

WEEKLY SPLASH

LANGLEY AND ABBOTSFORD OLYMPIANS WOULD LIKE TO THANK THE FOLLOWING SPONSORS:

PREMIER SPONSOR



We are delighted to announce a partnership with Linda Metcalfe, who has recently joined ZLC Financial as an Associate, whereby members of L&A OSC will be able to benefit from her knowledge, experience, and expertise, pertaining to their financial goals, objectives and plans. Business-owners and employers will also have access to Linda's guidance and support on their employee benefit programs and corporate succession strategies.

We are grateful to Linda for all her involvement and support to L&A OSC, and now for her willingness to offer our membership her professional services. Please do not hesitate to contact Linda at lmetcalfe@zlc.net or 604-306-3373. She is excited to work with us and support us.

WELCOME NEW & RETURNING MEMBERS!

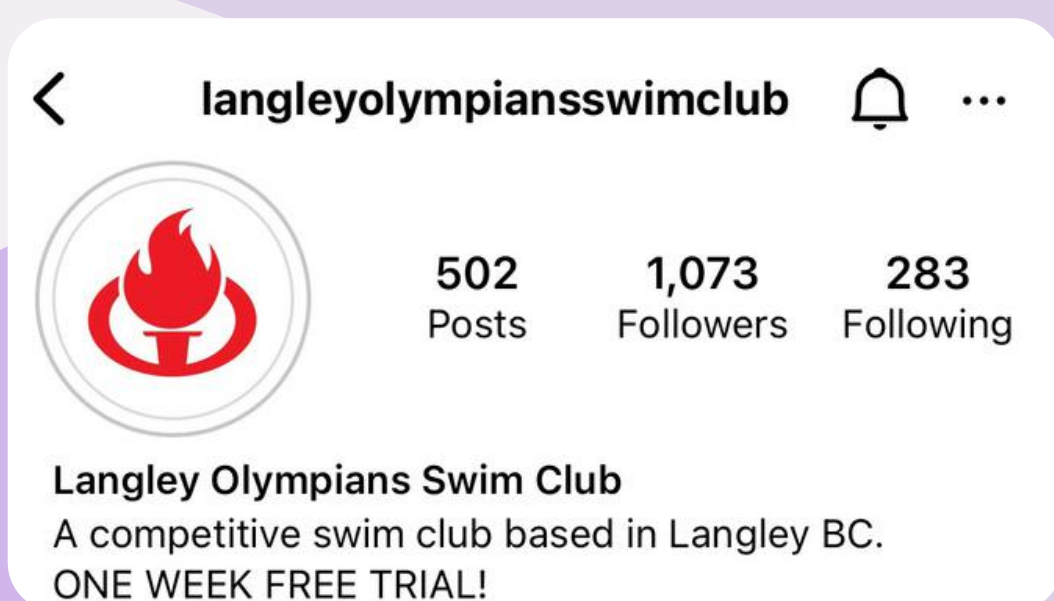
WE LOOK FORWARD TO HAVING AN EXCITING 2023 - 2024 SWIM SEASON! PLEASE REVIEW OUR WEBSITE ALONG WITH OUR 2022-2023 TEAM MANUAL TO BECOME FAMILIAR WITH OUR SWIM PROGRAM AND HOW COMPETITIVE SWIMMING WORKS. PLEASE FEEL FREE TO COMMUNICATE AND CONTACT THE OFFICE IF YOU HAVE ANY QUESTIONS.

