

PIZZA HUT & KFC There's a Reason We're Number 1 "0 TRANS FAT" 864-0911



Vol. 14, Issue 4, September 26, 2009

### Business owner proactive on nuisance bear problem



Business owner, Roger Perreault, standing besides the newly built bear proof garbage bin.

By M. G. Lafreniere usiness owner, Roger Perreault of Aux Trois Moulins Motel and Restaurant has taken a proactive step in keeping bears out of the garbage bins.

To prevent the scavengers access to the restaurant's refuse,

a custom made bear proof steel garbage bin was built by Superior Hydraulics and Machining.

Other establishments in Chapleau, including the Chapleau Child Care have also installed these bins. This is another good example of a positive step taken by community members towards helping Chapleau becoming Bear Wise!

According to Christine Reid, Bear Management Technician, Chapleau MNR, "Bears will travel up to 100 km to find other food, if natural foods are not available, primarily easy food sources like garbage.

Once they discover this food, they will return again and again and even year after year."

Chapleau Township and the three local first nation communities have all installed bear proof garbage bins in partnership with MNR's Bear Wise program.

In the year 2000, Northern Ontario tourist operators took a blow when it was announced that the spring bear hunt was cancelled.

When it was deemed necessary by the Government of Ontario to cancel the spring hunt, the black bear population was estimated to be between 75,000 and 100,000, the largest in North America.



Shown above are the damages made by the bears on the old wooden garbage bin.

The Spring Bear hunt cancellation, even after nine years, is still not a popular idea with most Northerners and still makes headlines in Northern Ontario newspapers or on local television news programs.

Local nuisance bear sightings have increased drastically in the last four years. Those who were born and raised in Chapleau can attest to that fact. Bears were

always around, but not to this extent.

Whether or not the Government of Ontario was right in the bear hunt cancellation, the general population still has to deal with the problems associated with the bears and solve them accordingly and to the best of their abilities.

The extra costs involved in attaining these goals are out of pocket expenses by the individual businesses and local taxpayers.

# a success

By staff

n Wednesday, September 2, 2009, the 4th Annual Men's BBQ was once again held at

### **Long Term Forecast**

**Friday** High 15 Low 3

**Saturday** High 16 Low 10

Sunday High 14

Low 12

Monday High 12 Low 7

Tuesday High 5 Low 2

Wednesday High 7 Low -1

the Chapleau waterfront.

Mother Nature was kind this year, providing the participants and organizers with a beautiful warm and sunny day. Although past events were always successful and popular, the weather was not always cooperative.

Over two hundred people opted to attend this years' BBQ.

Children's physical activities,

along with face painting, were appreciated by those who partici-

This yearly event is hosted by the Chapleau Northwood Heart Health Coalition along with the Oddfellows and Best Start Hub to promote healthy eating along with a healthy lifestyle.

If you have never attended this annual BBQ, mark your calendars for next year's event, as you will not be disappointed.



### **NORTHERN HAUL CONTRACTING**

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VISIT OUR WEBSITE WWW.NORTHERNHAUL.COM FOR A COMPLETE LIST OF OUR SERVICES.

### Recipe contributors needed

Did you ever want to have your favorite recipe printed in a cookbook!

You may have a chance to do just that.

In the weeks coming, the Chapleau Express will have a "Chapleau's Favorite Recipes" column in which your favorite recipes will be featured. We will accept all recipes from soups and

main courses and appetizers to desserts.

A few words about the origin of the recipe along with tidbits about trials and tribulations of cooking would also be welcomed.

Tips, tricks and helpful hints along with cooking humor and stories would also be a great addition to the final result.

Please submit

### **THANK YOU**

The Ferguson family would like to thank family, friends and anyone who sent prayers, card, phone calls, gifts or donated money. After 4 weeks at Toronto Sick Kids, Brady is finally coming home. With many months of medications ahead, he will eventually make a full recovery. Your prayers and support has helped us though this difficult time. From the bottom of our hearts a big thank you all.

### OBITUARY

#### Freeborn-Elmer, Roger 1927-2009

A life long resident of Chapleau, Elmer passed away on Sunday September 20th in Chapleau General Hospital, after a lengthy illness. He died peacefully with his daughter Margaret at his side.

Elmer was born April 4th, 1927, the son of Earle J. Freeborn and Agnes McAdam (deceased).

Elmer married Christina Beatty in 1952 and they resided in Chapleau all of their married lives. Chris predeceased Elmer in 1998 and he passed away on what would have been their 57th wedding anniversary. Elmer and Chris had two children Margaret (Timmins) and Robert (deceased 2001). Margaret's children Jessica, Stephen, Aarin and Shayne loved their grandfather and will have wonderful memories of their times at "Grandpa's camp."

Elmer spent many years as the clerk in the Shop Office of the C.P.R. He then went to work for the Chapleau Public School Board as Business Administrator. This position with the help of excellent staff was expanded to include the Separate Schools and the High Schools. He loved this job!

Elmer also served on the Boards of Chapleau General Hospital, Chapleau Trinity United Church. He also was an elected member of the Chapleau Town Council for several years.

Elmer was a member of the Independent Order of the Odd fellows and the Masonic Lorne Lodge. In his later years he derived great pleasure in meeting up with his friends at the Bargain Shop for coffee and conversation. If for any reason he didn't get to coffee, his friends would be checking on him at his home.

Elmer would leave a small light on in his kitchen to signal to his neighbor and loyal friend Percy Encil, that he was all right.

Elmer's siblings Earline Nadeau, Shirley Tayler, Beth Dunne, Rodney (Elaine) and Earle (Nancy) will miss him very much. He was predeceased by brothers Don (2008) and Doug (1975) He will also be missed by many nieces and nephews who all seemed to have a "special relationship" with their Uncle.

Cremation has taken place and a Memorial Celebration of Elmer's life will take place in Trinity United Church on Saturday September 26th at 11:00 am. In lieu of flowers, donations to Chapleau General Hospital Foundation would be greatly appreciated.

your typed recipes by mail to P.O. Box 457, Chapleau, Ontario, P0M 1K0 or by email to recipes@chapleau express.ca. More information next week.

#### **THANK YOU**



The Babin family would like to thank everyone for their visit, cards and gifts in helping to make our Mother's 90th birthday so special. Also a Big Thank You to the staff of Activation Department and the nurses of the Bignucolo Wing.

The Babin Family

#### **THANK YOU**

We would like to thank everyone for the food, gift baskets, lamps, masses, cards, phone calls and the words of comfort and support during our recent loss.

As one person wrote, Bill was a wonderful husband and father (but a bit of a "PITA"). He loved, and was loved. He will be remembered with a smile and a laugh. Thank you all again.

