

The Kingston & Area



HOME BUSINESS A·S·S·O·C·I·A·T·I·O·N

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NEWSLETTE

Music - Food for the Soul



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What Is KAHBA?

The **Kingston & Area Home Business Association (KAHBA)** is a group of home-based entrepreneurs, both full and part-time, offering experience, education, information, and support to each other. KAHBA is proud to announce it is now in its 16th year of operation. Yearly membership to KAHBA is \$60.00. For more information, please contact our Membership Director, David Kempson at (613) 544-2178, or contact any executive member on our website www.kingstonhomebiz.ca.

KAHBA's Executive

The KAHBA executive is as follows:

President - Rej Bruneau; Vice-President - Lorayne Bradshaw;
Secretary - Melanie Babcock; Membership - David Kempson;
Treasurer - Lyle Merriam; Guest Director - Sidney Berry;
Publicity - Gerry Koster; Guest Speaker Co-ord Pam Ferance;
Newsletter Editor - Fred Georgeadis

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Web Site

our web site is:
www.kingstonhomebiz.ca

Next KAHBA Meetings

Meetings are usually held monthly. Our next meeting will be announced via e-mail and will be on the 2nd Saturday in July '08. As well, KAHBA holds one evening meeting, to accomodate those who are too busy for Saturday mornings. This happens on the last Monday of each month, times are 6:30 - 8:00 pm. - place will be announced shortly. Come and have supper with us!! Our next evening meeting will be on Monday, 28 July

Guests and Potential Members Are Always Welcomed

Membership to KAHBA is always Welcomed. Please take the time to bring a friend who may be considering, or already has, a home-based business. Guests who wish to just check us out, are also welcome to do so. See you at the meeting!!

This Newsletter designed by:

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RELIGARE RECONNECTS, A NEW WAY OF BEING AND DOING....

Introducing Religare Reconnects, by Pastor Chris Walker

Frankly, I like disturbers – people who delight in shaking and moving old ways of being/doing. Disequilibrium is sometimes thrust upon us, sometimes meant to be embraced as the new normal. As we enter into a whole new millennium, it has become obvious that the way things have always been “ain’t necessarily so”, nor should they be. The One that Marie and I have based our being/doing on has been called ‘a disturber’ par excellence, one who embraced change which is still playing out in human history.

‘Religare Reconnects’ is a rather redundant title for our service-business. The word ‘religion’ come from the first half, which means ‘to reconnect’. We are Chris and Marie Walker, best friends for almost 40 years and married for thirty-six of them. We self-identify as those who love God and our neighbours as ourselves, and want to serve the people of Kingston by providing a differing kind of ministry than that afforded by existing groups and spiritual leaders.

Francis of Assisi, known best as patron saint of animals and the environment, is credited with saying: “preach the gospel – when necessary, use words”. We have tried to take that wise counsel to heart; after all, the name Christopher means ‘to carry Christ’, Marie is a version of the name Mary, and our last name, Walker, reminds us all that walking the walk is strongly required if we’re going to talk the talk. We have chosen to remain in Kingston and to provide a service that we see as a niche that we are called to fill.

We are seeking to walk our talk by launching a partnership/business/ministry entitled “Religare Reconnects”. Our purpose is to reconnect people with one another and with their God, providing spiritual and life direction. This will be by partnering with colleagues, congregations and independent clients to achieve agreed-upon action plans.

Over the years, it has been our privilege to serve in Toronto twice, Kingston twice, Ottawa once, both Lexington/Kentucky and upstate New Jersey in the New York City area briefly. Though we are children of rural background (grocery and farm families), it has always been cities we have served. Long ago, we learned to love diversity – in people-groups and in ministry. So, we decided our future was to live and serve in the city of Kingston, a place and people to



we gladly commit.

Chris has served as pastor twice in Kingston during his career: at what is now called Next Church on Colborne Street during the 1980's and most recently as associate pastor at Bethel Church downtown, a student-driven congregation on the edge of Queens University Campus. Students and young people, along with others from across the age spectrum, have been our focus and passion for over 30 years of ministry.

