



# Covenant

CANADIAN REFORMED TEACHERS COLLEGE

*"...tell the next generation..."* PSALM 78:4



## VICE-CHAIRMAN'S REPORT GERRIT BOS

### Looking Back...Looking Ahead

Covenant Canadian Reformed Teachers College is now in its 26th year of operation, and looking back, we can truly say that the Lord has blessed us on our way. Over these 26 years, our simple yet profound task has always been to "tell the next generation." With a dedicated faculty, we fulfill this task for all our students by giving them a high quality education that honours and obeys God and makes His Word an integral part of all we do. By extension, we fulfill the same task also through our 167 graduates. Right after graduation, almost all our graduates are immediately and intimately involved in the education of our covenant youth as full-time teachers. People have told me that they have appreciated the positive way our graduates approach teaching from the day they start their work. Also, many years after graduation, most of our graduates are still intimately involved in the education of the next generation. They work in our schools as principals, vice principals, full-time and part-time teachers, assistants, volunteers, board and committee members. As governors, we receive a copy of the full list of graduates every year and looking back through the list, I am amazed at the wide involvement of our graduates and at how also through their work, we and our children are blessed.

**“ Two things strike me about the future; it is both very uncertain, and very certain. It is uncertain because we do not know what even tomorrow will bring... Yet the future is also most certain because it belongs to the Lord.**

I want to use this opportunity not only to glance back, but also to look ahead. Two things strike me about the future; it is both very uncertain, and very certain. It is uncertain because we do not know what even tomorrow will bring, and our human plans usually involve hundreds of uncertain 'tomorrows.' Yet the future is also most certain because it belongs to the Lord. Because we rely on Him, we can make our plans in faithfulness and obedience and pray that He will "establish the work of our hands." At Covenant we plan throughout the year, but we focus on the larger picture especially at the Annual General Meeting (AGM). On Feb 15th and 16th 2008 we enjoyed this meeting again at the college. Every school society which supports Covenant sends a representative who then becomes a governor of Covenant. The AGM is always a great opportunity to meet the governors face to face, to reflect on the past year(s), and to look ahead to the future.

As we look ahead and make our plans for the future, we have many challenges and uncertainties. I could write about the need for people to fill various positions, about

# from the PRINCIPAL CHRISTINE VAN HALEN-FABER

The start of the second semester proved to be a good one: Under the LORD's blessings, the regular daily teaching and learning could proceed unhindered. Every week, twenty-two students, three full time lecturers, six sessional instructors, one librarian, and one administrator continue to do the task to which they have been called.

In this Newsletter, I will share some of the activities that have kept us occupied most recently, while at the same time providing you with a glimpse into some of the workings of Covenant Teachers College.

For ten of our students, the beginning of this semester proved to be extra-special, as it marks the home-stretch towards the moment of graduation on Friday, May 30, D.V. In order to help our graduands be well-prepared for the job application and interview process, and in keeping with practices at other faculties of education, an additional requirement to the program of studies was introduced this year: The preparation of a professional portfolio as a way of providing evidence of one's readiness to enter into the teaching profession. As part of this process, the student is required to prepare a resume and write a statement that reflects one's understanding of the philosophy of Reformed education, summarizes one's learning that occurred over the course of all practicum placements, and provides evidence of one's ability to develop a unit plan using a particular curriculum design model. Students were encouraged to personalize the portfolio using various forms and means. As faculty we hope that such a professional portfolio will form the basis of something all teachers ought to be busy with throughout their careers: Providing evidence of one's ever-deepening understanding of the teaching-learning process and practice within the context of Reformed education.

For our full-time faculty, the beginning of the second semester included various activities in preparation for the Annual Board of Governors meeting. In addition to finalizing reports and presentations, there was also the annual opportunity for dialogue between individual faculty members and members of the Program and Personnel Committee. Again this year, the conversation took as starting point the annual performance review document that includes a self-report prepared by each faculty member, and a report prepared by the Principal. Both reports are structured under the same three headings that describe the task description of a full time faculty member: Teaching, Service, and Research and Writing.

**Teaching** - Under this heading, faculty members include a description of the courses taught during the previous year. In addition to course outlines, a self-report on progress made in the courses is included as part of the reporting process. Areas identified as requiring review and/or revision may also be included. We recognize that the teaching aspect of a lecturer's task remains most important.

