

# WEEKLY SPLASH

## 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

### PROVINCIAL CHAMPIONSHIPS

### LIVESTREAM LINK

QUALITY RELIABLE BROADCAST WITH  
LIVE TIMING & RESULTS GRAPHICS

### LOSC IS THE 2023 SWIM BC CLUB OF THE YEAR!



### UPCOMING DATES

- MARCH 9:** NOVICE MEET @ WALNUT GROVE
- MARCH 7-10:** WINTER PROVINCIAL CHAMPS @ VICTORIA
- MARCH 16-17:** DELTA LMR @ SUNGOD RECREATION CENTRE
- MARCH 18-24:** SPRING BREAK (UNLESS OTHERWISE PLANNED WITH YOUR COACH)
- MARCH 21-24:** 2024 SPEEDO WESTERN CANADIAN CHAMPS @ WINNIPEG
- APRIL 6-7:** LOSC LONG COURSE MEET @ WALNUT GROVE
- MAY 13-19:** 2024 OLYMPIC & PARALYMPIC TRIALS @ MONTREAL
- JUNE 21-23:** MEL ZAJAC JR. INTERNATIONAL @ UBC
- JUNE 28-30:** SUMMER DIVISIONAL CHAMPS @ CHILLIWACK
- JULY 11-14:** SUMMER PROVINCIAL CHAMPS @ KAMLOOPS

\*CHECK WITH YOUR COACH TO SEE WHICH EVENTS YOU ARE ATTENDING

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### FOLLOW US ON INSTAGRAM

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

## NEW CLUB RECORDS FROM SEPT '23 – FEB '24

- |   |   |
|---|---|
| COLE BREKKE SC 100 BREAST 8&U <b>1:49.44</b>                | BROOKLYNN BREKKE LC 50 BACK 10&U <b>37.27</b>                                     |
| COLE BREKKE SC 50 BREAST 8&U <b>52.52</b>                   | BROOKLYNN BREKKE SC 50 BACK 10&U <b>35.47</b>                                     |
| LEILA FACK SC 50 FLY 15-17 & SENIOR <b>26.90</b>            | KYU CHO SC 100 BREAST SENIOR <b>1:02.09</b>                                       |
| LEILA FACK SC 100 FREE 15-17 & SENIOR <b>55.27</b>          | COLLYN GAGNE SC 400 IM SENIOR <b>4:08.90</b>                                      |
| LEILA FACK LC 100 FREE 15-17 & SENIOR <b>56.69</b>          | COLLYN GAGNE LC 400 IM SENIOR <b>4:17.05</b>                                      |
| JUSTIN JUNG SC 50 BREAST 15-17 & SENIOR <b>29.59</b>        | COLLYN GAGNE LC 100 BREAST SENIOR <b>1:04.72</b>                                  |
| JUSTIN JUNG SC 200 BREAST 15-17 & SENIOR <b>2:13.72</b>     | JIMMY ZHANG SC 100 FLY SENIOR <b>55.85</b>  |
| JUSTIN JUNG LC 200 BREAST 15-17 & SENIOR <b>2:23.04</b>     | J. ZHANG, K. CHO, C. GAGNE, B. MILNE<br>SC 200 FREE RELAY SENIOR <b>1:34.39</b>   |
| JULIA STROJNOWSKA SC 400 FREE 15-17 <b>4:16.65</b>          | J. ZHANG, B. MILNE, K. CHO, C. GAGNE<br>SC 200 MEDLEY RELAY SENIOR <b>1:43.62</b> |
| JULIA STROJNOWSKA SC 800 FREE 15-17 <b>8:55.98</b>          |   |
| JULIA STROJNOWSKA LC 200 FREE 15-17 & SENIOR <b>2:02.49</b> |   |

### COACH HATTIE: 2024 PAC-12 COACHING INITIATIVE

LOSC IS PROUD TO SEND COACH HATTIE WITH SWIM BC ON A UNIQUE AND VALUABLE EXPERIENCE DOWN TO THE PAC-12 CHAMPIONSHIPS IN FEDERAL WAY, WASHINGTON. THIS GROUP OF COACHES WILL NOT ONLY OBSERVE THE MEET, BUT WILL BE LEARNING WITH THE INTENTION OF BEING INSPIRED BY VIEWING WORLD CLASS COMPETITION. COACH HATTIE WILL ALSO GET TO NETWORK WITH ESTEEMED MEMBERS OF THE SWIMMING WORLD, SUCH AS BOB BOWMAN, WHO COACHES WORLD RECORD HOLDER LEON MARCHAND AND WHO COACHED MICHAEL PHELPS! WE ARE EXCITED FOR YOU HATTIE!



