

Ken Crosson, CFP, CPCA Tara-Lee Crosson, CFP, BA
CERTIFIED FINANCIAL PLANNERS

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# Insurance basics

# What types of protection are right for you?

Over the years, insurance products have evolved to become more specialized with added features and riders. That makes it possible for individuals to build increasingly customized plans – but it also means it takes a little more work to understand the various solutions available to protect Canadians from different risks.

Insurance falls into two major categories:

- Life insurance, which pays a benefit when the insured person dies, includes term life insurance, whole life insurance and universal life insurance.
- Living benefits, which pay a benefit under specific circumstances during the insured's lifetime, include critical illness insurance and disability insurance

These different types of insurance can be combined to help individuals and families meet many high-priority goals, such as covering immediate expenses after death, building a legacy for the next generation, or protecting income in case of illness or injury.

What is a rider? A rider is a clause in an insurance contract that provides additional protection at an additional cost.

# Here are just a few examples:

- a child protection rider that adds coverage for a child to an adult's policy
- a total disability waiver rider that allows the insured person to skip premium payments while disabled and unable to work
- a return of premium rider that pays back all premiums if the insured person doesn't experience a covered situation, such as a critical illness

# What can term life insurance add to your plan?

Term life insurance is the simplest type of life insurance, and it's often available quickly through an easy application process. It provides protection for a set period of time – the "term." The term may last for a fixed number of years (e.g., 10 years) or until the insured person reaches a certain age (e.g., age 65). At the end of the term, it may be possible to renew the policy or convert it to a different type of life insurance. Should an individual convert their term policy to a permanent policy, underwriting you to the required unless they increase their coverage.

# One way to use term life insurance:

Taran and Pari have 20 years left on their mortgage and want to make sure that, if one of them were to die, their house would be paid off in full.

They can insure both their lives with a 20year term life insurance policy, setting the death benefit at the full value of the remaining balance on their mortgage. They will also have the added flexibility of being able to reduce their amount of insurance in the future, as they pay down their mortgage.

# What can whole life insurance add to your plan?

Whole life insurance is permanent insurance that provides guaranteed protection for life, as long as premium payments stay up to date. In addition, some whole life insurance build a tax-advantaged "cash value" within the policy that the insured person can access while alive. On death, beneficiaries receive the death benefit, which is an amount equal to the original face amount, plus any paid-up insurance that was purchased.

# One way to use whole life insurance:

Min doesn't want her three children to have to pay for her funeral and cover the taxes on her estate after she dies.

She considers term life insurance, but she also likes the idea of a policy that will protect her for her lifetime with guaranteed premiums and accumulate a cash value she can withdraw if needed. She chooses a whole life insurance policy that allows her to pay all her premiums in 20 years, with a death benefit sufficient to cover funeral and tax costs on death

Tel: (306) 522-5674

Fax: (306) 781-7791

# What is paid-up insurance?

Available as a dividend option on a whole life policy, paid-up insurance is additional coverage that a policyholder can purchase using the policy's dividends. It allows policyholders to increase their death benefit, and in some policies, the living benefit cash value.

# What can universal life insurance add to your plan?

Like whole life insurance, universal life insurance is permanent insurance that blends life insurance with tax-advantaged investing. It generally offers even more flexibility and features than whole life insurance, including a wider range of investment choices for the "account value" — such as investments linked to equity market growth. It is possible to access the account value during life. Alternatively, the insured person can choose to include the investment portion of the policy in the death benefit to leave an even larger tax-free legacy to beneficiaries.

### One way to use universal life insurance:

Elian wants to make sure his two adult children receive equal shares of his estate.

He plans to leave his cottage to his son, who spends a lot of time there with his young family, so he needs an equalvalue asset to leave to his daughter. A universal life insurance policy will allow him to increase the death benefit over time by investing in a wide range of tax-preferred investments.

Please contact us if you would like to see a personal quote today.