Patricia, Tegan and Miranda Purdy

#### **OBITUARY** Bean, Lorraine Pearl

Passed away peacefully at home on Saturday, September 19, 2009 at the age of 85. Beloved mother of Larry of Bruce Mines, Joan Brothers (James) of Nova Scotia, Linda Bean of Kitchener, Mike Bean of Chapleau and fondly remembered by Deb Lessard of Kitchener. Loved grandmother of Chris Brothers (Deb) and Laura Godin (George). Great grandmother of Megan, Kyle and Haley. Dear sister of Shirley Roy (Albert) of North Bay, Betty McIsaac (Howard) of Mattawa and the late Eileen (Sissy) Chouinard. Friends have called at the Arthur Funeral Home & Cremation Centre (492 Wellington Street E., Sault Ste. Marie, Ontario, P6A 2L9) on Tuesday, September 22, 2009 from 2 pm until time of funeral service in the chapel at 3 pm. Monsignor Bernard Burns officiating. Memorial donations to the Diabetic Association would be appreciated by the family. Our sincere thanks to Dr. Jody Stewart, Cathy McCullough (her Guardian Angel), the caring nurses at Community Care Access and her friends at 345 St. George's Avenue East. Condolences may be made at www.MeM.com

### The Chapleau Express

P.O. Box 457 Chapleau (Ont.) P0M 1K0 Telephone - Fax : 705-864-2579 e-mail : chaexpress@sympatico.ca Published every Saturday/Sunday

Deadline for receiving ads is Wednesday at 4 p.m.
The Chapleau Express is delivered free of charge to every household each Saturday. If you have any comments, please feel free to contact us. Subscriptions: \$75.00 per year (Canada) \$150.00 U.S per year (U.S.A) Canadian

Ads and advertisements can be dropped off at the

Chapleau Innovation Centre Monday to Friday 9:00 a.m. to 4:00 p.m.

Classified ads

# WORK

### TRINITY UNITED CHURCH

### Harvest

### **Delight Tea**

Friday October 2, 2009 From 7:00 to 9:00 P.M.

**Admission \$3** 

### **BIRTH ANNOUNCEMENT**

Renay, Danyelle & Johnathan proudly introduce their new baby brother,

#### Noäh Michael Leopold Newman

born July 28th, 2009. Weighing in at 8 lbs 2 oz. We are happy for our mom and Mike. Proud grandparents are Veronica Nichols from Halifax, Nova Scotia and Leo & Helen Santerre

### **GOING TO CHURCH**

#### Catholic Church SACRED-HEART OF JESUS PARISH PAROISSE SACRÉ-COEUR DE JÉSUS

26 Lorne Street North
OFFICE- 21 Lansdowne St.N.
864-0747
Sunday/dimanche
9:30 a.m. English
11:00 a.m. Francais
Weekdays Mon-Sat
en semaine Lun-Sam
Fr. Sébastien Groleau

### ST. JEAN DE BRÉBEUF

Liturgy of the Word Liturgie de la paroleEvery 3rd Saturday 7 p.m. Bilingual Tous les 3e samedis 19h Bilingue

Permanent Deacon Ted Castilloux

### Diocese of Moosonee 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

#### CHAPLEAU PENTECOSTAL CHURCH

CHURCH

9 Elm Street (P.A.O.C.)

864-0828

July 5th- Sept.6th
Sunday A.M. Services

10:30 ONLY Pastor Lynn Merriam (Summer Pastor)

#### 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 Fun, Music, Activities for children Thursdays 3:20 p.m. www.angelfire.com/on/trinityuc

#### OUR LADY OF SEVEN SORROWS PARISH PAROISSE NOTRE-DAME DES-SEPT-DOULEURS (Foleyet)

Liturgy of the World Sundays
11 a.m.
Liturgie de la Parole
Dimanche 11h
Mass every 2nd & 4th Sunday
at 4:00 p.m.
Messe sux 2e et 4e dimanche

#### à 16h 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

### New Chapleau High School opened on top of hill in 1966

# Chapleau



The "new" Chapleau High School was opened in 1966 but one of the first discoveries was that an addition was needed.

Writing about the new school in a souvenir newspaper marking the 60th anniversary of Chapleau High School



in 1982, George Evans, the longtime vice principal and history teacher at CHS, noted that a "new era" was beginning.

"The new era began in September 1966 when the high school moved to its new home on top of the hill. For a couple of trying months we shared the building with the contractors who were still working to finish it. Then we had it all to ourselves, the bright classrooms, the spacious gym, and the library," George wrote.

The original new school consisted of a gymnasium,

library, two shops, two science laboratories, five classrooms, one typing room, an office and staff lounge. The school

replaced the original CHS located on Pine Street where the Chapleau Civic Centre is now. On June 22, 1922, the municipal council passed a bylaw making Chapleau a high school district. Max Brunette was the reeve at the time. In 1925 a wooden building on the site was renovated and the larger building was encased in brick, which became home to high school students for 41 years. (Information taken from Pioneering in Northern Ontario by Vince Crichton Sr.)

At the official opening of the new school on November 5, 1966, D.J. "Jim" Broomhead, the master of ceremonies for the occasion said, "Today we feel we have done something for Chapleau." Jim, a former CHS student, now a member of the school board also served as reeve of Chapleau.

L.T. "Len" Harris, the school board chair, accepted the key to the building from architect John Shaw. Mr. Harris, also a former student, expressed his gratitude to everyone who had made the day possible. He observed with satisfaction that Chapleau students would now have the same educational opportunities as other students in Ontario.

members were George Collins, Paul Belair, Frank Braumberger and R.A. "Ricky" Selin. Board secretary

was Mrs. R. Deluce. At the official opening, Rev. Murray Arnill of Trinity United Church gave the invocation and benediction while representatives of the Royal Canadian Legion, Branch 5, Chapleau, presented the colours to the

school. William Mair was the principal, and for the benefit of those of you who were students in 1966-67, here are the teachers. How many do you remember? They were George Evans, Annalee Barg, Gertrude Caffet, Rheo Courchesne, Ora Devine, Ruth Doig, Georgette Harris, Lloyd Hulton, Robert J. Lemieux, Casey Roznik, Terrence Spratt, John Symons,

Other board Marie Tremblay and Bruce Watt.

> Within three years an addition was added to the original school as the baby boomers were arriving in full force. As an aside I got there just as construction was to get underway on the addition.

> Shortly after the new school opened, Elmer Freeborn arrived as the business administrator for the newly created Chapleau Board of Education, a position he held until his retirement in 1992. Elmer died recently and I extend my most sincere sympathy to Margaret, his daughter and all the Freeborn family on the loss of a father, brother and uncle who in his lifetime contributed immensely to the betterment of Chapleau and its people. On a very personal basis I so much appreciated all

Elmer did for me over the years that I taught at CHS.