### SWIM BC PROSPECTS CAMP

FROM APRIL 5-7 AND 12-14 IN VICTORIA, SWIM BC WILL BE HOSTING THE WOMEN'S AND MEN'S PROSPECTS CAMP, RESPECTIVELY. THANK YOU TO SWIM BC TECHNICAL DIRECTOR CORY BEATT AND TEAM MANAGER RIKKI NEVINS FOR THIS SPECIAL OPPORTUNITY. CONGRATULATIONS TO THE FOLLOWING LOSC SWIMMERS THAT HAVE BEEN SELECTED TO RECEIVE THIS HONOUR TO FURTHER THEIR TRAINING AND TALENTS:

**CAROLYNE JIA, SHAE MURTHA, REBECCA HAIGH, ALEX VELICICO, DANNY PARK, KEIRAN BENSON, JOAD WOOD & JINSEI YAMAMOTO!**



### NUTRITION: RECOVERY

- SLEEP:** NOT ONLY SHOULD YOU GET AT LEAST 8 HOURS PER NIGHT, BUT SLEEPING AT THE SAME SCHEDULED TIME EACH DAY LETS YOUR BODY KNOW WHEN TO RECOVER AND MAKES IT EASIER TO RECOVER.
- HYDRATION:** DID YOU KNOW YOU SWEAT DURING SWIM PRACTICE? WATER IS THE BEST THING YOU CAN GIVE YOUR BODY BEFORE, DURING & AFTER PRACTICE, BUT IF YOU NEED AN EXTRA KICK OR FLAVOUR, TRY ELECTROLYTES LIKE GATORADE. HYDRATING CAN BE TASTY AND FUN!
- STRETCHING:** DYNAMIC STRETCHING IS A FORM OF STRETCHING THAT UTILIZES MOVEMENT TO WARM UP THE BODY BEFORE PRACTICE, WHICH HELPS THE BODY RECOVER AND RELEASE LACTIC ACID FROM THE PRACTICE BEFORE. STATIC STRETCHING IS DONE WHEN THE BODY IS AT REST, WHICH IS A FORM OF COOLING DOWN BECAUSE IT ELONGATES THE MUSCLES.

RECOVERY SNACK GUIDE		
CARBOHYDRATE	PROTEIN	FLUID

*Taylorred*

## MEET RECAP: DIVISIONAL CHAMPS

THE SWIM BC FRASER & VANCOUVER DIVISIONAL CHAMPIONSHIPS WAS HELD AT THE SURREY SPORTS & LEISURE COMPLEX THIS PAST WEEKEND FROM FEBRUARY 23-25, HOSTED BY THE SURREY KNIGHTS SWIM CLUB. IN ATTENDANCE WERE NEARLY 400 SWIMMERS FROM 12 CLUBS, WITH COMPETITION STARTING EARLY ON FRIDAY AND ENDING LATE ON SUNDAY.

LOSC BROUGHT A TEAM OF **95 TALENTED SWIMMERS**, RACING IN BOTH INDIVIDUAL AND RELAY EVENTS. OVERALL, LOSC BROUGHT HOME THE TEAM TITLE WITH A TOTAL OF **4083.5 POINTS**, WINNING BOTH THE MEN'S AND WOMEN'S TITLES TOO WITH 2130.5 AND 1953 POINTS, RESPECTIVELY. AFTER FINALS ON SUNDAY, THE TEAM LEFT WITH **97 PODIUM FINISHES (43 GOLD, 27 SILVER AND 27 BRONZE)** AND 55 NEW PROVINCIAL TIME STANDARDS!