**Service** - This heading includes "internal" service (i.e., activities directly related to the College itself, such as committee membership and administrative responsibilities) and "external" service (i.e., activities within school communities, such as in-service workshops, presentations, speeches, etc.). It is of interest to note that during



Eleanor Boeringa

2007, the year in which we concluded the CCRTC 25th Anniversary Celebrations, the three full-time faculty members provided a total of twenty-three presentations across Canada and in Lynden, Washington. It is becoming clear that as the level of engagement between the College and the school communities increases, so do the external service opportunities.

**Research and writing** - Of the three elements that define a full time faculty member's task, this is likely the one area that requires to be developed more fully over time. Although some faculty members continue to contribute to curriculum-related research and writing, while others continue to publish in the area of educational research, a general lack of time and opportunity due to teaching and administrative responsibilities during the academic year makes it difficult to design a well-developed research and writing program.

Our sessional faculty members continue to contribute an invaluable service to the College directly and therefore indirectly to our school communities. During the Annual Governors Meeting in February, Mme. Teresa Boisvert presented this year's course overview in which she provided much insight into the structure and delivery of the French Methods courses offered at the College. Mr. Bill Horsman continues to be involved with the College even during his retirement years: During Semester 2 he is teaching the Science



Judy Kingma



Donna Van Huisstede

Methods course. Rev. Douwe Agema instructs the students in knowing the Scriptures and in developing teaching skills that will help them in turn “tell the next generation” the great deeds of the LORD. In addition, Rev. Agema extends the work done with our students as he serves as a consultant to the CARE Bible History curriculum. It is good to see a close link and continuity between the work done at our College and the work done for the schools. Drs. Benne Faber, Steve Foster, and Freda Oosterhoff form the trio that allowed us to offer the History of Ideas course in a slightly different format. This semester, Dr. Benne Faber and Dr. Freda Oosterhoff teach their respective components of the course. And last but not least, Dr. Karen Dieleman is the sessional instructor who rounds out the academic studies portion of the program by teaching a Survey of English Literature course. However, Dr. Dieleman has informed us that she will not be returning to Covenant College next year: She has accepted her appointment as a full time faculty member in the English Department of Trinity Christian College in Chicago. We congratulate Dr. Dieleman, and wish her and her husband Adrian the LORD’s blessings as they prepare for this new challenge in their lives.

Covenant’s two staff members also form an integral part of the work done at the College. Eleanor Boeringa works at the College on Tuesdays (all day) and Thursdays (morning only). She maintains

the library in excellent order, while always looking at new ways of serving the College students and faculty, as well as the wider school community. Donna Van Huisstede, our administrator, does what at times seems impossible given the 1.5 days she works: Board-related matters, student-related matters (including acting as the OSAP officer for the College), faculty-related matters and so much more...!

All of the activities described above involve students, full time lecturers, sessional instructors, and staff, and relate directly to the primary mandate of Covenant College: Preparing young men and women for the task of teaching in a Reformed school. But there is more. Teachers, also teachers in Reformed schools, will be among the first to say that learning never stops. In response, the Board of Covenant College at its Annual Governors Meeting has again acknowl-

edged and affirmed that this institution must continue to play a role in the area of in-service support to teachers. To this end, the College organized and hosted a Conference for Christian Science and Math Teachers in February, and will host a delegation of high school teachers from the Gomarus College (Groningen, the Netherlands) in May. This summer, the LORD willing, Rev. Agema will offer a Bible course for teachers hosted by the Immanuel Christian School in Winnipeg, while I hope to present a course hosted by Coaldale Christian School. For more information, please contact the respective principals, Mr. Peter Veenendaal or Mr. Joop Harthoorn.

And so the work at Covenant Canadian Reformed Teachers College may continue, be it never in our own strength. It is our prayer that the LORD will establish the work of our hands (Ps. 90).



**CONGRATULATIONS** to the “Wildcats” Indoor Soccer Team for becoming the champion of its division: This hard-won victory marks a first in the history of our College, and sets a standard of excellence for future teams.

