

# GREATER LENGTHS



## GREATER LENGTHS NEWSLETTER

The MSABC newsletter *Greater Lengths* is published four times during the year.

May 15                      August 15  
November 15              February 15

Our short news bulletins with important updates and approaching deadlines are published 1-2 times each month.

Submissions from the membership are welcome and encouraged. Submissions must be non-commercial in nature and must be word-processed.

Submit your article, photos, news, and ideas to Linda:  
[communications@msabc.ca](mailto:communications@msabc.ca)

Find us online: [msabc.ca](http://msabc.ca)



## PRESIDENT'S MESSAGE

Changes are coming to MSABC in 2026-27! As the only body specifically focused on masters swimming in the province, we look forward to providing clubs with access to a wide range of services, activities, and opportunities that support club operations, athlete participation, and coach development. In this newsletter, you'll find highlights from our recent AGM, a recap of Provincials, and our Annual Awards banquet.

Most importantly, we address many questions about registration and insurance coverage (pages 8-11). You can contact our board of directors or me with any questions as we move forward during this exciting time.

As always, we will continue to dedicate our energy and resources toward success for masters swimmers across the province.

John Holmwood, MSABC President ([president@msabc.ca](mailto:president@msabc.ca))

## AGM HIGHLIGHTS

### COMPETITION REPORT

We had 8 regular meets this season—once again using a Google sign-up sheet for entry, as Swimming Canada's registration system still lacked the functionality for masters meet registration. By Provincials, competitors were finally able to register using REMS.

This year, almost 700 of our 2200 members competed in one or more meets. Our Competition and Communication Directors worked hard to get the word out, and we had several sold-out meets!

Next season, our competition schedule may look a little different. MSABC will feature fun meets, favourite races, and unique swimming experiences.

#### OCTOBER

North Shore (sold out)

#### NOVEMBER

Ottermania LC

Nanaimo Ebdtides (sold out)

#### DECEMBER

KISU

#### JANUARY

Victoria Long Course (sold out)

#### FEBRUARY

EBSC Love to Swim (sold out)

Vernon Winter Splash (largest sign-up to date)

#### MARCH

Chilliwack March Madness (sold out)

*Continued on page 2*

**INTRODUCING YOUR  
2026-2027 MSABC BOARD**

**John Holmwood**  
president@msabc.ca  
**President**

**Dale Robinson**  
vicepresident@msabc.ca  
**Vice President**

**Heike Beer**  
secretary@msabc.ca  
**Secretary**

**Kylie Tucker**  
treasurer@msabc.ca  
**Treasurer**

**Linda Stanley Wilson**  
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**Communications Director**

**Sharon Wyatt**  
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**Competition Director**

**Khosro Mansuri**  
registrar@msabc.ca  
**Registrar**

**Stewart Scott**  
director1@msabc.ca  
**Director-at-Large**

**Martine Korban**  
director3@msabc.ca  
**Director-at-Large**



**REGISTRATION REPORT**

As of the end of April, we have 2234 MSABC members in 50 clubs across the province. Half are masters-only clubs, and half are affiliated with an age-group team. We continue to update our [Find A Club page](#). To update your club's information, send an email to [communications@msabc.ca](mailto:communications@msabc.ca).

**COMMUNICATION REPORT**

News bulletins, social media, our newsletter, and website all come together to keep you informed. Be sure that you are subscribed to the [News Bulletins](#). There's a link in the upper right-hand corner of our website ([msabc.ca](http://msabc.ca)).

Whether you are an active pool competitor, open water swimmer, or fitness swimmer, we have news for you! And we'd love to share what you're doing in your club. Send us photos! Give us feedback—how can we help you and your team? [communications@msabc.ca](mailto:communications@msabc.ca)

**QUICK STATS**

- Website: ~ 4000 site views/month; 5000+ page views (most popular: homepage, results, records, find a club)
- MSABC email open rate: 60-70% (of ~ 3100 recipients)
- FB: ~2100 views/month; 300-800 views/post
- IG: between 300-1200 views per post. 100+ interactions for stories

**MEMBER SURVEY**

Member input helps guide the future development of services and programs. We will share more details about our recent survey later this summer—we've already begun to incorporate your feedback.

