



In-House

The Saskatchewan Home-Based Business Association

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Thank you to all the people who have shared their expertise in this newsletter.

Contact Information2
 Meet our Leaders2
 Chapter Chatters3
 Solution for Everything . . .3
 New Patron Member3
 Inquisitive Minds4
 New Members4
 Why is Sugar a Thief5
 Tips & Tricks5
 Goals6
 B&B Assoc. Recipe6
 What is a Balance Life7
 Your Insurance Advisor . . .8
 Upcoming Events8



End of another Great Season

Time to enjoy the summer



As another season winds down, it is time to thank all those who have been working quietly behind the scenes during the past year on behalf of the association. This includes many people such as:

- the members of the Board of Directors and Chapter Executives
- Beth Campbell, temporary volunteer Membership Coordinator
- Daryle Wilkinson who continues to keep our website current
- Shirley Collingridge former editor of the In-House
- Beth Campbell, current editor of the In-House and Annual Guide
- Beth Campbell who helped coordinate a tradeshow at the Annual General Meeting of the Saskatchewan Bed & Breakfast Association
- all the SHBBA members who make this Association what it is

At the SHBBA Annual General Meeting Gordon Enns, the Canadian Director for Heifer International told us of Heifer International's commitment to working with communities to end hunger and poverty while caring for the earth. Elections were held - the Provincial Board of Directors changed only slightly. Some of the current board members switched their roles. Welcome Mary Rooney-Cooper our new Vice-President. Thank you Bev Roth who has stepped down from the Board after taking the responsibility of the Provincial Treasurer for a number of years. Check out the new Board listed on page 2.

Members present at the AGM incited the need to increase our membership. Expanding our network across the country is just one way that the SHBBA is rising to meet that challenge.

This is an exciting time to belong to the Saskatchewan Home-Based Business Association - enjoy your summer!

PATRON MEMBERS:

LOCAL

The UPS Store
 Life Line Brokers
 Edward Jones

PROVINCIAL

Women Entrepreneurs
 of Saskatchewan Inc.
business infosource
 Canada Saskatchewan
 Business Service Centre

RECIPROCAL MEMBERS:

Better Business Bureau
 Chambers of Commerce
 - Estevan
 - Greater Saskatoon
 - Moose Jaw
 - Regina

Our network is expanding!

Today's instant technologies make it possible for us to expand our businesses greater distances. We do not have to live next door to our customers to work efficiently with them. The SHBBA has contacted other Home-Based Business Associations to share articles published in newsletters. Read the articles from another home based business member from Ontario on page 3.

Submit an article showing your expertise to the In-House editor and it may be picked up and reprinted by other newsletters across the country. Don't miss the August 5 deadline for the Fall 2007 In-House. It is a fantastic opportunity to share your business knowledge with other home-based businesses - nationally.

What a great way to network!

Saskatchewan Home-Based Business Association

**SHBBA
BOARD OF DIRECTORS**

Beth Campbell, President
PrairieWebs.com

Mary Rooney-Cooper, Vice President
Hope & Health Ent.

Gordon Peters, Treasurer
GFP Business Services

Charlene Stushnoff, Secretary
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Terry Zwarich, Regina Rep.
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Beth Campbell (temporarily)

WEBMASTER

Daryle Wilkinson, Small Biz eWorks

IN-HOUSE EDITOR

Beth Campbell, PrairieWebs.com

CONTACT INFORMATION

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Meet Our Leaders

Beth Campbell spent her childhood on the farm just south of Elrose that is still operated by her brothers and parents. After she graduated from collage she moved to the beautiful resort area of Tobermory, Ontario where she spent the next 20 years before returning home to the prairies. Beth remarried in 2001 making her husband, a previous bachelor, an instant grandfather. She now has 3 grandchildren and 2 daughters in Ontario, and a son in Saskatchewan.