Not only did Elmer make an immense contribution to education in Chapleau but he also served on the municipal council, the hospital board and with other groups in the community. Elmer is from a family where duty and service have been part of their daily lives for many years. His father served as reeve of Chapleau; his mother was president of the Ladies Auxiliary to Branch Number 5 of the Royal Canadian Legion and founding president of the Chapleau Senior Citizens Club and the drop-in centre at Cedar Grove Lodge was named after her, and his brother Earle is currently the mayor of Chapleau. Thank you Elmer. Rest in peace. My email is mj.mor ris@live.ca



### NOTICE WATER CONSUMERS

The **fourth** installment of the **2009** water, sewer and refuse collection billing is due October 5th, 2009.

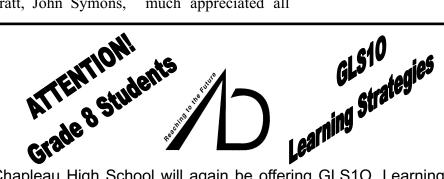
A 1.25% penalty is imposed monthly on overdue accounts.

### **AVIS CONSOMMATEURS D'EAU**

Le quatrième versement du compte d'eau, d'égout et de déchets pour 2009 est payable le 5 octobre, 2009.

Une pénalité de 1.25% est imposée chaque mois sur les paiements tardifs.

> L. Jones **Treasurer/Tax Collector** Trésorier/Percepteur



Chapleau High School will again be offering GLS10, Learning Strategies, to any student presently registered in Grade 8.

Classes will run from 3:30 to 5:30 on Tuesdays and Thursdays at Chapleau High School. Starting date is Tuesday, September 29, A minimum of 15 students are required to ensure successful delivery of this course.

Upon successful completion of the course students will receive 1 credit toward their high school diploma.

For further information and registration forms please contact the high school at 864-1452. The form should be completed and returned to the student's school or high school by Tuesday, September 29, 2009.





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# REPORT from OTTAWA by Carol Hughes

Federal member of Parliament Algoma-Manitoulin-Kapuskasing



This past week, with the announcement of nearly a billion additional dollars for EI claimants, the government signalled that it was willing to propose legislation New Democrats could support. In fact, the Conservatives proposed changes to Employment Insurance bear a resemblance to one of my two Private

Member's Bills on the subject. My Bill, C-281(tabled Feb. 2, 2009), extends the length of benefits for long-term workers who have found themselves out of work.

Claims that New Democrats have abandoned their principles are unfounded. We've changed neither our principles nor our values. What's

## This is simple: a billion dollars for the unemployed or \$300 million for another election.

changed is that Mr Harper has put a billion dollars on the table for EI. Having consistently said that we have been sent to parliament by our constituents to work on their behalf, it would be ludicrous to walk out on legislation that will help these same people, many of whom are facing unemployment for the first time in decades. The NDP support is not a blank cheque; we will go over the legislation with a finetooth comb.

Similarly, it would be of no help to

vote against the Ways and Means motion that contains the Home Renovation Tax Credit. Canadians were promised the Home Renovation Tax Credit, have budgeted for it, and it would be unfair to now cancel on that commitment.

Yet the Liberals, so intent on gaining power, are painting these New Democrat decisions as irresponsible. They forget that they propped up the Conservative and gave them a blank cheque without any concessions beyond vague

report cards from the Minister of Finance. They ignore that there is a big difference between supporting a government and getting nothing in return and making parliament work to produce results.

It is becoming increasingly clear that Michael Ignatieff and the Liberals are only in it for themselves. They're talking tough a bout opposing Stephen Harper because they think it will help their political fortunes. But when there is finally something on the legislative

agenda that will be of great benefit to out of work Canadians, they turn their backs and focus on their one, allconsuming goal of gaining power.

1.6 million Canadians are unemployed. This winter that number will grow, many will run out of EI and risk ending up on welfare. Welfare costs are borne by municipalities. We have a responsibility to help.

Make no mistake: we are supporting this EI proposal, not this government.



# COURS GRATUITS!

Introduction à l'ordinateur Introduction à Internet Microsoft Word 2007 (intro) Tap'Touche Antidote 101 (correcteur)

Session d'information le mercredi 30 septembre à 19 h au 69, rue Birch.

> Ces cours seront offerts en journée et en soirée selon la demande.



À noter : les cours d'Excel et PowerPoint seront offerts à la session d'hiver.

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En vertu du Règlement 521/01 de l'Ontario et tel qu'amendé par le Règlement 323/03, toute personne qui travaille au sein d'un conseil scolaire doit fournir un relevé de ses antécédents criminels avant d'entrer en fonction.

Marcel Montpellier Président L'aventure commence ici!

Lyse-Anne Papineau
Directrice de l'éducation

### The Chapleau Child Care Centre



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

We offer a variety of early learning and care programs for children from birth to twelve years of age.

Services are available in French and English from 7:30 a.m. to 5:30 p.m. Monday to Friday each week.

We also offer different user options, family rates and subsidy.

Stop by the Centre at 28 Golf Road or call 864-1886 for more information!! Let us be a part of your child's learning experience!





### **RAPPORT** D'OTTAWA par



Les allégations selon lesquelles les néo-démocrates ont bafoué leurs principes sont sans fondement. Nous n'avons rejeté ni nos principes ni nos valeurs. Ce qui a a montré qu'il était prêt changé, c'est que M. à présenter un projet de Harper a dégagé un loi que les néomilliard de dollars démocrates pourraient pour l'AE. Nous avons appuyer. En fait, les toujours dit que nous sommes au Parlement changements que les pour défendre les conservateurs ont intérêts de nos proposés pour l'assurance-emploi électeurs, et il serait ridicule de tourner le ressemblent à l'un des deux projets de loi dos à une mesure d'initiative parlelégislative qui pourrait mentaire que j'ai aider ces personnes, présentés sur cette qui sont nombreuses à question. Mon projet se retrouver au de loi C-281 (déposé le chômage pour la 2 février 2009) première fois depuis prolonge la période de des dizaines d'années. prestations pour les L'appui du NPD ne travailleurs qui sont signifie pas que nous licenciés après avoir donnons carte blanche fait partie de la au gouvernement: population active nous passerons au crible cette mesure pendant longtemps.



### Le choix est simple : un milliard de dollars pour les chômeurs ou 300 millions de dollars pour une autre élection. législative.

De même, il serait inutile de voter contre la motion de voies et moyens qui concerne le crédit d'impôt pour la rénovation domiciliaire. On a promis ce crédit d'impôt aux Canadiens et ceux-ci ont dépensé en fonction de ce crédit d'impôt. Il serait injuste à présent de revenir sur cet engagement.