Presently, Marie serves in 2 official capacities: as Campus Ministry Coordinator at St. Mark's Lutheran Church working with college and university students and as founding Chaplain at St. Lawrence College. Chris has come alongside her since Fall, 2006 as Co-Chaplain at St. Lawrence, to provide an ordained, male dimension to the Chaplaincy, as well as to model a positive woman/man relationship – a strength which has served both us and our many ministries during our life. St. Lawrence College's slogan says it well: “first, you dream it; then, you live it”. That's been helpful to us as we seek to give shape to a vision we have had for some years now: namely, an equal partnership of the two of us, working with congregations, individuals and families to achieve mutually-agreed goals.

We are well-known in Kingston and area, due to our involvements in academic and church life. These ministries have kept us on the front-edge, dealing with the profound changes in which people of faith and other sincere seekers find themselves. We also know that our experiences and opportunities in other urban areas, plus strengths developed during times of significant change, provide us with credentials to serve in this city and the surrounding areas. Simply put, people of faith are faced with the same profound pressures that the rest of society faces. As a result, there is

(continues on ..pg. 12)

R.E.S.P.E.C.T. - Your Clients' Communications Preferences

Imagine this: you've worked for hours putting together the proposal that your prospective client requested and are finally ready to hit the send button. You envision the recipient checking e-mail immediately and contacting you within a few hours to seal the deal. You have a mental picture of yourself signing the contract and depositing a nice check into your account.

What you don't know is that your prospect doesn't check e-mail everyday. You failed to ask what form of communication this person prefers. Sadly for you, your competitor was on the ball and asked, "How would you like to receive this information?" By the time your e-mail proposal is opened and read, the deal is done, but not with you.

Maybe you called the prospect, who was not in, so you left the information on voice mail and waited all day for a response. As it turns out, this person only checks voice mail at the end of the day. Once again, your competitor knew this.

We are absolutely overwhelmed with ways to transmit information. Current studies indicate that e-mail is the business communication tool of choice. However, many people still prefer the telephone which has been an office staple since Alexander Graham Bell spoke to Mr. Watson from another room. That device is no longer fixed to the wall nor does it reside only on the desk. We can have our cell phones with us wherever we go and use them whenever we feel like it. Some people live by their cell phones so you can forget the office line.

The phone, whichever type it is, comes with all sorts of features and options including voice mail, caller ID and calling waiting. An added bonus to cell phones is text messaging. There are people rarely speak directly to others. They just send or leave messages.

There is the fax machine, which only a short time ago was absolutely revolutionary. Many fax machines only

gather dust these days as a result of e-mail, but for some people, fax is more convenient for transmitting certain information. For a few souls, snail or old-fashioned postal mail continues to serve a useful purpose. They like originals.

We all have our preferred means of communication. If you want to be successful, grow your business and develop good client relationships, find out how your clients want to communicate. Just because you think that e-mail is the most efficient tool doesn't mean that your clients and prospects like to sit in front of a computer all day. Some may prefer to use the phone so that they can discuss issues and gauge reactions - something that is hard to do with e-mail. Others may be more comfortable getting your proposal in person.

Respecting your client's communication preferences is not just a courtesy, it's good business. It's not about you; it's about your client.

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About the Author

Lydia Ramsey is a business etiquette expert, professional speaker, corporate trainer and author of MAN-NERS THAT SELL - ADDING THE POLISH THAT BUILDS PROFITS. She has been quoted or featured in The New York Times, Investors' Business Daily, and Entrepreneur, Inc. Her programs, products and services are available at <http://www.mannersthat sell.com>

Now That's Funny!!

Bill: "My wife's credit card was stolen recently, but I haven't reported it to the police."

John: "Huh? Why not?"

Bill: "Because whoever has it is spending a lot less than my wife did!"