**BOARD ELECTIONS, SPECIAL RESOLUTION**

Martine Korban is a new face on our MSABC Board. Although our other members will be familiar to you, Khosro, our Competitions Director, is now taking on the role of MSABC Registrar. Sharon Wyatt, who served as a Director at Large last year, will take Khosro's place as the new Competitions Director. Lauren Westmacott (Past President last year) was nominated and elected Vice President at our April AGM, but then realized her plate was already too full, so Dale Robinson will continue in the role of Vice President for another year. Meet Martine on page 3. In case you missed it, you can find our other Board member bios online and in our [Fall 2025 newsletter](#). Our [Special Resolution](#) passed and will now be updated in our [Bylaws](#).

**TREASURER'S REPORT**

You will find our budget and financial report on the last page of the newsletter. Please direct questions to: [treasurer@msabc.ca](mailto:treasurer@msabc.ca)

## NEW BOARD MEMBER



**MARTINE KORBAN,  
DIRECTOR AT LARGE**

### ABOUT MARTINE

In my youth, swimming meant playing in the waves and jumping into an Olympic-size pool without lane ropes. The freedom and excitement of splashing around with friends made those days unforgettable. During my university years, swimming became a daily activity, going up and down and stopping at the end of each 25 metres. It was only when I moved to Penticton in September 1996 that I actually learned how to “swim” with interval training and started participating in pool competitions. My first one was with the KISU club; the 10-year-old kids told me to go second on a relay, since they could tell I was the slowest. Next, it was an individual 50-meter back event against a 30+ year-old lady, and she beat me. I realized that Masters swimming is all about Fun, Fitness, and Friendship, and I have been participating in Masters swim meets at the provincial and national levels for three decades.

I qualified and participated in a few FINA World Championships: Sweden in 2010, Italy in 2012, Kazan in 2015, and Singapore in 2025. I also participated in the World Masters Games in swimming in 2022 (Edmonton) with MSABC relays, 2017 in New Zealand, and Taipei in 2025. I just love swimming, and I am always looking for the next venue to visit a new part of BC, Canada, or the world—my way to set new goals and a wonderful opportunity to meet new friends.

I love participating in open water swims. My first as a rookie was the 12 km Skaha Lake swim. I am not sure why I did it, other than I was told by the meet managers that it was going to be the last year (1999). So, I jumped in and had no idea what I was doing. That experience sparked a lasting passion, and I have embraced the open-water swims in the Okanagan for many years. I also participated in triathlons just because they included a swim! Over the past year, I have started learning to officiate at swim meets as a way of giving back to all the officials who supported my participation in this sport. Becoming an official has given me a new perspective and appreciation for the dedication behind every event, and it's been rewarding to help create a positive experience for other swimmers. I am looking forward to supporting and helping the Board and all members of MSABC in the next two years.

## MSABC AWARDS

MSABC presents two distinguished awards each year at the Annual Awards Banquet held in conjunction with the MSABC Provincial Championships. On the next two pages, read about our two award recipients, Victoria Wallace from Coast Swim Team and Rob Traynor from Winskill Masters.

Our Awards and Incentives Committee was hard at work this year, catching up on team banners and new award trinkets for the MSABC Monthly Challenge. Banners were presented to 7 teams at the Awards Banquet. The new consolidated banners list all Divisional and Provincial Championship award years. Most importantly, the new banners feature our new MSABC logo.

Monthly Challenge awards will be sent out to teams approximately one month after the challenge ends (June 5). See page 7 for more details and photos from teams across the Province. Next season, we will broaden our awards to include open water challenges. Keep your eye on MSABC social media for summer challenges and keep track of your open water metres!