Pourtant les libéraux, résolus qu'ils sont à prendre le pouvoir, qualifient d'irresponsables les décisions du NPD. Ils oublient qu'ils ont soutenu le gouvernement conservateur et lui ont donné leur blanc-seing sans obtenir aucune concession, si ce n'est la présentation de vagues bilans par le ministre des Finances. Ils ne comprennent pas

la grande différence qu'il y a entre donner son appui au gouvernement en échange de rien du tout, et faire fonctionner le Parlement pour obtenir des résultats.

Il est de plus en plus clair que Michael Ignatieff et les libéraux ne défendent que leurs propres intérêts. Ils durcissent le ton à l'égard de Stephen Harper dans l'espoir de

consolider leur carrière politique, mais quand le programme législatif contient enfin des éléments très avantageux pour les chômeurs canadiens, ils font marche arrière pour se concentrer sur leur seul et unique objectif: prendre le pouvoir.

Le chômage touche 1,6 million de Canadiens. Ce nombre

augmentera cet hiver, et de nombreuses personnes cesseront d'être admissibles à l'AE et risqueront de se retrouver prestataires de l'aide sociale. Ce sont les municipalités qui assument les coûts de l'aide sociale. Il est de notre devoir d'aider. Ne vous y trompez pas : nous appuyons cette proposition relative à l'assurance-emploi et non le gouvernement.



#### Thank you to the following sponsors of the Chapleau Child Care Centre **Annual Back to School Fair:**

Home Hardware; Aux Trois Moulins; Kathy's Kitchen; McDougall Fuels; Canada Brokerlink; Superior Metal Design.; Chapleau News Depot; Model Drug Store; Napa; Mel's Hairdressing; Bignucolo Inc.; Formation Plus; Le Salon; Blue Heron Inn; True North Timber; Pimii Kamik; Bridgeview Motel; Ace Contracting; Pit's Place and Centre staff, members and Board of Directors.



### Celebrate **Canada's Healthy**

**Workplace Month** 

This Year's **Theme** 

**Healthy Mind Healthy Body Healthy Work** 

October 5 to November 1, 2009

For information, visit healthyworkplacemonth.ca



www.sdhu.com

### Célébrez Le mois national de la santé au travail

Cette année le thème est : **Esprit Sain Corps Sain Travail Sain** 

Du 5 octobre au 1er novembre, 2009

Pour d'autres renseignements, visitez moissanteautravail.ca



www.sdhu.com

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## Protect yourself from computer fraud

Canadians love their computers. Unfortunately, our passion for e-living comes with some serious risks.

There are millions of tech-savvy thieves out there. They hide behind electronic screens, bringing misery to the lives of honest people who are online paying bills, shopping and otherwise living their lives.

Jodie L. Wolkoff, CA, CA·IFA, CBV, is a director with Wintrip Wolkoff Shin Inc., a forensic accounting firm in Toronto. She has advised many clients about avoiding fraud at the hands of cyber-thieves, online scammers and website

burglars. Her best advice? Don't let it happen.

### 1.If it sounds too good to be true...

We all know this one. Yet, every day, some naive soul—sadly, often, a senior on a pension—falls for the lure of fast, easy money, and someone with a bogus make-a-fortune scheme cons them out of their life's savings.

### 2.Protect your identity... even if you offend someone

Never tell anyone online anything that you wouldn't want printed on a billboard and seen by millions of people. Your address, date-ofbirth and other data can be used to find out a lot of personal information about you.

### **3.Be** wary of e-mails from mystery senders

Don't open attachments unless you know what they are and who they're from. They can contain viruses that damage or destroy your computer, or programs that steal information about your identity, your bank accounts, and more. Delete it. If it was important, it can be resent.

#### 4.Be suspicious of emails from financial institutions

Don't click on e-mailed links to connect with a bank's website or even the Canada Revenue Agency (CRA) – browse for it or type it in yourself. Bonafide banks don't communi-

cate with clients that way and the CRA never e-mails people about their taxes. Fraudsters do, and then collect your data and passwords and use them to access the funds in your accounts.

#### 5.Install good antivirus software and keep it up-to-date

Most reliable programs are constantly being updated to battle new viruses or threats. Make sure your computer accepts the revisions and downloads them automatically.

#### 6.Block spyware

Get a program that prevents you from inadvertently downloading spyware — software that steals information from your computer and sends it back to its source.

### 7. Vary your passwords

Use different user-ID and password combinations for different transactions. Do NOT use the same password for everything, and don't give cyber thieves an easy guess like your daughter's name or birth date. Memorize passwords and never share

nem.

### 8.Cover your tracks after browsing

Before shutting down, delete temporary files, cache files and your browser history. Always, always, always follow those procedures after using a public computer.

9. Never provide your credit card number for a transaction you didn't personally initiate

Tell them to put that pledge form in the mail, thank you.

### 10.Don't talk to strangers

All this goes double for online chat rooms, social networking sites and other places that offer to hook you up with people you don't know.

Brought to you by the Institute of Chartered Accountants of Ontario.

### Chapleau Metis Council Meeting

Thursday October 1st 7:00 pm

Royal Canadian Legion 33 Young St Chapleau ON

# Important Harvesting Update All Chapleau and Area Metis Nation of Ontario Citizens Welcome

Any Questions please contact David Hamilton at 705-864-0224

### **Marketing and Communications Officer**



Contract Position: 1 Year Pay Rate: \$31,000/annum

**Location:** Position will be located in one of the communities of Hornepayne, White River, Dubreuilville, Manitouwadge, Wawa or Chapleau – specific location the choice of the successful candidate.

Working under the supervision of the NSCF staff, the Marketing and Communications Officer will develop a marketing and communications strategy for our Corporation. They will be responsible for working on all corporate publications, from annual reports, to news bulletins, corporate website and advise management with regard to promotional items. The Intern will be an integral part of the NSFC team working in a fast paced, challenging environment that will provide a valuable work experience for the successful candidate.

