



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

LOSC IS THE 2024 SPEEDO WESTERN CANADIAN CHAMPION



UPCOMING DATES

MAY 13-19: 2024 OLYMPIC & PARALYMPIC TRIALS @ TORONTO

MAY 18: L&A OSC DISTANCE TIME TRIAL @ WALNUT GROVE

MAY 25-26: WHISTLER SEAWOLVES INVITATIONAL @ WHISTLER

MAY 31: L&A OSC GALA @ ROYAL VANCOUVER YACHT CLUB

JUNE 8-9: PSW JUNE JAMBOREE @ SURREY

JUNE 14: BC OPEN WATER PROVINCIALS @ PORT MOODY

JUNE 21-23: MEL ZAJAC JR. INTERNATIONAL @ UBC

JUNE 22: L&A OSC NOVICE MEET @ WALNUT GROVE

JUNE 28-30: SUMMER DIVISIONAL CHAMPS @ CHILLIWACK

JULY 11-14: SUMMER PROVINCIAL CHAMPS @ KAMLOOPS

JULY 24-30: 2024 SPEEDO CANADIAN SWIMMING CHAMPS @ TORONTO

JULY 25-28: FAR WESTERN CHAMPS @ MORGAN HILL, CA

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

FOLLOW US ON INSTAGRAM



Langley Olympians Swim Club
A competitive swim club based in Langley BC.
ONE WEEK FREE TRIAL!

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

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More than half the tickets have been sold! Last day of purchase is May 24, so get yours quickly! Coaches and all groups have purchased tickets so expect a night filled with fun for everyone at a gorgeous venue. We are still looking for more donations to auction and cash donations.

LANGLEY & ABBOTSFORD OLYMPIANS SWIM CLUB PRESENTS

The 1st Amual Wards Gala



You are invited to the 1st Annual LAOSC Awards Gala to celebrate a year of hard work and achievements, and a successful merger of two swim clubs.

Please join us for awards, dinner, a cash bar, dancing, and a silent auction.

See you there!

Royal Vancouver Yacht Club 3811 Point Grey Rd, Vancouver, BC Friday, May 31, 2024 5:30-Midnight

Dress: Semi-Formal

Who: swimmers & their families, alumni,

coaches Cost: \$100

RSVP: e-transfer to

billing@simonfraseraquatics.com

Include your names in the memo

Note: all swimmers under 16 yrs must be accompanied by an

adult.





NEW CLUB RECORDS 2024

UNDERLINED = PROVINCIAL RECORD

COLE BREKKE SC 100 BREAST 8&U 1:49.44 COLE BREKKE LC 200 BREAST 8&U 4:02.08 COLE BREKKE LC 100 FREE 8&U 1:28.68 COLE BREKKE LC 50 BREAST 8&U 51.31 **COLE BREKKE LC 100 BREAST 8&U 1:56.83** COLE BREKKE LC 50 BACK 8&U 43.68 COLE BREKKE LC 50 FREE 8&U 39.58 BROOKLYNN BREKKE SC 50 BACK 10&U 35.47 ZACHARY TANG SC 50 BREAST 8&U 1:01.53 COLIN WU SC 100 IM 10&U 1:39.86 JUSTIN JUNG LC 200 BREAST 15-17 & OPEN 2:18.44 DANNY PARK LC 200 FREE 15-17 1:55.80 FERNANDO LU LC 200 IM PARA 2:22.73 FERNANDO LU LC 100 BACK PARA 1:07.06 KEN STROUD LC 50 BACK PARA 32.70 KEN STROUD LC 400 FREE S10 4:43.94

