#### Local News Weekly Delivered Free to Every Household **PIZZA HUT & KFC** Talk about **CHAPLEAU** There's a Reason good coffee We're Number 1 "0 TRANS FAT" Miss Muggins 864-0911 Coffee and 🚺 Fresh Donuts Hut\* Vol. 14, Issue 24, February 27, 2010

# **Collins Home Hardware Bantam Huskies win another title**



Chapleau Collins Home Hardware Huskies - Nolan Jones, Brandon Wright, Layla Pintar, Holli Canning, Alex Nicol, Colin Lindquist, Lauren Hamill, Tyler Card, Harley McWatch, Mat Perreault, Erika Smith, Jimmy Lafrance, Robert Tessier, Cole Bignucolo, Jayme Martel, Cole Crockford, Remington Doyon, Thunder Panamick, Missing from photo: Coach Jeff Hamill, Asst Coach Claude Martel, Matt Corbett, Trainer George Card, Manager Karen Burns.

Up next for the Huskies were the team from St. Charles who lost their first game to Onaping. St. Charles came out flying. The Huskies found themselves down after 2 periods 3 – 0. St. Charles added another in the 3rd and recorded their first win of the tourney 4 -0. Our Huskies were tired and

had cement skates.

They were unable to match the team from

St. Charles intensity

and came out on the

losing end. Colin

Lindquist was named

Saturday morning saw

Our third game

game MVP.

Lindquist was named

game MVP.

Onaping 1, Colin a rematch against the team from St. Charles. The players had a night to reflect on the previous game and get some needed rest. The Huskies came out strong and goal tending was sensational at both ends of the ice. St. Charles gave us another run but in the end the game remained in a 0 - 0 deadlock. Jayme Martel was awarded the shut out award and the game MVP went to Brandon Wright. After 3 games the Huskies record was 1 - 1 - 1 total of 3 points.

Goal scoring had been a problem in the previous 2 games but on Saturday night the Huskies were

hungry and wanting to win. If the Huskies won it would put them in first place overall and straight into the final on Sunday. Their opponent was those pesky other Huskies from Onaping Falls. After one period of play the game was tied from a goal off the stick of Colin assisted by Jimmy and Cole. Colin scored his second assisted by Lauren near the mid point of the period. Harley McWatch converted on a pass from Holli Canning to go ahead 3-2 but only seconds later Onaping potted their third goal to tie it up again. Late in the 2nd the Huskies regained Cont'd on P.2

**Bv** Jeff Hamill he Collins H o m e Hardware



Falls, St. Charles and your own Collins Home Hardware Huskies. Friday's first game saw the Huskies up against the home town Onaping Falls whose team name is Remington Doyon started off the scoring assisted by Lauren with another near the

## **Chapleau Cree First Nation Annual Fish Derby**

**By Brian Edwards** 

his year the Chapleau Cree First Nation

and used the same skill (and secret spot) that proved to be successful the last time he won. As is the custom of our derby, all participants enjoy a hotdog lunch and receive a prize for coming out and having a good time.



### **Collins Home Hardware Bantam Huskies win another title**

#### Cont'd from P.1

the lead scored by Colin assisted by Tyler Card and Holli. In the 3rd it was all Chapleau who dominated from the start of the 3rd to the end scoring 4 unanswered goals. Scoring was Cole assisted by Colin and Tyler, Mat Perrault assisted by Colin and Lauren, Harley assisted by Layla Pintar and Alex Nicole and Harley unassisted. The final Score 8 - 3game MVP went to Harley. Colin had a

great game pitching in with 3 goals and 2 helpers.

The final was set Collins Home Hardware Huskies VS Onaping Falls Huskies. Chapleau ended the round robin with a record of 2 - 1 - 11 for 5 points and Onaping 2 - 0 - 2, 4 points. Both teams started off very tentative and the 1st period ended in a 0 - 0 tie. Goals started to flow in the second when Colin converted a pass from Brandon and Lauren.

Onaping answered with a goal shortly after but the Huskies went ahead again on a goal from Tyler assisted from Harley and Holli. Before the end of the 2nd Onaping tied it up going into the 3rd deadlocked at 2 apiece. In the 3rd the score stayed the same until late in the period. With 1 minute 3 seconds left in the 3rd Harley scored the go ahead goal unassisted. Collins Home Hardware Huskies 3 **Onaping Falls Huskies** 

2. Robert Tessier due to his great work ethic throughout the game and entire tournament was awarded the game MVP.

Thanks go out to the players for their hard work and fair play, the parents who supported the team throughout the weekend and the coaching staff. The next tournament will be held in Espanola when the Huskies will try and complete a hat-trick for their third tournament win of the season.

### Avis aux camionneurs – Limites de charges – Printemps 2010

Conformément au Code de la route, la province applique des limites de charges aux camions pour protéger les routes de l'Ontario pendant le dégel au printemps, saison où les risques de dommages à la chaussée sont élevés.

#### PÉRIODE DE LIMITES DE CHARGES RÉDUITES

#### **VOIES PUBLIQUES PRÉVUES À L'ANNEXE 1**

En vertu du Code de la route, le ministère imposera une limite de charge réduite pour les portions de la route nationale indiquées à l'annexe 1 au moment opportun, entre le 1er mars et le 30 avril 2010 inclusivement.

#### **VOIES PUBLIQUES PRÉVUES À L'ANNEXE 2**

En vertu du Code de la route, le ministère imposera une limite de charge réduite pour les portions de la route nationale indiquées à l'annexe 2 au moment opportun, entre le 1<sup>er</sup> mars et le 31 mai 2010 inclusivement.

#### **VOIES PUBLIQUES ET ROUTES PRÉVUES** À L'ANNEXE 3

En vertu du Code de la route, le ministère imposera une limite de charge réduite pour les portions de la route nationale indiquées à l'annexe 3 au moment opportun, entre le 1er mars et le 30 juin 2010 inclusivement.

NOTE: La limite de charge réduite entrera en vigueur au moment et à l'endroit où des panneaux seront installés en fonction de l'etat des routes et des conditions météorologiques.

#### ANNEXE 1 - DU 1<sup>ER</sup> MARS AU 30 AVRIL 2010

AUCUNE ROUTE EXIGEANT UNE CHARGE RÉDUITE N'EST DÉSIGNÉE DANS CETTE ANNEXE POUR LE MOMENT.