E.OE. Article from Manulife Financial





S	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
							1
2		3	Museum Meeting 7:00pm	5 Council Meeting 7:00pm	6	7	8
9	Happy Mother's Day	10	11	12	13	14	FREE FREE Garbage Dump Day
16		17	18  SASKATCHEWAN WILDLIFE FEDERATION @ Museum  7pm	19 Cauncil Meeting 7:00pm	20	21	22
23	}	24 Victoria Day  May Long Specia  May 24, 2021  Public Swim-1:00-5:00pm  \$5 / Swimmer	25  NEWS J  Community Calendar  Deadline	26	27	28	29
30	)	31					

# TOWN OF ROCANVILLE MAY, 2021



# Summer

# Hours



# Transfer Station Open:

Mondays 12:00 - 6:00

Fridays 2:00 - 6:00

Saturdays 11:00 - 3:00

Town Office Telephone: 306-645-2022

Fax: 306-645-4492

Email: rocanville.

town@sasktel.net

# Town Council

Mayor

Ron Reed

Councilors

Irene McLean Tristen Bell

Chad Selby

Tobin Shipp

Paul Bunz

Owen Wilson

Council Meetings 5th & 19th May

# FREE TRANSFER STATION DAY

RESIDENTS OF THE TOWN WILL BE ABLE TO TAKE ITEMS TO THE DUMP FOR FREE ON SATURDAY 15TH MAY, 2021



# ONE DAY ONLY





TO EVERYONE FOR THEIR ASSISTANCE, CO-OPERATION AND PATIENCE DURING THE EXCAVATIONS ON RAILWAY AVENUE TO EXTEND THE TOWN WATER LINES

# Compost Collection

Spring compost removal will begin in May. Please have your reasonably-sized compost materials in the alley to ensure removal. It would be appreciated if you bag it please.

# SUMP PUMPS

PLEASE ENSURE ALL SUMP PUMPS
ARE RE-DIRECTED TO PUMP ONTO
YOUR LAWNS AND NOT INTO THE
SEWER SYSTEM

# **PINKS LAWN CARE SERVICE**

2021

# LAWN CUTTING EAVES TROUGH CLEANING GENERAL YARD WORK



CALL FLOYD FERGUSSON 306-645-2617

PLEASE LEAVE A MESSAGE



We specialize in all aspects of the residential, commercial and agricultural concrete industry.

Serving Rocanville and surrounding areas.

This includes; slabs, floors, sidewalks, drive ways, grade beams, bin pads, ICF,

Phone:

306-435-0125

306-434 - 9601

Email:

parkconcrete@gmail.com

Website:

www.parkconcrete.ca

Find us on



- Preventive Maintenance
- Repairs & Restoration
- Industrial & Decorative Coatings
- Dust Proofing & Sealing
- Paint, Glue Removal & Floor Prep
- Exterior Rubber Surfaces

Marty DeCorby
Box 731 Rocanville, SK S0A 3L0
306-645-2777 (office) 306-435-0900 (cell)
Email: marty@concreterestore.ca

Web: www.concreterestrore.ca







PLEASE COME BY THE REC OFFICE
MONDAY—FRIDAY 9AM—3PM
OR CALL 306-645-2164

WE'VE PREPARED A WELCOME
WAGON PACKAGE, FULL OF
IMPORTANT COMMUNITY
INFORMATION
AND FREEBIES FOR YOU!

COURTESY OF OUR LOCAL BUSINESSES!!!







# Hery. #8

P.O. Box 55 Rocanville, SK SOA 3LD Bus: (306) 645-2050 Pax: (306) 645-2919

























ALL YOUR BUILDING NEEDS: SPF LUMBER, TREATED LUMBER, PLYWOODS AND OSB. INSULATION, HARDWARE, FLOORING, CLOVERDALE PAINT AND PAINT ACCESSORIES, OVERHEAD DOORS, INTERIOR AND EXTERIOR DOORS, VINYL AND METAL SIDING, TRAEGER SMOKERS AND SUPPLIES, ROOFING METAL AND SHINGLES, GARDEN SHEDS BUILT TO YOUR SPECS, FENCE POSTS, AND A WHOLE LOT MORE. FREE ESTIMATES. COURTEOUS AND PROFESSIONAL EMPLOYEES. 306-645-2050.



