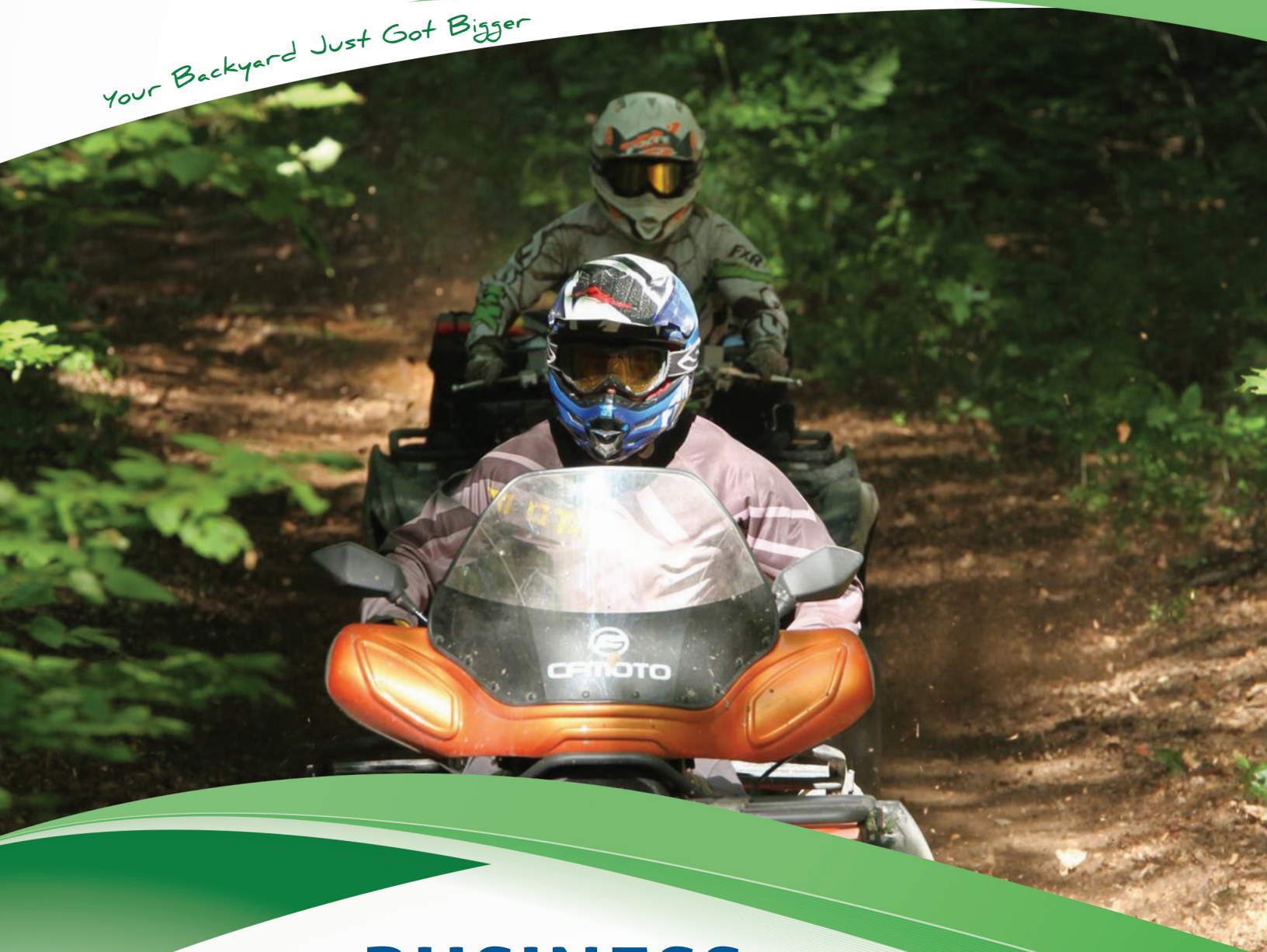




EASTERN ONTARIO

TRAILS ALLIANCE

Your Backyard Just Got Bigger



BUSINESS PLAN & STRATEGY

THETRAIL.CA

EOTA Mission

The EOTA was incorporated in 1999 as a not for profit charitable organization with a mandate to develop, manage, maintain and market a comprehensive network of year-round shared use trails for their health, economic, tourism and job creation benefits.

All EOTA activities are actively supported by partners within the service area, and EOTA supports provincial advocacy efforts.

EOTA inspires leadership at every level of its organization.