The members of the team consist of present and former CCRTC students and (almost) related-to-the-College persons:

- |                         |                         |
|-------------------------|-------------------------|
| <b>Jessica Bartels</b>  | <b>Jolene van Dijk</b>  |
| <b>Jessica Broersma</b> | <b>Linnet van Dijk</b>  |
| <b>Nicole deJong</b>    | <b>Shelley van Dijk</b> |
| <b>Dorothy Gunnink</b>  | <b>Clarice Wagenaar</b> |
| <b>Lydia Jongsma</b>    | <b>Stacey Wagenaar</b>  |

CHRISTINE VAN HALEN-FABER

# Conference for Christian Science and Math Teachers

On February 29 and March 1, Covenant Teachers College hosted a conference for science and math teachers. Invitations had been extended to teachers across the country, as well as to other Christian schools in Ontario. Those who registered had received a package of expected and recommended readings prior to the Conference. It was encouraging to see so many in attendance, and even more encouraging to experience the high level of engagement and to hear the intense teaching-learning conversations throughout the two days.



Panelists Left to Right: Dr. Peter Buist, Dr. Arnold Sikkema, Dr. Wytse van Dijk, Mr. James Sloots



The two main keynote speakers and workshop presenters at this event were Dr. Frederika Oosterhoff (sessional lecturer at Covenant College) and Dr. Arnold Sikkema (Professor of Physics at Trinity Western University in Langley, B.C.). In preparation of their presentations, participants were encouraged to familiarize themselves with background information relevant to the topic.

In her opening address, Modern science and the Christian faith, Dr. Oosterhoff conveyed how we are to teach science in such a way that our students learn to integrate their scientific learning with their Christian faith. She postulated that this topic can be approached from various angles, and then proceeded to elaborate on three of them: (1) acknowledgement of the subjective element in knowing, (2) the Argument from Design with reference to natural theology, and (3) the Argument from Design with reference to twentieth-century discoveries. She concluded her address by reminding teachers to “tell and show.” Referring to the Belgic Confession Art. 2, she stressed how we must speak of our awesome God who reveals Himself in His Word, and manifests Himself in His work: We meet God in the Bible. We are convinced of the truth of the Bible by the power of the

Spirit. And our conviction is further strengthened, we learned, by studying the book of nature. When students have had visible evidence of “God’s invisible qualities” in the created universe, then the first article of our confession – I believe in God the Father almighty, Creator of heaven and earth, will resonate much more deeply with them. As will the first petition in the Lord’s Prayer – “Hallowed be Thy Name,” which Lord’s Day 47 of the Catechism explains in these words: Grant us first of all that we may rightly know Thee, and sanctify, glorify, and praise Thee in all Thy works, in which shine forth Thy almighty power, wisdom, goodness, righteousness, mercy, and truth.

In a follow-up workshop, Dr. Oosterhoff continued her apologetics and worldview analysis, particularly on the aspect of faith and science, in a “show and tell” session. She presented summaries of books that are of special interest and importance to science and math teachers.

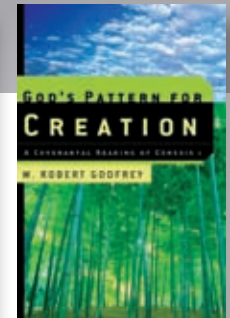
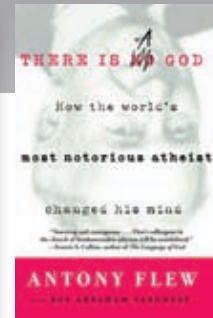
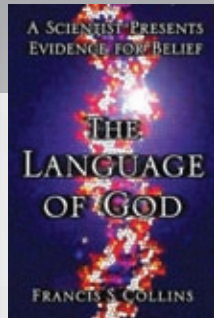
The second keynote presenter, Dr. Arnold Sikkema, first addressed Teaching science with Christian perspective in the 21st Century. He, too, stressed the importance of teachers to teach science in such a way that they convey clearly to their students the wonder

## Habits of mind to develop in doing and thinking about science: SCIENCE IS...

- a cultural activity
- possible due to God's covenant faithfulness
- founded largely upon Christian convictions
- possible to use for good and for ill

- a complex web of theory and experiment
- deepening our understanding of the creation
- deepening our knowledge of the Creator

A. SIKKEMA, FEBRUARY 29, 2008



and delight in knowing that our God is faithful, omnipotent, omniscient, and wise. This means that laws of physics are placed in the context of God's laws for a physical reality. It also means that we must look at Scripture for evidence of God's covenant faithfulness to His creation. Dr. Sikkema presented a number of ideas about the nature of science that are popular in our secular culture, some of which have seeped into Christian culture. He stressed the importance of developing "habits of mind" in doing and thinking about science, and concluded by taking a closer look at the riches of Genesis 1 in the context of other parts of Scripture that speak of creation and our Creator (Gen. 2, Job 38-40, Ps. 74, Ps. 104, John 1).