A Warm Welcome for New KAHBA Member

Please welcome to KAHBA, **Charlotte Hunt** and her business

CHARLOTTE HUNT - Personal Beauty Coach

Contact: Charlotte Hunt

Phone: (613) 888-7420 Other Phone: (613) 634-1529

e-mail: charlotte_marykay@cogeco.ca

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About Non-Profit Fundraising

by *Sasha Daucus*

Did you know that 85% of Non-Profit Fundraising every year is acquired from direct individual donations? That 85% consists of large and small donations, but it is the steady stream of small donations that keep most non-profits afloat? One should plan and record his or her steps carefully if the organization is new and they are not sure about the process of Non-Profit Fundraising.

Ideally, first step should be to cultivate donors in the local community and then move on to Internet Fundraising.

How does one raise funds? One can raise funds through grants, product sales and special events and by phone-athons. Online fundraising is very popular around the world these days. Primarily, one has to find one or two donors who will make provide a large contribution (known as major donors).

Let's discuss some simple steps for getting prospective donors interested and involved in the project.

1) Create a list of prospective donors who may get interested in your organization's activities.

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How To Play Guitar By Ear

To be able to hear a song on the radio, then grab your guitar and play along is a very rewarding experience. In fact, picking out a song “by ear” after hearing it demonstrates good knowledge of the fretboard, a love of music and a personal skill that you can be proud of.

For most people though, the thought of picking up a guitar, walking over to the radio, and playing along with a song that is on is strictly a fantasy.

To be honest, many guitarists will never attain that level.

Why is that? The reason is simply attitude. Many would-be musicians believe that they are not good enough to reach this goal. Most budding guitarists simply have the belief that only professional musicians can play by ear. This, of course, is not true - the reality is that you can pick up your guitar and start learning to play by ear today.

If you are a beginner, knowing the basics is so important - and playing by ear can help you become better in less time. If you are taking lessons, hopefully your guitar tutor has repeatedly encouraged you to set time aside to practice at listening and playing along.

For more advanced guitarists, playing by ear often saves them time when transcribing music. Playing by ear is attainable for everyone who makes the effort. The fact is that most people can in fact develop a basic ear and pick out chords and notes.

As with anything in music (it doesn't matter what you play), you have to practice and work at improving your skills. The more you practice the following tips, the more success you will have. Just keep in mind two very important items:

* Learning to play by ear will certainly be frustrating at first - don't give up! You will find that you will be rewarded for your efforts.

* Playing by ear is not meant to replace music theory, rather it is meant to compliment your learning overall. Knowledge of guitar theory will give you a good understanding of the instrument and will ease the learning process.

Before we begin, go get an old favorite from your CD collection. Don't pick something complicated by Eric Clapton or the like, rather, something that has a catchy tune and is relatively simple.

Getting in tune...

Getting in tune refers to more than taking out your tuner and making sure each string is in perfect pitch. You need to recognize that you must also be in tune with the song. What does that mean? You are probably thinking, “If I'm in tune, I should be able to strum along with the song. That's not always the case!

Just remember that many recording artists alter their music by using various tuning methods, capos, and recording techniques. Often you will encounter songs where the rhythm guitar uses a



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(From Pg. 6 - Fundraising)

2) Primarily one should concentrate on “friend-raising” activities rather than on fund-raising ones, like organizing some special events (a spaghetti dinner, carnival, concert, or some other fun activity) with several door prizes.

3) Now create a mailing list of those persons who are somewhat interested or may get interested about the organization. One should include the following points in the mailing list-

- a) detailed address of office and residence
- b) phone number
- c) personal & detailed information

4) Within 3 days, mail a nice letter to every listed individual. In addition, tell them-

a) how the organization is helping someone in the community.

b) that it is only possible with the support (monetary and otherwise) from good people like them.

c) ask them for contribution and include a pre-addressed return envelope to make it easy for the donor.

5) Try to invite each prospect to come as a volunteer.

a) have a volunteer coordinator well prepared in advance to accept all calls, and to put them to good use.

b) the coordinator should introduce them to the staff, and make them feel to be a part of the organization. Once a volunteer feels to be a part of the organization, he or she (and friends) is more likely to contribute.

