EDITORIAL PROFILE

Where to Retire tells its readers who’s moving where and why. In addition to examining popular retirement locales, it goes beyond the well-known Sunbelt spots, reaching across the country to spotlight smaller towns and undiscovered havens with lower costs of living.

Where to Retire is filled with vital information on climate, state and local taxes, cost of living, housing costs, health care and other important issues, plus lively and candid interviews with retirees who have relocated, including their tips on what to look for and what to look out for.

Where to Retire even tells its readers how to find the best neighborhoods and developments to suit their active lifestyles, how to buy and sell a home, and how to get involved in a new community.

It is the authoritative source of useful information for the 700,000 Americans who move to new towns to retire every year.

The industry of retirement migration already generates billions of dollars a year in sales of everything from real estate to financial services, health care, utilities and entertainment. It is responsible for a massive geographical redistribution of wealth and income, and if you’re involved or thinking of getting involved in attracting retirees to your state, town or development, Where to Retire is the place to start.

ABOUT THE EDITOR, ANNETTE FULLER

Annette Fuller, editor of Where to Retire, has spent more than 30 years in reporting and editing at major daily newspapers in four U.S. states as well as Africa and Asia. She leads a team of writers across the country keen on uncovering retirement relocation stories and facts that serve as the best foundation for any post-career move.

“Since its launch in 1992, Where to Retire has provided an insightful look into how thousands of retirees made their decisions about where and how to move once their full-time work was complete,” Fuller says. “Their cumulative wisdom as well as the facts and figures from the experts combine to make entertaining and informative reading. Readers find that we are their best relocation partner.”

A graduate of the University of North Carolina at Chapel Hill with a degree in journalism, Fuller has worked at the Winston-Salem (NC) Journal, the Baton Rouge Advocate, the Indianapolis Star and The Dallas Morning News. She continued her career as a journalism consultant for the U.S. Department of State in Algiers, Algeria, and then as an editor and trainer for China Daily in Beijing, before coming to Where to Retire.

Fuller is dedicated to finding eye-opening possibilities and advice. “Whether they are 10 years or 10 days away from retirement, our readers tell us that the magazine helps them formulate the lives that they want.”
TABLE OF CONTENTS

City & Town Profiles
In each issue, Where to Retire spotlights four or five destinations that are attracting retirees, including undiscovered and low-cost havens. Every profile is chock-full of candid resident interviews and information on state and local taxes, cost of living, housing costs and health care. Readers across the country examine our profiles to find viable relocation options. Check out our Editorial Calendar to see if your city or town will be profiled soon.

Features
Where to Retire feature stories showcase a variety of regions great for retirees seeking specific lifestyles or opportunities. Past articles include “8 Enriching Towns for Art and Music Lovers,” “8 Fabulous Winter Wonderlands,” “Terrific Home Buys, Great Lifestyles” and “8 Enticing Towns for New Careers.” See our Editorial Calendar for upcoming features.

Discoveries
Our popular Discoveries department features news briefs on emerging trends, newly developed master-planned communities and timely topics of interest to relocating retirees.

Roads to Retirement
Exploratory road trips are part of the relocation research process. In this full-page department, we take our readers along a suggested route of discovery. We provide a map, a short description of what each town along our route has to offer and contact information for area Chambers of Commerce, CVBs, lodging and attractions to assist our readers as they explore the featured area.

Best Neighborhood
Where to Retire’s closing department, Best Neighborhood profiles an established master-planned community that suits active lifestyles with a variety of home styles and amenities.

Retirement Adviser
We answer reader questions dealing with a wide range of retirement relocation issues.