### JOB DUTIES:

- To develop a full corporate marketing strategy, complete with policies and procedures
- Create a quarterly news bulletin for NSFC Activities
- Participate in the development of corporate documents, such as annual reports
- Maintain the corporate website
- Research and development promotional item needs
- Other Duties as assigned

### **QUALIFICATIONS:**

Must have a college or university degree in one of the following areas:

- Marketing, Economic Development, Business or Communications
- (Other educational programs may be considered at the discretion of the hiring committee)
- Applicant should be bilingual
- Must be a graduate of a northern Ontario high school
- Must be under the age of 30
- Above average communication skills
- Advanced computer knowledge
   Hada rate a dia reafth a NOTO
- Understanding of the NSFC

#### Please submit resume prior to October 9th, 2009 to:

NSFC c/o Clara Lauziere 12 Birch Street East, Box 1388 Chapleau ON P0M 1K0

Email: <a href="mailto:clara.lauziere@nsfc.ca">clara.lauziere@nsfc.ca</a> Fax: 705-864-3777

### OBITUARY Demers, Theodore (Ted)



After a brief illness on September 18, 2009 at 90 years of age. Beloved husband of the late Marion (nee Glabb) (1984). Cherished father of Harvey and wife Naomi (nee Mizuguchi) Demers, Brian and wife Maureen (nee O'Donnell) Demers, Mary Ann Demers. Loving grandfather of Kimberly and Rob Bartley, Tahise and Conrad Larocque, Tanva and Dave O'Neil. Steven and Sharon Demers, Wade and Kelly Demers, Rhonda and Matthew Cousineau, Kyla and Trevor Kadlec, Larry and Jennifer Papke and greatgrandfather of Keiko, Cejay, Michael, Krista, Sydney, Brooke, Katie, Jessi, Kyle, Kristopher, Kaylie, Nicholas, Gavin, Brodie, Tislan, Hayden, and Avery. Dear bother of Jim and wife

Ellen Demers and brother-in-law of Beryl Demers. Predeceased by brother Esmond and Ann Demers, brother Ernie, sister Doreen and Bill Mann, sister Lorraine and Bud Genest. Brother-in-law of Elwood and Jackie Glabb and the late Harvey Glabb, and numerous close loving nieces and nephews. Ted retired as a Locomotive Engineer with Canadian Pacific Railway after more than 40 years of distinguished service. If you so desire, donations directly to the Canadian Cancer Society would be appreciated by the family. Cremation was held. Memorial Services to be held in Chapleau Ontario at a later date to be announced. Families First Funeral Home & Tribute Centre (519-969-5841) 3260 Dougall Ave., Windsor, ON entrusted with arrangements. Share memories or make a charitable donation online at Families First.ca.



# NOUVEAU!

### Heures de cours\*

9 a.m. à 9 p.m. (du lundi au jeudi) 9 a.m. à 4 p.m. (les vendredis) (Fermé à l'heure du dîner et du souper)

\* Eh oui! Nous sommes prêts à ouvrir nos portes 12 heures par jour pour ceux qui veulent prendre des cours. Alors, si la demande est là... on sera là!

### **Certains avantages:**

- cours GRATUITS

   (trop nombreux pour les nommer)
- heures d'ouverture 9 à 9
- nouveau laboratoire d'ordinateurs
- choix entre certification ou diplôme
- billets de spectacles du CCLH (certaines conditions s'appliquent)

### **Personnel:**

Lilianne St-Martin, coordonnatrice Josyanne Deschênes, formatrice Julie Connelly, agente de projet et formatrice Jocelyne Beaulieu, formatrice

69, rue Birch E 864.2763 www.quatrain.org/fr/fplus

### Date à retenir:

### 30 septembre à 19 h:

session d'information pour les cours d'ordinateurs

### 13 octobre à 19 h:

programme d'appui aux parents (groupe en soirée)

### 19 octobre à 13 h 30:

programme d'appui aux parents (groupe en journée)

### En tout temps:

inscription aux autres cours

# Practice smart business

Growing your own business is the hardest work you'll ever love. The rewards can be great, but so can the risks. Before you set up shop, consider some smart financial practices to help avoid trouble and increase your chances of success.

"Before you jump in, think carefully about how your business should be structured," advises Chartered Accountant Ravpreet (Rav) S. Grover. As a partner in Lemoine Hyland LLP in Mississauga, Rav specializes in entrepreneurs and teaches

courses on business essentials. "If there are risks of legal liabilities with what you're doing, incorporate the business before you start." He recommends consulting a lawyer and paying the fees to ensure it's done properly.

"Lawyers can help you assess your risks, and their experience makes them an invaluable resource," says Ron Martindale Jr., CA·CBV, a partner in London's Davis Martindale LLP. "Together with your accountant, the lawyer will create a legal structure that can help

protect your assets from business risk. In particular, a holding company can be used along with an operating company to protect your personal assets if you're sued. After-tax business profits from the operating company can be paid to the holding company as a tax-free dividend, and then loaned back to the operating subsidiary, perhaps on a secured basis."

Ron also advises his clients to build a circle of good professional advisors. "Include your lawyer, banker, financial planner, and of course, your Chartered off. Life is easier when neurs. "Many special-Accountant (CA). A CA works with your lawyer to protect your assets, and may be able to structure things so you can split income with family members who work in the business," he explains.

Owners of successful businesses do "right things right". "You can't monitor what you can't - or don't – measure," says Rav. "Set targets and track your performance each month. Pay close attention to the adequacy of your gross profit; your margins by product line; when payments are due; and your cash flow."

"Smart business owners have the discipline to save money and build equity," Ron adds. "Don't be trapped into spending everything you make. You don't know when business may dry up or you'll want to take a month

decisions are proactive rather than reactive.

"Stretch your money and make it work for you," he continues. "Finance long-term assets with long-term debt. Don't use your line of credit to buy machinery if the bank will give you a five-year term loan for it. If you exhaust your line of credit, you'll have nothing left for inventory that flips two or three times a year, or for emergencies and contingencies."

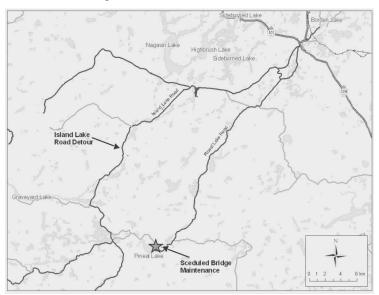
"Get Chartered Accountant from day one," Rav tells budding entrepreize in areas like retail or construction. They know the industry and can help you safeguard your business and income."

Smart business owners know that they can't be good at everything, and they don't try to do it all themselves. If only for the peace-of-mind factor, get professional advice for your business. It's worth far more than you'll ever pay in fees.

Brought to you by the Institute of Chartered Accountants of Ontario.

### **Scheduled Bridge Maintenance** on Pineal Lake Bridge (Pineal Lake Road) In the Chapleau District.

The Ministry of Natural Resources and Tembec would like to advise you of scheduled bridge maintenance work at the Pineal Lake Bridge located on the Pineal Lake Road (Genier Township) approximately 30 km from the intersection of Highway 129. The bridge maintenance is scheduled to take place from September 30, 2009 to October 9, 2009 at which time this bridge will be impassable to vehicular traffic. Appropriate signage of the temporary closure of the Pineal Lake Bridge will be erected.



For further information on the scheduled Pineal Lake Bridge maintenance please contact the Ministry of Natural Resources, Chapleau District or Tembec, Chapleau Division at the address provided.