THANK YOU,
L&A OSC COACHING STAFF

UPCOMING DATES

- JANUARY 19-21:** MIES SCHOOTMAN INVITATIONAL @ VAC
 - JANUARY 20:** UBC WINTER WARM-UP @ UBC
 - JANUARY 26-28:** KAJ SNOWFEST @ KELOWNA
 - JANUARY 26:** SKSC JANUARY LCM INVITE @ GUILDFORD REC CENTRE
 - JANUARY 27-28:** CHENA U12 & DISTANCE MEET @ HARRY JEROME COMM. CENTRE
 - FEBRUARY 3-4:** RAPIDS LMR OPEN @ WATERMANIA
 - FEBRUARY 10-11:** PSW WINTER INVITE LC
 - FEBRUARY 10-11:** TITANS MEDLEY ADD-UP 2024 @ MAPLE RIDGE LEISURE CENTRE
 - FEBRUARY 23-25:** WINTER DIVISIONALS @ SURREY
 - MARCH 7-10:** WINTER PROVINCIAL CHAMPIONSHIPS @ VICTORIA
- *CHECK WITH UR COACH TO SEE WHICH EVENTS YOU ARE ATTENDING

FOLLOW US ON INSTAGRAM



CLICK THE TO RECEIVE REAL-TIME UPDATES DURING MEETS AND EVENTS

LOSC IS THE 2023 SWIM BC CLUB OF THE YEAR!



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MAUI TRAINING CAMP



DURING THE WINTER BREAK, THE NATIONAL GROUPS HOPPED ON A PLANE TO MAUI, HAWAII TO SOAK UP THE SUN AND TRAIN AT SOME GORGEOUS LOCATIONS SUCH AS OUTDOOR POOLS, HIKES, THE BEACH, AND THE OCEAN! NEEDLESS TO SAY, IT WAS AN UNFORGETTABLE EXPERIENCE FOR THE SWIMMERS THAT ALLOWED THEM TO NOT ONLY TRAIN HARD, BUT BOND WITH EACH OTHER THROUGH HARDSHIP AND GOOD TIMES. THANK YOU TO **COACH RYAN** AND **COACH HATTIE** FOR WORKING DILIGENTLY WITH THE SWIMMERS, AND **THE BENSONS** FOR CHAPERONING AND ALLOWING THIS TRIP TO HAPPEN SMOOTHLY! CHECK OUT OUR INSTAGRAM POSTS AND HIGHLIGHT REEL TO SEE WHAT THE NATIONAL GROUP GOT UP TO...



COLLYN @ WORLD CHAMPS IN DOHA, QATAR

FROM FEBRUARY 2-18, THE WORLD AQUATICS CHAMPIONSHIPS TAKES PLACE IN DOHA, QATAR. THIS COMPETITION FEATURES THE TOP TALENT IN THE WORLD, SO COLLYN WILL BE FACED AGAINST OLYMPIC MEDAL CONTENDERS. HE WILL BE COMPETING IN THE 200 AND 400 IM, WITH HEATS HAPPENING ON **TUESDAY THE 13TH** AND **SATURDAY THE 17TH**, RESPECTIVELY. CHEER HIM ON BY KEEPING AN EYE OUT FOR THE LIVE STREAM LINK THAT WILL BE SENT OUT. GOOD LUCK COLLYN!



SWIM BC WELCOME KITS

THANK YOU TO SWIM BC FOR PREPARING WELCOME KITS FOR OUR SELECTED SWIMMERS. CORY BEATT PAID US A VISIT AT OUR YEAR-END TIME TRIALS TO PERSONALLY GIFT THESE TO THE FOLLOWING SWIMMERS (LEFT TO RIGHT, TOP ROW TO BOTTOM ROW): **JUSTIN JUNG, JIHOON BAE, DANNY PARK, JULIA STROJNOWSKA, ASHLEY KO, KEIRAN BENSON, FERNANDO LU, PAUL DROGO, ALEX VELICICO, BECCA HAIGH, SHAE MURTHA, JOAD WOOD & JINSEI YAMAMOTO** (NOT PICTURED: **LEILA FACK, CAROLYNE JIA & MACEY LARSON**). CONGRATULATIONS SWIMMERS AND THANK YOU SWIM BC!