6) Send letters and newsletters to those who did not volunteer. It may work to good effect if they are asked to speak to their civic groups, church groups about the organization. A good relationship always pays.

7) Thank anybody and everybody whenever and however possible on whatever occasion.

Finally, maintaining donors' involvement over time is indispensable. Try to get them excited about what you are doing with their kind help.

Remember: Non-Profit Fundraising is all about building relationships.

About the Author

Sasha Daucus is an investigative freelance writer and owner of Fundraisersoftware.com (<http://www.fundraisersoftware.com/>), an organization that helps in online Non-Profit Fundraising.

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Did You Know?

'The whole nine yards'

This originated in the Great War. A Vickers machine gun boasted a nine yard magazine belt. To 'give them the whole nine yards' meant to use up the entire belt on the enemy.

Using a Business Credit Card to Take Control of Your Business

by Steve Bert

There are 5 PermaLink slots left for this article. Get yours today! What is a PermaLink? Why get a PermaLink? Request a PermaLink

A business credit card can be a great way to take control of your business and ensure your business stays financially secure while still moving forward and growing. The trick is knowing how to use a business card to help make your business a success rather than a failure.

Consolidating Debt

Once of the great aspects of business credit cards is that you can keep all of your business expenditures on just one card. This makes it easier to keep track of what you have spent on your business when it comes to paying taxes. In addition, receiving a monthly bill helps you see just how much money you are spending on your business each month. This ability to monitor expenditures makes it simpler for you to make modifications as necessary. In addition, most business credit cards provide end of the year summaries that make it much easier for you to analyze your annual expenses.

Many business credit cards also provide special introductory offers with low APRs. Some even waive balance transfer fees, making it possible for you to transfer all of your business expenses from other credit cards on to one card. The lower APR can save you money a great deal of money in the long run, particularly if you are unable to pay the bill in full at the end of each billing cycle.

Investing in the Future

A business credit card provides you with a revolving line of credit that makes it easier for you to expand your business whenever necessary. Many business owners, particularly those that are just starting out, need to have money available to them quickly. After all, the only way to grow a business is to invest in it. A business credit card allows you to bypass long loan application processes, thereby making it possible for you to make investments quickly and keep the momentum rolling in the growth of your business.

Look Professional

With business credit cards, you can often get your company logo in addition to its name on the card. There is no doubt this makes your business look more professional. A business credit card is a sign that you are an established, serious business. In addition, just using a business credit card is a great way of marketing your business. As cashiers see your business logo and name, word slowly spreads about your business. It's one of the easiest marketing strategies you can utilize!

Perks of Business Credit Cards

Many business credit cards provide extra perks that are nice to have as a business owner. Take the time to compare business credit cards to discover what each has to offer and whether or not the benefits are helpful for you and your business. For example, some provide special travel benefits to business cardholders. But, if you do not need to travel frequently for your business, this benefit may not be too attractive. On the other hand, some business credit cards provide discounts at certain office supply stores. If you frequently purchase office supplies for your business, this benefit could potentially save you a great deal of money. Of course, be sure the business credit card you get provides discounts to a store you actually use. Otherwise, you are once again failing to take full advantage of your business credit card.

If you take the time to compare business credit cards, you are guaranteed to find one that offers benefits or rewards programs that will be beneficial to you and to your business. Make sure you weigh all of the benefits and stipulations, including APRs, annual fees, rewards programs, and other perks before deciding on which business credit card is best for you.

About the Author

For more information on how to use a business credit card to take control of your business, Steve Bert recommends that you visit CreditCardAssist.com.

(From Pg. 6 - Playing by Ear)
capo, while the lead guitar doesn't.

So how do you know if you are in tune? Well, we can start out with one method that usually gives noticeable results.

Simply listen for your open strings. Open strings, like your E, A, D, G, B, E string are easy to hear because they sound richer and more full. Open strings also sustain (ring) longer with more clarity. If you find that you hear an open string, and it matches the sound of the recorded tune, then you know you're in tune with the song.