Financial Consultant
Economic aspects are a big part of relocation decisions. In this department, we explore a wide range of financial issues that arise when relocating, including tax consequences, insurance coverage and the ins and outs of buying and selling homes.
2018 EDITORIAL CALENDAR

JANUARY/FEBRUARY
Profiles: Sandpoint, ID; Boynton Beach, FL; Ocean City, MD; New Bern, NC
Features: 8 Tax-Friendly Cities; Census story No. 1
Financial Consultant: Update on Flood Insurance
Roads to Retirement: Central Florida: Ocala, Leesburg, Orlando
Best Neighborhood: Robson Ranch Arizona, Eloy, AZ

MARCH/APRIL
Profiles: St. George, UT; Venice, FL; Waco, TX; Charleston/Summerville, SC
Features: 8 Lovely Lake Cities; Census story No. 2
Financial Consultant: Updates on the Tax Trio: Sales, Income, Property
Roads to Retirement: Central AZ: Surprise, Phoenix, Eloy
Best Neighborhood: Chenal Valley, Little Rock, AR

MAY/JUNE
Profiles: Portland, OR; Winter Park, FL; Grand Haven, MI; Florence/Muscle Shoals, AL
Features: 8 Gulf Coast Beauties; Census story No. 3
Financial Consultant: How to Make Money in the Gig Economy
Roads to Retirement: South Central PA: Harrisburg, York, Lancaster
Best Neighborhood: Osprey Cove, St. Marys, GA

JULY/AUGUST
Profiles: Henderson, NV; Jupiter, FL; Glenwood Springs, CO; Greater Baton Rouge, LA
Features: 8 spots for Urban Living; Retire to Your Favorite Vacation Spot? What You Need to Consider
Financial Consultant: Making Sense of Cost-of-Living Data
Roads to Retirement: Eastern NC: Raleigh, Fayetteville, Wilmington
Best Neighborhood: Eastmark, Mesa, AZ

SEPTEMBER/OCTOBER
Profiles: Edmonds, WA; Fort Lauderdale, FL; Door County, WI; Durham, NC
Features: 8 Fall Foliage Cities; Census story No. 4
Financial Consultant: Volunteering Can Save You Money
Roads to Retirement: Texas Hill Country: San Antonio, Boerne, Kerrville
Best Neighborhood: Harbours at Solomon Island, Dowell, MD

NOVEMBER/DECEMBER
Profiles: Greater Phoenix, AZ; Pensacola, FL; Gatlinburg, TN; Tupelo, MS
Features: 8 Low-Cost Cities; Update on Manufactured Housing
Financial Consultant: The Pros and Cons of Renting a House, Short-term or Long-term
Roads to Retirement: TBD
Best Neighborhood: Cane Island, Katy, TX
Each year, 700,000 Americans relocate to new towns to retire. Generally, relocating retirees are healthier, better educated and more affluent than those who choose to not relocate. They bring significant economic benefits to their new states and hometowns. Nationally, two dozen states and hundreds of towns seek to attract retirees as a source of economic development.

89% of readers have taken action as a result of reading Where to Retire

85% of readers are likely to relocate or add an additional residence

81% of readers who plan to relocate in retirement are likely to buy a single family home for their residence

96% of readers read one half or more of the magazine

94% of readers rate the magazine’s content as excellent or good

84% of readers agree that Where to Retire has been a vital resource in choosing a relocation destination

ACTIVITIES
100% of readers reported participating in at least one of the following 22 activities. (more than 100% due to multiple choices)

81% Reading books for pleasure
70% Regular exercise
75% Jogging or walking for exercise
67% Cinema
63% Entertaining guests in home
70% Festivals/events
62% Visit historic sites
57% Art shows/museums
54% Live theater/concert/opera/ballet
58% Gardening
41% Volunteer work
44% Sporting events
40% Bicycling
44% Hiking
36% Swimming
40% Arts and crafts
30% Casino gambling
29% Boating/sailing
28% Golf
25% Gourmet cooking
26% Photography
24% Fishing

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Sex

- Male: 59%
- Female: 38%
- (No answer - 3%)

Age (average: 63.3)

- Under 50: 25%
- 50-54: 24%
- 55-59: 15%
- 60-64: 24%
- 65-69: 7%
- 70 or over: 6%

Marital Status

- Married: 81%
- Divorced/separated: 5%
- Widowed: 5%
- Never married: 8%
- (No answer - 2%)

Employment

- Work full time: 56%
- Work part time: 38%
- Retired: 5%
- (No answer - 1%)

Home Ownership

- Own main residence: 88%
- Rent: 5%
- (No answer - 7%)

Average Value of Main Residence: $397,000

Average Household Income: $158,000

Average Household Net Worth: $1,170,000

Circulation: 200,000

Readers per copy: 1.4

Education

- Attended college or better: 89%
- Graduated college or better: 73%
- Postgraduate degree: 32%

Readers Study completed May 2017 by Readex Research.