Her love is her husband, her family and farming. Her passion is her art. Beth's home-based website and graphic design business provides her the creative outlet she needs while allowing the flexibility to be a daughter, sister, mother, grandma, wife and farmer as well as a successful business woman.

place, he found he was newly married and out of work. So, Gordon took a management job with Arctic Co-operatives managing a small Inuit run Co-op in Holman NWT. He spent the next 14 years in the high arctic, 7 years in Holman and then 7 more years in Kugluktuk, Nunavut (formerly Coppermine, NWT).

Gordon returned to Saskatoon to work with Mennonite Central Committee as provincial director of the Ten Thousand Villages program. After more restructuring Gordon decided to go into business for himself, enrolled in a self-employment program and began, GFP Business Services, a bookkeeping business which provides business support services, including personal income taxes to clients from Saskatoon and the surrounding area.

Gordon's oldest daughter is finishing high school and the youngest daughter is finishing grade 7. The family is involved in many community and church activities. Music is also very important, both performing and listening to it.

VOLUNTEERS NEEDED
Volunteer Opportunities:
- Board & Executive positions
- Membership Coordinator
... and more

Gordon Peters grew up in a farming community in southern Manitoba. He graduated with a Bachelor Degree of Science, in Agriculture Economics in 1981 then spent the next three years teaching vocational agriculture in Tanzania with Mennonite Central Committee. He returned to Saskatoon to work with United Grain Growers but after restructuring took

Read more about other Board and Executive members in upcoming issues of the SHBBA In-House.

Permission to Use In-House Articles
Contact the SHBBA for permission to use any of the articles in this publication.

SURFIN THE NET
Saskatchewan BizPal Service
Find the answers to your business permit & licensing needs at: www.bizpal.gov.sk.ca

BizPaL
Governments working together for business



Welcome New Patron Member

Edward Jones

Stephen Haynes, CFP
Saskatoon

Ph 306-668-0191

stephen.haynes@edwardjones.com

http://www.edwardjones.com

Edward Jones is a leader in the financial-services industry, who takes a personal approach to business. This starts with a face-to-face meeting between a financial advisor such as Stephen Haynes and you.

Contact Stephen today to learn more about their unique way of doing business, their involvement in the communities they serve and much more.

.....
Welcome more new members

Page 4.

Saskatoon Chapter News

In May the Saskatoon Chapter had their annual ReView and ReNew meeting. Marketing and Home Based Business was the theme of this year's meetings which featured:

- Debbie Criddle, Nightingale Nursing - Networking Presentation
- Sue Trenchard - the Saskatoon StarPhoenix - Tradeshow Analysis
- Daryle Wilkinson, Small Biz eWorks and Beth Campbell, PrairieWebs.com - Web Marketing
- Annual Fun Auction in February (rescheduled due to January storm)
- James Kernaghan, Profit Source Sales Training Inc. - Closing the Sale

Many thanks goes to the hardworking Saskatoon Executive who made all of this happen! The Saskatoon Executive has developed an outline for the meetings that can easily be adapted for another year or by another Chapter. Well done!

Everyone is welcome to attend the Saskatoon Chapter's wrap-up celebration which will be a BBQ at the home of Gordon Peters, 3212 Mountbatton Street on Wednesday evening, June 6. Bring your own food & beverage, dishes & lawn chairs to enjoy an evening of fun & relaxation.

CHAPTER'S CHATTERS

News from around the province



Expanding our Network across the country to include an *article from a member of the Durham Home & Small Business Association in Ontario*

Phone: 905-728-2899

www.dhsba.com

www.dhsba.com

There is a solution to everything!

Peter Miller of Essential Communications, Whitby, Ontario

Coordinator of *the Whitby based Ontario Self Employment Benefit Program*

Email: peter_essentiaSeb@bellnet.ca Phone: (905) 668-4141

Two years ago this May, driving through northern Portugal with another couple, we encountered a dilemma which was about to ruin a good portion of our vacation.

That morning, we had left a lovely posada (historic resort) along the banks of the Douro River and had traveled winding mountainous roads with many stops for breathtaking views and small villages to reach our destination of Guimares.

Arriving, I noticed the red knapsack, containing all our passports, prepaid hotel vouchers and airline tickets, was missing. To say I was unpopular was an understatement! Upon reflection, I could only hope I had left it at the checkout desk.

