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# CHAPLEAU EXPRESS

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Vol. 13, Issue 31, April 18, 2009

## Ontario Premier on hand to make major announcement *New cedar mill operation officially launched*

By Staff  
A major funding announcement for a local enterprise was made on Wednesday by the Premier of Ontario, Mr. Dalton McGuinty.

Niska North's new Cedar mill installation, one of the largest in Eastern Canada is officially launched.

The province is investing \$1.5 million to invest in equipment, renovations and construction costs.

"We are committed to a strong, vibrant North. Investing in this new sawmill is good for our families, good for our workers and good for the economy" said Premier McGuinty.

"This new mill demonstrates how the forest industry remains the economic lifeblood of many small northern Ontario communities and that

it can adapt to changing market demands and challenges." added Michael Gravelle, Minister of Northern Development and Mines.

In January of 2007, Niska North (formerly Cree-Tech) was the successful proponent in the Cedar wood allocation competition that was initially announced in February 2006.

Approximately 128,000 cubic metres per year of cedar are currently underutilized in north-eastern Ontario of which 60,000 was allocated to the

Chapleau firm. The company plans to use its allocation to produce a variety of value-added lumber products, such as siding, door and window components, mouldings and logs for log home construction.

An additional 40,000 cubic meters of white pine, white birch and tamarack will be acquired from open market Crown sources.

An estimated 40 new jobs could be created once the project is in full swing. In addition, significant spin-off industry opportunities could arise using Niska



Making the announcement at the mill site, Premier McGuinty, centre, accompanied on the left by Michael Gravelle, Minister of Northern Development and Mines and on the right Algoma Manitoulin M.P.P Mike Brown.

North products.

Although not

yet at full production,

the mill has been

processing logs since

November 2008.

### Flag raising ceremony attracts a good crowd and special guests



Back (l to r) Mike Brown, M.P.P. Algoma-Manitoulin, MWO Francis Bernier, André Byham, councillor, Mayor Earle Freeborn, Michael Gravelle, Minister of Northern Development and Mines. Front: Mrs. Gene Bernier and Mary Bernier.

On Wednesday morning, a flag raising ceremony to honor MWO Frank Bernier's retirement from the Canadian Armed Forces was held at 9:00 a.m.

Family and friends along with students from our local schools gathered in front of the Civic Centre to witness this occasion.

Members of the Royal Canadian Legion were also present.

Special guests to the ceremony included Mike

Brown, M.P.P for Algoma-Manitoulin and Michael Gravelle, Minister of Northern Development and Mines.

"I would like to thank everyone for attending" said MWO Bernier. "I certainly didn't expect such a turnout." he added.

After a lifelong career retirement from the Canadian Armed Forces comes with mixed feeling for MWO Bernier.

A cheese and wine was held at the Legion from 1:00 to 4:00.

**Long Term Forecast**

**Saturday**  
High 4  
Low -3

**Sunday**  
High 7  
Low -8

**Monday**  
High 9  
Low -5

**Tuesday**  
High 8  
Low -3

**Wednesday**  
High 11  
Low -0

**Thursday**  
High 8  
Low -1

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# New vs. used car

What makes sense in this credit-crunch economy – buying a new or used car?

According to Chartered Accountant Rory Ring of Ring Chartered Accountants in Toronto, there are benefits to both, as well as some tax considerations that may help you meet your overhead and save taxes. He offers these tips.

**New Car** – Even though a new car will cost more, now might be a good time to buy one. This is due to low (sometimes even zero) interest rates, as well as discounts, warranties and extended warranties, and low-cost service plans from manufacturers and dealers. However, you will also pay GST, and your new car will

depreciate more, especially in the first year. Use your money wisely – finance at zero per cent and pay off your higher interest debt first.

**Used Car** – This brings certain risks, including maintenance and repair costs as well as the possibility of being difficult to sell. On the upside, you do not pay GST as long as the seller does not pay GST. (If you purchase from a dealer, you will pay GST.)