The Petrinos of San Marcos, TX — Featured in November/December 2017 Issue.

PHOTO: INTI ST. CLAIR PHOTOGRAPHY

The Authority on Retirement Relocation
## WHERE TO RETIRE SUBSCRIBERS DESCRIBE THEIR IDEAL RETIREMENT DESTINATION

### IMPORTANT FACTORS IN CHOOSING A RETIREMENT DESTINATION

1. Low crime rate
2. Good hospitals nearby
3. Active, clean, safe downtown
4. Low overall tax rate
5. Mild climate
6. Scenic beauty nearby
7. Friendly, like minded-neighbors
8. Low cost of living
9. Active social/cultural environment
10. Good recreational facilities
11. Walkability
12. No state income tax
13. Low housing cost
14. Airport with commercial service nearby
15. Major city nearby
16. Friends, relatives in area
17. College or university town
18. Full- or part-time employment opportunities

### IDEAL CLIMATE

**Preferred Winter Average Snowy Days:**
- 42% 0
- 32% 1-5
- 18% 6-10
- 5% 11 or more
- 3% Don’t care

**Preferred Yearly Average Rainfall:**
- 17% Low (0-19”)
- 79% Moderate (20”- 39”)
- 3% High (40” or more)
- 1% Don’t care

**Preferred Yearly Average Sunny Days:**
- 0% Less than 100
- 14% 100-199
- 60% 200-299
- 24% 300 or more
- 2% Don’t care

**Preferred Summer Average High Temperatures:**
- 1% 60-69 degrees
- 27% 70-79 degrees
- 66% 80-89 degrees
- 5% 90-99 degrees
- 1% Don’t care

**Preferred Winter Average Low Temperatures:**
- 4% 20-29 degrees
- 14% 30-39 degrees
- 29% 40-49 degrees
- 30% 50-59 degrees
- 16% 60-69 degrees
- 7% 70-79 degrees
- 2% Don’t care

### WHERE RETIREES PLAN TO MOVE

- In state, but out-of-town: 10%
- In U.S., but out-of-state: 88%
- Outside U.S.: 4%
- Within current city: 1%

### IDEAL LOCATION

- Small Town: 68%
- Suburban: 53%
- Urban: 17%
- Resort: 24%
- Rural: 20%

### IDEAL GEOGRAPHIC SURROUNDINGS

- Coastal: 63%
- Lake or River: 53%
- Mountain/Foothills: 42%
- Desert: 17%
- Forested Flatlands: 18%

### IDEAL SIZE OF CITY OR TOWN

- Less than 5,000 people: 3%
- 5,000 – 19,999 people: 18%
- 20,000 – 49,999 people: 30%
- 50,000 – 99,000 people: 30%
- 100,000 – 499,000 people: 15%
- 500,000 or more people: 1%

### IDEAL TYPE OF NEIGHBORHOOD

- Master-planned development for 55+: 59%
- Traditional neighborhood: 47%
- Master-planned development for all ages: 33%
- Condos or apartments: 35%
- Continuing care retirement community: 10%

Average number of times readers visit a location before deciding to move: 3.2

---

Subscriber study completed May 2017 by Readex Research.
## GEOGRAPHIC DISTRIBUTION*