YOUR LOCAL

MEMBER



www.coreindustrial.ca

email: sales@coreindustrial.ca

New shop now located at Rocanville, SK Head Office: 609 Main ST, Esterhazy, SK SOA 0X0



# MAY 2021 ST. PAUL'S UNITED CHURCH Rocanville, Sask.

Regular Church Services at 11:30 a.m.

Wishing you well!

Rev. Barbara Wilkins will only be in the Church office Wed. mornings 9 - 12.

Church Office 306-645-2942 or Rev. Barbara Wilkins home 306-645-0201

May 2 – Regular Church Services.

May 9 - Regular Church Services. "Mothers Day"

May 16 – Regular Church Services.

May 23 - No service at St. Paul's.

May 30 – Regular Church Service.

Choir Practice and Bible Studies are cancelled until further notice.

Proverbs 31: 28-29 - Her children rise up and call her blessed; Her husband also, and he praises her: "Many women have done excellently, But you surpass them all."

# St. Thomas Anglican Church

"Anglicans Serving the Community Since 1883" 201 Carlton Street

'A Jesus-centered community for believers and doubters and everyone in between.'

# In-Person services are happening in the Parish Hall.

Covid Protocols in place.

\*\*\*Sunday services by Zoom are also still continuing. Please contact us if you'd like to participate.\*\*\*

\*\*\*If prayers or other pastoral activities are needed, please call 306-645-4285 or 306-434-8301.\*\*\*

"(God) comforts us in all our troubles, so that we can comfort those in any trouble."~2 Corinthians 1:4

# May Services

May 2~Morning Prayer Service at 11 am.

May 9~MOTHER'S DAY!! Sunday School at 9:30 am via Zoom.

Morning Prayer Service at 11 am.

May 16~Morning Prayer Service at 11 am.

May 23~PENTECOST. Sunday School at 9:30 am via Zoom.

Morning Prayer at 11 am.

May 24~VICTORIA DAY!

May 30~Morning Prayer Service at 11 am.

SUNDAY SCHOOL is via Zoom on Alternate Sundays! For further information call 306-435-6156. Youth Night is Fridays at 7 pm in the Pentecostal Church. Bible Study is on most Thursdays; contact Rev. Delta at 306-645-4582.







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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
,						The same of the sa
2	3_Day 6	4 Day 1  Kindergarten	<u>5_Day</u> 2	6_Day 3  Kindergarten	7_Day 4	8
	10_Day 5  Kindergarten	11_Day 6	12 Day 1  Kindergarten	13_Day 2	14 Day 3  Kindergarten	15
16	17 Day 4 Milk Contest May 17-21 (see Pg. 3 for details)	18 Day 5  Kindergarten	19 Day 6	20 Day 1  Kindergarten	21 Day 2 Milk Contest Draw 10:00 a.m.	22
23	24  (Victoria Day)	25 Day 3  Kindergarten	26 Day 4	27 Day 5	28 Day 6	29
30	PD Day (No school for Students)			3/50		



Where: Pentecostal Church

When: Tuesday/Thursday at 7:15 pm

Cost: \$10 Adult \$5 Youth

Please bring your <u>own</u> exercise mat!