In a subsequent workshop, Dr. Sikkema spoke about countering and encountering reductionism in our teaching of science. After stating the main objections to reductionism, Dr. Sikkema presented several ways in which we can develop a Biblical creation ontology and appropriate habits of mind by using great literature and by understanding and acknowledging the limits of science.

From this very brief overview, you will understand that the two main speakers at this conference provided us with much to think about. Please note that much of the material and additional background readings are available at the College's website by following the "For Science and Math Teachers" link at: [www.covenantteacherscollege.com](http://www.covenantteacherscollege.com)

In addition to the main presenters, the conference included a panel conversation in which four participants took their personal experiences in learning science and math as a starting point for sharing ways in which we as

teachers might prepare our students for their learning experiences in these areas. The panellists consisted of: Peter Buist, who is a Professor of Chemistry at Carleton University, Ottawa, ON; Arnold E. Sikkema who is Associate Professor of Physics at Trinity Western University, Langley, BC; Jim Sloats, who works as a Forensic Biologist at the Centre of Forensic Sciences in Toronto, Ontario; and Wytse (Vince) van Dijk, who taught physics and math at Redeemer University College from 1982 to present (emeritus 2007), and is Adjunct Professor in the Physics and Astronomy Department (1982-present) McMaster University, Hamilton, ON.

Conference participants were also given an opportunity to participate in a teacher-facilitated, subject-specific discussion group in which topics such as teaching a Christian perspective on this subject, similarities and differences in curriculum content and methodology, sharing course outlines and resources were but a few of the subjects under discussion.

As Covenant Teachers College we welcomed the opportunity to serve as a facilitator in bringing together teachers and other experts in a setting in which the challenges and joys of science and math teaching could be shared and discussed openly.

From the feedback received from the Conference participants it becomes clear that events such as this are highly appreciated and welcomed. As Reformed teachers we become increasingly aware that together we must develop our ability to discern the spirit of the times in which we and our students live and work. We cannot overestimate the need for continuing education and discussion through which we develop a clear personal and collective biblical perspective on all subject areas. Boards and Education Committees are urged to encourage their teachers to make use of the opportunities that are available, so that as teachers together we may support each other in our challenging task of teaching God's Covenant children to the praise of His glory.





## a resource for everyone ELEANOR BOERINGA

**Twenty-five years ago, the Teachers College library had its humble beginnings in a dark basement closet of the Cornerstone Canadian Reformed Church building.**

Looking back, we are amazed at all that our Heavenly Father has continued to provide for us. Today we enjoy a bright and spacious area with four large windows, a reference area, plenty of shelf space, and three computers with internet access for patron use. Our collection has grown to about 10,000 books, over 100 videos, many teacher resource kits, journals, and two special collections.

One of these special collections was started by Mr. T.M.P. VanderVen as a personal collection of the Newbery and Caldecott Medal books. Annually, the American Library Association awards the Newbery Medal to an author for the most distinguished contribution to children's literature in the United States, while the Caldecott Medal recognizes the artist of the most distinguished American picture book. The College gratefully accepted these complete sets as a gift, and we continue to add the new winners each year as they are awarded.

Recently, another special collection was initiated by the College to mark the retirement of Dr. F.G. Oosterhoff, and the contribution she has made to our College and the broader educational community. The Dr. F.G. Oosterhoff Book Collection will consist of works in the areas of her interest, such as apologetics and philosophy. These books will be integrated into the regular collection and promise to become a vital component of our library.

Faculty members are encouraged to recommend new titles for the library, and this ensures that the Teachers College library has a lot to offer the students who study here, as well as the teachers presently in the schools. Almost half of our collection focuses on resources and teaching aids that can be used within the elementary classroom. This includes textbooks, children's literature, children's non-fiction, videos, kits, picture sets, and curriculum outlines.

The College library also houses items purchased by Committees of the League. Through purchases of the Curriculum Assistance to Reformed Education (CARE) committee we feature on our shelves the curriculum work published by the Reformed Curriculum Development Committee (RCDC), as well as the 100 or so teacher resource binders published by the Ontario Alliance of Christian Schools. CARE's own teacher resource kits continue to be popular, covering topics from Australia, Japan, and Papua, to Animals, Photography, and Transportation. These kits feature fun teaching aids, lesson plans, bulletin board items, and children's books.

The rest of our collection consists of the more general section of our library, and is of interest to a wider circle of patrons. Of course, the majority of this part highlights the philosophy and theory of all aspects of education, including special education.