<table>
<thead>
<tr>
<th>Region</th>
<th>Circulation</th>
<th>% of circulation</th>
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</thead>
<tbody>
<tr>
<td>New England</td>
<td>11,674</td>
<td>5.84</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>24,670</td>
<td>12.34</td>
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<tr>
<td>East North Central</td>
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<tr>
<td>East South Central</td>
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<tr>
<td>South Atlantic</td>
<td>24,029</td>
<td>12.01</td>
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<table>
<thead>
<tr>
<th>Region</th>
<th>Circulation</th>
<th>% of circulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>West North Central</td>
<td>13,634</td>
<td>6.82</td>
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<td>West South Central</td>
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<td>Mountain</td>
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<tr>
<td>Pacific</td>
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<tr>
<td>Canada/Other</td>
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<td>.06</td>
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</tbody>
</table>

- Total mailed: 164,718
- Newsstand/single copy: 34,040
- Other: 1,242
- Total distribution: 200,000

<table>
<thead>
<tr>
<th>Circulation</th>
<th>200,000</th>
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</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>6 times/year</td>
</tr>
</tbody>
</table>

*September/October 2017 issue

**Pacific Region includes Alaska & Hawaii
**DIGITAL SPECIFICATIONS**

- **Accepted media**: CD, DVD, Email, FTP
- **Software file formats supported**:
  - Layout: Quark Xpress 9, InDesign CS5.5
  - Image editing: Photoshop CS5
  - Illustration: Adobe Illustrator CS5
  - Press-Ready PDF files

  Microsoft software is not supported, please DO NOT send Microsoft files.

  Include all fonts, both screen and printer, used in the ad. Do not embed type. Do not use TrueType fonts. Include all graphics and original art incorporated in the ad. Images must be at least 300 dpi. Save images as CMYK or Grayscale. Convert RGB images to CMYK. Convert spot colors to CMYK. Include trapping. Use only EPS or TIFF files. JPEG is not supported.

  InDesign files must be accompanied by a press-ready PDF. PDF files need to contain 1/8" bleed outside trim. Files should not contain RGB or spot colors.

  Supply a SWOP-calibrated contract color proof at 100% of size with color bar. If a SWOP certified proof is not supplied, there may be a variance in the color reproduction of your ad. Send only files required for the current issue ad. Include trim, bleed and center marks in all separations. Keep all crop and register marks 1/4" outside magazine trim size. Publisher DOES NOT provide proofs of display ads. We do not return materials unless specified.

**ONLINE ADS**

- **Dimensions**: 250 x 250 px
- JPEG images should be sent via email to materials@wheretoretire.com.

**RETIREMENT PLANNING GUIDE SPECIFICATIONS**

The Retirement Planning Guide ads are formatted in-house and are available in two sizes: Plan AA and Plan A.

**Plan AA**: Six ads per page. Advertiser sends a 4/C image and 75 words of copy.

**Plan A**: 12 ads per page. Advertiser sends a 4/C image and 30 words of copy. Images and copy for the planning guide can be sent to materials@wheretoretire.com. Digital images must be at least 300 dpi. Save images as CMYK or Grayscale. Convert RGB images and spot colors to CMYK. Include trapping. Use only EPS or TIFF files. JPEG is not supported. Publisher DOES NOT provide proofs of Retirement Planning Guide ads.

**MECHANICAL REQUIREMENTS**

Where to Retire is produced computer-to-plate, printed web offset, saddle-stitched, and has three columns to a page.

<table>
<thead>
<tr>
<th>Space</th>
<th>Live Area</th>
<th>Bleed</th>
<th>Trim</th>
</tr>
</thead>
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<td>15 1/2&quot; x 10&quot;</td>
<td>16 5/8&quot; x 11 1/8&quot;</td>
<td>16 3/8&quot; x 10 7/8&quot;</td>
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<tr>
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<td>8 7/16&quot; x 11 1/8&quot;</td>
<td>8 3/16&quot; x 10 7/8&quot;</td>
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<tr>
<td>2/3 page</td>
<td>4 5/8&quot; x 10&quot;</td>
<td>5 3/8&quot; x 11 1/8&quot;</td>
<td>5 1/8&quot; x 10 7/8&quot;</td>
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<td>7&quot; x 5&quot;</td>
<td>8 7/16&quot; x 5 5/8&quot;</td>
<td>8 3/16&quot; x 5 7/16&quot;</td>
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<td>4 5/8&quot; x 7&quot;</td>
<td>5 3/8&quot; x 7 5/8&quot;</td>
<td>5 1/8&quot; x 7 3/8&quot;</td>
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<tr>
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<td>2 1/4&quot; x 10&quot;</td>
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<tr>
<td>1/3 page, S</td>
<td>4 5/8&quot; x 4 7/8&quot;</td>
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<td>–</td>
</tr>
<tr>
<td>1/6 page</td>
<td>2 1/4&quot; x 4 7/8&quot;</td>
<td>–</td>
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</tbody>
</table>