L&A OSC REMINDERS FOR MEMBERS

EARLY PICK-UP OR LEAVING EARLY:

PLEASE LET THE COACHES AND THE OFFICE KNOW IF YOU ARE PICKING UP YOUR SWIMMER BEFORE THE END OF THEIR SWIMMING SESSION. WE WILL NOT RELEASE THE SWIMMERS TO LEAVE UNLESS WE HAVE CLEAR INSTRUCTIONS AND/OR IF YOU ARE PHYSICALLY PRESENT TO PICK THEM UP. YOU CAN ACCESS THE COACHES' EMAIL FROM THE LANGLEY OLYMPIANS WEBSITE AND EMAIL US DIRECTLY.

PARENTS ON DECK:

PARENTS ARE NOT ALLOWED ON DECK AT ANY TIME. AS MENTIONED AT THE BEGINNING OF THE SEASON, YOU ARE ALLOWED TO SIT IN THE VIEWING AREA NEAR THE ENTRANCE OF THE POOL.

ENTRANCE AND EXIT:

PLEASE REMEMBER TO USE THE MAIN DOOR TO ENTER AND EXIT THE BUILDING.

WE ARE ASKING FOR YOUR SUPPORT AND UNDERSTANDING TO ACT IN ACCORDANCE WITH THE POOL REGULATIONS FOR EVERYONE'S SAFETY AND SMOOTH OPERATIONS.



L&A OSC EQUIPMENT ITEMS FOR NEW MEMBERS

ALL MEMBERS JOINING THE LANGLEY OLYMPIANS SWIM CLUB WILL NEED TO ACQUIRE SOME EQUIPMENT ITEMS. SWIMMERS WILL NEED TO HAVE A RED SWIM SUIT. THIS IS A RED ONE PIECE SUIT FOR GIRLS AND RED JAMMER / SHORTS FOR BOYS. WE KNOW THAT SOME PEOPLE HAVE BEEN HAVING A HARD TIME FINDING A RED SUIT SO WE ASK THAT YOU GET IT AS SOON AS YOU CAN AND UNDERSTAND IF IT MAY TAKE SOME TIME TO ACQUIRE. SWIMMERS WILL ALSO NEED TO HAVE GOGGLES, A SWIM CAP AND FLIPPERS. FOR CLOTHING LIKE T-SHIRTS, HOODIES AND SWEATPANTS WE WILL BE USING AN ONLINE ORDERING SYSTEM THROUGH OUR WEBSITE. ANY OTHER EQUIPMENT CAN BE BOUGHT AT SEASIDE SWIM & SPORT AT WALNUT GROVE COMMUNITY CENTRE.

SEASIDE SWIM & SPORT - TEAM CLOTHING & EQUIPMENT

THIS SWIM SEASON, SEASIDE SWIM AND SPORT IS OFFERING TEAM CLOTHING, APPAREL AND EQUIPMENT FOR THE LANGLEY AND ABBOTSFORD OLYMPIANS SWIM CLUB. THEY ARE OFFERING ALL LOSC AND AOSC MEMBERS 15% OFF ALL EQUIPMENT AS WELL AS A LOYALTY PROGRAM WITH OUR CLUB.

THEIR STORE IS LOCATED AT THE WALNUT GROVE COMMUNITY CENTRE POOL IN LANGLEY. THEY ALSO HAVE AN ONLINE STORE WHERE YOU CAN ORDER EQUIPMENT (WWW.SEASIDE-SWIM.COM). YOU CAN USE THE PROMO CODE LAOSC_15% TO RECEIVE 15% OFF. PLEASE [CLICK HERE](#) FOR MORE INFORMATION ON THE LOYALTY PROGRAM AND TEAM DISCOUNT.



SWIM MEET PHOTOS



IF ANYONE TOOK PHOTOS AT PREVIOUS MEETS, CURRENT MEETS OR TAKE ANY IN THE FUTURE, PLEASE SEND THEM TO OUR OFFICE. WE DO WRITE UPS FOR A LOT OF OUR MEETS AND IT WOULD BE GREAT TO HAVE PICTURES TO SHARE WITH NEWSPAPERS, ON OUR WEBSITE, FACEBOOK OR TWITTER. IF YOU HAVE ANY PLEASE FEEL FREE TO SEND THEM TO LAOSADMIN@TELUS.NET

BECOME AN L&A OSC SPONSOR!