#### ANNEXE 2 - DU 1<sup>III</sup> MARS AU 31 MAI 2010

AU MOMENT OÙ DES PANNEAUX SERONT INSTALLÉS, LA PÉRIODE DE CHARGE RÉDUITE S'APPLIQUERA AUX ROUTES SUIVANTES SUR TOUTE LEUR LONGUEUR :

538 554 563 651 667 670

AU MOMENT OÙ DES PANNEAUX SERONT INSTALLÉS, LA PÉRIODE DE CHARGE RÉDUITE S'APPLIQUERA AUX ROUTES **SUIVANTES SUR LA SECTION INDIQUÉE :** 

#### **ROUTE EMPLACEMENT**

- 129 De 16,2 km au nord de l'intersection de la 554 jusqu'à 48 km au sud de l'intersection sud de la 101
- 532 De 6,4 km au nord de l'intersection de la 556 jusqu'à la fin de la 532
- De 0,6 km au nord de l'intersection de la 17, vers le nord, 546 jusqu'à la fin de la 546
- 548 De la rue Maple (Hilton Beach), vers le sud, jusqu' à la limite sud-ouest de Richard's Landing

#### LIMITATION RELATIVE AUX AUTORISATIONS ACCORDÉES **CONFORMÉMENT AU CODE DE LA ROUTE :**

Tous les permis annuels et de projet visant à déplacer, au moven de véhicules lourds, des charges, des objets ou des structures dont les dimensions excèdent les limites établies dans le Code sont, sauf indication contraire, invalides sur toute route au cours des mois de mars et d'avril, dans le sud de l'Ontario, et au cours des mois de mars, d'avril et de mai dans le nord de l'Ontario.

Aux fins de cette limitation, la province est divisée en deux parties, de l'ouest à l'est, par une ligne formée par la rivière Severn jusqu'à la route régionale 169; de la route régionale 169, à Washago, jusqu'à l'autoroute 12; l'autoroute 12, de la route régionale 169 jusqu'à l'autoroute 7 au nord de Sunderland; l'autoroute 7, de l'autoroute 12 jusqu'à la route régionale 7B à Carleton Place; la route régionale 7B jusqu'à l'autoroute 15 et la route régionale 29 jusqu'à Arnprior.

Des permis de déplacement unique de charges excessives sur les routes non désignées dans les annexes 1, 2 et 3 peuvent être accordés, mais sont assujettis aux contrôles d'essieux établis par le Bureau des sanctions et des enquêtes concernant les transporteurs du ministère des Transports.

638 De 2.5 km au nord de l'intersection est de la 17.

17, à 0,3 km de la 17, vers l'ouest sur 1,3 km

Sur le chemin Macintyre, de la 17 vers le nord sur

1,5 km jusqu'à l'intersection du chemin Trout Lake

vers le nord, jusqu'à 1,3 km à l'est de l'intersection

De la promenade Havilland Shores, du côté ouest de la

De la promenade Havilland Shores, du côté est de la 17, à

SACRED-HEART OF JESUS PARISH PAROISSE SĄCRÉ-COEUR DE JÉSUS 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

ST. JEAN DE BRÉBEUF (Sultan)

Liturgy of the Word Liturgie de la parole Mass 3rd Sunday Messe 3e dim 12:00 Noon (B) Permanent Deacon **Diacre Permanent** Ted Castilloux

CHURCH 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

#### TRINITY UNITED CHURCH

Corner of Beech and Lorne 864-1221 Sunday Service and Sunday School 11:00 a.m. Anna Chikoski

Soup Kettle every 2nd Wednesday of the month

www.angelfire.com/on/trinityuc

OUR LADY OF SEVEN RROWS PARISH

your Bachelor of Liberal Science from Laurentian University. Alicia is currently enrolled in the Bachelor of Science in Nursing program at Cambrian College. We are so proud of you. Love Mom, Dad and Sasha. **GOING TO CHURCH** CHAPLEAU PENTECOSTAL Catholic Church

Congratulations Alicia Doyon on achieving

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for details

CONGRATULATIONS

- 556 De la 532 à la 129
- 557 De 2,7 km au nord de l'intersection de la 17 (Granary Lake Rd.), vers le nord, jusqu'à la fin de la 557

#### ANNEXE 3 - DU 1<sup>IR</sup> MARS AU 30 JUIN 2010 AU MOMENT OÙ DES PANNEAUX SERONT INSTALLÉS, LA PERIODE DE CHARGE RÉDUITE S'APPLIQUERA AUX AUTOROUTES/ROUTES **DES TERRITOIRES SUIVANTS :**

Aberdeen et McMahon Devil's Lake **Devon Landing** Esher-Como-Healey Fenwick Pennefather et Vankoughnet

- Galbraith et Morin Garden Lake Gaudette et Hodgins Goulais Mission Hawk Junction Horseshoe Bay Northland Lake
- Patton et Montgomery Peace Tree Red Rock Sultan Tillev Vankoughnet et Aweres Vixen Lake

**ROUTE EMPLACEMENT** 

7045

7045

ouest avec la 17

0.6 km de la 17 est

Wabos Wharncliffe Aweres nº 1 Aweres nº 2 Havilland



www.mto.gov.on.ca

Diocese of Moos Anglican Church of Canada ST. JOHN'S CHURCH 4 Pine Street West 864-1604 Sunday Service 10:30 a.m. Rev. Bruce Roberts

#### ST. MARY'S ANGLICAN CATHOLIC CHURCH 78 Devonshire Street 864-0909 Sunday Service 10 a.m. Rev. William P. Ivey

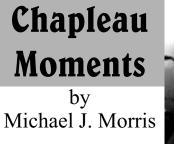
PAROISSE NOTRE-DAME-DES-SEPT-DOULEURS (Foleyet)

Liturgy of the Word Liturgie de la Parole Mass 2nd-4th Sunday/ Messe 2e-4e dim 12:00 Noon (B)

#### COMMUNITY BIBLE CHAPEL

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

# Early missionary Rev. John Sanders travelled by canoe, dog team and snowshoes before Chapleau was established



s

In 1845, John Sanders, one of a family of 20 children, was born to Ojibway parents at Flying Post, at the time a native s ettlement on Groundhog Lake, about sixty miles north of Biscotasing.

About 1860, Rev. John Horden, a missionary of the Church of England (Anglican) journeyed by canoe from Moose Factory to Missanabie, a distance of more than 500 miles. (As an aside I always wanted to make this trip to Moose Factory by canoe, and on two occasions I started out on it, once from Chapleau and the other time from Missanabie. Both ventures failed but we went) part way which was really an awesome experience.)