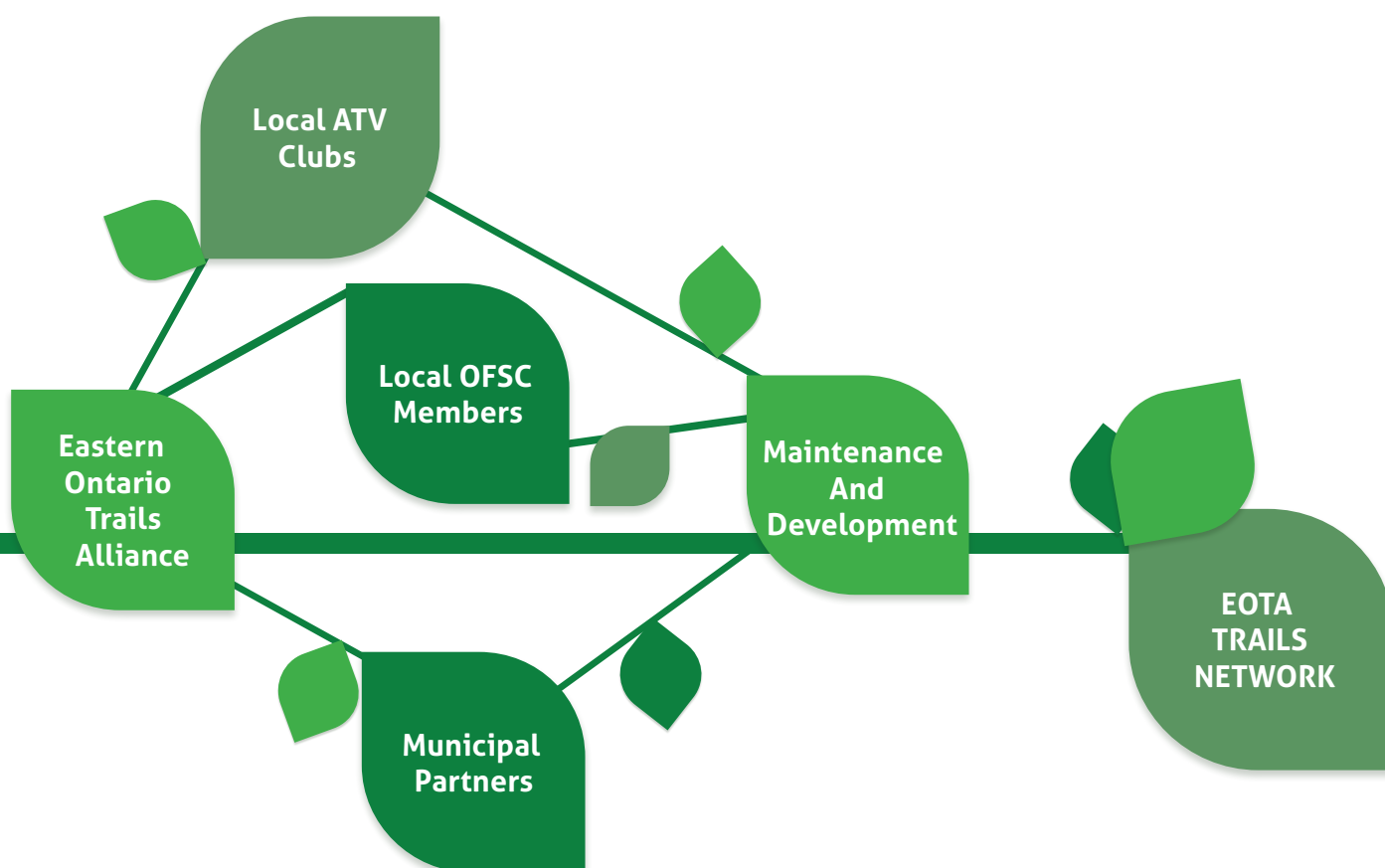
EOTA manages a growing, high-quality trail network, targeting a diverse group of outdoor recreation activities.

EOTA trail network is a regional tourism destination that supports local business and communities within its area of service.

EOTA's diversified funding model is designed to support the trail network on an ongoing basis.

