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ECHOES

Finding the Blue Ocean

BY MARLENE BERGSMA

DIRECTOR OF COMMUNICATIONS & ADMISSIONS

Question: If you take 17 bright and enthusiastic people who love Christian education, two pots of soup and one business strategy book, and combine them for 11 ½ hours, what do you get?

Answer: Pages of possibility for the future.

Board members, parents and staff gathered over two days late last month to once again re-visit the concept of Blue Ocean strategy. With the help of strategic planning facilitator Brenda Tindale, we reviewed the results of surveys of people who have chosen to enroll their teenagers in schools other than Smithville Christian. We also wrestled with the question: What can Smithville Christian High School do to make our offering so captivating and compelling that our competition becomes irrelevant?

So far, there's no single magic answer, but it's exciting to know there is potential.

One of the ideas being explored is creating more entry points into our school. We are an educational

institution that focuses on teenagers, but are there more ways that we can connect with our community so that more people can get a first-hand glimpse of the blessings of Christian education? If this is going to happen, the Blue Ocean strategists emphasized that our first priority remains being a vibrant Christian high school.

Board chairman Wayne Schilstra summarizes the two days of intense discussion in this way:

"Among all the ideas developed, there was one overarching theme: that Smithville Christian needs to become a place where faith and spirituality are nurtured to its greatest potential. Smithville Christian needs to get into the local, regional and global community

doing things that enhance the level of education, enhance the student experience, enhance exposure to the community, enhance contact with the community and enhance opportunities for the community to be involved at our school.

"The Blue Ocean workshop itself was not fun, by any means. The sessions were very hard work with a wrestling of ideas and ideologies being tugged back and forth. The thought of going out into a true Blue Ocean did and will continue to stretch many. The easy way is to stay safe. The real challenge is to embrace a Blue Ocean idea and then take the steps necessary to make it happen. At some point we are going to have to take a leap of faith in uncharted waters.

"Overall, I was pleased with this past session. We worked hard, we debated, we wrestled, we dreamed and we came up with some possibilities. Now the real work begins."

The secret to affordability

It pays to start saving early for your children's Christian school education

BY DON NELSON MBA, CFP, CSA, SUN LIFE FINANCIAL ADVISOR
AND MATT DAM HON BA. BUS., SUN LIFE FINANCIAL ADVISOR

Everyone wants the best for their children – a great education, a successful career and a fulfilling family life. Maybe you feel a Christian education would give your children a head-start, but with education costs rising, many parents are left asking themselves, *"How can we afford it?"*

Some parents apply the 'wishful thinking' technique and simply hope the money is there when they need it. Others decide to take their chances and count on getting a bank loan. But the best plan is to start saving now and take advantage of the time you have left before your kids begin attending Christian elementary and/or secondary school.

A practical example.

Suppose you start saving \$4,000 per year (or \$335 per month) as soon as you get married. Let's assume the following:

- Your first child is not starting school for seven years
- You are earning 7%

- interest per year
- The cost of tuition is \$10,000; charitable receipt \$7,000, cost of education \$3,000
- You receive a charitable tax refund for \$3,000 (net, after paying the full annual tuition)

Starting in year eight, you begin drawing out \$3,000 per year and paying the \$4,000 you previously put into savings directly to the school. You also use the \$3,000 tax refund to make up the balance. With this plan, the money you saved over the seven-year period should last for about 20 years.

Maybe it's not possible to save \$4,000 right

PLEASE PASS
THIS ON
to a young family
you know!

away. Start with what you can afford, and consider gradually increasing the amount each year. Also, consider using your Tax Free Savings Account (TFSA) when saving for Christian schooling. You can withdraw the money any time and never pay tax on your earnings, which leaves more money in your pocket.

If you already have children in Christian elementary school, you may want to think about using the same model to save for Christian high school. In this case, you'd start making your withdrawals when your oldest child enters a high school such as Smithville Christian High School.

The point is, start saving early. If you are disciplined, set priorities and remain committed, it'll help ease financial concerns when your family begins the Christian educational experience.

Don Nelson is a Director on the SDCH Foundation Board and an alumni parent.

Matt Dam, an associate at Doyle & Nelson in Fonthill, is an SDCH alumnus.



