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CHAPLEAU EXPRESS

Vol. 14, Issue 47, August 7, 2010

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Chapleau Cree to host it's second annual homecoming in conjunction with the 8th Annual CreeFest



"It time celebrate!" Pictured above is Chief Keeter Corston, Mayor Freeborn and Angela Fletcher.

Tommy Cash (brother of the late Johnny Cash) on Tuesday, Moccasin Joe on Wednesday and Foggy Hogtown Boys Thursday evening. All shows are \$10 and tickets are available at the box office door, no advance sales. Shows start at 8:00pm. Look for our posters throughout town at various businesses.

The Chapleau Cree First Nation will also be hosting its 2nd

Homecoming during the Creefest. We anticipate many former resident band members of Chapleau and their families to return for this monumental event. It's an opportunity to re-connect with old friends and extended family during this festive celebration. To top off the Creefest/CCFN Homecoming a free concert will be held at the Fox Lake Reserve on Friday August 13th featuring

Juno Nominee Tracy Bone and J.C. Campbell with a gala fireworks display to cap what is guaranteed to be a memorable occasion.

We hope to see you there. Don't be shy, come on out and join us in a celebration of culture, music, fun and friendship. Please note that all events and activities are family oriented and alcohol free. Meegwetch

Sacred Heart Church upgrades



Shown above are the new windows being installed at Sacred Heart Catholic Church in Chapleau. The contract was awarded to Leo Santerre & Son of Chapleau. Over forty five windows are to be replaced. Time had taken it's toll on the existing windows which dated from the mid twenties. The new renovations are sure to decrease the heating bill in the coming winters.

The Chapleau Cree First Nation is honoured to act as the hosting community for the 8th Annual

Creefest from August 10 to 13, 2010. This coming together of the Mushkegowuk Tribal Council communities is a cultural celebration of 7 Native communities that include the Fort Albany First Nation, Attawapiskat First Nation, Kashechewan First Nation, Moose Cree First Nation, Taykwa Tagamou First Nation, Missanabie Cree First Nation and of course the Chapleau Cree

First Nation. This 4 day event is filled with music, workshops, cultural activities and fun is guaranteed for all. Everyone is invited to participate and the majority of events taking place on the Fox Lake Reserve will be offered for free to all who are interested. The evenings will be filled with concerts held at the Chapleau Recreation Centre and will feature Mr.

Long Term Forecast

Friday	High 19	Low 10	
Saturday	High 21	Low 10	
Sunday	High 23	Low 12	
Monday	High 24	Low 14	
Tuesday	High 23	Low 13	
Wednesday	High 24	Low 14	



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Reduce your expenses on the road Business Travel Tips:

(NC)—The cost of travel is a primary expense on any business ledger – and even as post-recession bottom lines rebound, company policies are expected to underscore the need to continue smart travel strategies. This year, hotel rates are likely to remain flat and could drop even further, especially in the United States. Air travel costs, however, are expected to rise in the six per cent range, especially for short durations – and the charges for checked baggage seem to be here to stay. As incidental expenses for communications and mobile management also continue to climb, it will be even more important for home offices to clinch the best service deals.

announced new data roaming plans for frequent travellers to the United States. Called the North American One Rate Data plans, the service essentially erases the Canadian border and provides access to data seamlessly, without the worry of a big bill when back on Canadian soil.

Here are a few more tips to lower expenses on the road:

Negotiate Hotel Rates: If you do business in one city regularly, you have leverage. Remind the hotel management that you anticipate needing say, 20 nights this quarter and since you're "at the early stages of deciding where to stay, what would the best rate here be?"

Car Rental: Upgrades are mandatory if a rental firm runs out of the car category you ordered, so rent a sub-compact and keep your fingers crossed. Also, don't add insurance if you're already covered (by your own policy, or credit card perk). And,

"Unexpected travel costs directly effect bottom line profit margins and need to be firmly controlled," says Gordon Stein, business segment vice president at Rogers Communications. "However, as we all know, business doesn't end at the Canadian border so before you travel, it's important to find out what services are available from your service provider to ensure cost-certainty and peace of mind."

For example, Rogers recently

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Superior North Mobile Veterinary Services

will be welcoming new pets in Chapleau on
Wednesday, August 11th 28th
at the Aux Trois Moulins Motel.