**Tax Aspects** – Whether it's a new or used car, you can minimize taxes if you use the car for business travel by:

- Writing off either the full balance of the car, or the tax depreciation amount can be pro-rated by the amount of business travel in each year. The rate is set at

30 per cent per annum. ·Deducting half of the maximum depreciation in the first year. By buying toward the latter part of the year or even in December, you can take advantage of the maximum depreciation without paying the extra financing costs.

- Paying attention to the cost of the car. You can only claim depreciation up to a value of \$30,000 plus taxes. If the car costs more than \$30,000, you can only deduct the first \$30,000.

- Being eligible for GST refunds – If you are registered for GST as either an individual or small

business owner, you will be refunded the GST paid when you purchased your new car. Employees travelling as part of their job can claim a GST rebate on the tax depreciation amount.

- Being aware of the standby charge – If you finance a car, you can write off the interest up to a prescribed amount. As a corporate small business owner or employee, if you have a company car that you also use for personal purposes, you could pay a standby charge of up to 24 per cent per year, based on the cost of the car. Over time, this charge can sometimes exceed the value of the

**The Chapleau Express**  
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Ads and advertisements can be dropped off at the  
**Chapleau Innovation Centre**  
 Monday to Friday  
 9:00 a.m. to 4:00 p.m.

car. In this case, you will save taxes by selling the car back to the employee being charged.

- Claiming the business use of your car on your tax return, as well as the depreciation interest cost and the business portion of the

operating expenses. · Charging expenses back to your employer on a kilometre basis provided the employer allows this.

Brought to you by the Institute of Chartered Accountants of Ontario

## OBITUARY Agnes Beaudry

It is with great sadness that the family announces the passing of Agnes Beaudry on Sunday, April 12, 2009 at the age of 93 years. Beloved wife of the late Murril Beaudry, mother of Alvina Neault (Bill) of Mattawa, Merle Cartlidge (Bob) of Scarborough, Rose Parent (Frank Ciccone) of Mississauga, Renee Gallagher (Reg Stanley) of Cobourg, Geraldine Paquette of Kitchener, Margaret Hong of Sudbury, Catherine Mandic of Kitchener, and Christopher Beaudry of London. Predeceased by her son, Peter Beaudry (Rosemary) of Kitchener. Beloved grandmother of Gary, Jennifer, Peter and April; Geoffery, Amanda, and Shannon; Karla and Aaron; Tracy, Lana and Ashley; Jacqueline; Sam and Amy. Great Grandmother of Brodie, Skye, Christian, Jacob, Isaac and Olivia. Dear sister of Pearl Bedard of Waterdown.

Agnes' family received relatives and friends at the Henry Walser Funeral Home, 507 Frederick St., Kitchener, 519-749-8467 on Wednesday from 2-4 and 7-9pm with parish prayers at 8:30pm. The Funeral Mass for Agnes was held at St. Joseph's RC Church (corner of Courtland and Madison Ave, Kitchener) on Thursday, April 16, 2009 at 10am. Fr. Brian Quigley officiating. Interment Woodland Cemetery.

As expressions of sympathy, donations to the Heart and Stroke Foundation or the Canadian Cancer Society would be appreciated by the family.

Visit [www.henrywalsers.com](http://www.henrywalsers.com) for Agnes' memorial

## OBITUARY

### Muriel Ennis (nee Daniels)

Passed away peacefully at Shepherd Lodge, Scarborough on Tuesday, April 14, 2009 in her 93rd year. Beloved wife of the late Melvin Ennis. Also pre-deceased by late husbands Andrew Warrilow and Alfred Murray.

Cherished mother of Fred Warrilow (Bonnie), Donna Leistner, Paul Warrilow (Pamela) all of Toronto and step-mother of Jim Ennis (Charlene) of Braeside. Dearly loved grandmother of Rita Leistner, Linda Lavoie (Daniel), Christopher Warrilow (Kirsten), Adam Warrilow (Joelle), Lianne Scott (Pat), David Warrilow (Laurie), Tom Warrilow, Robert Warrilow (Lisa), Gayle Warrilow and step-grandmother of Emily Van de Clippe (John) and Russell Ennis (Krista). Great Grandma will also be sadly missed by her 12 great grandchildren. Muriel Elizabeth Grace Daniels was born in Lindsay, Ontario to Harry and Pearl (nee Weldon) on May 23, 1916.