Monique Campbell Certified Personal Trainer

[306] 728-7020 monique.campbell@hotmail.ca





Tuesdays Wednesdays, Thursdays 10:00 - 3:00

Text 306-434-8861



Art Lessons Drawing , Acrylic & Watercolor

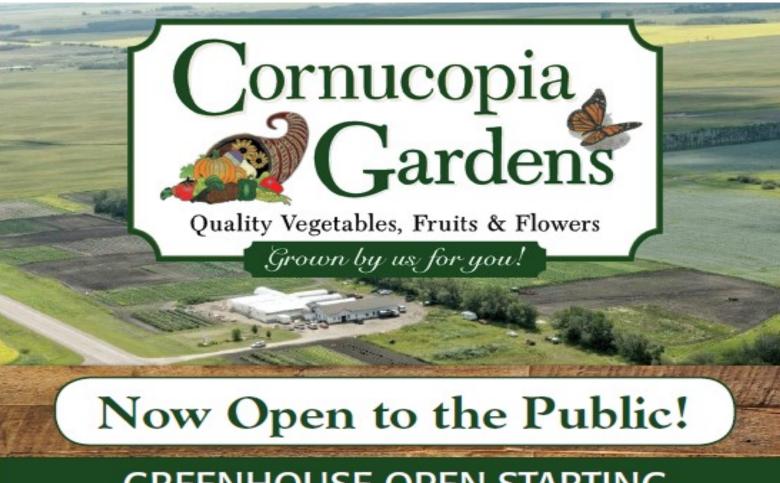
Art Supplies Drawing, Acrylic, Watercolor

Paints & Brushes

Art Party\_ Spend some quality time with mom! I can help you create something together. In the privacy of my studio and at a time that suits you.

NO artistic experience required.

For more info & Prices FB: Darsart (Rocanville)



**GREENHOUSE OPEN STARTING** APRIL 30, 2021

MONDAY - FRIDAY: 9 A.M. - 7 P.M. | SATURDAY: 9 A.M. - 6 P.M.

# Free Greenhouse Catalogue!

Pot & Basket Stuffers, Bedding Plants, Vegetable Plants, Herbs, Perennials, Climbing Vines, Trees & Shrubs

# Cornucopia COUNTRY GROCERY

- Our own fresh vegetables
- Prarie products: Eggs, Cheese, Butter, Ice Cream, Coffee, Tea, Honey, Grain, Rolled Oats, Flour, Wild Rice, Camelina Oil, Gluten-Free Products
- Frozen Beef, Pork, Chicken, Bison, Cabbage Rolls, Perogies
- · Fresh Baking on Fridays!

# Cornucopia STORE ITEMS

- House Plants
- Succulents
- Garden Seeds
- Fertilizer
- Soil
- Pots
- Potterv
- Local Art and More!



# Order online at: www.cornucopiagardens.ca

ONLINE GREENHOUSE PLANT ORDERING AVAILABLE APRIL 30

Call/Text 306-434-8400 | info@cornucopiagardens.ca | 2 miles south of Rocanville on #8 Highway DELIVERY AVAILABLE

# **JOB OPPORTUNITY**

ROCANVILLE MUSEUM IS NOW ACCEPTING
APPLICATIONS FOR THE POSITION OF
SUMMER JOB. THIS IS FULL TIME FOR THE
MONTHS OF JULY AND AUGUST (INCLUDING WEEKENDS)
THE POSITION CONSISTS OF YARD MAINTENANCE
PAINTING, GUIDING TOURISTS, CATALOGUING
ARTIFACTS ON COMPUTER, AND WORKING WITH
MUSEUM MEMBERS. MOSTLY OUTDOOR WORK.

SUBMIT APPLICATION AND RESUME BY MAY 15, 2021 TO; ROCANVILLE AND DISTRICT MUSEUM "JOB APPLICATION" BOX 490

ROCANVILLE, SASK SOA 2L0





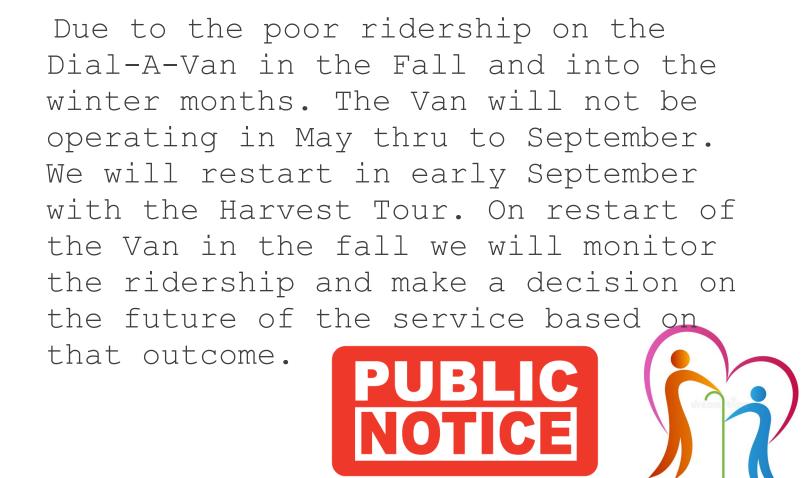
# Rocanville and District Wildlife Federation