EOTA SUSTAINABLE BUSINESS MODEL

**25,000 ANNUAL TRAIL VISITORS ARE SPENDING \$6 MILLION
CONTRIBUTING \$2 MILLION BACK IN TAXES AND CREATING 70 JOBS**



**Business
/Corporate
Investment**

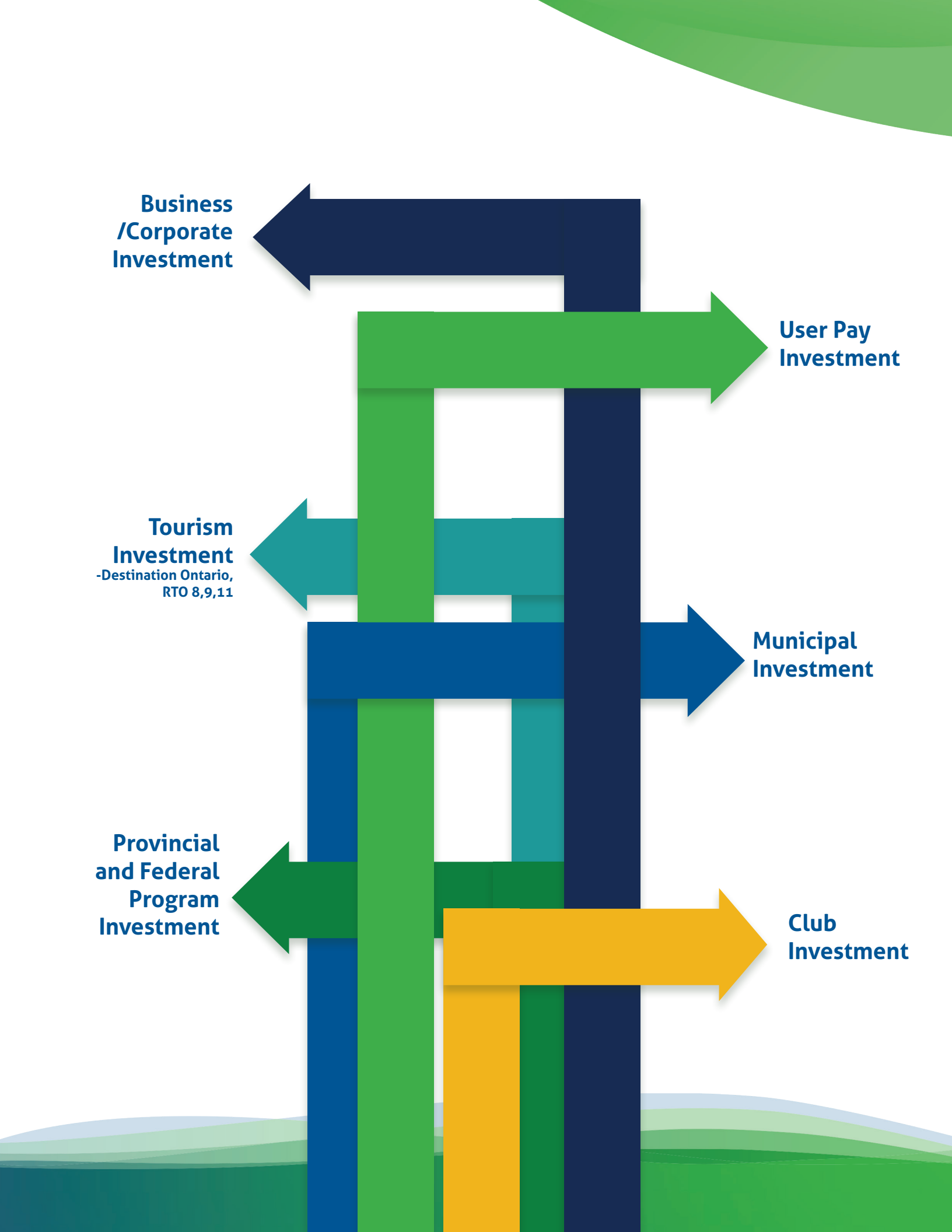
**User Pay
Investment**

**Tourism
Investment**
-Destination Ontario,
RTO 8,9,11

**Municipal
Investment**

**Provincial
and Federal
Program
Investment**

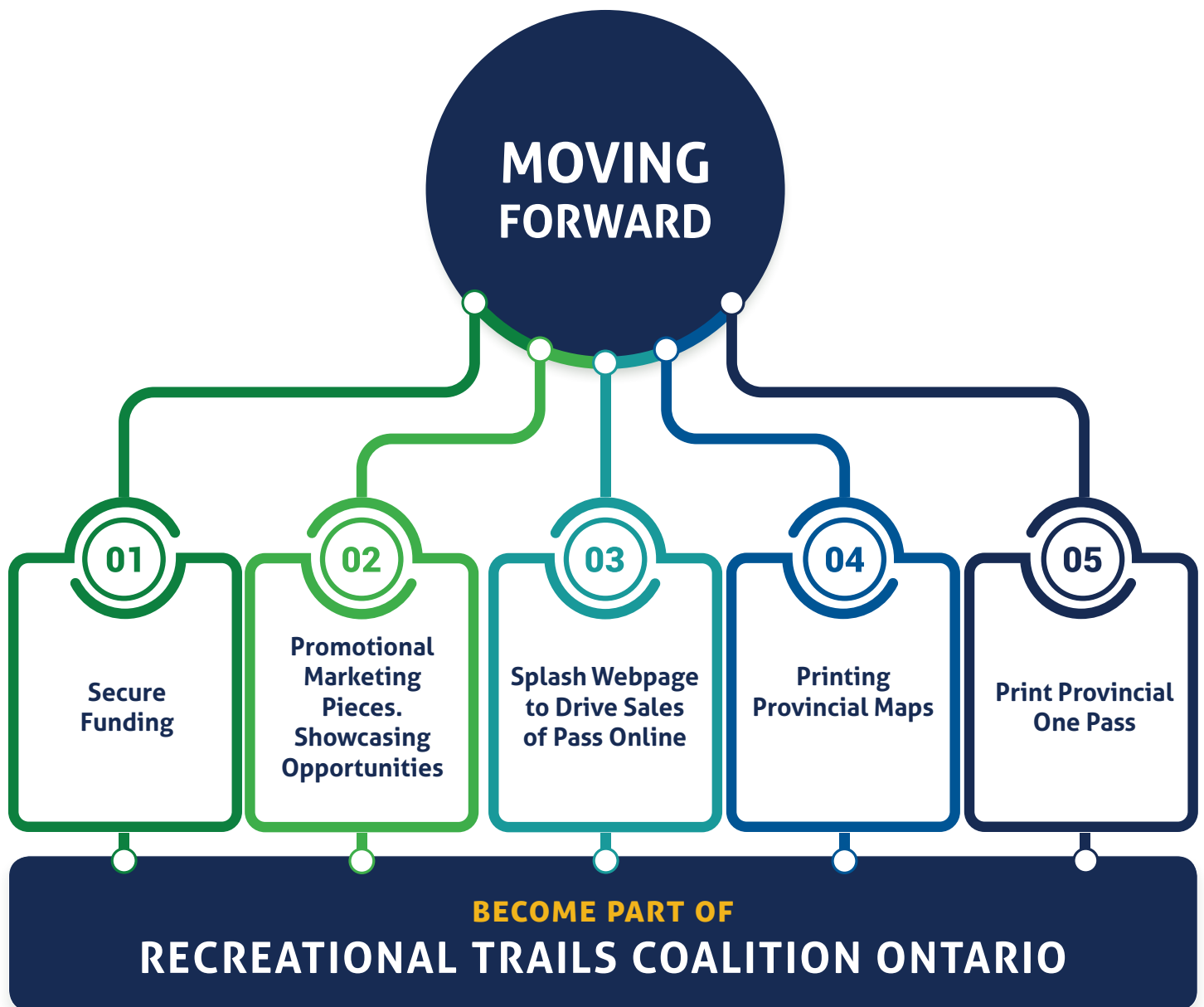
**Club
Investment**





ONE PASS

THE ONE PASS IS A PERMIT TO USE THE PARTICIPATING ORGANIZATIONS TRAILS IN ONTARIO.



Eastern Ontario Trails Alliance

Investment Bringing Potential Success To Recreational Trails Coalition- Ontario

Income

Sales - web ad, signage map	\$ 5,000.00
Community futures North Hastings	\$ 10,000.00
Frontenac Community futures	\$ 68,000.00
Destination Ontario	\$ 30,000.00
Tourism Development Fund	\$ 16,000.00
One Pass Permit Sales	\$ 785,000.00
Municipalities contribution and investment	\$ 794,000.00
EOTA , corporate and other investment	\$ 175,000.00
COHV	\$ 12,000.00
Total	\$ 1,895,000.00

Expenses

Staff	\$ 100,000.00
CPP/income tax	\$ 27,800.00
Benefits	\$ 10,915.00
Office supplies/phone/rent, postage	\$ 8,000.00
Travel	\$ 6,000.00
Marketing-ads trade shows	\$ 25,000.00
Logo and branding	\$ 850.00
Printing passes 10,000	\$ 17,950.00
Printing and designing provincial map 30,000 copies	\$ 11,042.00
Web splash pages and linking to online permit purchase/sales	\$ 1,700.00
Redesign of online pass purchase form	\$ 680.00
Web hosting and domain management	\$ 750.00
Signage	\$ 10,000.00
Strategic business plan and action plan (final)	\$ 16,000.00
D&O insurance	\$ 300.00
Insurance CGL trail program	\$ 50,000.00