This graph is showing the accumulation of \$4,000 per year for the first seven years and the withdrawal of \$3,000 for 20 years after.

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Sticker shock: pricing Christian education for what it's worth

BY TED HARRIS, ADMINISTRATOR

"Make sure you charge what the experience is worth, and help people to be able to afford it."

This is a statement that Christian school leaders say and hear very often. There are many schools that strive for excellence but are reluctant to charge what their program is actually worth. Charging less than they are worth and struggling every year to raise the rest through countless fundraisers and campaigns leads to deficit budgets and a tired community.

At Smithville Christian we have made the shift to cost-based tuition – an approach to school finances whereby all of the costs necessary for operation of the school are acquired through tuition. This move puts two factors together: real tuition rates and real tuition assistance for families who need it.

The move to cost-based tuition led to a higher than normal tuition increase because we are now collecting more of our budget through tuition. So where is the gain in this? If we can meet our needs through tuition, then

the non-tuition support we receive can be used to help specific families with their tuition. 57% of our current families are paying the full tuition this year; the others are all being helped by what our community does together in our Spring Drive and other donations and through Foundation support. It is our hope that donors will be more motivated to give to a drive or bursary fund knowing that 100% of these funds go to families who need the help.

So have we raised tuition higher than most other Ontario Christian high schools? One of the board's policies reads as follows: "SDCH will offer Christian education at a cost comparable to other OACS secondary schools." Our research indicates that we are still abiding by this policy.

There is one thing that must happen in order for this new structure to work: our community has to surround the families that need help with tuition. Please keep this in mind as you think about our Spring Drive, coming up during the week of March 29-April 3. We need canvassers, and we need the rallying support of our constituency.

DOUBLE TUITION: Helping parents take the double hit

BY TED HARRIS

If you talk to any Christian school supporter for more than a few minutes, two common themes will likely emerge: the obvious blessings, and the challenge of paying tuition. Families who are in Christian education speak constantly about how the Lord provides, meeting their needs and more; yet families often wonder about how it will all work out financially.

We would like to do everything we can to help families plan their journey through our Christian school system. For this reason, Smithville Christian High School has begun talks with its partner elementary schools about how to show Christian parents a long view of how to bless their children with Christian education from junior kindergarten to grade 12. The challenge to be addressed is how to manage the "straddling years," the time during which a family will have children in both elementary and high school.

One of the ideas being discussed is how we can work out a tuition system which keeps payments relatively even over all the tuition-paying years, through assisted investment planning in connection with our Foundation. We are early in the discussion, which means we clearly do not have all the answers, but that also means we are open to your suggestions. If you have wisdom to contribute on this issue, please give our office a call.

FACTS ABOUT FUNDRAISING AND AVOIDING DONOR FATIGUE

BY TED HARRIS, ADMINISTRATOR

There are as many ideas about raising money for a school like ours as there are people. Maybe we should sell pizza for our grade 12 class. Perhaps we should have a dinner for our France trip. How about if our soccer team calls a few people to support our trip to OFSAA in Kenora? Can't we cut tuition in half and raise the rest as a community? These are the kinds of questions we face often.

The Fundraising Policy we put in place two years ago has helped us to form a response to the many ideas and questions that come our way. The introductory statement for this policy reads as follows:

This guideline is produced in an effort to ensure that fundraisers do not become counterproductive to the mission of the school. It is our clear intent that our supporters will not have cause to be frustrated by the frequency or nature of solicitations for the sake of SDCH. All fundraisers must be examined on the basis of the funds they yield and to what degree they develop community and good will among our supporters.



The Gateway Campaign of several years ago is still yielding pledges. Pictured here is the latest cheque to pay down the school's mortgage. The total debt of the school is now far less than the value of this cheque!

- The funds from the Spring Drive will be used solely for the purpose of helping families who need and request tuition support.
- No fund requests or sales may happen within one month of our spring drive.

To be honest, I say 'no' to most fundraising requests or ideas that come my way, not because I am trying to be harsh, but because someone needs to safeguard the overall fundraising picture and keep the supporters in mind.