Returning to old Brunswick Post which was about 10 miles south of the present Peterbell, and about 60 miles north of Chapleau, Rev. Horden struck overland to Flying Post. There he met John Sanders who was to become one of the first native persons (he may have been the first) ordained as a priest in the Church of England in Canada. With the consent of his father, Rev. Horden took the

young man with him to Moose Factory where he was to live with his grandmother commonly known as 'Old Maggie Sanders'. John Sanders entered the e m p l o y of the H u d s o n ' s B a y Company, working as a carpenter, and attending the mission school at Moose Factory.

By 1872, John Horden who by then had become the first bishop of Moosonee decided that John Sanders, who was now married, should have training for the ministry.

Follow me on the trip they made to get John Sanders to college in Winnipeg. They set out from Moose Factory by canoe, crossing portages and eventually arrived at Michipicoten Harbour near the present community of Wawa. Then they got on a sailing vessel on Lake Superior to Fort William and then overland to St. John's College in Winnipeg. Apparently a great storm occurred while they were on Lake Superior, bringing fears that the vessel would sink.

Following his

Church of England in 1879 in Moose Factory.

As a missionary, he travelled from his base at Mattagami to Flying Post to M i s s a n a b i e t o Michipicoten. He also travelled by way of Loon (Borden) Lake, the Loon Lake portage, and to the present site of Chapleau.

John Sanders was carrying out missionary work for his church before the Canadian Pacific Railway was completed, and he would have travelled by canoe, on foot and dog team and snow shoes in the winter months across a vast stretch of Northern Ontario. Quite honestly as I adapt the story of John Sanders from my 1984 book 'Sons of Thunder ... Apostles of Love', the history of St. John's Anglican Church, I am amazed at the travels of people like John Sanders. For sure we shall never see their like again.

Rev. Sanders conducted one of the first Christian services at Chapleau on the banks of the river. After Chapleau was established many early residents recalled the open air services he held at the Indian reserve and at the first St. John's Church. In 1982, Rev. William Ivey, then the rector of St. John's organized the re-enactment of the service conducted by Rev. Sanders one residential school and graduated from Chapleau High School returned to portray Rev. Sanders. Canon Louttit had been ordained at St. John's in 1940 after graduating from Wycliffe College, and had worked as a missionary in the Diocese of Moosonee. The service held on the banks of the river behind the church was conducted in Cree, Ojibway and English.

After the CPR was completed Rev. Sanders moved his headquarters from Mattagami to Biscotasing. Although my research indicates that Rev. Sanders established one of the first churches in the diocese south of James Bay at the Mulligan Bay Hudson Bay Company Post, there has been considerable discussion on this point as to where it was actually located. Anyone with information please let me know. He was responsible for the building of the Anglican church at Missanabie.

On February 26, 1902, John Sanders died at Biscotasing. Funeral services for him were conducted at Missanabie by Rev. A.O. Cheney, rector of St. John's, Chapleau. He was 57 when he died and is buried in Missanabie. Rev. Sanders had many relatives in Chapleau.

Without doubt, his arduous missionary labours and his travels by canoe, dog team and snowshoes had taken their toll. John Sanders



Rev. John Sanders, early missionary of the Church of England (Anglican), who conducted services at Chapleau. (Photo from the Vince Crichton collection, courtesy of Dr. Vince Crichton.)

was certainly one of the apostles of love that I wrote about some 26 years ago in my history of St. Johns. MAIL:

I received the following from Tom Corston, now an Anglican priest and archdeacon, and of course, a very well known Chapleau boy after my column on telephone operators. Tom wrote: Hi Michael...Great story about the operators. I always laugh at the memory of the operators that worked the telephones in Chapleau. When people would call looking for my father, they would say to the operator, "I don't know his real name, I only know him as 'Chicken'." To which

the operator would often respond, "Oh, that's 'Henry', his number is..." A time gone forever. Thanks for the great memories Mike, I enjoy them all."

And from Larry 'Ton' Comte, an old friend from Chapleau High School and member of another pioneer Chapleau family. Ton wrote about first diesel: "My dad "Raoul" or known as "Lulu" was the engineer on the first diesel in Chapleau. My dad was a graduate from Los Angeles as a Diesel Engineer. It was always interesting to hear the train crew mention that is was great to be on the diesel with dad, if it caused problems, he could fix it on the run."

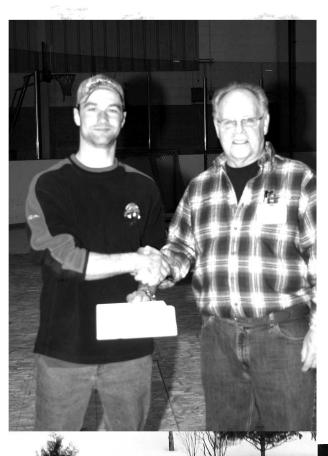
studies, John Sanders was ordained deacon in 1876 and priest in the

hundred years earlier. Canon Redfern Louttit, who had attended the



# **Another successful event for Chapleau**





Our own 2010 Annual Northern Pike Ice Fishing Derby is now history. Many thanks to the generous support shown this year by the Chapleau Businesses.

Your gifts and cash donations were very much appreciated and it made a huge difference in the success of this event.

l would like to take this opportunity to thank my ice derby c o m mittee and volunteers: Michael Levesque, Roger Perrault, Elizabeth Michaud and our newest member on the committee, Emily Taylor.

Volunteers for the Friday & Saturday were Pierrette Ouellette and Joelle Englehart helping Michael Levesque at the Civic Centre check-in station, Lee & Sue Burk (Como Lake Resort), Barbara Groves & Jacqueline Groves helping me, Bill Groves, at the arena for registration and weighing fish among other chores.

The volunteers from the Snowmobile club, Sylvain Fournier and Sylvain Langelier along with committee members Roger Perreault & Elizabeth Michael who patrolled the ice surface.

This was another great derby!

One that the committee and volunteers as well as Chapleau can be proud of. Maybe it was the nice weather but I like to think everyone enjoyed themselves because of the committee and volunteers' hard work to ensure each and every part of the derby was well organized and completed with no problems.

I would like to thank the Township of Chapleau Council for having the faith in the ice derby committee to run an efficient event by supporting the derby with financial backing should it be necessary. We are pleased to state that once again this assistance was not required but appreciated just the same.