Trail Maintenance and development	\$ 1,539,000.00
Legal	\$ 1,500.00
Accounting	\$ 3,000.00

Specific Trail Development Project

Moir Lake Bridge	\$ 800,000.00
Sharbot Lake to Kingston	\$ 400,000.00
The new Ottawa valley recreation Renfrew county area	\$ 280,000.00
Trail parking areas for Lanark and improvements	\$ 195,000.00
Northumberland forest improvements	\$ 80,000.00
Park to Park trail and bridges	\$ 365,000.00
Total	\$ 3,950,487.00

Other opportunities that exist trail links loops and expansions:

Peterborough County Forest Trails
Coe Hill to Havelock trail link

Park to Park expansion of a network of trails
Wolfe Island to connect the K&P
Northern part of the Ottawa Valley Recreation trail
Pembroke Link to Quebec upgrades
And there could be others

Maintenance Guidelines

The following activities will serve as guidelines for the annual maintenance program for the recreational trail:

THE FOLLOWING ACTIVITIES ARE CONSIDERED PART OF A REQUIRED ANNUAL MAINTENANCE PROGRAM:

Summer Grading	<ul style="list-style-type: none">• Once per year to shape the trail, remove potholes and provide drainage of the traveled portion of the trail.
Brushing and Grass Cutting	<ul style="list-style-type: none">• Cut grass and clear the trail as necessary including road crossing visibility triangles.
Bridge Cleaning	<ul style="list-style-type: none">• Clean dirt and debris off bridge bearings, abutment sills, superstructure and decks as necessary to prevent moisture being trapped that will promote the deterioration of the structure.
Winter Grooming	<ul style="list-style-type: none">• Three times per week for estimated 8 weeks of the year to make the trail surface even texture and free of ruts and tracks.