Here are some summarized statements from our policy:

- We set our tuition at a level which, if collected from every family, will meet all of our costs (see the explanation of "cost based tuition" on Page 3).
- The Fundraising Committee will conduct two major events each year: the fall baseball tournament and the spring plant sale/dinner/auction. (See Page 6 for more information about this year's spring event and how the money will be spent.)
- The school will allow no more than two fundraising dinners per year, one of which will be connected with the spring auction.

- Major capital campaigns will take place no more frequently than every five to six years.
- Student Council may have only one fundraiser which involves support beyond the student body, namely the magazine sale.
- Funds raised for student service trips must begin with the student's own funds as well as support from family prior to any wider fund raising.
- Our sports teams and clubs may not conduct fundraisers unless there are very special circumstances.

When considering any new fundraisers for which there is no clear policy direction, these are the questions we ask:

Will the fundraiser build or enhance a community of support for SDCH?

Will the fundraiser adversely impact any other school fundraising initiatives?

Will the fundraiser bring about donor, volunteer or staff fatigue?

Will the benefits of the fundraiser far outweigh the drawbacks?

It is our clear intent that in gathering wider support for what we do as a school we will bless people with opportunities to get involved in a great cause rather than to test their good will or wear them out. If the policy isn't working, please let us know.

The Spirituality of Fund Raising

BY TED HARRIS, ADMINISTRATOR

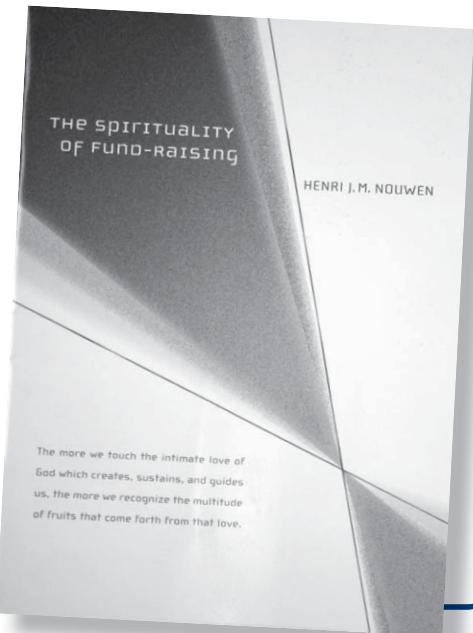
Most people need a little encouragement in order to go and ask others for money. I certainly do! I have to work myself up to make the phone call, and the visit that follows warrants some additional prayer time.

At our last board meeting one member shared what a blessing it was to be able to contribute to the relief effort in Haiti. My children and I felt the same way. I often get the same response when I visit supporters of the school to ask for their support. Imagine people being willing to meet and even grateful for the visit when both know it's going to be about money!

I recently read a booklet entitled The Spirituality of Fund Raising, by Henri J. M. Nouwen. This booklet is strong encouragement for anyone who needs occasionally to approach others for support for Kingdom work (Christian education for example). Nouwen notes that if Jesus made so many references to how we use our money, we should not be so reluctant to talk about it. "Asking people for money", he says, "is giving them the opportunity to put their resources at the disposal of the Kingdom."

Fundraising for Smithville Christian High School has been a spiritual experience for me. There are few things that can give me as much encouragement as when someone wants to hear the story of how God is working in our school and wants to be a part of it by contributing financially.

It is sometimes a challenge to find volunteers who are willing to canvas for our spring drive. No one wants to be a hassle to others. For anyone who has the gifts to talk to people and a love for Christian education, picking up this booklet and investing one hour in reading it will change your perspective on this important part of the work of the school or any other Kingdom organization. You can order it very quickly at www.henrinouwen.org.



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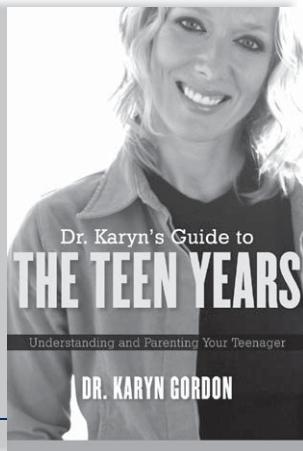
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Save the Date

For one of the most important fundraising events of the year

BY AL KORVEMAKER, DIRECTOR OF PROGRAM

Every year the fundraising committee raises thousands of dollars for new technology and equipment that is not part of the school's regular budget. Last year the committee was able to dedicate money to remodelling the kitchen, equipment for the small engines shop, classroom projection technology, fitness room equipment (a.k.a. "The Pumpatorium") and equipment for the family studies program.