**Please call Amanda (705) 987-6893
if you wish to make an appointment**

OBITUARY

Mrs. Germaine Mary Barnes

Peacefully passed away at the Chapleau Health Services on Monday August 2, 2010; Germaine Barnes at the age of 91 years. Beloved wife of the late Albert Barnes and the late Vennance Langlois. Dear mother of Lena Desbiens (Frankie), Harvey Barnes (Karen), the late Simone Guillemette (Gilbert), Margaret Castilloux (Ted), Patricia Desbiens (Eric), Richard Langlois (Debbie) and Lorraine Langlois. Loving grandmother of 32, great grandmother of 71, great great grandmother of 40 and predeceased by one grandchild and one great grandchild. Sister of the late Elizabeth, late Alexena, late Anita, late Yvonne, late Oscar and an infant sister Florida. Sister-in-law of Annette Blais. Germaine will be fondly remembered by her many nieces and nephews. Friends called at the Sultan Community Hall on Friday evening from 7 to 9 p.m. A funeral mass took place at St. Jean De Brebeuf Church, Sultan on Saturday August 7, 2010 at 11:00 a.m. with Reverend Mr. Ted Castilloux officiating. Interment at the Sultan Cemetery. In lieu of flowers, memorial donations made to the Activation Department of the Chapleau General Hospital (c/o P.O. Box 757, Chapleau, ON POM 1K0 would be greatly appreciated by the family. (Funeral arrangements entrusted to the P.M. Gilmartin Funeral Home, Wawa, 1-800-439-4937).



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MERCİ

Nous remercions tous nos amis, nos voisins et les résidents de Chapleau pour leurs souhaits de sympathie, les donations de nourriture. Votre gentillesse ne sera jamais oubliée.

Sincerement
Les familles Léveillé, Bouchard et Fortin.

The Chapleau Express

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GOING TO CHURCH

<p style="text-align: center; font-weight: bold; margin: 0;">Catholic Church SACRED-HEART OF JESUS PARISH PAROISSE SACRÉ-COEUR DE JÉSUS</p> <p style="margin: 0;">26 Lorne Street North OFFICE- 21 Lansdowne St.N. 864-0747 New Schedule Effective Nov. 7/09 Nouvel horaire à compter du 7 nov/09 Sat/sam 7 p.m. (E or F) Sun/dim 9:30 a.m. (F or E) Weekdays/Semaine lun-ven 9:30 a.m. Wed/Mer (Hosp) 11:30 a.m. Fr. Sébastien Groleau</p>	<p style="text-align: center; font-weight: bold; margin: 0;">CHAPLEAU PENTECOSTAL CHURCH</p> <p style="margin: 0;">9 Elm Street (P.A.O.C.) 864-0828 Sunday 10:30 a.m. & 7 p.m. Wed. Family Night 7-8 p.m. Fri. Story Hour 3:30-4:30 p.m. Pastor Dan Lee</p>
<p style="text-align: center; font-weight: bold; margin: 0;">ST. JEAN DE BRÉBEUF (Sultan)</p> <p style="margin: 0;">Liturgy of the Word Liturgie de la parole Mass 3rd Sunday Messe 3e dim 12:00 Noon (B) Permanent Deacon Diacre Permanent Ted Castilloux</p>	<p style="text-align: center; font-weight: bold; margin: 0;">OUR LADY OF SEVEN SORROWS PARISH PAROISSE NOTRE-DAME- DES-SEPT-DOULEURS (Foleyet)</p> <p style="margin: 0;">Liturgy of the Word Liturgie de la Parole Mass 2nd-4th Sunday/ Messe 2e-4e dim 12:00 Noon (B)</p>
<p style="text-align: center; font-weight: bold; margin: 0;">Diocese of Moosonee Anglican Church of Canada ST. JOHN'S CHURCH</p> <p style="margin: 0;">4 Pine Street West 864-1604 Sunday Service 10:30 a.m. Rev. Bruce Roberts</p>	<p style="text-align: center; font-weight: bold; margin: 0;">COMMUNITY BIBLE CHAPEL</p> <p style="margin: 0;">Corner of King and Maple 864-0470 Communion Service 9:30 Family Bible Hour 11 a.m. Including Sunday School Evening Bible Study and Ladies Bible Study during the week Transportation available Al Tremblay</p>
<p style="text-align: center; font-weight: bold; margin: 0;">ST. MARY'S ANGLICAN CATHOLIC CHURCH</p> <p style="margin: 0;">78 Devonshire Street 864-0909 Sunday Service 10 a.m.</p>	

order a car filled with gas, and return it filled. Late-Notice Trips: Some airlines in the United States have "walk-up" (day of) fares and they compete with each other to keep them relatively low. Pack Lightly: Carrying less luggage is not only easier and cheaper with airlines, it also allows you to use public transportation instead of expensive airport limos and taxis.