For 2011 we are looking for people in other towns who will distribute our brochures to information booths and sports & bait stores in their town to contact us at Box 610, Chapleau Ontario, POM 1K0 or toll free 1-877-BIG PIKE (244-7453).

T h i s w i l l hopefully encourage more fishing families to get involved in our exciting event.

Bill Groves, Coordinator Chapleau Northern Pike Ice Fishing Derby





# **RRSP season is upon us (Part II)**

## What do I need to retire?

Determining how much you need to retire can be baffling. Where do you start?

Assess your financial situation and personal needs," advises Chartered Accountant David Trahair, author of Enough Bull: How to Retire Well Without the Stock Market, Mutual Funds or Even an Investment Advisor.

The general rule is that you need 70 per cent of your preretirement income, but each situation is different. Figure out your expected retirement income and expenses. Do you own your own home, or will you have rental or mortgage payments? Do you have other outstanding debt or financial responsibilities, such as supporting an aging parent?

Also consider your RRSP investments. Do you know what your annualized Personal Rate of Return (PRR) has been since you opened your RRSP? Many brokerage firms don't provide this information on their monthly statements," advises Trahair.

Get rid of any debt at a higher interest rate. For example, if your PRR has been two per cent a year on average since you started your RRSP and your mortgage is at six per cent, then simple analysis shows that paying off the mortgage leaves you further ahead.

Remember that your RRSP is supplemented by the Canada Pension Plan (CPP) and Old Age Security (OAS). If your RRSP is projected to provide enough income during retirement, you may want to optimize its size so it doesn't spit out too much income and cause a clawback of Old Age Security," suggests Trahair.

And don't forget that we now have the Tax Free Savings Account as another avenue to explore outside of RRSP contribution. **Don't ignore RRSP** room

Discussing

RRSP contributions with the over-65 crowd is not unusual these days, according t o C h a r t e r e d Accountant Tina A. Di Vito, Director of Retirement Strategies, BMO Financial Group in Toronto.

"That's because Canadians are working longer," she explains. "The 2005 **BMO** Retirement Trends Study revealed that 33 per cent of current retirees either work for an employer or are self-employed. Canada Revenue Agency taxation statistics also show that individuals aged 65 and over who contribute to RRSPs make average contributions of \$11,000. That's more than 1---1-10 the a

Parent Chat

@ 10am

1-3:30pm

29

1-3:30pm

Wii nights

30

6:30-8:00pm

contribution made by those aged 45 to 64." **How is this possible?** 

C a n a d i a n s who continue working beyond age 65 will continue to accumulate new RRSP room a n n u ally. These individuals are no longer in employer pension plans so RRSP contribution limits are not eroded by pension adjustments.

Canadians may have unused RRSP room carried forward from their working years.

"While Canadians who are over 71 cannot have their own RRSP, they may continue to make tax-deductible RRSP contributions to a partner RRSP if they have a spouse or common-law partner who is not yet 71.

"During RRSP season, remember that you don't need to be working to take a deduction for an RRSP contribution. If you have RRSP room and taxable income from which to take the tax deduction, you can make a contribution to your own or a spousal RRSP," advises Di Vito.

**RRSPs and your** benefits package

As you begin your new job, retirement may be the last thing on your mind. However, it can be beneficial to negotiate an RRSP contribution as part of your new remuneration package.

"Even if your new employer does **Cont'd on P.6** 

1-3pm

Closed in the

Afternoon

## March Chapleau Best Start Hub March 2010

28 Golf Course Rd, 705-864-1886

Our curriculum is based on the book "Where is the Green Sheep?" written by Mem Fox and illustrated by Judy Horacek. We will be building on **Emotional** skills this month. We have many wonderful activities planned throughout the month like finger painting sheep, making a mobile out of planets and stars, playing colour hokey pokey, and exploring the science of rainbows. Drop in to find out what fun activities we have planned for you and your family! For more information on any programs please call 864-1886 or Drop in at 28 Golf Course Road.

Hours of Operation	Important Dates to Remember
<u>Monday</u> 9:30-11:30am 1-3:30pm <u>Tuesday</u>	On Tuesday and Thursday evenings the Chapleau Best Start Hub will beoffering Wii Physical Activity Nights for families. Come in for some fun physical activity games during evening hours.
9:30-11:30am 1-3:30pm <u>Evenings</u> 6:30-8:00pm <u>Wednesday</u> 9:30-11:30am 1-3:30pm	We are excited to offer Family Math this year in French. Family Math is a program that was created for parents and children to do together. It is a fun and interactive way to promote early math skills. Family Math is for families with children in grades JK, SK and 1. Family Math will be offered Wednesday evening from 6:30-8:00pm for 6 weeks at Sacred Heart School. To register or for more information contact Trish Hamill @864-1886. First session will start March 24th. Space is limited so register early!
<u>Thursday</u> 9:30-11:30am 1-3pm <b>Evenings</b>	During the week of March Break the Hub will be providing daily activities for school age children. List of activities are on the monthly calendar.
6:30-8:00pm <u>Friday</u> 9:30-11:30am <u>Saturday</u> 9:30-11:30am & 1-3pm	The Chapleau Best Start Hub will be sponsoring "Family Movie Nights". The Movie Nights will be held at the Community Hall and will be free to all Families that come out together! The next movie will be on Friday March 19th at 7:00pm. The movie is "Where the Wild Things Are"