HEAD COACH RYAN APPLAUDS THE NATIONAL GROUP FOR THEIR GREAT WEEKEND OF RACING, WITH MANY NEW PROVINCIAL, PROSPECT AND ADVANCE TIMES FOR SWIM BC AND EVEN 6 SWIMS THAT RANKED IN THE TOP 10 IN THE COUNTRY THIS YEAR. DIVISIONALS IS A GREAT MEET TO TUNE UP BEFORE PROVINCIAL CHAMPIONSHIPS AND IS ONE OF THE MOST FUN MEETS OF THE YEAR, SO HEAD COACH SAYS IT IS NICE TO SEE ALL THE GROUPS SWIMMING FAST AT THE BEGINNING OF THE COMPETITION SEASON!

COACH BRIAN ALSO COMPLIMENTS THE NATIONAL GROUP ON VERY GOOD BREAK THROUGH SWIMS IN SECONDARY EVENTS IN PREPARATION FOR PROVINCIAL CHAMPIONSHIPS. MANY OF THEM FOUND SUCCESS IN RACES THAT THEY DO NOT SWIM AS OFTEN SO THEY WERE ABLE TO SHOW THEIR SKILL IN A RANGE OF EVENTS.

ASSISTANT HEAD COACH HATTIE IS PROUD OF THE JUNIOR PROVINCIAL SQUAD FOR PROGRESSING IMMENSELY FROM 4 DIVISIONAL QUALIFIERS LAST SEASON TO 12 THIS SEASON, WITH 2 SWIMMERS EVEN ACHIEVING THEIR PROVINCIAL STANDARDS! THE NATIONAL PATHWAY GROUP ALSO STUNNED THIS WEEKEND WITH THEIR PERSEVERANCE, SHAVING OFF TIME AND ACHIEVING STANDARDS THAT THEY ACQUIRED THROUGH DEDICATION AND HARD WORK.

SWIM BC PROVINCIAL CHAMPIONSHIPS WILL BE TAKING PLACE FROM MARCH 7-10 IN VICTORIA, BC SO STAY TUNED FOR UPDATES ON THE TEAM'S SUCCESSES!



BROOKLYNN BROKE THE 50 BACK CLUB RECORD WITH A 35.47!



JOAD GOT PROVINCIAL TIMES AND WELCH'S FOR 400 IM, 200 BACK & 50 BACK!



400 MIXED MEDLEY GOLD FOR CALE, EDEN, KAYLA & KAEDE; SILVER FOR TUDOR, MADDEX, CRYSTAL & SHAE



PODIUM SWEEP FOR BRIAN, REN & FINN IN THE 200 FLY!



GOLD FOR EMMA, TIANA, SARAH & BROOKLYNN IN THE 200 MEDLEY RELAY



BRONZE FOR TIMOTHY, IAN, MARK & DAVIN IN THE 200 MEDLEY RELAY

CHECK OUT OUR INSTAGRAM HIGHLIGHTS FOR ALL THE PODIUM & WELCH'S PHOTOS

## PARIS 2024



AS WE HEAD INTO A SUMMER OLYMPIC YEAR (OCCURRING ONCE EVERY 4 YEARS), TEAM CANADA IS MAKING PREPARATIONS TO GATHER A TALENTED SQUAD OF ATHLETES TO REPRESENT OUR COUNTRY OVER IN FRANCE. WITH CANADIAN TRIALS TAKING PLACE IN MAY, THERE IS MUCH ANTICIPATION TO SECURE EXCLUSIVE SEATS FOR WHAT IS THE HIGHEST CALIBER SWIMMING EVENT IN THE WORLD.



AS YOU MAY HAVE NOTICED, SOME HOUSEHOLD NAMES WERE ABSENT FROM WORLD AQUATICS CHAMPS IN QATAR THIS PAST WEEK. THIS DOES NOT MEAN THEY ARE FOR SURE HEADED TO PARIS QUITE YET, BUT RATHER THEIR OWN PLAN WOULD HAVE PARIS 2024 AT THE PEAK OF THEIR SCHEDULE, INSTEAD OF WORLD CHAMPS. THAT IS WHY MAGGIE MAC NEIL, JOSH LIENDO, KYLIE MASSE AND SUMMER MCINTOSH WERE NOT IN ATTENDANCE IN DOHA, QATAR.