**Upcoming Meeting Dates** 

May 18th, 2021

June 15, 2021

Each meeting will be held at the Museum







316 Ellice Street
75' frontage X 120' deep.
Large, flat, serviced lot & centrally located in Rocanville.
\$22000 OBO

Call 306-533-7051, 403-620-8268, or 306-577-9510



# **Hunter Education and Firearms Safety**

Hunter Education and Firearms Safety
May 22 & 23
May 29 & 30

# Cost: \$200 for the full course

Please register by May 18th. (Only 12 spots available)

Contact Les Howie @ 306-643-2101 Cell# 306-740-7887





Masks are mandatory at this time. Please wear your mask if you are visiting the library. Patrons are still able to browse the stacks. Hand sanitizing and social distancing is required. Only 5 patrons in the Library at a time still.

Curbside pickup is still available to anyone that would like to utilise it. Only available during regular open hours.

All returned items must be quarantined for 24 hours before processing. If you are sent a notification of having overdue items but have returned them already— do not be alarmed. No late fees will be charged and items will be checked in the following week as we are only operational over 3 week days.

# PROGRAMMING:

- Knit Night! May 7 at 7:00 p.m. Registration is required and limited to 5 as per COVID regulations.
- Month of May Take 'n' Make—Beeswax Wrap! Watch our Facebook Page for when these kits will be coming in!
- Mystery Craft! Available starting May 19, while supplies last.

If you have any questions regarding the current policies, would like to place holds or place a curbside pick up order– feel free to contact the Library at 306-645-2088, rocanville@southeastlibrary.ca or through our Facebook page/messenger.



# LIBRARY HOURS:

Wed: 9 AM-12:00 P M and 2:00-6:00 PM

Thurs: 2:00-6:00 PM Friday: 2:00-6:00 PM

Phone: 306-645-2088

218 Ellice Street

# Welcome

to Jeri Waldo, our new librarian! Stop on by to say hello

Stop on by to say hello and introduce yourself!



# Next Library Board Meeting will take place on May 12 at 6 p.m.

Interested in joining the Library Board? Call the Library at 306-645-2088!

# Rocanville Community Thrift Store—May 2021 Store Hours

# Monday, Wednesday & Friday—1pm—4pm Thursday—6pm-8pm

ROCANVILLE COMMUNITY THRIFT STORE SCHEDULE – MAY 2021

STORE HOURS – Monday, Wednesday & Friday – 1-4 P.M., Thursday – 6-8 P.M.