1-5pm	
On March 24th Infant Dovelonment worker Mindy Maxwell will be	Visiting

double the average common-law partner <b>Cont'd on P.6</b>						
M	March 2010 Sudbury North Best Start Hub					
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Early Learning Play 9:30-11:30pm 1-3:30pm	2 Early Learning Play 9:30-11:30am 1-3:30pm 6:30-8:00pm Wii nights	3 Early Learning play 9:30-11:30am Babies Afternoon 1-3:30pm	4 Early Learning Play 9:30-11:30am 1-3:30pm 6:30-8:00pm Wii nights	5 Early Learning Play 9:30-11:30am Closed in the Afternoon	6 Early Learning 9:30-11:30am <b>Lego Club</b> 1-3pm
7	8 Early Learning Play 9:30-11:30am <b>Parent Chat</b> <b>@ 10am</b> 1-3:30pm	9 Early Learning Play 9:30-11:30am 1-3:30pm 6:30-8:00pm Wii nights	10 Early Learning play 9:30-11:30am Babies Afternoon 1-3:30pm	11 Early Learning Play 9:30-11:30am 1-3:30pm 6:30-8:00pm Wii nights	12 Early Learning Play 9:30-11:30am Closed in the Afternoon	13 Early Learning 9:30-11:30am Kids Creative Arts Program 1-3pm
14 March Break Activities March 15 <sup>th</sup> -20th	15 Early Learning Play 9:30-11:30pm <b>Outside Play</b> 1-3:30pm	16 Early Learning Play 9:30-11:30am Make musical instruments 1-3:30pm 6:30-8:00pm Wii nights	17 Early Learning play 9:30-11:30am Bake Cake Babies Afternoon 1-3:30pm	18 Early Learning Play 9:30-11:30am Sparky's Birthday Party 1-3:30pm 6:30-8:00pm Wii nights	19 Early Learning Play 9:30-11:30am Creative Arts Closed in the Afternoon Family Movie @ 7pm Community Hall	20 Early Learning 9:30-11:30 am Lego Club 1-3pm Celebrate 1 <sup>st</sup> Day of Spring!
21	22 Early Learning Play 9:30-11:30am	23 Early Learning Play 9:30-11:30am	24 Early Learning play 9:30-11:30am	25 Early Learning Play 9:30-11:30am	26 Early Learning Play 9:30-11:30am	27 Early Learning 9:30-11:30am

Babies Afternoon moms to discuss development in babies. The presentation will begin at 1:30pm.

Babies

31

Afternoon

1-3:30pm

6:30-8:00pm

Wii nights



28

RRSP season is upon us (Part II) Cont'd from P.5

not offer an RRSP matching program, having your employer direct your RRSP contribution to the financial institution will help your cash flow," advises Chartered Accountant Jim Lockhart, Tax Partner, BDO in Kenora.

"This is because contributions made directly by the employer are not subject to income tax withholding. Let's assume that you intend to make an RRSP contribution of \$5.000. Because your employer is obligated to remit source deductions on your earnings, if you are in the top tax bracket you would have to earn approximately \$9,330 in order to have \$5,000 left to make the RRSP contribution."

By having your employer make the contribution directly, your cash flow is increased as you are, in effect, receiving the tax savings up front. This extra cash flow could be used to further increase your RRSP contributions.

#### Don't put all your eggs in one basket

It's often tempting to invest your RRSP assets into shares of the company you know best – the company you work for. Advisors sometimes see individuals who have invested 100 per

cent of their RRSP in exceed \$10,000 in any shares of their own organization.

"Be careful this strategy can turn very sour," says Chartered Accountant Steve Roberts, Partner, Deloitte & Touche LLP in Toronto.

"If your employer gets into financial difficulty, you can be hit with a double whammy. Your job may be at risk and, at the same time, the value of your retirement assets in your RRSP is shrinking. Better to diversify your risk and invest in companies that won't take a financial hit if your company or industry goes through rough times."

#### Fund your education with your **RRSP**

"You can help finance your education by withdrawing funds tax-free from your RRSP," says Chartered Accountant Gary H. Kopstick, Senior Tax Partner, Soberman LLP in Toronto.

"Under the Lifelong Learning Plan, RRSP funds may be withdrawn for the purpose of financing full-time training or post-secondary education for the annuitant of the plan, or his or her spouse or common-law partner. A total withdrawal of up to \$20,000 over a four-year period is available but the withdrawal cannot particular year."

Withdrawal amounts must be repaid to your RRSP in equal installments over a 10-year period. "Otherwise," Kopstick explains, "the shortfall can be included in income where it will be subject to tax."

#### How long can I contribute to an **RRSP**?

"You can contribute to an RRSP up to and including the year you turn 71," says Chartered Accountant Carmelo Linardi, Carmelo Linardi Professional Corporation in Newmarket.

You must have enough contribution room, generated from employment and selfemployment income earned in the year prior to the year you will make the contribution. At the end of the year vou turn 71. the RRSP must be converted into a RRIF or an annuity.

"Remember, even though your age may prevent you from contributing to your own RRSP, you can still contribute to a spousal RRSP, as long as you continue to generate RRSP contribution room and your partner is 71 or under (at the end of the year) in the year you make the contribution," advises Linardi.

If you make a spousal contribution, your partner can still make a contribution too, as long as your partner has his/her own contribution room. You also get to deduct the amount that you contribute to a spousal RRSP from your income.

#### An RRSP can finance vour home and more

"If you plan to take advantage of the **RRSP** Home Buyers' Plan, there are some important details to consider," says Chartered Accountant Glenn Lott, Partner at Lott & Company, Chartered Accountants in Markham.

"When buying your first home you can withdraw up to \$25,000 from your RRSP. But you'll need to have the \$25,000 in your RRSP at least 90 days before making that withdrawal. So, be sure to make any additional contributions to your RRSP prior to making your Home Buyers' Plan withdrawal.

"Consider skipping a repayment of Home Buyers' Plan withdrawals if you have a low income year (for example, you're on maternity leave or collecting employment insurance). If the required Home Buyers' Plan repayment is not made, the amount of the required repayment must be included as part of your income in that year.

"This addi-

tional income will be subject to a low tax rate, or possibly no tax at all if your total income is below the taxable threshold. The cash designated for the Home Buyers' Plan repayment can be saved and contributed to your RRSP in a year when you are in a

higher tax bracket, resulting in a tax saving," advises Lott. "Alternatively, if your spouse is in a higher tax bracket in the year that the repayment is skipped, have your spouse use this money to make an additional RRSP contribution. The amount could be set aside as a deductible contribution as long as there is available contribution room. The tax savings on the spouse's contribution will exceed the income tax paid on the Home Buyers' Plan income."

#### Early retirement and my RRSP

Thinking of early retirement? How and when can you start using your RRSP?

"While there are no restrictions on accessing your RRSP account at any time, all withdrawals are immediately taxable," advises Chartered Accountant Robin Cyna, Senior Manager, Tax Services. Grant Thornton LLP.

"Make sure you determine the best timing and method to

access your RRSP accounts."

As you will need your registered and nonregistered savings to support you for the remainder of your retirement, you must weigh the cost of drawing on your RRSP resources early and losing the accumulation of tax-deferred earnings. To minimize this cost, it may be prudent to use nonregistered assets first, resorting to your RRSP only when necessary. Alternatively, you might also consider using the new Tax Free Savings Account, or choose a withdrawal method that only draws on a portion of the RRSP per-year and keeps the remainder in a tax-deferred status.