AN INCREDIBLE AMOUNT OF THOUGHT, PLANNING AND PREPARATION FROM A WHOLE PARTY OF STAFF ARE NECESSARY IN ORDER TO EXECUTE SHORT AND LONG TERM GOALS AT THIS PROFESSIONAL LEVEL. THE PATH TO SUCCESS MAY LOOK DIFFERENT FROM ONE SWIMMER TO THE NEXT. WHAT IS UNDENIABLE, HOWEVER, IS THE RELENTLESS HARD WORK, SACRIFICE, RESILIENCE AND MENTAL FORTITUDE REQUIRED TO REACH AND SHINE AT WORLD-CLASS LEVELS.

### WORLD RECORDS '23-'24 (LC)

- (CHN) ZHANLE PAN 100 FREE 46.80 @ QATAR 02/11/24
- (RUS) KLIMENT KOLESNIKOV 50 BACK 23.55 @ RUSSIA 07/27/23
- (CHN) HAIYANG QIN 200 BREAST 2:05.48 @ JAPAN 07/28/23
- (FRA) LEON MARCHAND 400 IM 4:02.50 @ JAPAN 07/23/23
- (SWE) SARAH SJOESTROEM 50 FREE 23.61 @ JAPAN 07/29/23
- (AUS) MOLLIE O'CALLAGHAN 200 FREE 1:52.85 @ JAPAN 07/26/23
- (AUS) ARIARNE TITMUS 400 FREE 3:55.38 @ JAPAN 07/23/23
- (AUS) KAYLEE MCKEOWN 50 BACK 26.86 @ HUNGARY 10/20/23
- (AUS) KAYLEE MCKEOWN 100 BACK 57.33 @ HUNGARY 10/21/23
- (AUS) KAYLEE MCKEOWN 200 BACK 2:03.14 @ AUSTRALIA 03/10/23
- (LTU) RUTA MEILUTYTE 50 BREAST 29.16 @ JAPAN 07/30/23
- (RUS) EVGENIIA CHIKUNOVA 200 BREAST 2:17.55 @ RUSSIA 04/21/23
- (CAN) SUMMER MCINTOSH 400 IM 4:25.87 @ CANADA 04/01/23**
- (AUS) 4X100 FREE RELAY 3:27.96 @ JAPAN 07/23/23
- (AUS) 4X200 FREE RELAY 7:37.50 @ JAPAN 07/27/23



LEON MARCHAND (FRA) BROKE MICHAEL PHELPS' LAST STANDING RECORD IN THE 400 IM



KAYLEE MCKEOWN (AUS)



SUMMER MCINTOSH (CAN)

### CANADIAN OPEN RECORDS '23-'24 (LC)

- JAVIER ACEVEDO 50 BACK 24.90 @ TORONTO 03/29/23
- FINLAY KNOX 50 FLY 23.25 @ QATAR 02/11/24
- JOSH LIENDO 100 FLY 50.34 @ JAPAN 07/29/23
- ILYA KHARUN 200 FLY 1:53.82 @ JAPAN 07/26/23
- FINLAY KNOX 200 IM 1:56.64 @ QATAR 02/15/24
- SUMMER MCINTOSH 200 FREE 1:53.65 @ JAPAN 07/26/23
- SUMMER MCINTOSH 400 FREE 3:56.08 @ TORONTO 03/28/23
- SUMMER MCINTOSH 800 FREE 8:11.39 @ FLORIDA 02/08/24
- SUMMER MCINTOSH 200 FLY 2:04.06 @ JAPAN 07/27/23
- SUMMER MCINTOSH 200 IM 2:06.89 @ TORONTO 03/30/23
- SUMMER MCINTOSH 400 IM 4:25.87 @ TORONTO 04/01/23

CONGRATULATIONS TO LOSC ALUMN **KATIE SCHROEDER** FOR RECEIVING THE OUA WOMEN'S ROOKIE OF THE YEAR AWARD!