THANK YOU

We would like to say a sincere thank you to all our friends, neighbours and Chapleau residents for all your support during our time of grief. Your sympathy, donation of food and kindness were greatly appreciated and will never be forgotten.

Sincerely
The Léveillé, Bouchard and Fortin families


The Léveillé, Bouchard and Fortin families extend a sincere thank you to the doctors, nurses, housekeeping and kitchen staff of the Chapleau General Hospital for the personal and professional care given to our father Lucien Léveillé during his stay at the hospital. Everyone involved went out of their way to ensure a pleasant and comfortable stay. We appreciate all your help.

Thank you! Merci! Thank You!

Chapleau Post declares 'something out of the ordinary seen' as Mrs. Maud Hands becomes first woman elected to Chapleau council for 1948 term

Chapleau Moments

by
Michael J. Morris



When Chapleau voters went to the polls in 1947 to elect a reeve and council, it followed "the most keenly interested nomination meeting in years", according to a report in the Chapleau Post.

In those days a nomination meeting would be held in the Town Hall on a Friday night in November with those nominated given until nine p.m. on Saturday night to qualify as candidates for a one year term on council. There were 69 people proposed to fill the office of reeve and four council positions for 1948, including Mrs. Maud Hands, who holds the distinction of becoming the first woman to be elected as a councillor in Chapleau.

As the nine p.m. Saturday deadline approached, it appeared that B.W. "Bubs" Zufelt may become reeve by acclamation, as at 8:30 p.m. he was the only one who had qualified. However, the Chapleau Post reported that shortly before the deadline Edgar Pellow appeared and qualified to be followed a minute later by Frank Edwards, who was the incumbent.

"The two, coming so close together and so late in the evening, it looked as though each of them was waiting for the other to qualify," the Post noted.

Referring to Mrs. Hands, the Post said "something out of the ordinary was also seen" as she became the first woman nominated who qualified to run in a Chapleau municipal election.

When nominations closed there were three candidates for reeve and three for the four councillor positions.

As the election campaign got underway, the Chapleau Board of Trade published a letter in the Chapleau Post giving its views on the election. Note the emphasis on electing "men" in the following excerpt from its letter.

"Chapleau is now apparently on the eve of one of its most progressive moves in its history; important industries are building up all around us; major adjustments to our town makes it a better place to live ... matters will require the attention of only the best men we can get, sound thinking men with experience

in handling financial matters, and common sense in looking after the welfare of their fellow men.

"Successful reeves and councillors are always men who have progressive ideas and who have made a success of their own life -- they can contribute something lasting to the community."

Major issues in the 1947 municipal election included a new water tank to replace the one built in 1910, a new intake pipe for the pump house, a sewage system and a municipal insurance plan. Interestingly, all these projects were undertaken plus some others as Chapleau moved into the 1950s and experienced a boom period.

In the most keenly contested election in years, the Chapleau Post reported that B.W. Zufelt was elected reeve with a majority of 45 votes over Edgar Pellow while incumbent Frank Edwards placed third.

Newcomer Walter Steed led the polls in the race for council seats while J.M. Shoup and J.O. Cahill tied for second place while Mrs. Hands made history, becoming the first woman elected to Chapleau council.

Born in England Mrs. Hands first came to Canada to be with her husband Ambrose Evans, who was later declared missing in



Mrs. Maud Hands is seen with members of the Chapleau branch of the Canadian Red Cross Society during World War II. Back row from left are Mrs. O'Riley, Mrs. Frank Ross, Mabel Westerman, Edith Way-White, Mrs. E. Chambers, Mrs. Charles Gagnon, Ethel Sommers. Front from left Lillian Leclerc, unknown, Ethel Carroll, Mrs. Hands, Vi Nolan, Agnes Chevalier. Photo courtesy of www.chapleau.com

action during World War I. She had returned to England and stayed there training as a nurse and midwife, and nursing wounded soldiers until the end of the war in 1918. According to a piece in Chapleau Trails by Joy (Evans) Heft, she came to Chapleau with encouragement of the Evans family to work with Dr. J.J. Sheehan who was badly in need of assistance. Chapleau Trails was edited and published by Dr. W.R. Pellow.