WE WOULD LIKE TO OFFER BUSINESSES IN THE COMMUNITY A CHANCE TO BECOME INVOLVED WITH AN EXCITING ORGANIZATION THAT WILL HELP THE YOUTH AS WELL AS ADULTS IN OUR COMMUNITY. THE INTENT OF THIS SPONSORSHIP IS TO GIVE BUSINESSES IN THE CITY AND TOWNSHIP OF LANGLEY AND CITY OF ABBOTSFORD AN OPPORTUNITY TO SUPPORT THE YOUTH AND ADULTS IN THE COMMUNITY AND IN TURN GET THEIR NAME AND PRODUCT OUT INTO THE COMMUNITY.

THE LANGLEY OLYMPIANS SWIM CLUB IS IN ITS 22ND YEAR OF OPERATIONS WHILE ABBOTSFORD OLYMPIANS SWIM CLUB IS IN ITS 16TH YEAR OF OPERATIONS AND WE ARE TRYING TO MAINTAIN OURSELVES AS A TOP-NOTCH COMPETITIVE SWIM CLUB THAT CONTINUES TO HAVE THE ABILITY TO OFFER SWIMMING TO PEOPLE WISHING TO PURSUE SWIMMING AT THE HIGHEST LEVEL. WHETHER THIS TURNS OUT TO BE THE OLYMPICS OR JUST FOR FITNESS, WE NEED TO HAVE THE ABILITY TO OFFER TOP LEVEL COACHING AND BE ABLE TO PAY FOR OUR FACILITIES, TRAVEL AND EQUIPMENT AND BE ABLE TO OPERATE IN A FISCALLY RESPONSIBLE MANNER. AT THE PRESENT TIME L&A OSC OPERATES WITH NO GAMING REVENUE AND IS DEPENDENT UPON ITS MEMBERS TO CARRY THE FINANCIAL RESPONSIBILITY.

WHAT YOU RECEIVE FOR YOUR SUPPORT:

1-BRONZE LEVEL \$500.00

- SIGNAGE AT SWIM MEETS IN ONE LOCATION.
- BUSINESS CARD AD IN OUR L&A OSC WEEKLY NEWS BULLETIN THAT APPROXIMATELY 200 PLUS FAMILIES RECEIVE.
- ADVERTISING ON OUR L&A OSC WEB SITE.

2-SILVER LEVEL 1000.00

- SIGNAGE AT SWIM MEETS IN TWO LOCATIONS.
- BUSINESS CARD AD IN OUR L&A OSC WEEKLY NEWS BULLETIN THAT APPROXIMATELY 200 PLUS FAMILIES RECEIVE.
- ADVERTISING ON OUR L&A OSC WEB SITE.

3-GOLD \$1500.00

- SIGNAGE AT SWIM MEETS IN THREE LOCATIONS.
- BUSINESS CARD AD IN OUR L&A OSC WEEKLY NEWS BULLETIN THAT APPROXIMATELY 200 PLUS FAMILIES RECEIVE.
- ADVERTISING ON OUR L&A OSC WEB SITE.

4-PLATINUM \$3000.00

- SIGNAGE AT SWIM MEETS IN FOUR LOCATIONS.
- FULL PAGE AD IN OUR L&A OSC WEEKLY NEWS BULLETIN THAT APPROXIMATELY 200 PLUS FAMILIES RECEIVE.
- NAME ON OUR CLUB BULLETIN BOARD IN THE LOBBIES OF THE WALNUT GROVE, W.C. BLAIR AND MASTQUI REC CENTER POOLS TO BE SEEN BY ALL PATRONS THAT USE THE RECREATION FACILITIES.
- HEADLINE BANNER ON OUR L&A OSC WEB SITE.
- SWIM MEET BANNER WITH COMPANY LOGO.