We proceeded to tell the clerk at our new destination our story, register and attempt to figure out our next steps. However it got worse: we were told we'd arrived a day early. More trouble.

The manager appeared, reached out his hand, welcomed us and simply stated "*not to worry, there is a solution to everything*".

Sure enough, he methodically worked his way through our situation, first verifying that the knapsack was actually where we thought it was, then looking at alternatives to reunite us it.

He learned that one of the staff from the previous posada actually lived reasonably close to where we were; arrangements were made for him to deliver it when he came off shift. Everything else was resolved and we celebrated our good fortune -- a few euros later.

I will always remember the outstanding customer service provided by the manager, but even more his philosophy that there is a solution to everything. I use that attitude in my own life now and, while it may seem intuitive, actually thinking that way has made a difference.

So as life's day-to-day challenges hit you in the face, I think you'll find, as I do, that if you believe that there is a solution, you, too, will find one.

If you service your clients with that philosophy, your business cannot help but flourish.

INQUISITIVE MINDS

By: Maureen Tazzioli

Published April 2006, Company of Women www.companyofwomen.ca

Maureen Tazzioli



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Visit Maureen's website to learn more about the Professional Speaking, Training and ReZults Coaching services she provides.

Then be sure to subscribe to receive your copy of her weekly Thoughts & Inspirations e-bulletin.

When I was a very young child I used to ask the adults around me, many questions. My curiosity appeared never ending.

For example, if there was a conversation taking place and I had a really important question...a question that I felt would change the face of mankind as we know it...a question that needed an immediate answer...a question that I knew would also benefit others my own age, I would just interrupt the conversation taking place and blurt out that ultimate question, "Why do bees make honey?" Then, a few minutes later, another life altering question would appear in my mind as I found I needed that question answered too, "Why do the clouds in the sky look so different from one another?"

See, to me the questions were necessary for my overall learning experience. Interrupting the adults in the room may not have been the smartest thing to do, but every time I asked a question, they did their best to answer me, with a detailed answer, an answer that made sense to me. See, I believe that they took the responsibility to assist me in my education knowing that the answer they gave me would be forever imbedded in my memory.

Now, let me ask you this. As adults, do you carry the same child-like inquisitive mind? If not, why? Are you not excited to learn something new? Are you not curious about the possibilities of what could be? Or are you the one being asked many questions already from those around you...your co-workers, family members, neighborhood children, etc? If so, are you offering responsible, age appropriate, educated answers, or do you just dismiss the questions all together?

No matter who you are or what age you are at, asking questions is essential to discovery. The more questions we ask, the more curious we become. The more curious we become the more personal energy, time and resources we place in finding out the answers. In the end, many lives may benefit from the answers that are discovered. Albert Einstein once said, "The important thing is not to stop questioning." And I would like to add, can we, as a society afford to stop asking questions?

No matter how you look at it, we need to do both...ask questions, and then work hard to discover the answers. Let us be mindful of who we ask and how we choose to answer all questions asked of us. The benefits may outweigh your time invested.



Welcome New Members

Welcome Stephen Haynes, from Edward Jones a new Patron Member
find out more on page 3.

Rob Kunz, Eclipse Photography & Framing Saskatoon

Rob does custom picture and artwork framing, offers photography services and unique photography print sales. One of his photos is featured on our Annual Members' Product & Services Guide.

www.eclipsephoto.ca
rob@eclipsephoto.ca
Ph 244-1464

Richard Noble, Off the Top Design - Saskatoon

Richard does the design & layout of any kind of print material. He will do prepress consulting to aid in a smooth transition for print production.

Ph 382-4030
r.noble@sasktel.net

Linda Ball, Checks'n' Balances Business Services

Linda has joined Lana Sheppard in Saskatoon to form their business service. They will do GST and PST returns, install software, as well as offering training in Quickbooks, Simply Accounting and consulting services.