She later married Fred Hands, a widower, and they lived in a house on Queen Street, across the lane from my grandparents Harry and Lil (Mulligan) Morris in the area that became known as Little England. They raised their family there as well as at

Healy where they had a camp for many years.

Mrs. Hands worked with Dr. Sheehan and was also at Lady Minto Hospital for years. She was also very active at St. John's Anglican Church in the Women's Auxiliary and as superintendent of the Sunday school for many years. In 1968, as I wrote in my book 'Sons of Thunder.. Apostles of Love'" it was the end of an era at the church when Mrs. Hands retired as leader of the Junior Girls Group.

The church honoured her by renaming the Senior Women's Group the 'Hands Group.' But Mrs. Hands was not retiring completely as she would continue to visit the sick and shut-in of their parish. Mrs. Hands also

attended Trinity United Church with her husband and assisted with activities there

She was also active in the auxiliary to Branch 5 of the Royal Canadian Legion and during World War II and after it was a prominent hard working member of the Chapleau Branch of the Canadian Red Cross Society, serving as its president.

With the election of the council for 1948, Chapleau was headed into some very active years for the municipality, and it was perhaps very fitting that an outstanding citizen like Mrs. Hands, who was devoted to the health and welfare of the citizens was a member of it. My email is mj.morris@live.ca



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Ontario Weather Review: July 2010

Unlike July 2009, which was cold and rainy, this July was characterized by warm temperatures and highly variable precipitation totals.

The mean temperatures for most Ontario locations were between two and three degrees above normal. In several cases, it was the warmest July in half a century. Petawawa broke its record for the highest mean temperature this month.

At the beginning of the month, Southern Ontario experienced its first real heat wave in approximately three years. From July 5 to July 8 inclusive, temperatures were in the low- to mid-thirties, with humidex values well into the forties. Peterborough recorded the peak humidex value of 45 on July 8. Humidex values of 44 were recorded at Toronto Pearson on July 5, in London on July 7, and in Peterborough on both July 5 and July 8. During that period, extreme UV index readings of 11+ were forecasted at a few locations. This is a very rare occurrence in

Canada.

In terms of precipitation, there were many rainfall events of high intensity but short duration during the month, resulting in torrential downpours. Some events led to localized flooding, such as in the Kitchener/Waterloo area on July 23. The number of locations with unusual precipitation readings, both wetter and drier than normal, illustrates the variability in precipitation throughout the province.

Northwestern Ontario and parts of the Far North were wetter than normal. Red Lake and Sioux Lookout set new total precipitation records. Those two locations, as well as Kenora, received more than twice their normal precipitation amounts for the month.

Severe Weather

This month brought tragic reminders of the dangers of lightning, with three fatalities linked to lightning strikes. The first occurred on the Grand River near Brantford on July 17; the second occurred near Walpole Island, north of Lake St. Clair,

on July 23; and the third occurred in the Hamilton area on July 28. Any thunderstorm can be deadly and it is important to remember the lightning safety rule: if you hear thunder, get into the best shelter available, and stay in that shelter for a full 30 minutes after the last rumble of thunder to ensure the storm has moved well away from your location.

Earlier this month, a reassessment of available information from the Harrow and Leamington areas in Essex County, from the early morning hours of June 6, led to the conclusion that four separate tornadoes occurred during this event as opposed to the one tornado that was originally confirmed. The four tornadoes were: a Fujita Scale Zero tornado (peak wind up to 110 kilometres per hour) in the Crystal Lane area to the southwest of Harrow, a Fujita Scale One tornado (peak winds of 120 to 170 kilometres per hour) south of Harrow, a Fujita Scale Two tornado (peak winds of 180 to 240 kilometres per hour) southeast of Harrow, and a Fujita Scale One tornado to the south of Leamington.

Essex County continued to be an active spot for strong thunderstorms this month as yet another tornado (Fujita Scale Zero) was confirmed in the Amherstburg area on July 23. Other areas around

Amherstburg also experienced some minor damage due to downburst winds of approximately 90 to 100 kilometres per hour.

However, Essex County wasn't the only part of the province to experience severe thunderstorms during the month. On July 20, a number of powerful thunderstorms popped up across central and northern Ontario. One of these thunderstorm cells moved over St. Joseph Island, to the southeast of Sault Ste. Marie, and spawned a Fujita Scale Zero tornado.