## 2026 AWARD RECIPIENT - VICTORIA WALLACE

This year's Ted Simpson recipient has had quite the swim journey in her life. Victoria Wallace, a member of the Coast Swim Team, has been a competitive swimmer since childhood. Although she took some breaks as an adult due to life changes and surgery, swimming was always her love. In 2022, she was diagnosed with a genetic mutation in two genes, requiring her to have open heart bypass surgery to address significant blocks, one at 70% and one at 50% in 2 of her coronary arteries. Her story about her early swimming career, move to Canada as an adult, COVID, her return to competitive swimming, recovery from surgery, and commitment to the sport are remarkable for her focus, dedication, internal drive, and gratitude to those who guided and supported her.

Victoria grew up in the Kamchatka area of Russia and came to Canada in 2005 when she was in her mid-30s. She got involved in a number of activities as she moved around the Lower Mainland – weight training, yoga, and aerobic and strength training – eventually finding her way back to swimming. As many of us did during COVID, Victoria found new friends in open water swimming at Sasamat Lake. As pools reopened, Victoria began competing in pool races as well as open water.

Victoria had a routine blood test early in 2022, revealing that her cholesterol levels were significantly elevated. Subsequent tests were negative until she had an ultrasound of her heart. A CT and angiogram indicated that she had life-threatening blockages. Because of the severity of the blockages, she couldn't get stents put in and had open heart bypass surgery in November of 2022. Victoria reports that her surgeon said she survived because of her fitness. She spent five days in St. Paul's Hospital ICU and recovered at home for three months. Important to Victoria, Coast Swim Team kept her spot in the Sunday morning masters' group open for her return.



VICTORIA WALLACE,  
TED SIMPSON  
ACHIEVEMENT AWARD

On February 13, 2023, she had a treadmill stress test, and her cardiologist gave her the go-ahead to swim, as long as she kept her heart rate under 148. The next day, on February 14, 2023, she was in the pool with her Form Goggles on to track her heart rate during her swims. Always disciplined and focused, Victoria again showed her strength, resolve and determination, while managing any risks.



In March 2023, she turned 55. She started a tradition of swimming as many as 100s as her age. To keep her heart rate down, it took her two hours in the pool to complete the distance. In October 2023, her cardiologist gave the big thumbs up. In 2024, Victoria swam the 12K Skaha Lake swim and continued to compete in open-water races. She has also been very successful in the pool, including her recent win of the Triple Crown (200, 400, and 800 IM) at the February Vernon meet. She credits many Lower Mainland coaches and friends for their contributions to her successful return to competitive swimming.

## 2026 AWARD RECIPIENT - ROB TRAYNOR

Our 2026 Stan Powell recipient has served in a number of roles for MSABC over the years. Most recently, Rob was behind the electronics desk at Provincials. Rob was also very active both at the electronics desk and behind the scenes for many of our 2025-26 meets (EBSC, North Shore, Victoria, Chilliwack . . .). Because REMS was not up and running for meet entry this season, participants signed up through Google Sheets, which then needed to be transferred to the Hy-Tek meet management software. We appreciate the many hours Rob put in to assist with this process.

This season, Rob was also Meet Manager for the successful Ottermania event hosted by the Winskill Masters, where he and his crew of volunteers ran the highly-anticipated Lower Mainland Long Course meet in the fall. Every meet relies on key people behind the scenes to plan and put on successful swim meets. Meet Managers need to be organized multitaskers with an abundance of patience. Rob fills this role with integrity, dedication, and expertise.



*Competition Director, Khosro Mansuri, with Rob Traynor setting up and testing the electronics at the 2026 MSABC Provincial Championship meet.*

Rob also brought us several streamed meets, including Provincials. This adds a touch of professionalism to our meets with streamed races – complete with team logos and swimmer names. This is quite an undertaking and has really contributed to the prestige of our MSABC meets.



**ROB TRAYNOR,  
STAN POWELL  
MEMORIAL  
SERVICE  
AWARD**

Rob has taken on key roles in meet management across British Columbia and for Swimming Canada for several decades. Throughout the years, his many contributions to our sport have been acknowledged by UBC (Kay Brearley Service Award), Swim BC (President's Award), BC School Sports, and now MSABC.