*Keep live matter and type ¾" from gutter on both pages.
The Retirement Planning Guide is a reader service section located at the back of the magazine. Each ad receives a number that readers can use to request information from advertisers using a bound-in reader service card or by visiting WhereToRetire.com. Retirement Planning Guide advertisers are listed on WhereToRetire.com with two lines of descriptive text. If a display ad is run in concert with a Retirement Planning Guide ad, readers will also be referred to the display ad page at the bottom of the Retirement Planning Guide ad (i.e. “See our ad on page 92.”)

An advertiser will receive leads that include the name, address and, when provided, the verified email address of any reader who requests more information from that specific advertiser. These leads are sent weekly in an Excel spreadsheet via email. For $100 per issue, advertisers will receive one mailed batch of printed labels after all leads have been collected.

The Retirement Planning Guide ads are formatted in house and are available in two sizes: Plan AA and Plan A.

Plan AA: Six ads per page. Advertiser sends a 4/C image and 75 words of copy to the publisher.

Plan A: 12 ads per page. Advertiser sends a 4/C image and 30 words of copy to the publisher.

WhereToRetire.com’s Free Retirement Info
When a visitor to WhereToRetire.com selects to receive information from an advertiser on the Free Retirement Info page, a link to the advertiser’s website will be presented as soon as the form is submitted. WhereToRetire.com captures the contact information for the advertiser to be delivered with the next batch of leads and gives the site visitor instant access to information from the advertisers in which they are interested.

Retirement Planning Guide Ad Materials
Images and copy for the planning guide can be sent via email to materials@wheretoretire.com. Digital images must be at least 300 dpi. Save images as CMYK or Grayscale. Convert RGB images to CMYK. Convert spot colors to CMYK. Include trapping. Use only EPS or TIFF files. JPEG is not supported. Publisher DOES NOT provide proofs of Retirement Planning Guide ads.

To submit materials or for more detailed production specifications, contact:
Dave Hart, Where to Retire, 5851 San Felipe St., Ste. 500, Houston, TX 77057 materials@wheretoretire.com, 713-974-6903
# 2018 Publication Calendar and Advertising Rates

## Issue and Close Dates

<table>
<thead>
<tr>
<th>Issue</th>
<th>Ad Close</th>
<th>Published</th>
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</thead>
<tbody>
<tr>
<td>January/February</td>
<td>10/6/17</td>
<td>12/12/17</td>
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<tr>
<td>March/April</td>
<td>12/8/17</td>
<td>2/13/18</td>
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<tr>
<td>May/June</td>
<td>2/2/18</td>
<td>4/10/18</td>
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<tr>
<td>July/August</td>
<td>4/6/18</td>
<td>6/12/18</td>
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<tr>
<td>September/October</td>
<td>6/1/18</td>
<td>8/7/18</td>
</tr>
<tr>
<td>November/December</td>
<td>8/3/18</td>
<td>10/9/18</td>
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</table>