Northwestern Ontario also saw noteworthy thunderstorm activity, from a

series of storms on July 26-27. Of particular note were the storms over the Kenora area, from the late evening hours of July 26 until the early morning hours of July 27. One rain gauge just west of Kenora recorded a little more than 90 millimetres of rain. This represents approximately a month's worth of rain falling in the course of a few hours.

Downburst winds, which are localized, damaging gusts of wind sometimes produced by thunderstorms, occurred at a number of locations across the province during July. These included the Elk Lake area, in the Timiskaming District

(on July 6); Beachburg, near Pembroke (July 12); Berwick, northwest of Cornwall (July 17); portions of Huron County (July 21); the 1,000 Islands area near Gananoque (also July 21); and portions of Huron County again (July 28), which all experienced some tree damage and/or minor structural damage due to downburst winds.

By the end of the month, the tornado tally for this season in Ontario stood at nine, with five of these occurring in Essex County. Ontario averages 11 tornadoes each year during the summer severe weather season, which runs from late April until early October.

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- Knowledge of medical terminology a distinct asset
- For in-depth job requirements, a job description is available.

Interested applicants may submit résumés by August 16, 2010 to:

Human Resources
 Services de santé de Chapleau Health Services
 6 Broomhead Road, P.O. Box 757
 Chapleau, Ontario
 P0M 1K0
 Tel: (705) 864-3056
 Email: chapleauhr@sschs.ca

We thank all applicants for their interest, but only those selected for an interview will be contacted.
 All applications received will be held strictly confidential.
 Cet avis est disponible en français.



The Chapleau Child Care Centre
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to take care of your children while you work, attend school or enjoy that much-needed break.

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All will be revealed next Thursday at the library



Mr. Michael Serre and Rotarian Chuck Orton puzzle out the assembly of the aquarium stand. Enthousiaste d'aquarium Michael Serre partage son expertise avec Rotarien Chuck Orton; les deux assemblent l'aquarium dans le Coin des Petits à la Bibliothèque Municipale.

Information about the mysterious empty aquarium at the Public Library has leaked out.

Anonymous but reliable sources have told the Chapleau Express that the aquarium was delivered from the Sault to Chapleau by Counselor Rose Bertrand. Local Rotarians carried the equipment into the Library and assembled the special stand on which it rests.

Chapleau High School teacher and aquarium expert, Mr. Michael Serre, put together the aquarium and its water circulation apparatus in preparation for the introduction of tropical fish.

Librarian Maureen Travis has been tight-lipped about what is going on



Rotarians Richard Bignucolo and Chuck Orton carry the boxed aquarium towards the Public Library. Les Rotariens Chuck Orton et Richard Bignucolo aident au déchargement de l'aquarium, acheté par le Club Rotary de Chapleau, et nouvellement arrivé du Sault Ste Marie, grâce à la Conseillère de Ville Rose Bertrand. La bibliothécaire Maureen Travis et son assistante Mélodie Lévesque encouragent les travailleurs.

but she does admit that the aquarium will become the centre-piece of a pleasure-filled reading experience that is intended for toddlers and very young readers. This is a literacy project that has been designed by the local Public Library and is being funded by the local Rotary Club and Rotary District 7010.

The Official Unveiling of the aquarium will take place on Thursday, August 12 at 2:00 p.m. at the Library. Grandparents and parents are encouraged to bring their potential readers and very young readers to

the Library for the occasion. Light refreshments will be served and a door-prize will be won by

some lucky young person.

Come out and enjoy the splashiest event of the season.



Le mystère de l'aquarium sera dévoilé!

Parents et grands-parents! Venez en grand nombre avec vos petits à la Bibliothèque Municipale le jeudi, 12 août à 14h00. Que se passera-t-il? Une fête pour enfants, avec goûter et prix d'entrée, afin de souligner le lancement officiel d'un nouveau programme de lecture pour les bébés jusqu'aux jeunes lecteurs.

Un partenariat entre la Bibliothèque et le Club Rotary de

Chapleau a permis l'achat d'un bel aquarium, mais nous attendons tous avec impatience l'arrivée

des poissons tropicaux, juste à temps pour l'ouverture du 12 août!

Et comment

ses poissons aideront-ils à la lecture des enfants? Tout sera révélé lors de cette fête! Soyez-y!

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Tembec

Friendly reminder to all Tembec Chapleau production employees:

Due to the Civic holiday during our scheduled summer vacation period normal production activities will resume as follows:

August 9, 2010

Planer nightshift- 7:00 P.M.
Sawmill nightshift-11:00 P.M.