Close to home, Rob has served as a mentor to volunteers behind the electronics desk and on the pool deck. He graciously (and again, VERY patiently) answers questions, helps problem-solve, and steps in wherever needed. As our Competition Director, Khosro Mansuri, puts it, "He makes me look good! Rob deserves many thanks for coming to the rescue at a moment's notice!"

Congratulations, Rob, on your well-deserved award and recognition of your many contributions to the swim community. We truly appreciate everything you do!



# PROVINCIAL CHAMPIONSHIPS

## THANK YOU OMSC!

Thank you to Okanagan Masters and their many sponsors for hosting our 2026 MSABC Provincial Championships. And thank you to the organizers, volunteers, swimmers, and family & friends who came to cheer us on! We truly appreciate **OMSC** for stepping up to host this successful meet.



## 2026 PROVINCIAL CHAMPIONS TROPHY

The Champions Trophy is presented to the team scoring the most points at Provincials. Legacy grabbed the trophy again. The top five teams were: **Legacy** (3776 pts); **Okanagan** (3195); **Victoria** (2091); **Coast** (1867); and **Royal** (1830).

## LEAGUE TROPHIES 2025-26

The size breakdown of clubs for the league trophy recipients was determined by the number of active members listed by Swimming Canada (in REMS) for each club (as verified by Swim BC two weeks before the Provincial meet). Congratulations to these teams, who were presented with the League Trophy for their division.

**Division 1:** North Shore Masters - 2707 pts  
1 - 30 members

**Division 2:** Coast Swim Team - 11595 pts  
31 - 50 members

**Division 3:** Legacy - 11357.5 pts  
50 - 90 members

**Division 4:** White Rock Wave - 11090 pts  
91+ members



# THE MSABC FUN MONTHLY CHALLENGE



Some of our MSABC Monthly Challenge Participants 2025-26: Chilliwack, Nanaimo, Salmon Arm, Hyack, Vic Masters, Wave, Ravensong, Coast, North Shore, Royal, English Bay, Legacy, Langley Olympians, and Westshore Masters.

## SWIM CAPS & TRINKETS FOR YOUR TEAM!

Teams that participate in at least 3 of the 9 Challenges will receive special MSABC commemorative logo patches. Teams participating in 5 or more Challenges will receive the patches and MSABC swim caps. Plus, we share your photos in all of our media outlets.

We love seeing what you're doing across the province. Please don't be shy; send us a photo or two. It's not too late to send us something fun. You can send photos to [communications@msabc.ca](mailto:communications@msabc.ca). See [msabc.ca/trophies](https://msabc.ca/trophies) for more details.

## MAY'S THEME

Participation: Open water training, competition highlights, or just something fun! We'd love to see what you've been up to in May. Deadline for submission: June 5.

Don't forget to tag us in your Instagram posts, videos, and reels ([#mastersswimmingbc](https://www.instagram.com/mastersswimmingbc)). Thanks to the teams who regularly tag us! We share your contributions online (IG, FB, and our website) and in our newsletters and bulletins. Celebrate MSABC fun, fitness, and friendship with masters swimmers across the province!

## 2026-27 MSABC MEMBERSHIP BENEFITS

**MSABC Membership** will continue to provide clubs with access to a wide range of masters-focused services, activities, and opportunities that support club operations and athlete participation. We are dedicated exclusively to masters swimmers, responsive to your needs, and are developing new programs based on member feedback. Your membership includes:

- ✦ **Comprehensive Member Insurance Coverage**
  - ▶ Includes Commercial General Liability (COI), Sport Liability Insurance, and Directors & Officers Liability
  - ▶ Proof of COI is essential for renting pool space, running programs, and attending events
  - ▶ You (and your team) will have comprehensive insurance coverage during practice and at meets. See the chart on page 9 for coverage details
- ✦ **Easy-to-use registration system (SwimTopia) and team tools**
- ✦ **MSABC activities, clinics, swimmer challenges, newsletters, and social media posts aimed specifically at masters swimmers**
- ✦ **MSABC hosted fun and friendly swim meets and open water swims**
  - ▶ Many of your favourite season meets will be sanctioned by MSABC and will include the fun races and friendly faces that you have come to love over the years. (Swimmers wishing to participate in Swim BC-sanctioned meets will need to add a Swim BC membership to their profile)
  - ▶ MSABC will provide meet sanctioning and oversight (see page 11)
  - ▶ MSABC will further develop relationships with BC's open water community
- ✦ **Officials and Coaching Development: clinics, courses, and bursaries**
  - ▶ Coaching clinics and support specific to the needs of coaching adults with diverse swim experience and training backgrounds
- ✦ **Club Management Resources and Communications**
  - ▶ Support for governance, club development, education, and ongoing communication
- ✦ **Governance and Policy Development Resources**
  - ▶ Tools and guidance to support strong, well-managed clubs

## 2026-27 REGISTRATION INFORMATION

MSABC held our Annual AGM on April 18th in conjunction with our Provincial Championships. A few questions arose from our discussion about the change in the relationship between Swim BC and MSABC.

### WHO INITIATED THIS CHANGE? WHY NOW?

Earlier this year, Swim BC informed MSABC that they intended to change our membership status. MSABC did not initiate this change. Swim BC informed us that they would begin the changeover with the 2026-27 September registration, in anticipation of the change being formalized in their bylaws at their late-fall AGM.

### HOW DOES THIS CHANGE IMPACT ME?

Your team/club now has the choice to join MSABC, Swim BC, or both. On page 10, we provide examples of typical scenarios for teams/clubs and swimmers who are not affiliated with a team/club.

### HOW WILL THIS AFFECT INSURANCE?

Insurance certificates will be issued by MSABC (no longer by Swim BC) each year in early September and are valid from September 1 through to August 31 of the following year. Please see the coverage information below.

### INSURANCE COVERAGE REQUIREMENTS

All members practicing together need to belong to the same entity to be covered by an insurance carrier. **The easiest and most economical option is for teams/clubs to join MSABC.** All swimmers will be covered at training sessions, even if some members join

additional groups (such as Swim BC, USMS, or Triathlon/Open Water associations to qualify for certain competitions). MSABC insurance will also cover athletes at MSABC-sanctioned meets. For more details and documents related to our annual insurance policy, contact the [MSABC President](#).

### HOW WILL THIS AFFECT REGISTRATION FEES?

MSABC fees will be \$25 per swimmer (including "Dogwood" swimmers) registered through SwimTopia (a well-established registration system selected by MSABC). MSABC will also charge \$25 per team. Additionally, MSABC will offer a \$10 guest fee.

Swim BC will charge \$77 (\$87 for Dogwood swimmers) per swimmer and \$200 per team. Previously, a portion of your \$77 Swim BC fee was forwarded to MSABC (\$11.50 per swimmer in 2025-26). **Swim BC will no longer forward any fees to MSABC, nor will swimmers automatically be part of MSABC.** Swim BC recently announced a reduced fee for recreation swimmers. Starting next year, recreational swimmers can join Swim BC for a reduced cost of \$30/\$40 per year (\$10 per quarter). Note: Swimmers who register using this new category **will not be eligible** to participate in any Swim BC or MSABC meets.

**>> Many teams will find it more advantageous to register directly with MSABC, particularly clubs with few or no swimmers who compete regularly in Swim BC-sanctioned meets. Check out the scenarios on page 7.**

INSURANCE COMPARISON		
Type of Coverage	MSABC \$25/swimmer plus \$25/team	Swim BC \$77-\$87/swimmer plus \$200/team
Commercial General Liability	\$7,000,000	\$5,000,000
Directors and Officers	\$2,000,000	\$2,000,000
Sports Accident	\$5,000 3rd payer	\$10,000 3rd payer
Emergency Travel Medical	NA	Available to purchase

## MEMBERSHIP SCENARIOS

### RECREATIONAL AND FITNESS TEAMS AND CLUBS

**MSABC membership is the best and most economical option** for recreational and fitness-oriented teams and clubs. Unattached swimmers can also join MSABC.