### If you have any questions or concerns please contact:

Jeff Hamill A/IRM Technical Specialist Ministry of Natural Resources 190 Cherry Street Chapleau, ON P0M 1K0

Tel.: (705) 864-3166 Fax: (705) 864-0681

Owen Bott Operations Forester Tembec Enterprises Inc. P.O. Box 280 175 Planer Road Chapleau, ON P0M 1K0 Tel: (705) 864-3016

Fax: (705) 864-0928

### **ADVERTISE**, **IT PAYS**

**HAVE A GOOD** WEEKEND! From Chapleau Express



The Northern Ontario Value-Added Initiative In conjuction with Northeast Superior Forest Community invites you to attend a seminar on:

### CREATING YOUR VALUE-ADDED WOOD PRODUCT IN NORTHERN ONTARIO

OCTOBER 1ST, 2009 6:30 - 8:30PM **AUX TROIS MOULINS** CHAPLEAU, ON

Find out what you need to know about:

- What is a value-added wood product?
- How to get your product to market?
- · What resources are available?
- · What is the Northern Ontario Value-Added Initiative?
- Case studies of value-added wood product development and much, much more.

IN ADDITION THE NORTHEAST SUPERIOR FOREST **COMMUNITY** WILL PRESENT WHO WE ARE? & WHAT WE DO!

To register send this registration form to: Carole Blaquiere 1219 Queen St. East, Sault Ste. Marie, ON, P6A 2E5. Phone: 705.541.5787 Fax: 705.541.5700 You may also register by email carole.blaquiere@@fpinnovations.ca
There is no fee for this event, however the minimum number of registrations is six.











Natural Resources Ressources naturelles

### Résultats de l'OQRE : les élèves du CSCNO se dépassent!

Sudbury – Le Conseil scolaire catholique du Nouvel-Ontario est fier d'annoncer une augmentation globale de 12% de ses résultats aux tests provinciaux administrés par l'Office de la qualité et de la responsabilité en éducation (OQRE).

Au cycle primaire, les élèves de 3e année ont obtenu un taux de réussite supérieur en lecture, en écriture et en mathématiques. Les résultats en lecture passent de 59% à 63%, de 70% à 73% en écriture et de 61% à 65% en mathématiques. Il s'agit d'une troisième année consécutive où les résultats se maintiennent ou augmentent pour le cycle primaire des écoles catholiques du Nouvel-Ontario.

Au cycle moyen, les résultats se maintiennent pour une deuxième année consécutive. En 6e année, 3 élèves sur 4 sont près d'atteindre la norme provinciale en lecture et en écriture tandis que 81% de nos élèves la dépassent en

**Hospital Auxiliary:** 

**Moments from the Past** 

mathématiques.

En 9e année, on observe une belle amélioration pour les élèves des cours appliqués et théoriques soit une hausse de 8 points pour chacun des groupes d'élèves.

« Nos équipes pédagogiques sont très motivées par le fait que nos résultats se maintiennent et, surtout, qu'ils s'améliorent de façon continue. Nous sommes sur la bonne voie », explique Nicole Sonier,

Directrice du soutien à l'apprentissage. « L'analyse soutenue des données répond aux besoins spécifiques de nos élèves en ce qu'elle nous permet de mettre en place des stratégies innovatrices et efficaces qui les appuient dans leur apprentissage et permettent à chacune et chacun de réussir.»

La directrice de l'éducation, Lyse-Anne Papineau, se réjouit du succès des élèves. « Les résultats obtenus par nos élèves sont la preuve que

l'investissement dans des ressources efficaces appuyé par la

succès de chaque élève toutes qui contribuent résultats.»

collaboration profes- portent fruit. Je suis à cette amélioration sionnelle et le souci du très fière de tous et continue de nos

### **KUNUWANIMANO CHILD AND FAMILY SERVICES**

#### **CONTRACT TO MARCH 31, 2010**

Internal / External Posting Location-Timmins, Ontario Servicing 11 First Nations

### Has an immediate opening for a DIRECTOR OF CHILD & FAMILY SERVICES

Kunwunimano is a not-for-profit First Nation Child and Family Service Agency providing prevention and advocacy serves to 11 First Nations communities within a large geographic territory. Kunuwanimano offers services in a holistic manner to strengthen children and families in their own communities in the context of their unique cultural heritage. We expect significant growth within the next year as the Agency is in the process of seeking designation to become a First Nations Child Welfare agency (Children's Aid Society). We are looking for a qualified individual to oversee the management of the Services department.

General: The successful candidate will possess strong high level change management capabilities with a strong focus on strategic planning and multi level negotiations. The successful candidate will be a highly motivated and respected among our 11 First Nations with a proven ability to build and maintain positive working relationships with interested parties and stakeholders. The candidate will take a lead liaison role in the development and implementation of all deliverables and tasks associated with completing phase one and two deliverables as outlined in the 2009-2011 agency work plan and requirements of the children's aid assessment framework. He/she will develop and implement and maintain a variety of communication strategies for the purpose of furthering the development of the agency as a First Nations Children's Aid Society.

Child Welfare: The successful candidate will possess extensive working knowledge of the Child & Family Services with special interest in the native provisions of the Act /

Part X. The candidate will have extensive on the ground experience with the implementation of service delivery components at the First Nations level. He/ she will understand and be able to implement elements of the Transformation Agenda and Differential response with key interests in customary care.

### Requirements:

- Masters of Social Work / HBSW degree with a minimum of three (3) years experience as a Social Worker practitioner in child welfare and a minimum of three (3) years as a Senior Management experience.
- 2. Strong and positive mutual relationships with our 11 First Nations.
- 3. Must have extensive experience/knowledge of First Nation issues, protocols and traditional practices.
- 4. Must have a strong working knowledge of our 11 First Nation communities, government structures and extensive experience with multi level government and First Nation negotiation processes.
- 5. Must have excellent analytical and administrative skills-high skill level in assessing, planning, implementing and managing of multiple projects.
- 6. Thorough knowledge of the Child and Family Services Act with strong background in Part X and the native provisions.
- 7. Must be conversant with word processors and/or database systems.
- 8. Must have excellent verbal and written communication skills.
- 9. Must be able to work under minimal supervision.
- 10. Must be willing to work flexible hours and travel extensively.
- Must possess a valid class "G" drivers' license and will provide a drivers abstract. 11.
- Can and will provide a Criminal Reference Check. 12.
- 13. Ability to speak Cree/Ojibwe /Algonquin is a strong attribute.

Priority will be given to internal applicants who qualify.

Detailed job description is available upon request.



Mrs. Maureen (Burrows) Stewart, R.N. was a member of Lady Minto Hospital Nursing staff 1954-1955.