Muriel led an interesting and adventurous life which eventually took her to Toronto and on to Chapleau and back to Peterborough during her retirement years. She spent many happy years with Mel and their numerous friends in Peterborough. Muriel loved to cook, garden, sew, read and research and record family history. She was a very active member of her church until advanced age and failing health began to slow her down. The family will receive friends on Friday, April 17th at the COMSTOCK FUNERAL HOME & CREMATION CENTRE, 356 Rubidge Street, Peterborough from 2:00-4:00 p.m. and 7:00-9:00 p.m. Funeral services will be held in the chapel on Saturday April 18th at 1:00 p.m. with visitation one hour prior to the service.

In lieu of flowers, a donation to the Fairview United Church, Peterborough would be appreciated. (Donations may be made by contacting Comstock Funeral Home at (705) 745-4683). Online condolences may be made at [www.mem.com](http://www.mem.com).



## EMPLOYMENT OPPORTUNITY

Unicco Service Co. is looking for a maintenance person \$20/hr. 10 hours per week to provide preventative maintenance to (2) buildings in Chapleau, ON. 1 x per week.

The applicant must be bondable and provide a criminal reference check. The following duties would be required to be performed: change belts, filters, change fluorescent bulbs, ballasts, minor electrical, plumbing repairs, lubricate pumps/equipment knowledge of heating system. Preference to applicant with trade certificate or proven knowledge of maintaining a facility.

Please submit resume to 1-705-969-2275(fax) Unicco Service Co. Human Resource Dept.

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Diocese of Moosonee  
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 4 Pine Street West  
 864-1604  
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 Rev. Bruce Roberts

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78 Devonshire Street  
 864-0909  
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 Rev. William P. Ivey

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 Wednesday 7 - 8:15 p.m.  
 Pastor Dan Lee

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 Dimanche 11h  
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 à 16h

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# Murder's in the Heir

by Billy St. John



Starkweather an isolated country mansion is nestled on estate surrounded by

woods. Of course, it has to be a dark and stormy night. Simon Starkweather has gathered his befuddled nephew Farley, his playboy son Jordan, his great-niece Paula (a Southern belle) and his grandson Simon III along with his many servants to reveal the contents of his will. His lawyer, Lois van

Zandt, reveals who may receive bequests and then the bombshell. Within hours the will becomes invalid. The heirs are not pleased, so it's not surprising when they roam the old mansion carrying such items as an ax, a gun, knives, poison and other suitable methods of murder. Predictably, Simon I ends up being murdered but who did the dirty deed? Simon III is determined to find his grandfather's killer with the help of detective Mike Davis.

In this spring murder comedy even the cast does not know who the murderer is. Between acts the audience will determine, by secret ballot, who the killer is in this maze of murder. Once again Hilary Arsenault and Gabriela Dell will direct the Chapleau High School Drama

Club in this spring production. Brush off the winter blues and bring a little sunshine into spring. The Dinner Theatre will be at 6:00 pm on Friday, May 1. Mr. Gouge and the hospitality class will be serving Angus

prime rib. Tickets go on sale at the High School office at 8:30 am, on Monday, April 20. All seats are numbered. There will be a regular performance on Saturday, April 2. See you there.

**Dinner Theatre**  
**MURDER'S IN THE HEIR**  
 \$30.00 a ticket  
 on sale at the  
**High School office at 8:30 am,**  
**on Monday, April 20.**  
 All seats are numbered. There will be a regular performance on Saturday, April 2. Students and seniors \$5.00, adults \$7.00. **See you there.**

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## Dave Gunning, next big thing in the True North of Song

Dave Gunning has been acclaimed as one of Canada's best up-and-coming singer-songwriters. A charismatic performer, Gunning is known for infusing his shows with his own brand of humorous tales and touching commentary on the everyday.