Average Circulation: 200,000

### General Advertising Rates

<table>
<thead>
<tr>
<th>Position</th>
<th>B&amp;W</th>
<th>4/C</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-page spread</td>
<td>$16,910</td>
<td>$25,190</td>
</tr>
<tr>
<td>Full Page</td>
<td>$8,470</td>
<td>$12,600</td>
</tr>
<tr>
<td>2/3 Page</td>
<td>$6,890</td>
<td>$10,100</td>
</tr>
<tr>
<td>1/2 Page</td>
<td>$5,570</td>
<td>$8,140</td>
</tr>
<tr>
<td>1/3 Page</td>
<td>$3,490</td>
<td>$5,070</td>
</tr>
<tr>
<td>1/6 Page</td>
<td>$1,790</td>
<td>$2,570</td>
</tr>
</tbody>
</table>

**Premium Positions**

- Inside Front Cover: $15,430
- Inside Back Cover: $15,110
- Back Cover: $15,750
- Other special positions add 10%

**Frequency Discounts**

- 4% for 2X
- 8% for 3X
- 12% for 6X

### Business Reply Card Inserts

Advertiser must run a minimum 1/2-page display ad with any Business Reply Card insert.

**Publisher Printed BRC**

- B&W or any one-process color: $8,470
- 4 color over 1 color: $12,600
- 4 color over 4 color: $16,760

**Advertiser Supplied BRC**

- $5,560

### Retirement Planning Guide Ad Rates

**Plan AA** – Six ads per page, 4/C image and up to 75 words of copy:

- 1X rate: $2,560 net
- 6X rate: $2,220 net

**Plan A** – 12 ads per page, 4/C image and up to 30 words of copy:

- 1X rate: $1,420 net
- 6X rate: $1,180 net

### Online Ads

Advertiser must run a minimum 1/2-page display ad. Rates available on request.

### Agency Commission

We offer a standard 15% commission to recognized agencies on ad rates shown above.
ADVERTISING OFFICES

MAIN OFFICE
5851 San Felipe Street, Suite 500
Houston, TX 77057
(713) 974-6903 office
(713) 978-6003 fax

Lindsay Lindquist
ASSOCIATE PUBLISHER
lelindquist@wheretoretire.com

Dave Hart
PRODUCTION DIRECTOR
dhart@wheretoretire.com

Carlee Mausner
ADVERTISING DIRECTOR
cmausner@wheretoretire.com

FLORIDA
Jim Gundry
P.O. Box 717
Ruskin, FL 33575
(813) 812-7678 office
prof Tampa@aol.com

Ann DeLuca
15321 Cape Drive South
Jacksonville, FL 32226
(904) 351-4139 office
profsl@gmail.com

EAST COAST & EAST SOUTH CENTRAL
(AL, CT, DC, DE, GA, MA, MD, ME, MS, NC, NH, NJ, NY, PA, RI, SC, TN, VA, VT, WV)

Susan Soden
2894 Johnsonway Terr.
Powhatan, VA 23139
(804) 378-2262 office
(804) 378-2272 fax
susansoden@msn.com

MIDWEST, SOUTHERN MOUNTAIN,
CALIFORNIA & HAWAII
(AK, AZ, CA, CO, HI, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, ND, NE, NV, OH, OR, SD, UT, WA, WI, WY)

Liz Esterces
18685-A Main St. #110
Huntington Beach, CA 92648
(714) 960-8433 office
(714) 960-8432 fax
liz@pub-rep.com

SOUTHWEST & WEST SOUTH CENTRAL
(AZ, LA, NM, OK, TX)

Nelson Gumm
25132 Oakhurst Dr., Suite 201
Spring, TX 77386
(713) 942-7676 office
(713) 942-0277 fax
nelson@ajrmediagroup.com

Stu Barash
(504) 571-5199 office
stu@ajrmediagroup.com

Connie Blair
(512) 524-0750 office
connie@ajrmediagroup.com

Melissa Stafford
(972) 978-9818 office
melissa@ajrmediagroup.com

Nicole Juel
(210) 460-9940 office
nicole@ajrmediagroup.com

Laura Baker
(281) 650-4352 office
laura@ajrmediagroup.com

CANADA
Deborah Fach and Gary Fach
225 W. King Edward Ave.
Vancouver, BC, Canada V5Y 2J1
(604) 876-2513 office
dfach@telus.net and gfach@telus.net