5-PREMIERE \$5000.00 PLUS

TERMS TO BE NEGOTIATED WITH SPONSOR.

PLEASE NOTE THIS SPONSORSHIP PACKAGE IS FOR ONE YEAR FROM START DATE.

PLEASE CONSIDER THESE OPTIONS AVAILABLE TO YOUR BUSINESS TO SEE IF THEY SUIT YOU.

PLEASE NOTE IF A MEMBER HAS A CONCERN REGARDING TOL POLICY OR PROCEDURES PLEASE FEEL FREE TO CONTACT THE OFFICE AND WE WILL PASS ALONG YOUR CONCERNS VIA LINDA.

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FOR LANGLEY & ABBOTSFORD OLYMPIANS SWIM CLUB

**ZLC FINANCIAL PREMIER SPONSOR
FOR LANGLEY & ABBOTSFORD OLYMPIANS SWIM CLUB**



Before you say 'Yes' to mortgage insurance, you should be aware that you have options.

When you are approved for a mortgage, your lender will typically offer you mortgage insurance. That may seem convenient, but before you say yes to mortgage insurance, you should know that you have other options.

Term insurance is an option that is rarely offered to you by your lender, but it can do far better in most circumstances. Protecting your mortgage with an individually-owned term insurance plan offers you and your loved ones better value and more flexibility.

In addition to all factors mentioned above, it's also important to highlight that mortgage insurance coverage ends when your home is paid off. A personal life insurance policy is unaffected by your mortgage ending, and can keep providing you and your family with protection in the years that follow.

In the same way that you decided to use an independent mortgage broker to help secure your customized home financing solution, it's ideal that you work with a financial advisor to help you find a suitable insurance solution to protect your family. An independent insurance broker can work with you to find the coverage that works for you.

Also, keep in mind that it's important to consider critical illness insurance in case you become seriously ill or injured and unable to pay your mortgage and other expenses. If you are an employee, your employers may offer critical illness as a benefit for you, but be sure the coverage is sufficient for your needs.

DISCLAIMER: The information contained here is of a general nature and is not intended to address the circumstances of any particular individual or entity. This content is not intended to provide specific personalized advice, including, without limitation, investment, insurance, financial, legal, accounting or tax advice; and any reference to facts and data provided are from various sources believed to be reliable, but we cannot guarantee they are complete or accurate; and the information contained herein is subject to change without notice. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

Differences between protecting your mortgage using term insurance vs. mortgage insurance:

	TERM LIFE INSURANCE	MORTGAGE INSURANCE
OWNERSHIP	You own the policy and you name your beneficiaries	For most mortgage insurance, you don't own the policy and your lender is the beneficiary.
COVERAGE	You can increase or decrease your coverage, renew your coverage and convert to permanent protection. If you renegotiate or pay off your mortgage or sell your home, you can continue your coverage.	Your lender will insure only for the amount of your mortgage. You can't change, renew or convert the policy. If you choose to move your mortgage to another lender, you can't transfer the policy.
BENEFICIARY	You determine who the beneficiaries are when you apply for the coverage, and can make changes at any time.	Your lender to pay off the mortgage.
GUARANTEE	Your premiums and benefits are guaranteed for the life of the policy. Only you can cancel or make changes to your policy.	Your premiums and benefits are not guaranteed for mortgage insurance. The lender can change or cancel the policy at any time.
STATUS	The amount you pay for your life insurance coverage is based on your age, health and smoking status.	Since mortgage insurance is usually provided through a group plan, you pay the same rate for your coverage as everyone else.

At ZLC, we believe that our clients can make the best decisions when they have been given the most comprehensive expert advice possible. Because each individual's circumstances are unique to them, it is important to review your particular needs with your qualified associate. **Meet with a member of our team** to learn more or get started.



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