Ph: 955-7855
Fax: 955-7856
linda.ball@sasktel.net
www.checksnbalances.info



Why is Sugar a Thief?

by Paulette Millis, RNCP, RHN, RSW
306 244-8890
eatingforhealth@sasktel.net
www.healingwithnutrition.ca

Recipe from *Eat Away Illness*
by Paulette Millis

ORANGE CURRANT MUFFINS

- 1 ½ cups oat bran
- 1 cup whole wheat pastry flour
- ½ cup whole flax seeds
- ½ cup ground flax seeds
- 1 cup bran
- 1 tbsp. baking powder
- 2 whole organic oranges (washed well, quartered, and seeded)
- ½ cup melted honey
- 1 cup rice cream or milk of your choice
- ½ cup olive oil
- 2 eggs
- 1 tsp. baking soda
- 1 ½ cups currants, soaked in hot water for a few minutes and drained (may use raisins)

Sugar is totally devoid of vitamins, minerals, and enzymes, and is 99.96 sucrose. In order to be digested, this 'pure sugar' must steal nutrients from the real food in your diet, the nutrients in your blood intended for other functions, and even reserves of nutrient stores in your bones. Vitamins, minerals and enzymes are essential for digestion, assimilation and utilization. Molasses is a by-product of sugar refining, and an analysis shows us it contains 6 B vitamins and 8 minerals removed from the sugar.

Sugar is classified as a 'simple' carbohydrate and by contrast, a complex carbohydrate has its sugars accompanied by the fiber, vitamins, minerals, enzymes, protein and fat - everything necessary for metabolism.

Sugar also steals the ability of your white blood cells to destroy bacteria. White blood cells are known as phagocytes and tests show that a couple of teaspoons of sugar reduces their effectiveness by 25%. A large serving of pie a la mode renders them 100% helpless. This reduces your immunity for 4 hours, usually enough time for another dose of sugar laden food, causing our immune system to be susceptible to all manner of illnesses. Remember, sugar reduces your resistance to colds as well as cancer!

Did you know? V-8 Splash has 14 tsps. of sugar? Powerade has 13 tsps.? All Bran has 20% sugar? 2 tsps. of ketchup has 1 ½ tsps. of sugar?

In a large bowl, combine oat bran, flour, flax seeds, ground flax, bran, and baking powder. In a blender or food processor, combine oranges, honey, rice milk, oil, eggs and baking soda. Blend well. Pour orange mixture into dry ingredients. Mix until well blended. Stir in currants. Fill greased muffin cups almost to the top. Bake at 375 F. for 20 minutes or until toothpick inserted in center of muffin comes out clean. Cool in tins 5 minutes before removing to a cooling rack.

Paulette Millis speaks, trains, and writes about good nutrition. She has 20 years experience helping people through life issues and healing challenges. She is the author of 3 books and numerous articles and columns. Her passion for healing is personal and professional, brought about by her own healing journey, as she was considered disabled by symptoms of Lupus, Sjogren's Syndrome, & Hypothyroidism. Using natural foods, environmental and lifestyle changes, detoxification and emotional healing, she has rebuilt her immune system and her life. She is a Registered Nutritional Consultant and a Registered Social Worker. *Eat Away Illness and Nutrition, Cooking and Healing* available at your health food store or McNally's.

From In-House Editor,
Beth Campbell
PrairieWebs.com



I found a variety of tips on the Internet - great ideas to get myself more organized & productive.

Schedule appointments and meetings with both beginning and ending times. People are more apt to respect your time if given parameters.

Complete a phone call, then write down your next action relating to the call.

Simplify a big project by writing down everything. Then, put the tasks in order. Next, set up a time line.

Make a list of everything that MUST be done each week. Note the amount of time needed for each task. Schedule only 70% of your time to allow for interruptions and emergencies.

Keep a file, case or bag for regular meetings you attend. For example - designate one bag as your "SHBBA Bag" and keep everything for your next meeting in that bag.

GOALS - by Linda Day

"Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all."

- Dale Carnegie -

The most significant change in a person's life is a change of attitude. With the right attitude, you can produce the right action and with action comes the realization of your goals. Sometimes it takes great effort to make things happen, but if things come too easily, people can tend to get lazy. I have found that I appreciate something much more if I have had to work for it, rather than if it just falls into my lap.