The majority of money raised is through the spring dinner and auction which is scheduled for Saturday, May 22, 2010. This year's proceeds will be dedicated to gym furniture that will allow for a better worship and assembly space, classroom projection technology, and technology that will expand the data collection capabilities in the science labs.

Please save the date and be sure to join us in this exciting community event which keeps tuition costs down and at the same time allows Smithville Christian to be on the "cutting edge" in terms of technology and facilities.

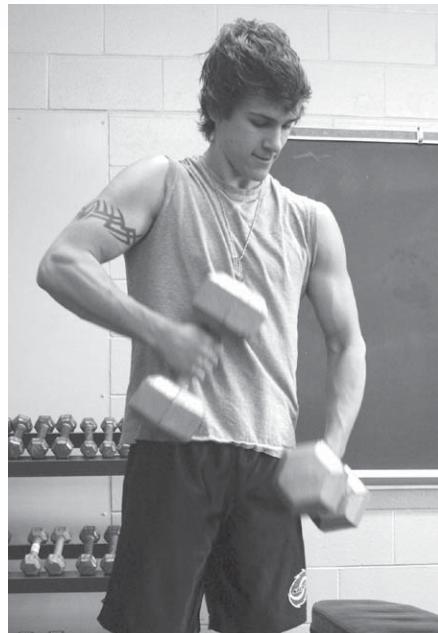
Putting some muscle into Christian education

BY MARLENE BERGSMA
DIRECTOR OF COMMUNICATIONS AND ADMISSIONS

At Smithville Christian, a good education is about more than just marks on a report card.

That's why the school is delighted to announce the recent opening of a new fitness room – dubbed the Pumpatorium – made possible through fundraising by students and school supporters.

It helps the school's efforts to teach students that good health and taking care of our bodies "make God smile," said Fred Breukelman, athletic director and phys ed teacher.



"It also increases the commitment of our athletes to our Storm teams," he said, "because improving is more than just playing the game." It helps the school meet provincial Ministry of Education goals to include fitness in every course and helps to combat the effects of a "sedentary society."

The room is available to be used by the entire school and by members of the supporting community, including parents and alumni, he said. Trained student volunteers act as supervisors whenever the room is open, which allows them to develop their leadership skills.



Grade 11 students Chad Hogeveen (left) and Kurt Rutherford work out in the new Pumpatorium.

The room boasts \$30,000 worth of weight-lifting and fitness equipment, but the school was able to purchase the refurbished equipment at about half its cost. It was purchased with the help of a \$1,000 OFSAA grant, with the Students' Council magazine campaign and the Fundraising Committee each paying about half of the remainder.

The buff staff and students of Smithville Christian are grateful for all those people who buy magazine subscriptions or support the fundraising committee.

Interested in flexing your muscles? Contact the school office for a Pumpatorium schedule and to arrange a training session.

The blessings of community support

BY DAVE GIESBRECHT

HISTORY & GEOGRAPHY TEACHER AND PRAISE TEAM COACH



I have been teaching at Smithville Christian for almost seven years now. In that time, my work with students has been aided and improved with a variety of tools that were provided by generous gifts to the school. The year I started teaching at Smithville, the Fundraising Committee purchased a quality keyboard for the Praise Teams. I had not heard of the Fundraising Committee before then, but I've been asking for stuff ever since. We have made several improvements to our sound system, and as our equipment has improved, so has the quality of our music. It has been a joy for me to see (and hear) students grow in their musical gifts and in their enthusiasm for using those gifts in worship.

My teaching has also benefited through the use of some new tools. My classroom has been equipped with a computer

and projection onto a SmartBoard. (A SmartBoard is a large touch-sensitive screen that allows you to control the computer from the screen, and add notes to it as you go.) The advantage of using this is more than just that it keeps chalk off my hands and pants. So much of what we are learning in class can now have some kind of visual illustration and explanation. Google Earth and other sites provide us a window to the world. Instant access to information on the internet which can be shown to students makes teaching and learning a little more lively. The students are becoming adept at using this technology in their presentations as well.