THE FOLLOWING ACTIVITIES ARE ANTICIPATED RESPONSES TO EFFECT REPAIRS OCCASIONED BY STORMS, ACCIDENTS, VANDALISM, ETC:

Patrolling	<ul style="list-style-type: none">• In the summer time it is recommended that the trail be patrolled once per month to check general conditions and identify trail damage that needs repair.• In the winter time the grooming operation could also serve as the patrol activity.
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TYPICAL ITEMS THAT WILL NEED TO BE ATTENDED TO IN A TIMELY MANNER ARE AS FOLLOWS:

Bridge Repair	<ul style="list-style-type: none">• Within two days of being made aware of any damage that may jeopardize user safety (i.e. damage to traffic protection, handrails, deck damage, etc.) necessary repairs should be completed.• Damage not affecting user safety should be completed as soon as conveniently possible.
Trail Signs	<ul style="list-style-type: none">• Signs related to safe use of the trail (i.e. stop signs at road crossings, speed warning signs, etc.) should be replaced within 1 day of the reported damage or vandalism.• Other signs (i.e. information, direction, etc.) that have been damaged or removed should be replaced as soon as conveniently possible.
Miscellaneous Items	<ul style="list-style-type: none">• Dispose of garbage and/or refuse (Section 5.(f)); repair work necessary to clear fallen trees, fill washouts, clear beaver dams, etc. should be responded to as necessary and as expeditiously as possible to maintain the uninterrupted safe use of the trail.

Source: Greer Galloway Group Inc. Letter dated October 22, 2000 to Eastern Ontario Trails Alliance

INTRODUCING

The Time is Now!

We are Recreational Trails Coalition Ontario!



Our Mission is to work respectfully and dutifully for our members and communities to enhance the economic impact of the off-highway vehicle sector in Ontario through the coordination of off-highway trails marketing, advocacy, asset maintenance, environmental stewardship, and user safety.

Our Vision is to grow a recognized, coordinated, and sustainable off-highway vehicle sector in Ontario.

With the support of the Government of Canada through the Federal Economic Development Agency for Southern Ontario.

Canada

Funding provided by the Government of Ontario

Ontario

Here To Make A Difference

Recreational Trails Coalition (RTC) is a not-for-profit organization dedicated to growing the tourism and economic impact of off-highway power sports in Ontario. Recognizing that:

- **Ontario's economic impacts from off-highway vehicle users (excluding snowmobiles) currently results in over \$211 million in GDP, creates over 9,000 direct and indirect jobs, and contributes \$27 million annually in tax revenue for provincial and federal governments, with an additional \$5.8 million in tourism spending, and creates an additional 70 full time equivalent jobs¹**
- **Tourism and economic impacts can gain from consolidated, coordinated, and broad-reaching marketing programs that result in more users and visitors choosing Ontario's off-highway trails and bringing their spending dollars into rural communities across Ontario**
- **A single and unified voice for all off-highway vehicle users representing established and respected organizations and their members is better than a less organized cluster of ad-hoc collaborations and partnerships between these organizations and members in advocating on behalf of the entire sector**
- **User safety is important and, wherever possible, standards should be coordinated and opportunities to enhance skills should come from a recognized sector authority**
- **A stronger, incorporated organization within the off-highway trails sector that is composed of stakeholder organizations and their members is the only way to effectively address the collective issues and concerns identified amongst a body of otherwise disorganized stakeholder organizations and recreational clubs**

This Business Plan and Strategy sets the parameters for an incorporated, non-profit organization to represent the collective voice for the advocacy, economic development, job creation and tourism, safety, and environmental preservation aspirations of its members for the betterment and sustainability of the sector.

¹ Economic Impact determined by using data output derived from two separate studies: COHV (2014) "Recreational Motorcycling in Canada and its Provinces - 2014-2040," and COHV (2015) "National, Provincial, and Territorial Economic Impacts of ATVs and Side-By-Sides 2015." Data on tourism based on the Ontario Ministry of Agriculture, Food and Rural Affairs' TREIM Model (See the Appendix for a copy of the TREIM Model Report).

Guiding Principles

Principle #1: Ensure funds raised from a specific discipline are put to work for the benefit of that discipline to the greatest extent possible.

Principle #2: Ensure access to public land is sustained and private land owners are respected for their property and wellbeing.

Principle #3: Promote shared-use trails access to as many stakeholders as possible.

Principle #4: Maximize the potential for improving tourism and economic development derived through off-highway motor sports.

Principle #5: Foster partnerships to promote safe, responsible power sport participation and care for the outdoors.

SOARR Assessment

The Strategic Objectives of RTC are informed by a strengths, opportunities, aspirations, risks, and results (SOARR) assessment. The SOARR assessment accomplishes the same preliminary objectives of a strengths, weaknesses, opportunities, and threats (SWOT) analysis, but proactively seeks ways to turn weaknesses and threats into opportunities. Furthermore, the SOARR allows for a forward-looking approach to strategic planning; grounding strategic objectives in the aspirations of stakeholders and the means by which they can be measured.