JULIA STROJNOWSKA LC 800 FREE 15-17 & OPEN 8:47.09

JULIA STROJNOWSKA LC 200 FREE 15-17 & OPEN 2:00.45

LEILA FACK LC 100 FREE 15-17 & OPEN 56.65

COLLYN GAGNE LC 400 FREE OPEN 4:00.27

COLLYN GAGNE LC 200 FREE OPEN 1:52.70

O. YEUNG, I. CHO, T. NGAI, O. MACPHERSON

LC 4X100 FREE RELAY 11-12 4:38.35

L. FACK, A. KO, C. JIA, J. STROJNOWSKA

LC 4X50 FREE RELAY 15-17 & OPEN 1:45.39

A. KO, M. LARSON, L. FACK, J. STROJNOWSKA

LC 4X50 MEDLEY RELAY 15-17 1:57.40

J. STROJNOWSKA, L. FACK, C. JIA, A. KO

LC 4X200 FREE RELAY 15-17 8:23.54

L. FACK, A. KO, C. JIA, J. STROJNOWSKA

LC 4X100 FREE RELAY 15-17 & OPEN 3:49.09

2024 OLYMPIC & PARALYMPIC TRIALS, PRESENTED BY BELL

THIS WEEK THE LAOSC TRIALS TEAM OF 23 SWIMMERS COMPETES IN TORONTO TO COMPETE AMONGST THE GREATEST IN THE COUNTRY FOR COVETED SPOTS ON THE UPCOMING OLYMPIC AND PARALYMPIC GAMES ARE HOSTED BY FRANCE, SO THOSE WHO MAKE THE TEAM WILL BE REPRESENTING TEAM CANADA IN PAR TO TORONTO TO COMPETE AMONGST THE GREATEST IN THE COUNTRY FOR COVETED SPOTS ON THE UPCOMING OLYMPIC AND PARALYMPIC TEAMS! THIS YEAR, THE OLYMPIC AND PARALYMPIC GAMES ARE HOSTED BY FRANCE, SO THOSE WHO MAKE THE TEAM WILL BE REPRESENTING TEAM CANADA IN PARIS. IS. CLICK HERE FOR THE ENTRY LISTS AND LIVE RESULTS. STAY TUNED FOR UPDATES ON OUR INSTAGRAM AND IN THE NEXT WEEKLY SPLASH!







KAJ PERSIST OIL & GAS INVITATIONAL 2024

LAST WEEKEND A TEAM OF OVER 60 LOSC SWIMMERS MADE THEIR WAY UP TO KELOWNA TO COMPETE AT A LONG COURSE, HEATS AND FINALS MEET AGAINST SOME TOUGH COMPETITION. AS YOU MAY HAVE SEEN ON OUR INSTAGRAM STORIES, THE TEAM DID A PHENOMENAL JOB SECURING COUNTLESS BEST TIMES, PODIUM FINISHES AND NEW TIME STANDARDS. JASON ACHIEVED HIS FIRST PROVINCIAL TIME, VIVIENNE AND JOAD GOT CJC TIMES. MADDY GOT HER FIRST DIVISIONAL TIME AND MADDEX GOT A NEW PROVINCIAL TIME. CONGRATULATIONS SWIMMERS!



BROOKYLNN WON SILVER AND SHELBY WON BRONZE IN THE 100 FLY



FINN WON BRONZE IN THE 200 FLY



KAYLA WON GOLD AND SAMMI WON BRONZE IN THE 400 FREE



CALE WON GOLD IN THE 100 BREAST



NOAH WON GOLD IN THE 200 IM





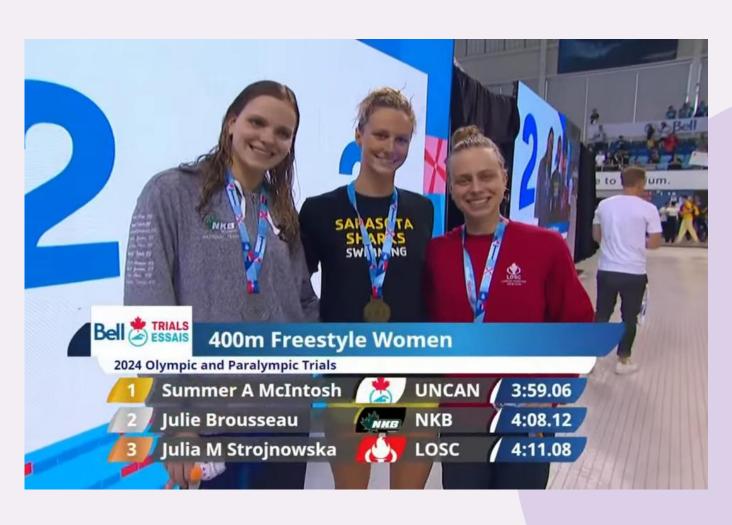


2024 OLYMPIC AND PARALYMPIC TRIALS

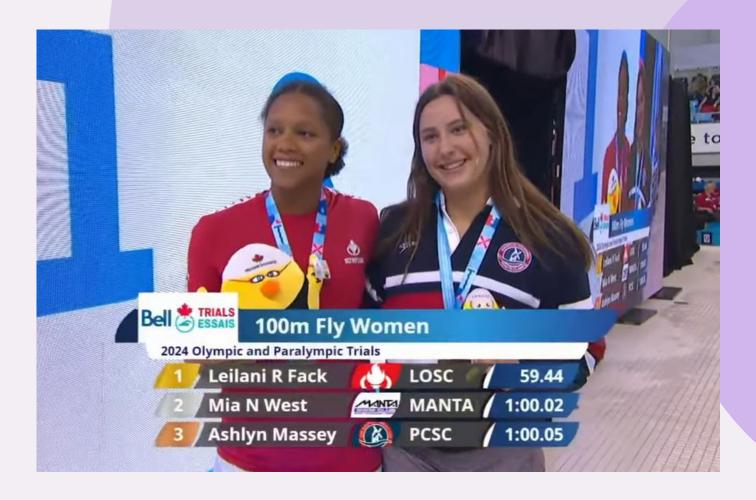
OUR TEAM OF 23 ATHLETES ARE SETTING THE POOL ABLAZE IN TORONTO FOR OLYMPIC AND PARALYMPIC TRIALS! THERE HAS BEEN SO MUCH SUCCESS IN THE POOL ALREADY, AND TODAY IS ONLY DAY 5 OUT OF 7!