August 10, 2010

Planer and Sawmill dayshift- 7:00 A.M.
Sawmill afternoon shift -3:00 P.M.

Welcome back.
Have a safe and productive week!

Tembec

Rappel amical à tous les employés de Tembec production Chapleau:

En raison du congé civique au cours de notre période de vacances d'été prévue les activités de production normales reprendront comme suit:

9 août 2010

Planer shift de nuit- 7:00 P.M.
Scierie shift de nuit- 11:00 P.M.

10 août 2010

Planer et la scierie- shift de jour 7:00 A.M.
Scierie – shift d'après-midi -3:00 P.M.

Bienvenue.
Bonne semaine sécuritaire et productif!

**RAPPORT
D'OTTAWA
par
Carol Hughes**

Membre du Parlement Fédéral
Algoma-Manitoulin-Kapuskinging



Bill C-469, An Act to establish a Canadian Environmental Bill of Rights, A crucial piece of legislation that would see major changes in the way the Canadian government approaches environmental issues passed its second reading in June.

The bill, sponsored by New Democrat Environment Critic Linda Duncan, would entrench environmental rights into Canadian Law. Many provinces and about 140 countries have already established some form of environmental rights protection, yet we still

have no entrenched environmental rights at the federal level.

This important piece of legislation will safeguard the right of present and future generations of Canadians to a healthy and ecologically balanced environment. By confirming the Government of Canada's public trust duty to protect the environment under its jurisdiction, we can ensure all Canadians have access to adequate environmental information, justice in an environmental context and effective mechanisms for participating in environmental

An Environmental Bill of Rights For All Canadians

decision-making. It will provide adequate legal protection against reprisals for employees who take action for the purpose of protecting the environment, and enhance the public confidence in the implementation of environmental law.

Perhaps the most important aspect of Bill C-469 is that it would hold the Federal Government accountable for any infraction of their own laws that causes damage to the Canadian environment. It would place power back in the hands of Canadian citizens if something were to happen to our natural environment, and place this and subsequent governments in an actionable position if they don't play by the rules.

Although the

bill received full support from all opposition parties, it was disheartening that not one Conservative member chose to support the bill. It's unfortunate that, after making all of the flowery campaign promises about holding government accountable for their actions, the Conservative government has once again shown its true colours by voting against another crucial piece of legislation that would ensure government accountability on environmental issues.

Not only did the Conservatives vote against the bill, but, prior to the vote, they attempted to have the bill, C-469, withdrawn because of claims that it could cost them money. However, Speaker of the House Peter

Milliken overturned the move to block the bill, stating "the bill provides a new means by which the Crown can be proceeded against where it has failed to meet its legal obligations."

The Federal NDP has been fighting consistently to ensure we have proper environmental regulations in Canada. Just months ago, we managed to pass the NDP Climate Change Accountability Act, which allows us to see real reductions in greenhouse gas emissions, with a 25% reduction of 1990 levels by 2020, and 80% below 1990 levels by 2050.

Locally, we've seen our share of victories and problems with regards to environmental protection. Blind River has recently been granted funding for the establishment of the Blind River Solar Generating Facility. The facility will produce

enough electricity to power 1,500 homes per month.

However, we are also in the midst of the tragic draining of the upper reaches of the Mississagi River by Brazillian-owned Brascan. This is destroying access to Tunnel Lake and Rocky Island Lake, among other regions, all due to a foreign company wishing to ensure they stay profitable. Fish spawning has been disrupted, habitat that has been enhanced to support stocking efforts is high and dry and the lives of many residents have been stunted.

Many seem to believe that economy trumps the environment, which always brings to mind an old Aboriginal proverb: "Only when the last tree has died and the last river has been poisoned and the last fish has been caught will we realize we cannot eat money."

How much money will you need when you retire?

You are looking forward to a long and healthy retirement. But how much will it cost? Here are five tips to help you figure out how much money you will need when you retire.

1. Start early – "It's never too early to start planning for your retirement," advises Chartered Accountant Alan Wainer of Soberman LLP in Toronto. "Sit down and think about when you want to retire and what your retirement goals are."

2. Think about how you will spend your time in retirement – "Do you want to travel, buy a second home or take

up new hobbies?" asks Chartered Accountant Scott Conner of BDO LLP in Huntsville. "Once you decide what standard of living you want in retirement you can make some decisions about how much income you will need."