"Another issue is the method of withdrawing the funds," says Cyna. "At any point you may either choose to take your RRSP funds as a cash payment, transfer the funds into a Registered Retirement Income Fund, or purchase an annuity. Each method has its own benefits and restrictions, but regardless of the method chosen, the funds will be included as part of your taxable income in the year they are withdrawn."

Brought to you by the Institute of **Chartered Accountants** ofOntario

## TAKE A CLOSER LOOK AT NTARIO'S NEV TAX PACKAGE

Personal income tax cuts came into effect January 1<sup>st</sup>

Visit ontario.ca/taxchange to see how the personal income tax changes affect you. And find out more about all of the tax changes including the harmonized sales tax (HST).

ontario.ca/taxchange Paid for by the Government of Ontario



# Life begins at 60!

(NC) - Currentretirees are a wealth of information for future retirees, both from a financial and a social standpoint. Desjardins Financial Security's 2009 Rethink Retirement survey asked more than 400 retired Canadians about life in 2009. Fit as a fiddle?

There's no

question that Canadians are living longer, healthier lives. However, according to Statistics Canada, 43.4 per cent of people aged 65 or older are living with a disability and conditions such as cancer, diabetes and high blood pressure are on the rise.

What did retirees who responded to the Desjardins Financial Security Survey on Health say about their health? Nearly threequarters (74 per cent) rated their physical health as good or better, with only onequarter (26 per cent) saying it was fair or poor. The numbers were even higher when respondents were asked about their



March Happenings at **Chapleau High School** 

#### Character Attribute: Courage

Tuesday, March 9 Pre Grade 10 Literacy Test → 8:30 to 10:00 a.m.

Wednesday, March 10 CHS Carnival Day

Friday, March 12 to



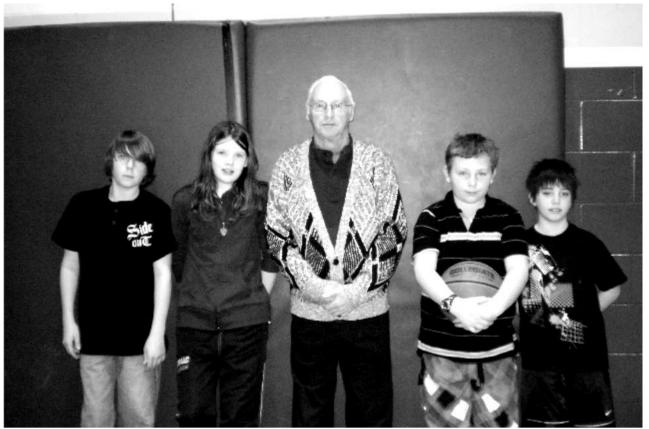
mental health. Over nine in 10 (92 per cent) described their mental health as good or better, with only 8 per cent rating it as poor. Those results have remained relatively stable over the past three years.

However, it's hard to plan when you don't know for sure how healthy you'll be retirement. The following research findings may help. According to Dan Richards, founder and president of Strategic Imperatives, there are generally three stages to retirement. In early retirement, you're likely to be most active with higher expenses for activities like

throughout your travel. In midretirement you'll probably still live independently, but because of health concerns you may have to start scaling back on your activities and spending. In late retirement as your health declines you may need costly assistance, including home care and longterm care.

How long each stage lasts will have a significant impact on how much money vou'll need for retirement. That's why it's so important to develop a flexible financial plan that will carry you through all the stages of retirement and will cover the associated expenses.

# Nouvelles des Chevaliers de Colomb



Friday, March 19 Mid Winter Break

Wednesday, March 24 Parents' Night → 7:00 to 9:00 p.m. - Progress Reports will be distributed to parents

> \*\*\*\*\*\*\* Activities To Come

Friday, April 2 Good Friday - No School Today Monday, April 5 Easter Monday - No School Today Thursday, April 8 Grade 10 Literacy Test

Voici les représentants de Chapleau au lancer libre du district de Timmins accompagnés du Grand - Chevalier. De gauche à droite : Justin Black, Sarah McLeod-Greg, Louis Dubé, Nikko Eisner, Joshua Joyal.

# Carnival 50 years ago



The ninth annual Chapleau Winter Snow Carnival may be over but the memories will linger on for a long time. Carnival King Jack Shoup is shown with, the four contestants for the title of carnival queen just before the judging took place. Left to right are Rita Morin, Chapleau High School student, who was crowned queen, Pauline Pilon, Royal Bank of Canada; Jack Shoup; Raija Saari, Babe's Service Station; and Collette Gilbert, Stedman's Stores. The three-day celebrations included attractions and events for young and old and attracted one of the largest crowds in years from many parts of the district. There was something to do or see going on each day from early morning until late at night: Parades, music, dancing, games, contests, hockey and top-notch entertainers. The carnival is one of the biggest.







# TUNED



Piano Tuner/ Technician Bob Persall is coming to Chapleau at the end of March. Please call Krista at **864-2427** to book an appointment

# La meilleure défense pour avoir un cœur en santé

(EN)—Un bon plan de match est la meilleure défense pour avoir un cœur en santé. La plupart des gens savent qu'ils doivent faire tous les efforts possibles pour maintenir un mode de vie sain et actif et faire les bons choix en matière d'alimentation, mais connaissent-ils bien les risques cardiovasculaires auxquels ils sont personnellement exposés?

#### Reconnaîtrai ent-ils les symptômes associés à diverses formes de maladies cardiaques?

L'étoile du hockey Mario Lemieux poursuivait une brillante carrière dans la LNH lorsqu'il a ressenti pour la première fois des étourdissements et des palpitations cardiaques, des symptômes qu'il a d'abord attribués à la déshydratation, ou peut-être même au stress. Après quelques mois d'épisodes récurrents, il a décidé d'en parler à son médecin et a alors appris qu'il était atteint de fibrillation auriculaire, un grave trouble cardiovasculaire qui se manifeste par des battements rapides et désordonnés du cœur.