**MSABC membership is the best option** for teams and swimmers who do not compete in Swim BC-sanctioned meets but may like to participate in MSABC fun meets (many of the traditional MSABC meets fall into this category).

Swim BC's new recreational fee may be the best option for masters who are affiliated with a Swim BC age-group team. As indicated above, the Swim BC recreational fee does not allow swimmers the option to compete in Swim BC or MSABC meets. However, **MSABC offers a \$10 guest fee for participation in an MSABC fun meet.**

### HYBRID TEAM: MIX OF FITNESS, OPEN WATER, AND COMPETITIVE SWIMMERS

**MSABC membership plus Swim BC membership:** If your members are a mix of fitness swimmers, open water swimmers, and a handful of competitive swimmers, the MSABC membership will cover everyone in the same practice. Only those headed for a Swim BC (or World Aquatics) sanctioned meet need to add a Swim BC membership to their profile.

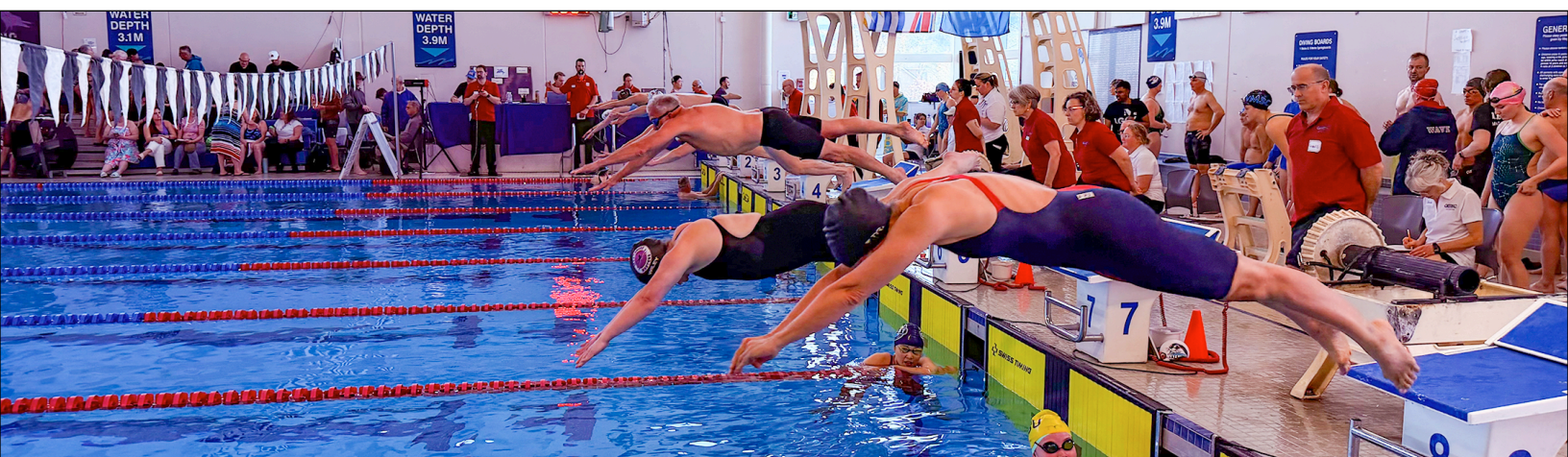
### PREDOMINANTLY HIGH-LEVEL COMPETITORS

**Swim BC membership:** If your team is mostly competitive swimmers who wish to compete in Swim BC, Swimming Canada, and World Aquatics events, the Swim BC membership might be the best option. Without an MSABC membership, swimmers and teams will not be eligible for MSABC fun meets, awards, trophies, or other MSABC-only perks.