If you find that you hear an open string, but the pitch you are holding down on your fretboard is on your third fret, that probably means that a capo is being used on the third fret.

If the open string doesn't match any of your open strings, you may need to change your tuning. Find a note that does match that open tuning and tune all of your strings using that note. For this, you need to brush up on alternate tunings for your guitar.

This method won't always work for you. It's trial and error and can become very frustrating. Take a breath, and try to find a note that is in tune. Work with that note until you get an idea of the tuning.

Fortunately, most of the hit songs on the radio aren't that complicated to figure out and you shouldn't have too many problems. So far everything we mentioned sounds easy: but in reality it takes plenty of time to master.

Learn to recognize chords...

It is important to actually know the song you want to learn. So listen to the song over and over until you know it off by heart. For me, a great song is
(continues on ..pg. 11) 9

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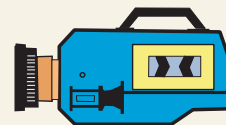
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Aspiring Writers

Who says there are no more great writers?

Every year, English teachers from across the country can submit their collections of actual similes and metaphors found in high school essays. These excerpts are published each year to the amusement of teachers across the country. Here are last year's winners:

1. Her face was a perfect oval, like a circle that had its two sides gently compressed by a thigh Master.
 2. His thoughts tumbled in his head, making and breaking alliances like underpants in a dryer without Cling Free.
 3. He spoke with the wisdom that can only come from experience, like a guy who went blind because he looked at a solar eclipse without one of those boxes with a pinhole in it and now goes around the country speaking at high schools about the dangers of looking at a solar eclipse without one of those boxes with a pinhole in it.
 4. She grew on him like she was a colony of E.Coli, and he was room-temperature Canadian beef.
 5. She had a deep, throaty, genuine laugh, like that sound a dog makes just before it throws up.
 6. Her vocabulary was as bad as, like, whatever.
 7. He was as tall as a six-foot, three-inch tree.
 8. The revelation that his marriage of 30 years had disintegrated because of his wife's infidelity came as a rude shock, like a surcharge at a formerly surcharge-free ATM machine.
 9. The little boat gently drifted across the pond exactly the way a bowling ball wouldn't.
 10. McBride fell 12 stories, hitting the pavement like a Hefty bag filled with vegetable soup.
-

KAHBA / KEDCO

Presents The Community

October 4th and 5th!

at the Catarauqui Mall

Home and Small Businesses are the fastest growing sector of both Ontario and Canada's economy. We want you to benefit from this trend.

If you are a home-based business entrepreneur, a small business owner, or are just considering a business start-up, you need to attend this event.

**This is THE Networking event
for you. Have you booked your
booth yet?**

**Event Organizer Rej Bruneau
613 547-0873**

**Event Co-Organizer Annette
Bruneau
613 547-3718**

**For Booth Sales Please Call:
Annette Bruneau at 613 547-3718
Non-member Exhibit booth is only
\$400.00**

(continues from pg. 9 - Playing by Ear...)

something I hum along to all day long. Remember to listen carefully for where the chord changes happen. What do we mean by that? You hear a difference in tone or a switch in the feel of the music. There may even be a slight pause.

Figure out how many chord changes there are in the verses and in the chorus. This will tell you how many chords you need to figure out and where they are placed. Look at it as filling in the pieces of a puzzle.

Remember, the verse is what usually starts the song off. Then there might be a bridge, a few lines of vocals or maybe a little guitar solo. Then you move into the chorus, which is the most powerful part of the song - you know the part you always hum in your head!

You also need to figure out what key the song is being played in. There are a few methods for finding the key without music theory, although music theory is by far the most reliable method. One way is to try and match a minor or a major scale until you find a good match to the song.

The popular keys are C, G, D, A, E and F. Often, if you find some of the chords, you can tell what key it is in almost right away. If you dig out a chord chart, you can identify what chords are normally used in a specific key. see, each key has certain chords that sound good in it. However, most of the time you won't have the slightest idea which chords are being used in the song. I suggest you locate the key using scales, then use the above chart to try out some of the chords that fit well in that key.