I am very grateful for a supportive community that makes it a priority to provide us with the tools we need to do our work with excellence.

(Left) History and Geography teacher Dave Giesbrecht uses Google Earth on the interactive SmartBoard in his classroom to show students an area of global conflict.

The school's five SmartBoards and 12 projectors were all made possible through fundraising.

(Below) Praise Team member Anne Kang plays the Roland keyboard, purchased by the school through the generous efforts of its fundraisers and donors.



PROFILE OF A CANVASSER

Charlene Oudman

BY MARLENE BERGSMA
DIRECTOR OF COMMUNICATIONS AND
ADMISSIONS

"Fundraising is proclaiming what we believe in such a way that we offer other people an opportunity to participate with us in our vision and mission." – Henri Nouwen

Charlene TeBrake Oudman of Wainfleet is someone who proclaims what she believes, and Oudman is a believer in Christian education. The Smithville Christian High School alumna (class of 1992) and mother of three doesn't even have children enrolled at the school yet, but she's been a faithful canvasser for the school's spring drive for many years.

Oudman said it's simple.

"We love Christian school," Oudman said, of herself and her husband, Cliff, and their willingness to be part of the annual fundraising effort. "It blesses our family and so you want to be able to see other families blessed in the same way."

Oudman said she also got some gentle persuasion from Ed DeHaan, a drive captain for Wellandport.

"He politely asked me, convinced me, begged and pleaded," laughed Oudman. She said she is usually assigned 10 or 12 people who live in the Wainfleet and Wellandport area to call or visit. "It's a bit of a time commitment, but it's not hard," she said.

Oudman says sometimes she is disappointed by the people who turn her down, but said she and Smithville Christian High School have also been blessed by donors' generosity.

"It's surprising to see people who are very willing to give."



The two new RealCare babies and care evaluation software (total cost \$1,450), used by students in the Grade 11 Parenting and Family Life course, were purchased through the fundraising budget.

The new small engines shop: Built on a firm foundation

BY TED HARRIS, ADMINISTRATOR



Our students have begun a new semester of learning in our small engines shop, a separate 30' x 50' building put up and developed over the last two years near the East entrance of the school. In this new space they learn small engines technology, metal work and welding. These skills are brought together in their culminating projects, which have often come in the form of a go-cart built from the ground up. Many of our students are so excited about this course that they need occasional reminders about their other classes.

Students were not the only ones to get excited about the new building. Those whom we approached to support this project were also clearly eager to see our students have this opportunity. The new building was made possible by the support of several individuals and businesses from our community. First, there were the volunteers. We had at-cost or free help from many of those who designed and built the structure. Second, there were the donors. We received support from almost everyone we asked. In two cases in which we received a substantial gift, the amount was 50% more than was requested! We and our students are very grateful for all the support the community showed us during this small and quiet campaign. At present, with a couple of donors still awaiting year-end figures before deciding on a gift, we have \$6,900 left to go before this project is completely paid for. We praise God for the wonderful support we receive!

Celebrating 50...

BY HENRY KOORNNEEF, EXECUTIVE DIRECTOR
FOUNDATION FOR NIAGARA AND HAMILTON AREA
CHRISTIAN SCHOOLS

Those of us who have reached or surpassed 50 years of age will readily acknowledge it is quite a milestone. Those of you who came to this country 50 or more years ago often attest to how the Lord has blessed you. When a couple is privileged to commemorate 50 years of marriage, we certainly celebrate! When our Christian schools celebrate 50th anniversaries, supporters and alumni come from far and wide to join in the festivities. Lord willing, SDCH will also reach this milestone and celebrate. However, my question to you is this – why wait until then? The time to celebrate “50” is right now!