## COACH REGISTRATION & SUPPORT

MSABC will register coaches at no additional cost. MSABC will recognize coaching certifications from both Canadian and international programs (e.g., NCCP, ASCA, USMS, WSCA, ICF, university programs). All coaches need to complete a Safe Sport (or comparable) course, register as a coach with MSABC, and complete a CRC if applicable (optional: register with the Canadian Association of Coaches).

Based on the feedback we received from our members' survey earlier this year, teams and clubs are interested in clinics and support *specific* to coaching masters swimmers. We recognize that masters swimmers are a diverse group. MSABC will tailor coaching clinics and resources to both new and seasoned masters coaches.



## MEETS SANCTIONED BY MSABC

A meet sanctioned by MSABC is a safe and fun meet, appropriate for all levels of swimmers, including those new to competition.

### ✦ Official Recognition of Results

- ▶ Times are officially recognized by MSABC
- ▶ Eligible for MSABC records, awards, and fun trinkets

### ✦ Rules and Officials

- ▶ Run under World Aquatics / Swimming Canada rules
- ▶ Certified officials are required in accordance with the meet format
- ▶ Formal protest and appeals processes apply

### ✦ Safe Sport Oversight

- ▶ Governed by viaSport Safe Sport policies, MSABC's Code of Conduct and Ethics, and BC Universal Code of Conduct (BC UCC)
- ▶ Clear complaint and reporting mechanisms in place through established MSABC policies

### ✦ Administration

- ▶ Sanctioned through MSABC
- ▶ All MSABC-registered swimmers may participate
- ▶ Requires an MSABC-approved meet package (templates available)
- ▶ Run by local clubs, just as they have in the past

### ✦ Insurance Coverages

- ▶ Covered under MSABC's insurance policy
- ▶ Includes Commercial General Liability (CGL), participant injury liability, and Directors & Officers (D&O)
- ▶ Covers registered swimmers, coaches, officials, volunteers, and spectators
- ▶ Recognized by pools and municipalities as meeting formal insurance requirements

# OPEN WATER SEASON

It's time to think about your goals for open water season. Where will you swim this summer?

## INTERNATIONAL OPEN WATER LINKS

### English Channel Swim

[channelswimmingassociation.com](http://channelswimmingassociation.com)

### Pacific Open Water Swim

Commercial lake and ocean swims across California

[pacificswim.co](http://pacificswim.co)

### Find A Race

Open water and SwimRun events in the UK

[findarace.com/swimming](http://findarace.com/swimming)

### International Open Water Swim Finder

[open-water-swims.com](http://open-water-swims.com)

### Faster Freestyle Swim Camps

Commercial BC and international open water camps

[karlynpipes.com](http://karlynpipes.com)

### Swim Trek

International Commercial open water trips

[swimtrek.com](http://swimtrek.com)

## BC OPEN WATER EVENTS/ORGANIZATIONS

### Across The Lake Swim (ATLS)

Lake swims across BC

[acrossthelakeswim.com](http://acrossthelakeswim.com)

### Vancouver Open Water Swim Association (VOWSA)

[vowsa.bc.ca](http://vowsa.bc.ca)

Races: [vowsa.bc.ca/races](http://vowsa.bc.ca/races)

### Swim Smart

Swim adventures and open water training

[coach-stewart.com](http://coach-stewart.com)

### Big Effort Swim

Open water swims for charity; does not run every year

[bigeffortswim.com](http://bigeffortswim.com)

### Canaqua

Open water and SwimRun events across Canada

[canaquasports.com](http://canaquasports.com)

### Find A Race - Canada

[findarace.com/ca](http://findarace.com/ca)