DAY 1 OF 7

GIRLS 400 FREE: JULIA BRONZE, ASHLEY 9TH
PARA 100 FLY: FERNANDO SILVER
GIRLS 100 FLY: LEILA GOLD
BOYS 100 BREAST: JUSTIN 8TH







DAY 2 OF 7

MEN 400 IM: COLLYN BRONZE
GIRLS 200 FREE: LEILA 10TH
BOYS 100 BACK: PAUL 5TH
WOMEN 100 BREAST: VENNA 18TH
PARA 100 BREAST: FERNANDO BRONZE



DAY 3 OF 7

WOMEN 100 BACK: KATIE 18TH BOYS 200 BREAST: JUSTIN 4TH GIRLS 1500 FREE: JULIA GOLD

DAY 4 OF 7

GIRLS 400 IM: ASHLEY 8TH PARA 100 FREE: FERNANDO 5TH







VOL. 20 WORD SEARCH SEARCH

FOR 10 & UNDERS:
BRING A PRINT OUT OF
THE COMPLETED
PUZZLE TO PRACTICE
FOR A PRIZE!

YCPQWYCBYJOUMKWKYHXAGWVAS CAPREGTSDQTTQQGSRQUSQDTOB EQIUCPPDLGXSESLMZHNBNKGGZ IPVUOTFCMRCIIDPCCNNZHDZWC EDVJYMJXIGDPBCKRLNEMQIDTI BBVZBCTATYOUALCPIHDZUHTWV NCWWGCXAKJYGOYDJFNPYVOOLF NVDTRDEWFVSMGFEHDGTMJFCHN HJTGUZBCKZVRYLDFDZZFGRXYE CEJVKEQJPOOLHCEBADZAEOZAK ZOLUXKNLRXVMTLKSUJTXSMTOM YBHNTCSRBIRXDTMJPTUVVVREC KOMDPVZAJAUUMKALUJTVSDJFQ TKTETIMFEPCJQEQPEGKEGCDCW FTHRHPWXRRZKHIDXRWWXRODEV KOAWHZDUAEOJSKMLXMKTEFIXD AKZAIRUACJERMTHPEACEQMLBT RLTTDAN JHZTSUFRXGYKAODBY I DNAEACYYESWCTJKOGFNMCNEFP PIGRLIGBESOBFYUUKQLZCIUHF Q P V Z L N M C R T V X Z A L E X E Q I K B I F X KOFELGEPARMYPKQEFYFQHZIFV WZKBVJZTHBREASTSTROKEWQUO FRNXFKICKBOARDLZVZGJCSKNU A F A W V B D R R P G Y D O Y P X D L B Z B U P W

breaststroke backstroke underwater dive butterfly freestyle kickboard pool goggles medley racing sprint cheer team





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)

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



SUMMER MCINTOSH (CAN)



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!



JOSH KIM UBC



BAILEY HERBERT UCLA



HUGH MCNEILL UBC



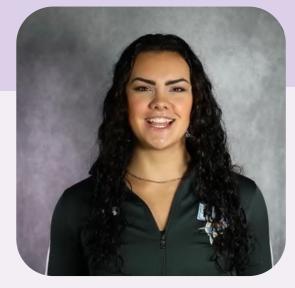
ISABELLA BRUNORO
UVIC



SEVI PARR MCGILL



KATIE SCHROEDER U of Toronto



VENNA ANDERSEN
CAL STATE BAKERSFIELD



HOLLY MCNAMARA
UVIC



CAMI HILL UVIC



MADISEN JACQUES
U OF CALGARY



AIDAN ERICKSON UBC



KALEN MURRAY MCMASTER



PHOENIX HISLOP MCMASTER



HAYDEN YEUNG MCMASTER

CONGRATULATIONS
TO HAYDEN FOR
BEING NOMINATED
FOR THE MEL &
MARILYN HAWKRIGG
ROOKIE OF THE
YEAR AWARD!

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.