3. Don't expect your spending to go down – "When you are not working it is easier to spend money," says Wainer. "In addition to spending money on things like travel and hobbies, many retirees also find they are called upon to help their adult children financially." Keep in mind that basic costs – such as food and transportation – will

continue to increase over time, adds Conner. Once you do a realistic assessment of your assets and costs in retirement, you can decide whether you need to adjust your plans. This could mean putting more money aside pre-retirement or spending less post-retirement.

4. Be sure to factor in medical expenses – "People don't like to think about it, but medical expenses such as nursing and attendant care, increase during the retirement years," says Conner. If you are concerned about your ability to cover medical costs, Wainer suggests considering critical illness

insurance or long-term care insurance. "The earlier you buy this type of insurance, the less expensive it is," he adds.

5. Seek professional advice – "It's important to have a good investment advisor to help you deal with market fluctuations and to preserve your capital, especially during the early years of retirement," says Wainer. "A Chartered Accountant can help you develop a basic cash flow plan and minimize your taxes in retirement. Your CA can also act as a sounding board and will help you review and revise your plan on an annual basis."

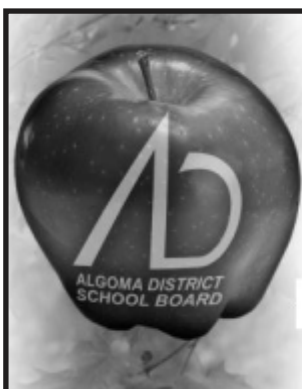
NOTICE TO CREDITORS AND OTHERS

In the estate of Jean Paul Frappier

All claims against the Estate of Jean Paul Frappier, late of the City of Sault Ste. Marie, in the Province of Ontario, who died on April 4, 2007, must be filed with the undersigned personal representative on or before September 29, 2010, after which date the estate will be distributed having regard only to the claims of which the estate Trustees then shall have notice.

Dated at Sault Ste. Marie, Ontario, on July 30, 2010.

Normand Frappier
Richard Frappier, Estate Trustees of the Estate of Jean Paul Frappier
by their solicitor
CHRISTIAN C. PROVENZANO
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ALCOHOLICS ANONYMOUS Offers help to anyone who desires to stop drinking. Open discussion meeting on Sundays at 2:00 p.m. Trinity United Church basement. Telephone contacts: 864-2786

ALCOOLQUES ANONYMES Offre de l'aide à celui ou celle qui désire arrêter de boire. Les rencontres ont lieu tous les mercredis soirs à 19h (7:00 p.m.) Au sous-sol de l'église Sacré-Coeur. Téléphonnez au 864-2786

Narcotics Anonymous offers help to anyone who desires to stop using drugs. Meeting every Thursday 7:30 p.m. Saturday 8:30 p.m. basement Sacred Heart Church. Telephone contact 864-2786.

Alcoholics Anonymous (A.A.) Open discussion meeting every Monday evening. Brunswick House First Nation Band office lounge 7pm. **Narcotics Anonymous(N.A.)** every Tuesday same place same time. NNADAP Worker @ 864-0174 info.

Société Alzheimer Society meetings will be held at the Chapleau Hospital every 1st Monday of each month starting from 7:00 p.m. to 9:00 p.m.

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HAVE A GOOD WEEKEND!

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4 bedroom bungalow, Golf Course Subdivision. Recently renovated large detached two car garage with separate heated workshop. Serious inquiries only please. 705-864-1795. Aug14

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Weather Observer required Perm FT at Chapleau Airport. 10.00/hr to start 11.50 after 6 months. Must complete 6 week course Cornwall, Ont (expenses paid). email resume to wxman45@hotmail.com. Aug28

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Notice

Please monitor the Chapleau Express and chapleau.ca for all your 2010 Municipal Election needs.

Allan Pellow/CAO

Avis

Consultez le Chapleau Express et chapleau.ca pour tout savoir sur les élections municipales de 2010.

Allan Pellow/Administrateur mun.

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Reminder: Story Hour every Wednesday from 2:00pm to 3:00pm, bring a friend.
STORY HOUR YEAR END PARTY Wednesday August 18th 2:00pm - 3:30pm including a presentation, CAVES: THE UNDISCOVERED SECRETS OF THE JUNGLE. This activity will shine a light on all the things children don't know about caves in the jungle. Games and refreshments.
Unveiling of the Aquarium and Literacy Program Thursday, August 12 at 2 p.m. Refreshments and Door Prize. All Welcome

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CPP changes could affect you

The Canada Pension Plan (CPP) is changing, with some new rules taking effect as early as 2011. The changes will affect people about to start collecting CPP retirement benefits, as well as those already drawing them. Here are some tips on how the changes might affect you from Chartered Accountant Tina Di Vito, head of the BMO Retirement Institute in Toronto.