Our shelves also feature books about parenting, discipline, recognizing learning disabilities, and helping children at home. Another League committee, Assistance to the Special Child (ASC), plays an important role in developing these areas of our library, since many of their purchases include practical discussions and ideas concerning the characteristics and needs of our special children. We also have Bible commentaries and study aids, many resources on Church History, social theology, apologetics, history, and philosophy, as well as a growing section on English literature.

In keeping with idea of the library as a central resource area, we have always attempted to collect all the publications from each of our schools across Canada and the United States. These include newsletters, and, more recently, school handbooks and anniversary publications. This collection forms a great resource for school boards and committees as they do policy work.


One of our finest resources is the Education Index, which indexes hundreds of scholarly education journals by



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author, title and subject, allowing patrons to find current discussions on a variety of topics. The College has close to forty-five journal subscriptions, and bound volumes are available for use in the library.

When we look ahead, the future of the library promises to be just exciting as its past: recently, at the Annual General Meeting of Covenant Canadian Reformed Teachers College, the governors approved a plan to purchase web-based library software, realizing our goal of providing online access to our catalogue. Once this internet link to our library is launched, you will be able to “browse” our shelves from the comfort of your own home or school!

 **Our collection has grown to about 10,000 books, over 100 videos...**

In the interim, simply contact the librarian by telephone (905-385-0634) or e-mail ( [eleonorb@covenantteacherscollege.com](mailto:eleonorb@covenantteacherscollege.com) ) with any requests for library material. Or, come and visit us, especially on Tuesdays and Thursdays when the librarian is in. We'll do our best to find what you need!

## W.A.T.C.H. – We Thank You!

Some of the work for and on behalf of Covenant College is done quietly and faithfully in the background. In this issue of our Newsletter, we would like to express our appreciation to W.A.T.C.H. for its work in helping our Teachers College.

Perhaps you already know that W.A.T.C.H. stands for Women Assist the Teachers College in Hamilton. Presently, the members of this committee are Julie DeHaan, Connie Stieva, and Robin Westrik. W.A.T.C.H. aims to involve the sisters of the Canadian and American Reformed Churches and school communities to raise funds for the purpose of purchasing items normally not included in the regular operating budget of the Teachers College. Did you know that this committee has existed since 1997? Yes, for 11 years now, these women have been active and thinking of creative ways to raise funds. And for 11 years the committee has been assisted in carrying out this work by many individuals in many communities. For example, “Toonies for Teachers” jars were distributed to individuals for depositing their loose change (WATCH your donation grow!). Mum Sales, Bake/Book Sales, special 25th anniversary activities, and local fundraising blitzes have also been held in an effort to raise these funds. We very much appreciate the work these women do. We are encouraged that over the years the trend for the funds collected is upward. The Lord has blessed your efforts!

**Women of W.A.T.C.H. we thank you:** We thank you for three overhead projectors, a screen, chairs and tables, Bibles, a digital camera, carpeting, a photocopier, computer workstations complete with projector, an AV cart, and a new fridge...! And the list goes on. All these items are used daily and they make learning and teaching at the college even better! Thank you very much!

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our desire for all school boards to support Covenant, about the very real need to broaden the financial base of the college and to make up a budget shortfall. Those matters deserve your attention, prayer, and support.

I want to focus, however, on the opportunities which the future will bring, the Lord willing. At Covenant we seek to meet the needs of all the supporting school societies. We know that we have to make prudent choices and follow them up with all our strength. I want to highlight three areas, the practicum placements, accreditation efforts, and distance education. In our practicum placements we are proactively working with school societies across Canada and the US to place students in all our schools. We have set up a planned rotation so school societies and local governors can take advantage of the presence of the students and the supervising faculty member to maximize the all-important face-to-face contact between them and the college. Please use these opportunities in your area.

In the field of accreditation, we need to continue the path of increasing the recognition of our courses and programs. We will build on the success of increasing numbers of our courses that receive credit at universities and colleges and pursue opportunities where we can receive recognition on the basis of meeting the unique needs of independent schools. To strengthen our program and help with accreditation efforts we have agreed to undertake an external independent review in the upcoming year.