« C'est vraiment une sensation angoissante quand on ne sait pas ce que c'est », mentionne Mario Lemieux. « Mais plus on en apprend sur la fibrillation auriculaire, plus on est prêt à faire face à ses effets et plus on est en mesure de prendre notre santé en main. C'est important de recevoir le bon diagnostic et le bon traitement. »

#### Êtes-vous à risque?

• Le risque d'être atteint de fibrillation auriculaire augmente avec l'âge. A près 55 ans, l'incidence de cette maladie double à chaque décennie de vie.

• Les maladies des valves du cœur, l'insuffisance cardiaque, l'hypertension artérielle et le surplus de poids comptent parmi les facteurs de risque.

• Des étourdissements, une douleur ou une pression dans la poitrine, une sensation d'essoufflement et des palpitations cardiaques sont des symptômes qui peuvent être causés par la fibrillation auriculaire.

#### Le saviez-vous?

• Jusqu'à 250 000 personnes sont atteintes de fibrillation auriculaire au Canada et les professionnels de la santé croient que le nombre de cas augmentera avec la génération vieillissante des babyboomers.

• La fibrillation auriculaire multiplie par deux le risque de décès, par deux à trois l e r i s q u e d'insuffisance cardiaque, et augmente jusqu'à cinq fois le risque d'accident vasculaire cérébral.

• Les symptômes de la fibrillation auriculaire peuvent être intermittents, ce qui complique son diagnostic par les médecins.

• Plus de la moitié des Canadiens (54 pour cent) ayant répondu à un sondage Léger Marketing en 2009 ont mentionné avoir déjà ressenti des symptômes qui pourraient être associés à la fibrillation auriculaire.

• La fibrillation auriculaire peut nuire considérablement à la qualité de vie des personnes qui en souffrent et entraîner des complications comme l'accident vasculaire cérébral, l'insuffisance cardiaque congestive et d'autres problèmes d'origine cardiaque.

• La fibrillation auriculaire impose un lourd fardeau au système de santé. Les

WINGS ARE COMING BACK

recherches indiquent que plus de 43000 hospitalisations sont attribuables à la fibrillation auriculaire chaque année au Canada, ce qui représente des coûts annuels d'hospitalisation de l'ordre de 222,5 millions de dollars.

• La recherche médicale a permis de mettre au point de nouveaux médicaments et d'améliorer la prise en charge de la fibrillation auriculaire.

Si vous pensez souffrir de fibrillation auriculaire, n'attendez pas. Parlez-en à votre médecin. Pour en savoir davantage sur la fibrillation auriculaire, visitez le site de la F o n d a t i o n d e s maladies du cœur au www.fmcoeur.ca.



## WARCH 18<sup>TH</sup> ENJOY YOUR FAVORITE WINGS AND WATCH YOUR FAVORITE SPORTS IN THE LEGION BISCO ROOM.

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CHAPLEAU

ACTION CENTRE

Are you interested in a career in the Transportation Industry? Do you want to make certain that you're properly trained for all the diverse situations which you'll face out in the field? For more information on how you can receive this training locally, contact the Chapleau Action Centre at 864-9434 or drop by and speak with us at 12 Birch St. East. Financial assistance may be available.

## Drop in at the Chapleau Action Centre located at 12 Birch Street East or call 864-9434.



Ontario

This labour adjustment committee was made possible by a grant from the Ministry of Training, Colleges and Universities.



WE HAVE MILD, MEDIUM, HOT OR HONEY GARLIC TAKEOUT AVAILABLE 6:00 P.M. TO II:00 P.M.



# Is your teen ready to drive?

(NC)—Parents face a real dilemma when it comes to teen driving. On one hand, many parents are eager to give up their "chauffeur" duties. On the other hand, they are fearful of the risks involved for teen drivers.

"Driving is one of the most enjoyable experiences a young person will have. But it is without a doubt one of the most dangerous," says Peter Christianson, president of Young Drivers of Canada. "For most teens, driving is a rite of passage to adulthood. But driving is not a right; it is a privilege that brings responsibility."

When deciding if your teen is ready to drive, age is not the only factor parents should consider. Here are a few questions to help you determine if your teen is ready to get a driver's license: •Has your teen demonstrated responsibility? •Does your teen show good judgment? •Is your teen managing at school? •Do they generally resist peer pressure?

•Do they honour their

word to you?Will they be willing to follow driving laws and your rules?

If you have some concerns, you may want to hold onto the keys until your teen matures. If your teenager is ready, the next step is to enroll them in a driver education course.

Consider YD e-Experience, a new, interactive online training session offered by Young Drivers of Canada that allows novice drivers to learn at their own pace from their home computer. The 10-hour online training is easy to use and engaging. The interactive videos, 3-D animations, photos, graphics and voice-over narrative, make learning to drive an enjoyable experience.

YD e-Experience is part of the YD Novice Driving program, which is a ministry-approved beginner driver education (BDE) course. The other course components consist of 20 hours of in-class instruction that includes state-ofthe-art HD video

The Chapleau Cree First Nation would like to say **CHI-MIIGWITCH** to the following sponsors of the CCFN **Children's Fish Derby** 

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footage and 10 hours of private in-car training with only one student in the vehicle with the instructor.

"You only learn to drive once," adds Christianson. "You might as well do it right the first time."

You can testdrive YD e -Experience for free online at www. yd.com/edemo.

# CRIME \* STOPPERS 1.800-222-TIPS



## Notice to Truckers – 2010 Spring Load Restrictions

Under the *Highway Traffic Act*, the province enforces reduced load restrictions on trucks to protect Ontario's highways during spring thaw, when road damage is most likely to occur.

#### REDUCED LOAD LIMITS PERIOD SCHEDULE 1 HIGHWAYS

Pursuant to the *Highway Traffic Act*, the ministry will impose reduced load limits for those designated parts of the King's Highways listed in Schedule 1, when appropriate, between March 1, 2010 to April 30, 2010.

#### **SCHEDULE 2 HIGHWAYS**

Pursuant to the *Highway Traffic Act*, the ministry will impose reduced load limits for those designated parts of the King's Highways listed in Schedule 2, when appropriate, between March 1, 2010 to May 31, 2010.

#### **SCHEDULE 3 HIGHWAYS / ROADS**

Pursuant to the *Highway Traffic Act*, the ministry will impose reduced load limits for those designated parts of the King's Highways/Roads listed in Schedule 3, when appropriate, between March 1, 2010 to June 30, 2010.

**NOTE:** Reduced load limits will be in effect where and when signs are posted depending on road and weather conditions.