Only those considered for an interview will be contacted. Please send resumes including references by October 6, 2009 at 4:30 pm or by email to

jobs@kunuwanimano.com or by mail to: Human Resources, Kunuwanimano Child and Family Services, 210-119 Pine Street South, Timmins,

Ontario P4N 2K3 For general inquiries: Ms. Cecile Wesley, Human Resource Manager

Ms. Vicky Hardisty, **Executive Director** 

INTERNAL/EXTERNAL

### REPORT FROM Queen's Park BY Mike Brown,

Mike Brown,
Provicial Member of Parliament
for Algoma-Manitoulin



Since the end of World War I, the Royal Canadian Legion has been reaching out to veterans, their families and their communities at large. There are over 450 Legion Branches in Ontario operating as non-profit organizations. It is important to recognize the valuable contributions that Legions make to their communities as important community meeting places and through programs for seniors and through sponsorships and bursaries for students.

The Government of Ontario has provided financial support to the Dominion Institute through the Ontario Seniors' Secretariat to organize Veteran Appreciation Days in eight Ontario communities. Ceremonies have been taking place at cenotaphs and local Legion halls. Veteran Appreciation Days are an opportu-

nity for all of us to come together to commemorate and solemnly express our gratitude to our veterans. With that in mind, the grant to the Dominion Institute also supported the development of a toolkit and planning guide so that communities across the province can plan and host Veteran Appreciation Days at any time. The toolkit is available online at www.theme moryproject.com.

During Legion Week, local branches will organize events to help raise their profile in the community. I encourage you to pay tribute to the dedication of Legion members in your community by visiting a local Legion Branch during this special week.

For further information, please c o n t a c t t h e Constituency Office of Mike Brown, MPP, Algoma-Manitoulin, at 1-800-831-1899 or

### The week of September 20 – 26, 2009 is Legion Week in Ontario

mbrown.mpp.co@libe ral.ola.org

Semaine de la Légion en Ontario

La Semaine du 20 au 26 septembre est la Semaine de la Légion en Ontario. Depuis la fin de la Première Guerre mondiale, la Légion royale canadienne s'engage auprès des anciens combattants, de leurs familles et de leurs communautés. Elle compte plus de 450 filiales en Ontario. Ses filiales sont des organismes sans but lucratif qui font beaucoup pour leurs communautés. Elles constituent d'importants lieux de rencontres sociales, offrent des programmes pour personnes âgées, parrainent diverses activités et donnent des bourses d'études. II est donc important de souligner leurs contributions sociales.

Le gouvernement de l'Ontario a remis, par l'intermédiaire du Secrétariat aux affaires des personnes âgées de l'Ontario, une subvention a l'Institut du Dominion pour qu'il organise des Journées d'appré-ciation des anciens combattants dans huit municipalités. Des cérémonies ont eu lieu à des cénotaphes et dans les locaux des filiales de la Légion. Ces Journées d'appréciation représentent une excellente occasion pour nous tous d'exprimer solennellement notre gratitude à nos anciens combattants. La subvention remise à I'lnstitut du Dominion a aussi servi à créer une

boîte à outils et un

guide que peuvent utiliser les collectivités de la province pour organiser des Journées d'appréciation des anciens combattants. La boîte à outils se trouve au site Web: www.theme moryproject.com.

Durant la Semaine de la Légion, les filiales organisent des activités qui visent à mieux les faire connaitre localement. Je vous encourage à rendre hommage aux membres de la Légion

et à les remercier de leur dévouement en visitant une filiale de la Légion au cours de cette semaine importante.

Pour de plus amples renseignements, veuillez communiquer par téléphone avec le personnel du bureau de circonscription de Mike Brown au 1800 831-1899 ou par courriel à l'adresse: mbrown.mpp.co@liberal.ola.org.

### **Hospital Auxiliary: Moments from the Past**



May 1922: Mrs. L. Ketterer, R.N., Mrs. Frank Depew & baby, Mrs. Jack Barnes & baby, Miss Watt, Supervisor of Nursing, Mrs. Currie & baby, Mrs. Helmes & baby, baby McCuaig.



We are currently seeking qualified candidates for the following

# 2 TEMPORARY PART-TIME REGISTERED NURSE INSTRUCTORS FOR THE RPN PROGRAM January 2010 to December 2011

#### Qualifications:

- Must have emergency and medical unit inpatient experience.
- Member of College of Nurses
- C.P.R., Coronary Care Level 1, A.C.L.S.
- Trauma Nursing an Asset

For more information regarding the RPN program please contact Nathalie Clouthier at (705)864-3061 or chapleauhr@sschs.ca.

Interested applicants may submit résumés by October 2nd, 2009 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.



We are currently seeking qualified candidates for the following

### 1 PART-TIME SECRETARY/RECEPTIONIST

The incumbent is responsible for providing clerical support for both Occupational Health/ Infection Control Nurse and the Clinical Educator. As scheduled, 7.5 hours per week.

### Qualifications:

- Grade 12 Education
- Minimum two years related secretarial experience.
- Advanced word processing skills.
- Advanced proficiency in all current Microsoft programs.
- Knowledge of medical terminology is an asset.
- Superior public relation skills.
- Familiar with Adobe Acrobat Professional Software

Interested applicants may submit résumés by October 2nd, 2009 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 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 information 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 are here for you.

#### **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.

### **APARTMENTS FOR RENT**

You need a decent apartment with 1, 2 or 3 bedrooms, fully or semifurnished, or not, dryer and washer hookups, outdoor balcony, storage shed, private parking. Central location. Call Quality Rental at 864-9075 and leave message. Dec19

Large 1 bedroom apt. Fridge and stove included. Central location. Call 864-0677.oct3

Now available recently renovated two bedroom apt. Downtown location. Apt. size W/D hook-ups, snow removal. Call 864-0522.oct3

2-1 bedroom, 1-2 **bedroom**, 1-1 bedroom completely furnished, from pots to linens. Nice location. Close to all amenities. Washer-Dryer convenience. Private entrance. Also 3 bedroom with separate shower and laundry equipment, private deck and entrance. For appointment call 864-2060, leave message with name, place of work and phone number.oct3

Apt. for rent. Call 864-1022 or 830-1200.0ct17

3 Bedroom, Immaculate. Very modern Townhouse. Call 864-1702.sep26

Newly renovated-1 Bedroom Apartment, close to downtown. Fridge & Stove included, laundry facilities, secured storage, parking & outdoor plug-in included. Available October 1st. Contact Bertrand Apartments(705) 864-0230



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#### **HOUSES FOR SALE**

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#### **WOOD STOVE**

For Sale, New Blaze King Wood Stoves, shipped direct to Chapleau. For the best prices on Blaze King wood stoves call Rick Geroux: 705-779-3304. ctd

Classified ads WORK

### **CHAPLEAU EXPRESS** PAPER ROUTE AVAILABLE

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and telephone number

#### 4 BEDROOM HOUSE FOR SALE

Located on corner lot 25 Queen St. Newly renovated throughout. New windows, siding, flooring, kitchen and large back deck including a 14'x12' Gazebo. Paved driveway. Fenced in yard and a 8x20 shed Efficient woodstove and electric heat. Very clean, well maintained and pride of ownership.