Mon. May 17 – Denise Callin, Willa Clarke, Phyllis Harper, Terry Fletcher

Wed. May 19 – Linda Bock, Christina Kim, Therese Fafard, Marjorie Thompson

Thurs. May 20 – Eileen Etherington, Marilyn Hickie, Glenda Brown

Fri. May 21 – Penny Yung, Sylvia Magnusson, Joyce Surridge, Anna DeCorby

Mon. May 24 – Willa Clarke, Terry Fletcher, Marie Nixon, Eva Swanson

Wed. May 26 – Denise Callin, Eileen Etherington, Phyllis Harper, Christina Kim

Thurs. May 27 – Linda Bock, Marjorie Thompson, Deb Selby

Fri. May 28 – Penny Yung, Joyce Surridge, Sylvia Magnusson, Anna DeCorby

Mon. May 31 – Willa Clarke, Marie Nixon, Marilyn Hickie, Eva Swanson

Wed. June 2 – Denise Callin, Linda Bock, Terry Fletcher, Therese Fafard

714 Railway Ave, Rocanville 306-645-4352



FUN	COMMUNITY GROUP DING REQUEST FOR TTERIES COMMUNITY GRANT FUNDS
Name of Community Group:	
Contact Name:	Phone:
Project Description:	
Project Start Date:	
Proposed Revenues:	Dollar Amount:
	\$ \$
Proposed Expenditures:	Dollar Amount:
	\$\$
	\$
	\$
	\$ \$
TOTAL PROJECT ESTIMATED COSTS:	\$
GRANT AMOUNT REQUESTED:	\$
Signature of Contact Person	the state of the s

Please return the completed form to the community contact person of the Town, Village, R.M. or Band Office you are applying through (do not return to the Community Grant Office).

Please remember to publicly acknowledge Saskatchewan Lottenes as a source of funds for your project.

Cgp/CommunityGroupAppForm.doc

Please email or drop off your application to the Rec Office by Monday May 31, 2021

# ROCANVILLE TOWN AND COUNTRY GOLF CLUB

# Golf Course Maintenance Supervisor (In Training)

Job Description

### ummary:

Supervises and oversees the day-to-day operations of the golf course preparation and maintenance

### **Duties and Responsibilities:**

In addition to the Golf Course Maintenance Employee Job Duties:

- Oversees and takes appropriate action to ensure that the Rocanville Town and Country Golf
  Course is in accordance with course maintenance expectation and standards provided by the
  board of directors
- 2. Manages, directs and delegates job duties to the golf course maintenance staff
- Ability to oversee and supervise the operation, maintenance and repair of golf course equipment and irrigation systems
- Conveys equipment related deficiencies or issues to the attention of the golf course board of directors for approval of purchase and/or replacement of assets
- Obtains quotes for required course maintenance expenses requesting approval from the board of directors for approval of expenditures greater than \$500
- 6. Coordinates and orders supplies for course maintenance
- 7. Provides maintenance support to the clubhouse manager and staff
- 8. Communicates with consultants regarding course maintenance issues
- 9. Takes appropriate action to ensure that unsafe practices or conditions are corrected
- Notifies the board of directors of any performance related issues for golf course maintenance employees
- Conveys course improvement initiatives with the board of directors before proceeding with changes to the course
- 12. Pressurize and winterize the golf course irrigation and clubhouse

### Desirable Knowledge, Qualities and Abilities:

- · Leadership and management experience would be desirable
- · Knowledge of light equipment operation and maintenance
- . Knowledge of fertilizer and/or pesticide applications; WHMIS would be desirable
- · Ability to read, understand, follow, and enforce safety procedures
- Knowledge of golf course maintenance activities
- Ability to recognize required tasks and to take initiative for routine course maintenance
- Self- motivated and customer service oriented
- Strong interpersonal relations to be an effective team member and leader.
- Reliable and predictable attendance

### To apply please send resume to

cwoywada@pandh.ca

# ROCANVILLE TOWN AND COUNTRY GOLF CLUB

# **Golf Course Maintenance Staff**

# Job Description

### Summan

Prepares and maintains golf course greens, fairways, and other golf course surfaces as required. Sets course tee and cup placements, operates and maintains fairway and greenskeeping equipment and assists with repairs to irrigation systems.

### **Duties and Responsibilities:**

- 1. Maintains golf course including mowing greens, tee boxes, fairways, rough and driving range
- Maintains golf course including cutting cups, setting tees, pruning trees, repairing greens and tee boxes, trimming grass around trees and buildings and watering trees
- Prepares golf course for opening in the spring and closing in the fall with tasks such as top
  dressing and aerating greens, winterizing irrigation system, fertilizing and spraying greens and
  too house.
- Assists with irrigation systems repairs and maintenance and assists with new installation as required
- Ensures adequate supplies are provided for daily use of the course such as filling divot repair containers and repairing divots on tee boxes, ensuring ball washers and outdoor bathroom water tank is filled with water, filling divot repair jugs, and picking balls on driving range
- Ensures proper maintenance of equipment utilized to perform work duties such as checking oil levels and tire pressure on equipment before operation and complete repairs when needed
- 7. Maintains a clean work environment including the course, equipment and maintenance shop
- Promotes continuous improvement of workplace safety and environmental practices ensuring proper care in the use of equipment utilizing appropriate personal protective equipment
- 9. Assists in special construction or maintenance projects as required
- 10. Performs miscellaneous job-related duties as assigned