- 1ST:** 100 BACK
- 1ST:** 200 BACK
- 2ND:** 50 BACK
- 3RD:** 4X50 MEDLEY RELAY
- 6TH:** 100 FLY



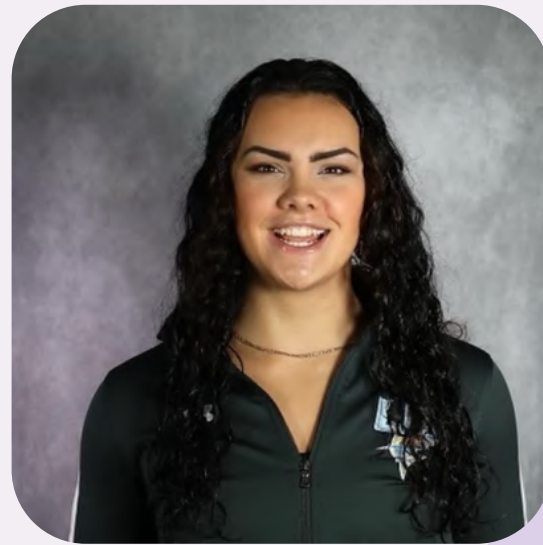
PHOTO COURTESY OF @OUTSWIM ON INSTAGRAM

## VARSITY OLYMPIANS

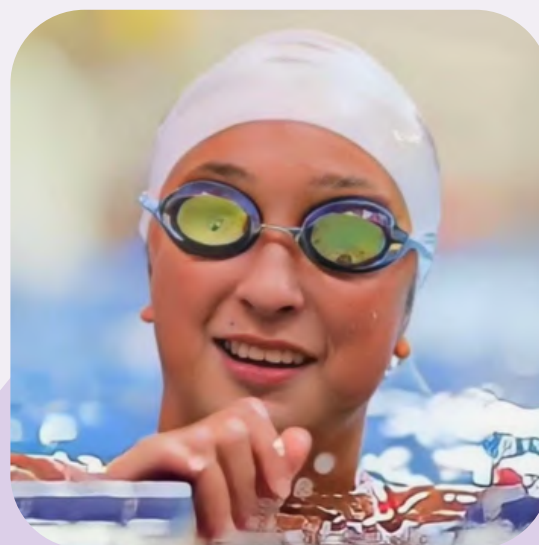
THESE ARE THE SWIMMERS THAT REPRESENT THEIR COLLEGES DURING THE SCHOOL YEAR AND LOSC DURING THE OFF-SEASON. WE ARE PROUD TO HAVE SUCH GREAT REPRESENTATION FOR LOSC ALL ACROSS THE CONTINENT! KEEP AN EYE OUT FOR UPDATES ON THEIR ENDEAVOURS AND ACHIEVEMENTS.



**KATIE SCHROEDER**  
U OF TORONTO



**VENNA ANDERSEN**  
CAL STATE BAKERSFIELD



**HOLLY MCNAMARA**  
UVIC



**CAMI HILL**  
UVIC



**SEVI PARR**  
MCGILL



**MADISEN JACQUES**  
U OF CALGARY



**KALEN MURRAY**  
MCMASTER



**PHOENIX HISLOP**  
MCMASTER



**HAYDEN YEUNG**  
MCMASTER



**AIDAN ERICKSON**  
UBC

## SIGNED OLYMPIANS

THESE ARE THE CURRENT LOSC SWIMMERS THAT HAVE COMMITTED TO SWIM AT THE COLLEGIATE LEVEL DURING THEIR UNDERGRADUATE STUDIES STARTING IN SEPTEMBER 2024. GOOD LUCK TO YOU ALL AS YOU PURSUE YOUR COLLEGE CAREERS! WE WILL UPDATE THIS SECTION AS MORE GRADUATING LOSC SWIMMERS ANNOUNCE THEIR COMMITMENT.