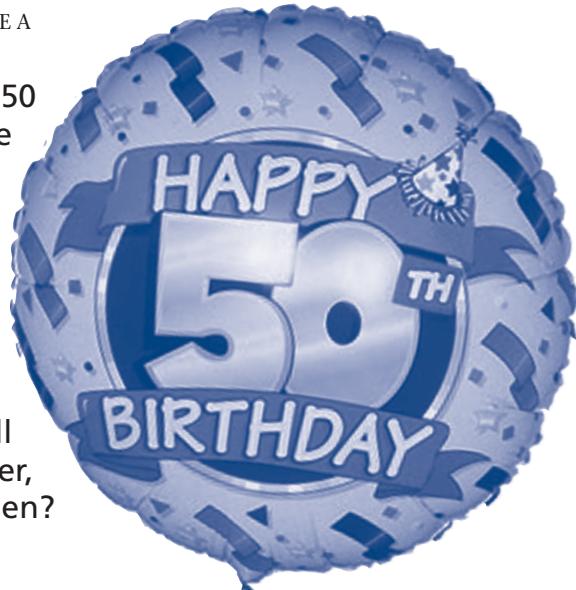
How? Let me use the example of a young couple who, since early 2004, each contributed \$50 a month (for a total of \$100/month) towards a Computer Technology Endowment Fund that they established and that now holds in excess of \$10,000 for the benefit of SDCH. They have a wonderful story to tell but for now wish to remain anonymous. I know they feel that their initiative is not about themselves but rather about how “*a lot of little \$50 gifts really can add up over time.*” This couple also made this

financial commitment because they really want our foundation to be successful and have a positive impact sooner than later. In order to achieve this, they realized that they needed to first personally commit to doing their part. May God bless them for their foresight, initiative and stewardly perspective.

What if during this same time period there had been a few more couples in the SDCH support community doing the same thing? By now, the fund balance

could easily have been \$100,000 or more. Basic math suggests that 50 couples or supporters contributing to a similar degree could have resulted in an extra half million in endowed assets for SDCH. Can you imagine the impact this would have for families currently enrolled? Do you want to join them and watch it double even faster? No monthly amount is too small. For as little as a dollar a day I will set up a pre-authorized payment plan that allows you to be part of the excitement.

In summary, many people contributing just a little can have a huge impact. Might you be one of 50 or more SDCH supporters willing to begin contributing \$50 a month through our foundation? All endowed gifts are 100% tax receiptable!



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Contact Henry Koornneef at 1-877-340-9555 or email office@schoolfoundation.ca

Good Start + Continued Growth = Great news!

BY HENRY KOORNNEEF, EXECUTIVE DIRECTOR

FOUNDATION FOR NIAGARA AND HAMILTON AREA CHRISTIAN SCHOOLS

The *Smithville Christian High School General Endowment* is growing. Three generous gifts received in December allowed the fund total to nearly double in size, passing the \$100,000 threshold! Late in 2009 our foundation received over \$1,000 in earnings from Revocable Deposit Agreements along with two cash gifts (\$5,000 and \$40,000), all designated for this fund. This ballooned the *SDCH General Endowment* fund balance to **\$100,613.85*** in a very short period of time, thereby having a positive impact for our school through increased gifts of annual earnings beginning as early as this fall.

**Flowers that last
for a single season
only certainly are
beautiful, however,
an endowed gift is
like planting a fruit
tree that produces
a harvest for many
years. It's wonderful
when we can enjoy
both...**

But that's not all. Our foundation also holds other assets in trust for our school. We have the *SDCH Computer Technology Endowment* with a fund balance now greater than **\$10,000** (as of Jan 31/10) held on our behalf. This fall, our school will begin receiving gifts of earnings of about \$500, to be used at the school's discretion for computer related purposes.

As well, our school is named as a 50% beneficiary of the annual earnings generated by the *Daniel & Tina Bremmer Memorial Endowment* (\$60,479.70*) established in 2004 by the adult children of Mr. & Mrs. Bremmer (formerly of Smithville) with a portion of the Bremmers' estate gift

designated to support the local Christian schools.

We also have a vested interested in the:

- *Stewardship Education Endowment* (\$12,683.13*)
- A significant *Donor Advised* fund, held as an endowment, where 100% of the annual earnings are designated to support bursary programs of the Niagara area member schools (\$303,602.13*)
- *FNHCS General Endowment* (that holds all undesignated endowed gifts) to support all foundation member schools (\$169,506.27*)

Great things are being done for our benefit by our foundation – we covet your continued prayer support as well. Thank you to each one of you who, through your generosity, had an instrumental role in achieving these results that will enhance our school and support our families not just once...but on an ongoing annual basis!

*all fund balances as of December 31, 2009 unless noted otherwise

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