To figure out the chords without the chart, try picking a note on your low E or A string that

(continues on pg. 12 - Playing by Ear...)

REAL 'EDUCATORS' ARE NOT ALWAYS THOSE WE THINK

According to a news report, a certain private school in Washington was recently faced with a unique problem. A number of 12-year-old girls were beginning to use lipstick and would put it on in the bathroom. That was fine, but after they put on their lipstick, they would press their lips to the mirror leaving dozens of little lip prints. Every night the maintenance man would remove them, and the next day the girls would put them back. Finally the principal decided that something had to be done. She called all the girls to the bathroom and met them there with the maintenance man. She explained that all these lip prints were causing a major problem for the custodian who had to clean the mirrors every night (you can just imagine the yawns from the little princesses).

To demonstrate how difficult it had been to clean the mirrors, she asked the maintenance man to show the girls how much effort was required every night. He took out a long-handled squeegee, dipped it in the toilet, and cleaned the mirror with it.

Since then, there have been no lip prints on the mirror.

There are teachers ... and then there are educators who help us learn to manage ourselves.

(END)

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there is an increasing need for trusted spiritual leaders who embrace change to provide direction during such times as these.

Because we believe that all of us are to live life as whole people, we seek to provide ways to reconnect others with God, as well as with other people in their lives. We are partnering with existing congregations and colleagues to provide any one of several possible services, e.g., marital and family spiritual direction, interim pastoral leadership for congregations in transition, occasional speaking for colleagues who are away, teaching-seminars either already part of our plan or crafted specifically to felt-needs for which we have experience and expertise, forward-planning consultations with congregational leaders who seek to significantly change direction during this era in church-history. Later on, we will add life-coaching and leadership-mentoring to our portfolio.

We have chosen to be ahead of the curve in respecting diversity and differences; therefore, our business/ministry is a new way of thinking and acting. We seek to meet a growing need for change-agents in spiritual life. Our target-market is primarily church-leaders who will refer clients to known, trusted colleagues, such as ourselves. Also, we will be targeting individuals and families seeking alternate types of pastoral or spiritual care. Because of present student-involvement, there are several parachurch organizations and leaders who are not equipped to do longer-term pastoral care and who know the Walkers well and will invest the trust in a well-known husband/wife team.

The advantages we uniquely enjoy include the following:

* We are a husband/wife team, of which there are no presently-known other examples.

* We are long-term religious leaders here, knowledgeable about the city of Kingston; that is, our long experience in a range of capacities provides valuable insights and big-picture views which will provide credibility and expertise to our work.

* We presently serve in both congregational and public/institutional settings, which gives us credibility.

In summary, here's what we offer:

*An experienced husband/wife team giving spiritual direction to clients referred by clergy, or requested individually – counselling, spiritual coaching, longer-term leadership-mentoring.

* Needs-based temporary or part-time permanent assistance to churches: pulpit-supply, interim pastoral work, pastoral care, teaching-seminars, forward-planning consultations

* Rites-of-passage ceremonies for those seeking alternate approaches, either outside of their existing communities or because they are unattached to such

* An expanded reach-out to help other faith-groups address similar issues, in the future.

This is in response to a recognition of needs that we see presently in Kingston and area, needs which we believe will increase in number, scope and complexity as spiritual institutions and people of faith grapple with the profound changes experienced by us all and the implications of changes for their personal and corporate life.

(continues from pg. 11 *Playing by Ear.*)

sounds good with the desired song you are playing. Chances are, if it matches, have found the root note. In music theory, if you've found the root note, you know the name of the chord you are dealing with. If you're still confused here, try something else. Just listen for the bass notes. Usually, the bass notes follows the chord changes on que.

Try this it usually works!! It will take some trial and error effort, but once you find the root note of the chord, you are well on your way. Sometimes the bass player won't use the root note, and you'll have to listen to the rhythm guitar instead. That might be a bit more difficult, but it's all a part of learning how to play by ear. Have fun, be positive and keep practicing!! (*Researched by the Editor*)

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