JULIA STROJNOWSKA AUBURN

MAKS WOZNY LONG ISLAND

VIVIAN YANG WATERLOO





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 <u>JACQUELINE@LANGLEYOLYMPIANS.COM</u>

RED NAMES ARE NEW QUALIFIERS

DIVISIONAL QUALIFIERS

ALYSSA BEAULIEU
TAIYO BEAUSOLEIL
THIAGO BENAVIDES
BROOKLYNN BREKKE
NOAH CANO
DANIEL CANON
SOPHIE CARTER
OTIS CHAN
DAVIN CHO
ABIGAIL COCKELL

LARRY CUI
GWENNA FAUPEL
LANDON FRIESEN
MAYA FULGER
KAEGAN GIELTY
ANDREJ GUDELJ
CONOR HOLMGREN
TESSA HONG
EVERLEIGH HOUSDEN
LINDSEY JOHNSON

JUDY JUGGIAN
MACKENZIE JUNG
YANA KHRISSANOVA
DENIS KLIMAU
KIDA LECORRE
BECKHAM MCCLELLAND
MADDY MERRIGAN
MARK PANAYOTOV
SEAH PARK
JOSH POVOZAN

SHANA SEE
COLIN SEO
AMELIA SMITH
JOSEPHINE SU
STEVEN SUN

PROVINCIAL QUALIFIERS

FERNANDO AGUIRRE MADDEX AUCHTER

TUDOR CADIS
SARAH CANON
CATE CARTER
RAIN CHEUNG
IAN CHO
JASON CHUNG
VINCENT COSTA
NATHALIE FLOOD
ADAM GRAHAM
SCOTT HUNTER
TIANA JEON
THOMAS JIN
TYM KROPIVNY
BOSCO LAM

CALE LECORRE
DANIEL LIN
MANIZHA LOO
OLIVER MACPHERSON
PAIGE MUMFORD
DECLAN MURTHA
TIMOTHY NGAI
VAUGHN SANDQUIST
TAI STROUD
ALIYA TRAXLER
TYSE WAGENAAR
WILSON WANG
KEVIN WEI

EDEN YEUNG

OWEN YEUNG

CRYSTAL YU

DOMINIKA BATOG REN BRIGGS SAMMI BURWELL GUI ERNANI DWYER PIETRO DE ANDREIS LUCAS FONG BRIAN FU ESME JESSUP SAVO KOSTIC

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

CANADIAN JUNIOR QUALIFIERS

VIVIENNE LIN
MAIYSA MONTAKHAB
SABINE NEILSON
KEN STROUD
KAEDE TAKAI
KAYLA THAI
JOAD WOOD
JINSEI YAMAMATO

CANADIAN TRIALS QUALIFIERS

WESTERNS QUALIFIERS

JIHOON BAE
KEIRAN BENSON
RYAN CHANG
KYU CHO
YEONWOO CHOI
LEILA FACK
COLLYN GAGNE
REBECCA HAIGH
CAROLYNE JIA
JUSTIN JUNG
OLEH KAMEKA

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 ON 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 (<u>www.seaside-swim.com</u>). You can use the promo code Laosc_15% to receive 15% off. Please <u>click here</u> 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.

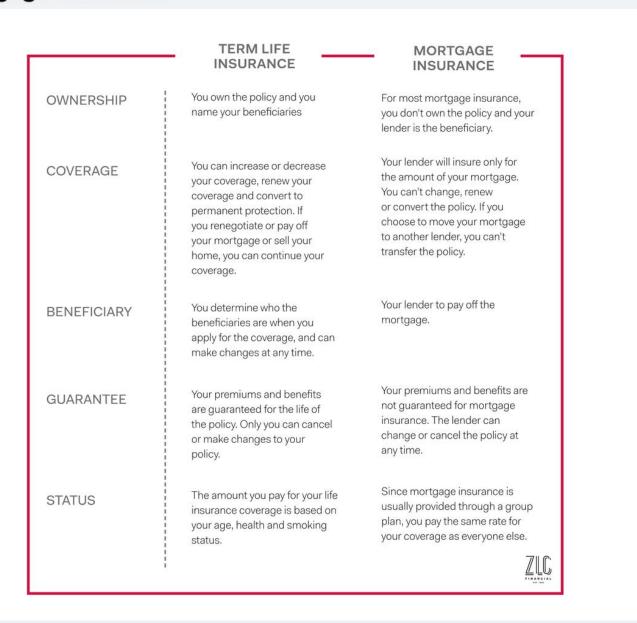
In addition to all factors mentioned above, it's also important to highlight that mortgage insurance coverage ends when your home is paid off. A personal life insurance policy is unaffected by your mortgage ending, and can keep providing you and your family with protection in the years that follow.

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:



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.



Linda Metcalfe □ 604.688.7208

Financial Associate □ Imetcalfe@zlc.net