# Desirable Knowledge, Qualities and Abilities:

- Knowledge of light equipment operation and/or maintenance
- . Knowledge of fertilizer and/or pesticide applications; WHMIS is desirable
- · Ability to read, understand, follow, and enforce safety procedures
- Knowledge of golf course maintenance activities
- · Ability to recognize required tasks and take initiative to complete routine course maintenance
- Ability to recognize required tasks and take init
   Self- motivated and customer service oriented
- · Strong interpersonal relations to be an effective team member
- · Reliable and predictable attendance

### To apply please send resume to

cwoywada@pandh.ca

# **Clubhouse Staff**



May through September and must be available all shifts including evenings, weekends and holidays.

Experience with customer service and cooking preferred.

Legal serving age and willing to complete "serve it right" before start date.

Positions open for full time, part-time, and casual.

Please send resume to Kari Lessmeister at lessmeisterkari@gmail.com or 1-306-640-8103

# May Long Special

May 24, 2021

Public Swim-1:00-5:00pm



\$5 / Swimmer

Due to instructor training courses taking place there will be **NO** public swim the following dates:

May 28



May 29

May 30

Sorry for any inconvenience.

# **NEW AQUAFIT CLASSES:**

Aqua Abs - This class focuses mainly on Abs. It consists of a warm up, Ab work outs, a small amount of cardio and a cool down.

Aqua Energy—This class is a high energy class with lots of cardio.

Aqua Deep— This class is done almost entirely in the deep end. Floatation aids can be used.

You may have noticed the price increase for public swims at the Rocanville Aquatic Center.

Please know that this decision was not made without some thought put into it. Each year the cost to keep our facility open increases. We have set the public swim rates to help compensate our expenses. Our rates are now comparable to other pools in our area. This year will also be a challenging year for our pool as we accommodate COVID restrictions and are allowed only a limited number in the pool. We hope that you can understand our reasoning for the price increase and still plan to take advantage of our fabulous facility.



# Whats happening

Schedule

CANVILLE TYC CENTRE	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
6:00am							
7:00am							
8:00am							
9:00am		Aquafit	Aquafit	Aquafit	Aquafit	Aquafit	
10:00am		Sr. Swim	Sr. Swim	Sr. Swim	Sr. Swim	Sr. Swim	
11:00am		Sr. Swim	Sr. Swim	Sr. Swim	Sr. Swim	Sr. Swim	
12:00pm		Lane Swim 12:00-1:30	Lane Swim 12:00-1:30	Lane Swim 12:00-1:30	Lane Swim 12:00-1:30	Lane Swim 12:00-1:30	
1:00pm							
2:00pm	Public Swim 2:00-5:00	Parent & Tot	Family Swim 2:00-3:30	Parent & Tot	Family Swim 2:00-3:30	Family Swim	Public Swim 2:00-5:00
3:00pm		2:30-3:30		2:30-3:30			
4:00pm	•	3:45-4:45 Swim team 1	3:45-4:45 Swim team 3	3:45-4:45 Swim team 1	3:45-4:45 Swim team 3	Public Swim 4:00-7:00	•
5:00pm		5:00-6:00 Swim team 2	Boundary Lane 5-6pm	5:00-6:00 Swim team 2	Public Swim 5:00-8:00		
6:00pm		Lane Swim	Lifeguard Boot camp 6:15-7:00	Lane Swim			
7:00pm		Aqua Abs	Aqua Deep	Aqua Energy	<b>+</b>		
8:00pm							
9:00pm			***************************************				