No matter what has happened in the past towards reaching your goals, remember that the past is a guidepost, not a hitching post. Dwelling on the past never helped anyone, but looking forward to the future with a concrete goal in mind will give you the impetus required to reach for that goal. You must tell yourself no matter how hard it is, or how hard it gets, you are going to make it. It is important to make daily, monthly and yearly goals. Don't be upset if you don't attain all of the goals you have set down; be proud of those you have attained and reward yourself. Mark the ones you haven't attained and write them into the next set of goals.

As a child my goal was to become a wife and mother. In my opinion, there could be nothing better than to find someone to share my life and love and then to have children - I wanted a boy and a girl. My parents had divorced and I was determined that when I got married it would be forever! Well, marriage happened, children came along (first a daughter and then a son) and I thought life couldn't be better. It worked for ten years and then fell apart. Now my goal became a desire to leave the marriage, find a career, locate a home and raise my children as a single parent. I attained all those goals, with much pride. I was even able to become friends with my ex-husband and we have raised two wonderful children, who in turn have married and are now raising their own children. Grandchildren! Now I can love them, spoil them and send them home!

Today, my goal is to be the best person I can be: a loving mother and grandmother, a good friend, an efficient team player in my chosen career, a successful author and to take each day as it comes - putting my best foot forward with a smile, while having an attitude of friendliness and confidence. I set my goals on a regular basis and rejoice as each one is attained. Life is good and I look forward to many more years of greatness, exploring all that life has to offer.

Submitted by: **Linda Day** Ph: 780-885-5469 lday5926@shaw.ca

*Linda was an active volunteer while she was a member of the SHBBA.
We were sorry to lose her to Alberta.*

Words of Wisdom

If you can find a path with no obstacles,
it probably does not lead anywhere.



BED AND BREAKFASTS

B&B's are noted for their fantastic breakfasts which are hearty, healthy and home-cooked. Often they get requests for that *special* recipe. With this in mind, the owners of Saskatchewan's B&B's have shared some of those recipes in a book. Here is a sampling of those recipes.

The Fisher House B&B Estevan, SK 634-2385 **Fluffy French Toast**

1 cup flour
1 1/2 tsp baking powder
1 tsp salt
2 eggs
1 cup milk
10 slices texas toast bread cut in half

Combine first 5 ingredients, mix well.
Dip bread in batter and fry in 1/2 inch hot oil until lightly browned.

The SHBBA has had the privilege of working with the SBB at their tradeshow held during their Annual General Meeting.

Turn and fry other side.
Oil should be heated to 380 degrees and toast should be cooked about 2 1/2 minutes on each side.
Drain on paper towel before serving.

Chipperfield Inn Elrose, SK 378-2767 **Saskatoon Sauce**

1 cup water
1 cup sugar

Bring this to a boil and mix 2 tsp. corn starch with 1/4 cup water and add to sugar water. Cook and stir for a couple of minutes. Then add 4 cups of saskatoon, fresh or frozen and cook for a few more minutes. Stir and serve hot or cold.

Planning a vacation?
Consider one of Saskatchewan's
Bed & Breakfast facilities as
your holiday destination.
Visit www.bbsask.ca.



WHAT IS A BALANCED LIFE?

From the CMI Consulting April Newsletter

Article reproduced with the permission of SHBBA member Colin Campbell

Subscribe to the newsletter at <http://www.cmi-opal.com>

Balance is a well-sought-after commodity in today's fast-paced days of appointments, work engagements and family time. Just what does this notion of living a balanced life mean? Does it mean you devote an equal amount of time to work and equal time to your personal life?

There are times in our lives where we may have to spend more concentrated time on one particular thing; when a new baby enters your family, when you make a career change, or when you're taking your business to a new level. These are significant life events that REQUIRE our lives to be out of balance for a specific period of time. At the same time, you cannot become consumed by one event without paying a price over time: in effectiveness, energy, relationships, health. That's where the sense of renewal comes in, from those things that nurture, renew and sustain you.