Over the course of preparing this business and action plan, two specific workshops were held. In addition, notes from previous workshop sessions were also consulted. Finally, interviews were conducted with 10 different people ranging from lawyers, insurance providers, politicians, and business community representatives. These have been used to inform the SOARR assessment

The key findings of the SOARR assessment for RTC are presented in the figure below, along with the key characteristics of the SOARR model.

Strengths What can we build on?	<ul style="list-style-type: none"> • Trails sector creates ___ jobs and generates at least \$___ per year in economic activity • Strong mutual desire to collaborate among partners • Long-standing individual successes as organizations in generating revenue and obtaining grants
Opportunities What are our best opportunities for leveraging strengths or addressing challenges?	<ul style="list-style-type: none"> • Preference among governments to deal with a single, organized entity over numerous individuals • Desire among governments to see economic growth in rural Ontario • Desire among local businesses to be part of a larger network of users • Desire among users to minimize individual costs • Desire among member organizations to pool knowledge, resources and capacities for the betterment of the sector
Aspirations What do we care deeply about and where do we want to be in the future?	<ul style="list-style-type: none"> • To create measurable economic impact • To advocate for motorized trail collective interests and concerns • To maximize asset maintenance and infrastructure improvements • To ensure continued access to public and crown land, permitted forestry areas, and utility corridors • To become financially self-sustaining
Risks What do we need to be aware of that may negatively impact our aspirations or progress?	<ul style="list-style-type: none"> • Sector not being seen as important to Ontario's economy • Duty of care shifts liability away from Province, but increases liability on the organization • Financial risk in the event that Governments do not support a legislated permit • Risk that users may see legislated permit model as "cash-grab"
Results How will we know we are succeeding?	<ul style="list-style-type: none"> • Number of permits sold • Economic impact of spending measured in jobs, spending \$, and taxes, based on user survey and permit sales • Market response to media advertisements; click-to-purchase ratios • Dollar value of grants, number of grants pursued/awarded • Economic targets met or surpassed • Universal Trail Pass implemented or legislated permit sanctioned

Financial Plan

This section explains some key assumptions applied to the budget and forecasted outlook of the organization.

Revenue

Revenue from ATVs/ORVs and Off-road Motorcycles (ORM): Number of registered fit-active vehicles is directly proportionate to the dollar amount that can be derived from users, as projections for permit-sales are based on varying proportions of the total estimated population of individual vehicles. These have been estimated at 258,000 for ATVs and side-by-sides, and 11,000 for ORMs. Snowmobile totals have been excluded, as they already have their own legislated funding. For 4x4 numbers, the existing membership was doubled from the existing 1,200 to 2,400, and has been designated its own line item for ease of adjustment henceforth.

Three different models have been developed to test the financial potential for revenue generation:

- **Service Ontario Administered:** This legislated permit process is administered directly by the Ministry of Transportation at designated Service Ontario centres, which applies a weight of 80%, 60%, or 40% of total active user populations to determine the number of permits sold over three different scenarios. ATVs are charged \$100 per permit and ORMs are charged \$55, including HST plus Service Ontario processing fee. This model assumes that because the Government itself is issuing the permit, users will be more likely than in the other two models, to register. Annual growth rates of 5% on the existing total permit holders are applied in the forecast period for each scenario.
- **RTC Administered Model:** Though this model is also a legislated permit mandated by the Province, it is based on the OFSC version where its administration is handled by an external organization. In all other respects it wields the same scope of access as the Service Ontario model. Users may be less likely to take the permit system seriously than in the model above, but more likely than in a universal pass. The same approach would be applied to RTC, at weights of 50%, 40%, and 30% over three different scenarios. Annual growth rates of 5% on the existing total permit holders are applied in the forecast period for each scenario. All vehicles are charged \$100, including HST.

Financial Plan Continued...

- **Universal Access Pass:** This would be a self-governed universal pass shared across all organizations and administered by RTC. It would likely have the lowest buy-in due to a lack of legislated impact. The model estimates an uptake of 30%, 20%, and 10% of the total active user population. Annual growth rates of 5% on the existing total permit holders are applied in the forecast period for each scenario. ATVs are charged \$150, as per the typical existing permit cost, and ORMs and 4x4s are also subject to the same fee.

Budget Time Lines: The budget projects that both Service-Ontario and RTC-inspired legislated permit models are not likely to happen within the first two years of incorporation, building a theoretical start by 2021. The Universal Access Pass could feasibly be implemented by the start of 2019 season; however, this model has it operational as of 2020.

Revenue from Visitor Passes: Visitors are modelled after a proportion of one-day or multi-day pass users that purchased Eastern Ontario Trails Alliance (EOTA) passes in 2017-2018. Approximately 39% of EOTA permit purchases were one-day permits. This proportion is used as a multiplier against the three scenarios in each of the three models.

Processing Fee Revenue: The budget allocates a Processing Fee of \$7.50 per permit, applicable to season and visitor permit holders. Processing fees do not apply to the Service Ontario Administered Model, because the Province would apply its own. The figure below applies the assumptions associated with permit sales weighting, while the subsequent figure outlines the results of these multipliers based on the scenario's total revenue, plus visitor revenue from single-period passes, and (where applicable) from processing fees.