2025 INCOME STATEMENT AND 2026-27 BUDGET



INCOME STATEMENT	2024-25	2024-25	2025-26	2025-26	2026-27
	BUDGET	ACTUALS	BUDGET	ACTUALS	BUDGET
	FYE Aug 31, 2025			Projected	
<b>MEMBERSHIP</b>					
MSABC Members	2,300	2,174	2,300	2,176	2,000
Gross Membership Fee Charged	\$64.00	\$64.00	\$77.00	\$77.00	\$25.00
Swim BC Affiliation Fee	\$37.50	\$37.50	\$50.00	\$50.00	\$0.00
SNC Affiliation Fee	\$15.25	\$15.25	\$15.50	\$15.50	\$0.00
MSABC Membership Fee	\$11.25	\$11.25	\$11.50	\$11.50	\$25.00
<b>REVENUES</b>					
Revenues from Membership Fees (current season)	\$25,875	\$25,571	\$26,450	\$25,024	\$50,000
Revenues from Membership Fees (previous season)	\$0	\$0	\$0	\$0	\$0
Net revenues from membership fees	\$25,875	\$25,571	\$26,450	\$25,024	\$50,000
Other Revenues:					
Bank Account Interest	\$0				
Savings Interest	\$0	\$1,623	\$2,000		\$500
Investment Income (Vancouver Foundation)	\$0		\$0		\$0
<b>TOTAL NET REVENUE</b>	\$25,875	\$27,194	\$28,450	\$25,024	\$50,500

Expense STATEMENT	2024-25	2024-25	2025-26	2025-26	2026-27
	BUDGET	ACTUALS	BUDGET	ACTUALS	BUDGET
	FYE Aug 31, 2025			Projected	
<b>EXPENSES</b>					
Board Meetings	-\$8,000	-\$5,505	-\$8,000	-\$8,000	-\$9,000
AGM	-\$3,000	-\$3,369	-\$3,000	-\$3,000	-\$4,000
Other Meetings	-\$4,000		-\$4,000	-\$4,000	-\$4,000
Accounting, Legal, Consulting	-\$4,000	-\$68	-\$4,000	-\$4,000	-\$4,000
Bank Fees	-\$200	-\$46	-\$50	-\$50	-\$100
Software (New Registration System \$12K)	-\$2,000	-\$1,338	-\$1,000	-\$1,000	-\$14,000
Insurance					-\$12,000
General Administration	-\$300	-\$51	-\$500	-\$500	-\$500
Provincial Banquet Support	-\$1,500	-\$2,834	-\$2,000	-\$2,000	-\$2,000
Other Expenses (Advertising)	-\$1,000	-\$700	-\$1,000	-\$1,000	-\$1,000
<b>Core</b>	<b>-\$24,000</b>	<b>-\$13,911</b>	<b>-\$23,550</b>	<b>-\$23,550</b>	<b>-\$50,600</b>
MSABC Awards	-\$2,000	-\$4,249	-\$3,500	-\$3,500	-\$3,500
Championship Meet Expenses	-\$200		-\$200	-\$200	-\$200
<b>Competition</b>	<b>-\$2,200</b>	<b>-\$4,249</b>	<b>-\$3,700</b>	<b>-\$3,700</b>	<b>-\$3,700</b>
Officials Development Support*	-\$2,000	-\$723	-\$2,000	-\$2,000	-\$2,000
Coaching Development Support*	-\$2,000		-\$2,000	-\$2,000	-\$2,000
Club Development & Hardship Support*	-\$1,000		-\$1,000	-\$1,000	-\$1,000
MSABC Annual Bursary Fund*	-\$1,000	-\$1,250	-\$1,000	-\$1,000	-\$1,000
<b>Programs</b>	<b>-\$6,000</b>	<b>-\$1,973</b>	<b>-\$6,000</b>	<b>-\$6,000</b>	<b>-\$6,000</b>
<b>TOTAL EXPENSES</b>	<b>-\$32,200</b>	<b>-\$20,133</b>	<b>-\$33,250</b>	<b>-\$33,250</b>	<b>-\$60,300</b>
<b>SURPLUS/DEFICIT</b>					
Operating Profit/(Loss)	-\$6,325	\$7,061	-\$4,800	-\$8,226	-\$9,800
<b>TOTAL SURPLUS/(DEFICIT)</b>	<b>-\$6,325</b>	<b>\$7,061</b>	<b>-\$4,800</b>	<b>-\$8,226</b>	<b>-\$9,800</b>