Selling due to relocating and priced to sell. SERIOUS INQUIRIES ONLY Call Richard at 705-567-5379 ext:1 Or 864-0135

### IN MEMORIAM

Don A. Crooks

In loving memory of a dear father and brother who passed away in Chapleau one year ago, September 23, 2008.

We thought of you with love today But that is nothing new, We thought about you yesterday, And the day before that too. We think of you in silence. We often speak your name, Now all we have are memories And your picture in a frame.

Sadly missed and never forgotten by sons, Paul and Mathieu, and sister Ann, brother Tim and family.

### LACROIX BUS LINES INC.

Full Time-Part-Time Drivers Needed

#### **2009-2010 SCHOOL YEAR**

**OUR SCHOOL BUS DRIVERS** Carry precious cargo everyday.

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Cell: 705-856-5595

Fax: 705-856-4290

travisgendron@missionmotors.com



# PONTIAC.

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sales@northernlightsford.ca

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### **NEW AT THE CHAPLEAU PUBLIC LIBRARY NEW BOOKS**

The Color of Lightning - Paulette Jiles Slumdog Millionaire - Vikas Swarup Star Trek - Strange New Worlds 10 - Dean Wesley Smith Ed.

The Sign - Raymond Khoury High on the Big Stone Heart - Charles Wilkins One Hell of a Ride - John Lawrence Reynolds Flight from Famine - Donald MacKay

### Ensure your Golden Years are Truly Golden: Tax Savings Tips for Seniors

(NC)—Get a head start on tax season with these five tips from Patricia Lovett-Reid, Senior Vice- President, TD Waterhouse on helping seniors maximize their taxes and save money. Share your CPP Benefits

Spouses or common-law partners who live together and who are both at least 60

years of age may also share CPP benefits. Sharing CPP benefits is a way to decrease the household's overall taxes by reducing the income of the higher income earner and generate income for the lower income spouse or common-law partner. Split your Pension Income

Canadian

residents have the opportunity to lower the overall taxes for their household by splitting 50 per cent of their pension income with their spouse or common-law partner (if they are a Canadian resident).

Take Advantage of Tax Credits.

Investigate the tax credits you are now eligible for, such as the pension income credit and the GST/HST credit. If you are 65 or over, you're also eligible to claim an age amount credit. If you are unable to make full use of them, you can transfer your unused credits to a spouse or common-law partner. Contribute to your

**RRSP** 

If you have unused RRSP contribution room, you can reduce your taxable income by making contributions to your own RRSP or to a spousal RRSP, as long as the annuitant of the RRSP is under the age of 71 when the contribution was made. File Individual **Income Tax Returns.** 

Seniors should file annual tax returns even if earnings do not result in any tax payable. By doing so, you can establish contribution room for a Tax-Free Savings Account and ensure that recipients of the Guaranteed Income Supplement (GIS) continue to collect their benefits.

### Conseils pratiques pour protéger votre santé financière

(EN)—Votre situation financière est-elle solide? Peut-être seriez-vous tenté de répondre « pas vraiment », surtout depuis le début de la récession. Mais votre situation financière était-elle vraiment plus solide avant la récession? Si vous aviez été touché par une maladie grave, auriez-vous pu assumer à la fois vos frais médicaux et vos autres responsabilités

financières? Si ce n'est pas le cas, rassurezvous : vous êtes en bonne compagnie.

D'après le sondage À votre santé!, mené par Desjardins Sécurité financière en 2009, 64 % des employés canadiens sont couverts par une assurance vie, une assurance invalidité ou une assurance salaire. Mais seulement 36 % d'entre eux auraient les moyens de s'absenter

du travail pendant trois mois ou plus pour des raisons de santé. Voici donc quelques gestes concrets que vous pouvez poser afin d'être bien préparé en cas de maladie grave.

1) Consultez un avocat ou un notaire pour vous assurer que votre testament est à jour, tout comme votre mandat en cas d'inaptitude. Ce mandat est important: il vous permet de désigner une personne

de confiance qui pourra gérer vos finances et prendre des décisions en votre nom si jamais vous en êtes incapable.

2) Constituez un fonds d'urgence. Déterminez le montant que vous pouvez y consacrer et commencez à épargner dès maintenant. Même si les premiers pas sont difficiles, c'est un investissement qui en vaut la peine.

votre portefeuille d'assurance. L'assurance-santé, invalidité et maladies graves qui présentement vous protège serait-elle suffisante pour répondre à vos besoins? Couvriraitelle vos frais médicaux, vos dépenses courantes et celles de votre famille? Si ce n'est pas le cas, utilisez nos simu-lateurs en ligne pour repérer les 3) Réévaluez lacunes de votre

assurance et déterminer combien vous coûterait une protection complémentaire. En quelques minutes seulement, vous saurez comment obtenir la tranquillité d'esprit que vous recherchez.

Pour en apprendre davantage sur l'assurancemaladies graves, les simulateurs en ligne et le sondage À votre santé!, visitez le site www.dsf.ca.

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### **Rules relax for Ontario** locked-in retirement accounts

(NC) — Recent changes to the regulation of Ontario lockedin retirement accounts will provide significant flexibility for seniors who require access to additional funds and allow them to manage their retirement income more easily. These changes affect individuals who have transferred money from their Ontarioregistered pension plans into locked-in accounts that are used to provide a steady stream of income in retirement. Such accounts include Locked-In Retirement Accounts (LIRAs), Old Life Income Funds (Old LIFs), New Life Income Funds (New LIFs) and Locked-In Retirement Income Funds (LRIFs). According to

the Financial Services Commission of Ontario (FSCO) – the government agency responsible for regulating registered pension plans in Ontario – here are the key changes that you should be aware of:

If you purchase a New LIF after December 31, 2009, you'll have a one-time opportunity to withdraw in cash, or transfer to an RRSP or RRIF, up to 50 per cent of the total market value of the assets of the fund.

From January 1, 2010 to December 31, 2010, if you own a New LIF, you will have a one-time opportunity to withdraw in cash, or transfer to an RRSP or RRIF, an additional 25 per cent of the total market value of the assets that were transferred into the

account on or before December 31, 2009.

Financial institutions are required to give you notice of these and other related changes on or before January 1, 2010.

From January 1, 2011 to April 30, 2012, if you own an Old LIF or LRIF, you will have a one-time opportunity to withdraw in cash, or transfer it to an RRSP or RRIF, up to 50 per cent of the total market value of the assets of the fund. Financial institutions are required to give you notice of these and other related changes on or before September 30, 2010.

To learn more about the locked-in account rule changes, visit FSCO's website at www.fsco.gov.on.ca and select Pensions.