9 The \$100 rate demonstrates a notable reduction for ATVers, while the \$55 rate represents a modest increase of about \$6 from the current fee structure.

Multiplier Proportions Used to Calculate Permit Acquisitions Among

Service Ontario Administered Model

		Proportion that buy Permit			\$ per permit
	Total Active	80%	60%	40%	\$ per permit
ATV	258,000.0	206,400.0	154,800.0	103,200.0	\$100
ORM	11,000.0	8,800.0	6,600.0	4,400.0	\$100
4x4	2,400.0	1,920	1,152	461	\$100
Total	271,400	217,120	162,552	108,061	-

RTCO Administered Model

		Proportion that buy Permit			\$ per permit
	Total Active	50%	40%	30%	\$ per permit
ATV	258,000.0	129,000	103,200	77,400	\$100
ORM	11,000.0	5,500	4,400	3,300	\$100
4x4	2,400.0	1,200	480	144	\$100
Total	271,400	135,700	108,080	80,844	-

Universal Pass Model

		Proportion that buy Permit			\$ per permit
	Total Active	15%	10%	5%	\$ per permit
ATV	258,000	38,700	25,800	12,900	\$150
ORM	11,000	1,650	1,100	550	\$150
4x4	2,400.0	360	240	120	\$150
Total	271,400	40,710	27,140	13,570	-

Revenue Generated From Permit Sales Under Three Different Models

Service Ontario Administered Model

Scenario Total Revenue				Visitor Impact				Processing Fee (\$7.50)				Total
S1	S2	S3	V1	V2	V3	P1	P2	P3	S1+V1	S2+V2	S3+V3	
ATV	\$20,640,000	\$15,480,000	\$10,320,000	\$2,817,360	\$2,113,020	\$1,408,680	-	-	-	-	-	-
ORM	\$880,000	\$660,000	\$440,000	\$120,120	\$90,090	\$60,060	-	-	-	-	-	-
4x4	\$192,000	\$115,200	\$46,080	\$26,208	\$15,725	\$6,290	-	-	-	-	-	-
Total	\$21,712,000	\$16,255,200	\$10,806,080	\$2,963,688	\$2,218,835	\$1,475,030	\$0	\$0	\$24,675,688	\$18,474,035	\$12,281,110	

RTCO Administered Model

Scenario Total Revenue				Visitor Impact				Processing Fee (\$7.50)				Total
S1	S2	S3	V1	V2	V3	P1	P2	P3	S1+V1	S2+V2	S3+V3	
ATV	\$12,900,000	\$10,320,000	\$7,740,000	\$5,031,000	\$4,024,800	\$3,018,600	\$1,306,125	\$1,044,900	\$783,675	-	-	-
ORM	\$550,000	\$440,000	\$330,000	\$214,500	\$171,600	\$128,700	\$55,688	\$44,550	\$33,413	-	-	-
4x4	\$120,000	\$48,000	\$14,400	\$46,800	\$18,720	\$5,616	-	-	-	-	-	-
Total	\$13,570,000	\$10,808,000	\$8,084,400	\$5,292,300	\$4,215,120	\$3,152,916	\$1,361,813	\$1,089,450	\$817,088	\$18,862,300	\$15,023,120	\$11,237,316

Universal Pass Model

Scenario Total Revenue				Visitor Impact				Processing Fee (\$7.50)				Total
S1	S2	S3	V1	V2	V3	P1	P2	P3	S1+V1	S2+V2	S3+V3	
ATV	\$5,805,000	\$3,870,000	\$1,935,000	\$2,263,950	\$1,509,300	\$754,650	\$391,838	\$261,225	\$130,613	-	-	-
ORM	\$247,500	\$165,000	\$82,500	\$96,525	\$64,350	\$32,175	\$16,706	\$11,138	\$5,569	-	-	-
4x4	\$54,000	\$36,000	\$18,000	\$21,060	\$14,040	\$7,020	\$3,645	\$2,430	\$1,215	-	-	-
Total	\$6,106,500	\$4,071,000	\$2,035,500	\$2,381,535	\$1,587,690	\$793,845	\$412,189	\$274,793	\$137,396	\$8,488,035	\$5,658,690	\$2,829,345