In the area of distance education, we have surveyed the schools with regard to needs and opportunities, since it is clear that we require well-articulated needs to be able to focus our approach. This survey has given us a good starting point. It showed that the highest need is for in-service, and that a face-to-face component was very important in any distance offering. Topics where a distance offering can have the greatest impact are in Reformed Education, Curriculum Planning, View of the Learner, Bible Methods, and Unit planning. The week-long face-to-face sessions on some of these topics are continuing to be well received, and building on this strength we will record an upcoming session in Winnipeg to see how we can best use that experience in an effective distance offering. We'll also increase teleconference components in our meetings. In all areas Covenant is involved in, we seek to do our work with faithfulness and obedience, praying for God's blessing.

Looking ahead, we can say with Hymn 48 of our Book of Praise: “With song and prayer in faith progressing, in all you do, Gods will obey. Expect from Him alone your blessing: He will renew it every day, For God will never those disown who put their trust in Him alone.” Covenant will continue in its task of “telling the next generation,” for until the Lord returns, there will always be a next generation which needs to hear.

# from the finance committee

ANTHONY VIS, Treasurer

This is a time when many schools are in the process of finalizing their staffing needs for the upcoming school year. That also means that it is a time of excitement for our students at the CCRTC, especially those who are preparing to graduate. Once again this year there will be a fresh graduating class ready to fill positions in our schools and teach our covenant children according to God's Word.

voluntary contributions, which mean that we rely heavily upon this source every year. Tuition from our students accounts for approximately 20%, and the remaining 20% we receive from Society Revenue. This revenue comes from school societies that vary in the amount of support that they give to the College. In order for a school society to be a member of the CCRTC, they currently pay an annual fee of \$2.00 per student. Fortunately, while most of our Canadian Reformed schools pay this token fee, there are also some schools that contribute much more than this each year. Each of our schools benefits by having teachers from the College on their staff, and so they are all encouraged to continue to support the CCRTC.

## Results at Mid-Year 2007/2008

	ACTUAL	% OF BUDGET
<b>Revenue</b>		
Contributions / Donations	102,597	34%
Society Revenue	27,998	37%
Student Tuition	113,300	143%
<b>Total Revenue</b>	<b>244,852</b>	<b>57%</b>
<b>Expenses</b>		
Remuneration - Teaching	137,246	51%
Fringe Benefits	17,244	40%
Prof. Dev./Princ. Conf.	2,121	94%
Research Leave	3,750	50%
Practicum Teaching	5,432	72%
Building Expenses	16,613	54%
Administration/Library	18,179	38%
Miscellaneous	19,750	76%
<b>Total Expenses</b>	<b>220,336</b>	<b>51%</b>
<b>Revenue Less Expenses</b>	<b>24,517</b>	

Over the last year, the College finds itself with a significant deficit. In order to help balance our budget, our Fundraising Committee is becoming very busy. With the help of persons from various societies, we are going on a campaign to help stress the importance of support from individual members within our Churches. Along with this, we are directing your attention to the direct withdrawal form, which will help to encourage regular support that we can count on each year or month. When our letters reach you, we ask that you take the time to appropriately respond, as this makes less work for the individuals trying to collect all the replies.

At this time, I'd like to share with you a little bit about how we raise funds for the CCRTC. Nearly 60% of our funds come from

In the meantime, the College continues to run, and new teachers continue to grace the halls of our schools each year. We'd like to give a special thank-you to anyone who has supported the College in the past, and to those who continue to support it today. With your help, we can ensure that the CCRTC will continue to supply our schools with teachers trained in the light of the covenant for many years to come!

 Please detach and mail to: CCRTC • South Square RO • P.O. Box 30026 • 1576 Upper James Street • Hamilton, ON • L9B 2V5

### Yes! I would like to support the CCRTC!

- One-Time gift of \$ \_\_\_\_\_ (cheque Enclosed)  
 Monthly by pre-authorized Automatic withdrawal

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ PROV \_\_\_\_\_ PC \_\_\_\_\_

CHURCH \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL (optional) \_\_\_\_\_

### Pre-Authorized Direct Withdrawal Form

I hereby authorize Covenant Canadian Reformed Teachers College to withdraw regular monthly payments from my bank account in the amount of and agree to accept annual increases as set by the board.:

- \$33/Month** - Withdrawn on the:  
 15th of the month  30th of the month
- \$396/Annually** - Withdrawn on \_\_\_\_\_ each year
- \$ \_\_\_\_\_/Month** - Withdrawn on the:  
 15th of the month  30th of the month

\_\_\_\_\_  
SIGNATURE

Please ATTACH a blank cheque marked "VOID" to this form.