You won't have to stop working to collect CPP early – “Currently, you have to stop working or significantly reduce your earnings in order to qualify for CPP retirement benefits before age 65,” says Di Vito. “Beginning in 2012, this requirement will be eliminated.”

The changes

may benefit you if you had little or no income for several years –

“The calculation of CPP retirement benefits includes a general adjustment that allows for a drop-out of a certain number of low earning years,” explains Di Vito. “Currently, the drop-out percentage is 15 per cent. It will increase to 16 per cent in 2012 and to 17 per cent in 2014. This change will improve your CPP benefits if you have had several years of low or no income.”

You will be able to contribute to CPP while receiving CPP benefits – “Under the current rules, once you start receiving CPP retirement benefits you are not required to make further CPP contributions, even if

you return to work,” explains Di Vito. “Beginning in 2011, if you are taking CPP retirement benefits before age 65 and continue to work, you and your employer will be required to make CPP contributions. After age 65, you may choose to continue to make contributions, and, if you do, your employer will also be required to contribute. Additional contributions may increase your CPP benefits.”

The calculations for early and late take-up of the CPP are changing – “Under the current calculations, your CPP retirement benefit may be reduced or increased by up to a maximum of 30 per cent, depending on when you start collecting,” says Di Vito. “As a result of the changes,

your CPP retirement benefit may be reduced up to a maximum of 36 per cent or increased up to a maximum of 42 per cent, depending on when you start collecting.” Changes to the early pension reduction will be phased in over five years, beginning in 2012, while changes to the late pension augmentation will be phased in over three years, beginning in 2011. “This may be an important consideration if you have to decide whether to start receiving early CPP benefits in the next few years.”

Think carefully about when to draw your CPP bene-

fits – “If you need the CPP income, your decision will be different than someone who doesn't need it,” advises

Di Vito. “Consider how long you think you might live, given your personal health and family history.” Also keep in mind that if you take CPP benefits early and keep working, you will have to keep contributing until age 65.

Compare how you will fare under the current and new rules – “The new rules create an even greater incentive to delay taking your CPP,” Di Vito says. “But if you're under 65 and

won't be returning to work, taking your CPP under the current rules will be more beneficial.”

Talk to your Chartered Accountant – “Your personal income tax rate, your sources of retirement income and income-splitting opportunities will influence what is right for you when it comes to the opportune time for you to draw your CPP retirement benefits,” says Di Vito. “A CA can help you develop your best CPP strategy by considering all aspects of your personal situation.”

Brought to you by the Institute of Chartered Accountants of Ontario

Le jour de votre mariage : conservez à jamais tous les sourires



utilisez une brosse à dents sonique rechargeable, comme la brosse Sonicare Healthywhite de Philips. Pourquoi ne pas offrir ce cadeau idéal aux membres du cortège nuptial? Après tout, n'est-ce pas le sourire fait la photo?

Profitez des merveilles de la photographie numérique. Grâce à la technologie numérique, vous pouvez maintenant visionner vos photos plus rapidement. Demandez au photographe de présenter certaines photos du mariage dans un cadre numérique durant la réception. Cela fera le bonheur des invités qui n'auront pas assisté à la cérémonie.

Vous n'oublierez jamais le jour de votre mariage, et grâce à vos photos, vous pourrez profiter de chaque moment fabuleux.

(EN)—Le jour du mariage est l'un des événements marquants dans la vie d'une femme : magie et romance sont au rendez-vous. Lorsque le grand jour arrivera, assurez-vous d'être bien préparée à préserver ces précieux moments.

Voici quelques conseils qui vous aideront à garder un merveilleux souvenir de cette journée inoubliable.

Pas de « prise deux ». Faites des recherches pour trouver un photographe professionnel compétent. Ce dernier

n'aura qu'une seule occasion pour saisir les mariés, le cortège nuptial et la cérémonie. Il est donc préférable que celui que vous choisirez aille visiter les lieux du mariage et de la réception avant le jour de l'événement afin d'évaluer les besoins en éclairage et l'équipement requis.

Il n'y a pas que la robe qui doit être blanche. Lorsque vous regarderez vos photos de mariage plus tard, vous ne voudrez pas y voir un sourire moins que parfait. Pour souligner la blancheur naturelle de vos dents,

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