**LEILA FACK**  
MICHIGAN



**JULIA STROJNOWSKA**  
AUBURN



**ASHLEY KO**  
MCMASTER



**MAKS WOZNY**  
LONG ISLAND



**PAUL OROGO**  
UBC

THESE ROSTERS SHOWCASE THE HIGHEST STANDARD EACH SWIMMER HAS ACHIEVED. WE WILL UPDATE THEM AS EACH MEET PASSES. IF WE MISSED YOUR NAME PLEASE EMAIL [JACQUELINE@LANGLEYOLYMPIANS.COM](mailto:JACQUELINE@LANGLEYOLYMPIANS.COM)

**RED NAMES ARE NEW QUALIFIERS**

## DIVISIONAL QUALIFIERS

ALYSSA BEAULIEU  
 TAIYO BEAUSOLEIL  
 THIAGO BENAVIDES  
 BROOKLYNN BREKKE  
 NOAH CANO  
 DANIEL CANON  
 OTIS CHAN  
 DAVIN CHO  
 JASON CHUNG

ABIGAIL COCKELL  
 LARRY CUI  
 GWENNA FAUPEL  
 LANDON FRIESEN  
 MAYA FULGER  
 KAEGAN GIELTY  
 ANDREJ GUDELJ  
 CONOR HOLMGREN  
 TESSA HONG

EVERLEIGH HOUSDEN  
 TIANA JEON  
 LINDSEY JOHNSON  
 JUDY JUGGIAN  
 MACKENZIE JUNG  
 YANA KHRISSANOVA  
 KIDA LECORRE  
 BECKHAM MCCLELLAND  
 MARK PANAYOTOV

SEAH PARK  
 SHANA SEE  
 COLIN SEO  
 AMELIA SMITH  
 JOSEPHINE SU  
 STEVEN SUN

## PROVINCIAL QUALIFIERS

**FERNANDO AGUIRRE**  
**MADDEX AUCHTER**  
 SAMMI BURWELL  
 TUDOR CADIS  
 SARAH CANON  
 CATE CARTER  
 RAIN CHEUNG  
 IAN CHO  
 VINCENT COSTA  
**EMMA CROSTON**  
 NATHALIE FLOOD  
 LUCAS FONG  
 ADAM GRAHAM  
 SCOTT HUNTER  
 THOMAS JIN  
 TYM KROPIVNY  
 BOSCO LAM  
 CALE LECORRE

DANIEL LIN  
**MANIZHA LOO**  
**OLIVER MACPHERSON**  
 PAIGE MUMFORD  
**DECLAN MURTHA**  
 SABINE NEILSON  
**TIMOTHY NGAI**  
**VAUGHN SANDQUIST**  
**TAI STROUD**  
 ALIYA TRAXLER  
 TYSE WAGENAAR  
 WILSON WANG  
 KEVIN WEI  
 JOAD WOOD  
 EDEN YEUNG  
 OWEN YEUNG  
 CRYSTAL YU

DOMINIKA BATOG  
 REN BRIGGS  
 GUI ERNANI DWYER  
 PIETRO DE ANDREIS  
 BRIAN FU  
 ESME JESSUP  
 OLEH KAMEKA  
 SAVO KOSTIC  
 MAIYSA MONTAKHAB

MANNY MONTAKHAB  
 FINN PARR  
 MACKENNA PETTY  
 MATTEO SAVIGNI  
 OWEN TURNACLIFF  
 LINUS WONG  
 MAX WOZNY  
 VIVIAN YANG  
 BECK YU

## WESTERNS QUALIFIERS

## CANADIAN JUNIOR QUALIFIERS

REBECCA HAIGH  
 VIVIENNE LIN  
 KEN STROUD  
 KAEDE TAKAI  
 KAYLA THAI  
 JINSEI YAMAMATO

## CANADIAN TRIALS QUALIFIERS

JIHOON BAE  
 KEIRAN BENSON  
 RYAN CHANG  
 KYU CHO  
 YEONWOO CHOI  
 LEILA FACK  
 COLLYN GAGNE  
 CAROLYNE JIA  
 JUSTIN JUNG  
 ASHLEY KO

MACEY LARSON  
 FERNANDO LU  
 BRYAN MILNE  
 SHAE MURTHA  
 PAUL OROGO  
 DANNY PARK  
 DERON SEE  
 JULIA STROJNOWSKA  
 ALEX VELICICO  
 JIMMY ZHANG

## 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](http://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.



**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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