#### SCHEDULE 1 - MARCH 1<sup>st</sup> TO APRIL 30<sup>th</sup>, 2010 THERE ARE NO HIGHWAYS IN THIS SCHEDULE HAVING A REDUCED LOAD PERIOD.

#### SCHEDULE 2 - MARCH 1<sup>st</sup> TO MAY 31<sup>st</sup>, 2010

WHEN SIGNS ARE POSTED, THE FOLLOWING HIGHWAYS WILL HAVE A REDUCED LOAD LIMIT FOR THEIR ENTIRE LENGTH:

538 554 563 651 667 670

#### WHEN SIGNS ARE POSTED, THE FOLLOWING HIGHWAYS WILL HAVE A REDUCED LOAD LIMIT FOR THESE LISTED LOCATIONS: HWY.# LOCATION HWY.# LOCATION

- 129 16.2 km north of Jct. Hwy. 554 to 48 km south
- of the south Jct. of Hwy. 101
- 532 6.4 km north of Jct. Hwy. 556 to end of Hwy. 532
  546 0.6 km north of Jct. Hwy. 17 north to end of Hwy. 546
  - 7045 Havilland Shores Drive, east side Hwy. 17, from

638

7045

7045

**RESTRICTION ON PERMITS ISSUED UNDER THE HIGHWAY TRAFFIC ACT:** All annual and project permits for moving of beavs

All annual and project permits for moving of heavy vehicle loads, objects or structures, in excess of limits set out in the Act, unless otherwise specified are not valid on any highways during the months of March and April, in the southern portion of Ontario, and March, April, and May in the northern portion.

For purposes of this restriction, the province is divided, west to east, by a line formed by the Severn River to Regional Rd. 169; Regional Rd. 169 from Washago to Hwy. 12; Hwy. 12, from Regional Rd. 169 to Hwy. 7, north of Sunderland; Hwy. 7, from Hwy. 12 to Regional Rd. 7B at Carleton Place; Regional Rd. 7B to Hwy. 15; and Regional Rd. 29 to Arnprior.

Single trip permits, for moving of overloads on highways not designated in Schedules 1, 2 and 3, may be issued, but are subject to axle controls established by the Ministry of Transportation's Carrier Sanctions and Investigations Office.

2.5 km north of east Jct. Hwy. 17 north to

Havilland Shores Drive, west side Hwy. 17, 0.3 km

Macintyre Road, from Hwy 17 north 1.5 km to Jct. of

1.3 km east of west Jct. Hwy. 17

from Hwy. 17 west 1.3 km

Hwy. 17 east 0.6 km

Trout Lake Road

Without the involvement of our community this event would not be possible.

- 548 Maple St. (Hilton Beach) south to southwest limits of Richard's Landing
- 556 Hwy. 532 to Hwy. 129
- 557 2.7 km north of Jct. Hwy. 17 (Jct. of Granary Lake Rd.) north to end of Hwy. 557

#### SCHEDULE 3 - MARCH 1st TO JUNE 30th, 2010

#### WHEN SIGNS ARE POSTED, THE HIGHWAYS/ROADS WITHIN THE FOLLOWING TERRITORIES WILL HAVE A REDUCED LOAD LIMIT:

Hawk Junction **Red Rock** Aberdeen & Pennefather & Wabos Wharncliffe McMahon Vankoughnet Horseshoe Bay Sultan Devil's Lake Galbraith & Morin Northland Lake Tilley Aweres #1 **Devon Landing** Garden Lake Patton & Vankoughnet & Aweres #2 Esher-Como-Healey Gaudette & Hodgins Montgomery Aweres Havilland Fenwick Goulais Mission Peace Tree Vixen Lake

www.mto.gov.on.ca



## THE LOCAL MARKET PLACE

#### CHADWIC HOME, FAMILY RESOURCE CENTRE

Offers shelter, emotional support, and information for women and their children who are in crisis situations. We have a Toll Free Crisis Line which is staffed 24 hours a day. We can arrange for free transportation to the Centre for women who live in the Algoma/Chapleau area. We also offer support to women who live in the communities of Chapleau, White River, Dubreuilville, and Hornepayne through our Outreach Program. Our Outreach Worker travels to those communities to meet with women who need emotional support as well as info

rmation about their rights and options. If you need to speak with the Outreach Worker when she is in your community, you can call the Centre at any time to set up an appointment. You do not need to be a resident of the Centre in order to use our services If you need someone to talk to or if you just need someone to listen, call our Toll Free Crisis line at 1-800-461-2242 or you can drop in at the Centre. We

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

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

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.



site.Call Lucy @ 864-1114 2-1 bedroom apartments for rent, 72 Birch (downtown). \$425 including utilities and \$475 including utilities. Laundry facilities available on site. Call 705-971-0820.

#### CABINS FOR RENT

**Pineland Country Cottages** Has two (2) bachelor apartments (cabins) for immediate rent. Clean, quiet location. \$450.00 per month, includes hydro. Call Rick at 864 - 2785.Feb27

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Do you have a house or property for sale? If you're interested in renting to own, take back mortgage or some other type of deal, call 864-0682 Feb27



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#### Sacred Heart RC Parish Chapleau, ON

Sacred Heart RC Parish is looking for a construction contractor for the following work on its church facility:

#### Work to be completed

- Repair/Replace cement window base
- Remove and dispose of present windows (47) Install new windows (47), including insulation and finished inside and outside

#### Timeline

- No work to be done during weekend Church Services
- No work to be done during Funeral services
- Work to be completed by September 30, 2010

#### Insurance

- Applicants must provide
- References from previous similar jobs
- Proof of WSIB Insurance and liability Insurance, • among others

#### **Site Inspection**

March 10, 2010 at 1pm, Lome Street, Chapleau, Ontario.

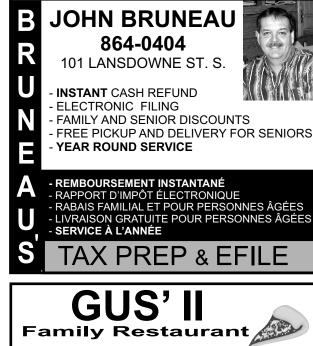
> For information please contact Fr. Sebastien Groleau 705-864-0747 sacre\_coeur@live.ca

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Ski tips from Ross Broomhead



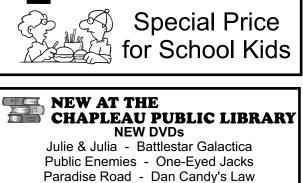
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