthly website visits



+12,000 newsletter subscribers

Daily, the CDA Institute issues morning headlines and evening Geopolitical Updates on the most pressing national and international security and defence issues to stakeholders.



Financials

	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
REVENUE	\$	\$	\$	\$	\$	\$
Flagship Events and Activities						
Vimy Award Gala Dinner	194,500	180,340	162,094	10,100		239,900
Ottawa Conference	112,050	97,563	101,020	130,463	150,495	172,325
Round Tables Series (Expert Series)	11,823	7,421	1,800	42,182	35,320	44,115
Graduate Student Conference	11,188	15,000			8,000	8,000
Research Grants	6,212	3,948	30,921	17,750	23,460	15,640
Montreal Summit						127,426
General Revenue						
Donations	28,038	19,460	13,100	47,456	56,993	29,901
Strategic Partners	121,250	63,750	166,750	278,913	431,644	500,618
Other Income		6,783	5,496	65,713	8,292	8,624
TOTAL REVENUES:	485,061	394,265	481,181	592,577	714,204	1,146,549
EXPENDITURES						
Flagship Events and Activities						
Vimy Award Gala Dinner	73,205	70,643	77,949	10,216	25	163,399
Ottawa Conference	65,017	35,428	70,090	40,014	98,867	133,446
Round Tables Series (Expert Series)	2,981	4,848	3,353	15,398	9,648	22,977
Graduate Student Conference	12,034	17,431			9,250	9,250
Research	1,000	3,887	9,535	11,642		5,148
Montreal Summit						48,602
National Office						
Travel	3,867				2,957	5,690
Salaries & Honoraria	312,016	289,461	248,388	327,743	456,417	647,956
Rent	30,002	37,121	31,770	35,814	40,520	35,856
Audit & professional fees		17,306	6,257	6,927	9,376	6,560
Office general	43,220	33,027	28,539	18,369	27,004	40,453
TOTAL EXPENDITURES:	543,343	509,152	475,881	466,123	654,064	1,119,337
NET REVENUE	-58,282	-114,887	5,300	126,454	60,140	27,212

Our partners

Premier Partner



Exclusive Partner Awards and Recognition



Strategic Partners



Operational Partners



Funding provided by:



CDA Member Associations



The CDA Institute is a one-stop shop for expertise, research and analysis on Canadian security, defence, and foreign policy. If your company is keen on keeping Canadians informed about threats and taking part in conversations regarding how we can work together as a whole of society to address them, then you belong in our community of stakeholders.

For more information about prices and benefits, please contact:
Jennifer Giguère, Director of Operations: jennifer@cdainstitute.ca.

**You can help the CDA Institute foster more public debate, research,
and analysis on security and defence by donating today.**



Whether your donation is large or small, one-time or monthly,
it all adds up and makes an important difference.



Contact us

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