Interrelationships in the Recreational Trails Coalition

ACTOR	RELATIONSHIP TO TRAILS SECTOR	RELATIONSHIP TO ORGANIZATION
Ontario Federation of Snowmobile Clubs	Coordinating body for snowmobiling in Ontario with 217-member clubs. Does Top A trail planning, issues permit, offers guidance to clubs on array of topics including safety, environment and insurance	<ul style="list-style-type: none"> • Best case model for proposed legislated permit system • Advocate for organized trail systems in Ontario and advisory resource • Some trails are shared across RTC-member and OFSC systems
ATV Ontario	Offers trail riding in 5 partner communities. Markets the largest ATV trail system in the province of Ontario.	<ul style="list-style-type: none"> • Welcomes all partnership opportunities • Has a partnership with Ontario Tourism Marketing Partnership Corporation (Destination Ontario) that can benefit RTC • Resource for shared-use trail tourism in Ontario
Ontario Federation of 4WD Recreationists	Protect public land access for all Ontarians. Promote true shared-use trail systems. Represent 3,000 km of trails and forest access roads.	<ul style="list-style-type: none"> • Advocate for public land access and resource for land use agreements
Canadian Off-Highway Vehicle Distributors Council	Representing member companies that sell off-highway vehicles. Education and training of the public with regards to off-highway vehicles.	<ul style="list-style-type: none"> • Potential marketing partner and distribution point for information • Link between coalition and owners/riders
Park to Park Trail Association	Multi-use trail system connecting 4 regions and 2 provincial parks (Killbear and Algonquin)	<ul style="list-style-type: none"> • Resource for multi-use trails • Model for a pass system shared with EOTA
Eastern Ontario Trails Alliance	Network of 2,700 km of shared-use trails across 25 municipalities in Eastern Ontario and Huron, Grey, and Bruce Counties. Produces regional trails maps, brochures, signage and advertising, and ensures all advertising drives users to a central website for trails information, maps, packages and permit purchases.	<ul style="list-style-type: none"> • Best practice in development, maintenance and marketing • Tourism-oriented in addition to member driven to create economic benefits and jobs • Model for universal pass system • Advocate for collaboration, legislated permit and/or universal pass

Interrelationships in the Recreational Trails Coalition continued...

ACTOR	RELATIONSHIP TO TRAILS SECTOR	RELATIONSHIP TO ORGANIZATION
Ontario Ministry of Tourism, Culture and Sport	Financial support for trail building projects and planning and marketing trails projects	<ul style="list-style-type: none"> • Funding source for trail development • Can support, advocate sector recognition • Currently developing a tourism strategic plan for the province • Assist with market research, product development, marketing
Ontario Ministry of Food, Agriculture and Rural Affairs	No specific relationship, but has funded trails-related projects in the past through Rural Economic Development Fund.	<p>RED funding program to:</p> <ul style="list-style-type: none"> • Implement sector development plans; diversify the local economy; undertake marketing and branding activities
Ontario Ministry of Natural Resources	Supports outdoor recreation opportunities. Manages Crown land in Ontario through the Public Lands Act.	<ul style="list-style-type: none"> • Support for economic and social development • Partner in crown land access and use • Forestry steward and land use planning • Manages Crown land in Ontario through the Public Lands Act
Ministry of Transportation of Ontario	Issues permits for off-road and motorized snow vehicles in Ontario.	<ul style="list-style-type: none"> • Enforces the Off-Road Vehicles Act. Lobbying opportunity • Proven success with the OFSC in Ontario
Hydro Companies	Allows riding on certain corridors throughout the province.	<ul style="list-style-type: none"> • Hydro One administers the Provincial Secondary Land Use Program for hydro corridors • Potential funding source
Municipalities	Municipalities Designate areas where off road vehicles are allowed.	<ul style="list-style-type: none"> • Work with closely to allow for trail development and land use agreements • Partner in marketing and promotion • Ally and advocate for the development of trails



RECREATIONAL TRAILS COALITION ONTARIO

New Brunswick

New Brunswick also has mandatory registration requirements for ATVs, snowmobiles, and dirt bikes (in most applications). During the 2010-2011 season, New Brunswick ATV Federation expenditures totaled \$2.5 million, including \$2.1 million in trail development projects. NBATVF trail development and operational expenditures in 2010, combined with visitor spending generated a total sales volume of \$12.2 million dollars. The value added to the provincial economy from ATV tourism visitor spending was estimated at \$4.9 million. Provincial tax revenues were estimated at \$670,000. This level of economic activity was estimated to sustain approximately 54 jobs (full-time equivalent person-years of employment).⁵

In 2015, the Government of New Brunswick calculated economic impact of snowmobiling tourism at \$32.7 million.⁶ The New Brunswick Federation of Snowmobile Clubs reported \$2,471,755 in permit sales in its 2018 annual report.

In June of 2018, the Province of New Brunswick announced nearly \$15 million in funding for a trails master plan which included a list of 11 signature trails, designed to attract trails enthusiasts from outside the province.

Take Away: While the various federations derive sustainable funding, which contributes significantly to trails maintenance and upkeep, the addition of a one-time \$15 million in trails support designed to increase tourism demonstrates the potential the province has to generate significant returns on investment via additional spending from visitors and jobs created.

5 New Brunswick Dept. of Culture, Tourism and Healthy Living. "The Economic Impact of ATV Tourism in New Brunswick by NBATVF Trail Permit Holders. May 17, 2012. http://nbatvf.com/data/1612-nbatvf_economic_impact_on_atv_tourism_report2011.pdf

6 New Brunswick Federation of Snowmobile Clubs. "President's Message." 2018. <https://nbfsc.com/index.php/about-us/president-s-message>

EOTA Interviews

[TO VIEW VIDEO CLICK HERE](#)





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Use this above box only if permit is for temp use. Punch date box & include the expiry date.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	19	20	21					

Valid Until: punched month and year / Not Valid Without Wallet Card