People DO focus their energy on specific goals they want to accomplish. The issue is how long are you going to invest in this new goal? How long will it take you to reach a certain level of progress and then set up a system to keep your success going?

The answer to living a balanced life when you are making a significant change is to Plan For It. Here are some steps you can take:

1. Let Those You Are Close To Know that your time will be devoted to your business for the next x period of time. Let them know the specifics of your business plan and why you are doing each step of it. Part of your plan must include building in personal time with family and friends. Let them know in advance when you will be available ...100% available for them. No laptop, no cell phone, no work, just you!

2. Enlist The Help Of Those You Care About. Too many web owners ignore this step and pay a high price for it. Those you care about want you to succeed! Invite family and friends to be part of your process so they are in it from the beginning. Share your goals, discuss steps it will take to get there, discuss roles they could play in the effort.

3. Remember Those Emergency Instructions when you're on an airplane? "Put your oxygen mask on first, then put the mask on your child." Why? You can't help others unless you take care of yourself.

Never, ever give up self-renewal time every day. It's your private time to renew, re-charge, de-stress. It may be 15 minutes in the morning or any time that works for you. But keep your commitment to inspire you, feed your soul, and de-stress your body.



CMI is a management consulting firm specializing in business development, organizational development and human resource services.

Colin Campbell, Regina Beach

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Read the CMI Consulting Inc. April newsletter to learn about Destressing Techniques.
You can find it at www.cmi-opal.com

The Destressing Techniques mentioned in the CMI Consulting newsletter are practical and easily implemented. But if they don't work . . . maybe this will . . .

**A humorous look at Stress Management . . .
. . . . not the recommended method!**

from your editor Beth Campbell

Just in case you've had a rough day, here's a stress management technique recommended in all the latest psychological texts. The funny thing is that it really works . . .

1. Picture yourself near a stream.
2. Birds are softly chirping in the cool mountain air.
3. No one but you knows your secret place.
4. You are in total seclusion from the hectic place called "the world".
5. The soothing sound of a gentle waterfall fills the air with a cascade of serenity.
6. The water is crystal clear.
7. You can easily make out the face of the person you're holding underwater.
8. See! You're smiling already!

MARK YOUR CALENDAR



Regular SHBBA meetings are suspended for July & August. See you on September 5.

Saskatoon SHBBA members' BBQ season wrap-up party Wednesday, June 6 - 6:30 pm

Home of Gordon Peters
3212 Mountbatten Street, Saskatoon

Women Entrepreneurs Lunch & Learn

June 13 - noon - 1:00

Trend Spotting

Tapping into consumer trends

Breakfast Series

June 27 from 7:30 - 8:30 am.

Customer Service

Free for W.E. members, \$5.00 for others

www.womenentrepreneurs.sk.ca

Phone: 1-800-970-6331

Better Business Bureau

Golf Tournament - Perdue

Wednesday, June 8

Phone: 384-1001 or 229-0569

www.thebusinessworks.ca

ASK THE INSURANCE ADVISOR

Jim Seip, B.Mgt., MBA
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The Mall at Lawson Heights
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www.lifelinebrokers.com



My family is going to be travelling to the US for a holiday, will my provincial health plan cover us if we need a doctor?

If you need medical attention while you are travelling, the provincial health plan may cover you - or it may not. If it does cover you it will only pay the same amount as if the medical attention was administered in Saskatchewan. When I traveled to Bermuda a few years ago I developed an ear infection. The doctor visit there cost \$90. The Saskatchewan Health plan paid me about \$20 and I had to claim the rest through my personal health plan. If I didn't have health insurance I would have been out of pocket the other \$70. This is just a simple example of the need for travel insurance. Now just imagine if I was hospitalized and the hospital charges were \$1000 and more per day. Many hospitals demand proof of payment or insurance before admitting you. Without this proof of insurance they would charge your Visa card. If you think getting sick ruined your holidays, how would you like to return home to face a very large credit card bill? And how large is your credit limit? It would be a wise investment with minimal cost, and well worth your piece of mind for you to buy travel health insurance before you go.

PM # 40041848

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Deadline for
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