In 2002, Gunning had the incredible experience of performing on a 22-date sold-out tour with Canadian music legend Stompin' Tom Connors. Gunning recently picked up two 2008 East Coast Music Awards for Male Artist of the Year and Folk Recording of the Year.

Come on out to hear Dave Gunning's sensitive folk songs this Friday evening, April 24, 2009 at 7:30 p.m. at the Chapleau High School cafetorium. Admission by Chapleau Performing Arts season passport or tickets available at the door: \$25 for adults, \$10 for youths 18 and under.



## Dave Gunning, Étoile montante de la chanson canadienne

Dave Gunning a été acclamé comme l'un des meilleurs compositeurs-interprètes de la relève au Canada. Artiste charismatique, Gunning est connu pour son talent humoristique et ses commentaires touchants sur la vie quotidienne.

En 2002, Gunning a profité de la chance incroyable d'accompagner en tournée d'ouverture du chanteur country légendaire Stompin' Tom Connors.

Gunning remportait récemment deux prix du "East Coast Music Awards", un comme artiste masculin de l'année, et l'autre pour l'enregistrement folklorique de l'année 2008.

Venez apprécier les chansons folkloriques de Dave Gunning ce vendredi 24 avril 2009 à 19 h 30 au cafetorium du Chapleau High School. Admission par passeport de saison ou à la porte au coût de \$25 par adulte ou \$10 pour les jeunes de 18 ans et moins.



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**appointment**

# Lease or purchase a car

To lease or purchase a car – that's the perennial question. The answer boils down to another question: how do you intend to use the car – for business or personal use?

As Chartered Accountant Stephen deBlois from Welch LLP in Ottawa explains, there are pros and cons involved in both options. The decision is ultimately based on personal choice and lifestyle as opposed to being a business decision.

“When you own a car, it's yours. With a leased car, repair charges are minimal, but you must still insure it, just as you would if you owned it. And at the end of the lease you have nothing to show for your money, unless you exercise your option to buy.”

“If the car is for personal use, determine how long you want to keep it,” adds Chartered Accountant Steve Gora, President, Gora Financial Consulting Inc. in Toronto.

“Leasing is a good option if it's for a period of less than three or four years, and you don't intend to purchase the car afterward. There are

no income tax implications, as you are only paying GST and PST on the monthly payment and it's easy to return the car provided you meet three conditions. It must be in good condition; its maintenance checkups must be kept up in line with the manufacturer's specifications; and the kilometres must not exceed the limit stated in the lease. You'll be charged extra if you violate any of these conditions.”

### Beware of the Credit Crunch

The economic downturn is another factor to consider. While low interest rates and attractive offers from manufacturers and dealers may make it a good time to lease or purchase, the market is also volatile. “No one has a crystal ball,” says deBlois, “and the value of the car this year may not hold next year, especially if prices come down further.”

### Run the Numbers

It's important to do your budget and determine what you can afford. Then do your research on whether to purchase or lease because it can be complicated.

According to Gora, it's easy to forget that leasing and lending are different. “In a lease, the lessor owns the car. It may advance the dealer up to 100 per cent of the purchase price and

will take the risk of vehicle depreciation. Lenders like financial institutions, however, may not want to lend the full amount and will not take the risk that the vehicle will depreciate.”

It is also important to assess the costs of borrowing. A car price may be different depending on whether you lease or buy, and depending on how the interest is calculated. If you decide to buy and finance the car, you pay GST and PST upfront, and the bank loan is based on the total of the base price and the taxes.

In terms of continuity over time, you can trade the car in and get a GST/PST reduction. There is still a prepayment, but you do end up only paying tax on the depreciation. However with a lease, each monthly payment is subject to GST and PST. These taxes also apply to the purchase-option price, should you decide to buy the car at lease-end.

### Using a Car for Business

“If the car is used for business, there are income tax concerns to consider. Small business owner-managers should be aware of restrictions on what can be claimed,” advises deBlois.

“Watch the cost. You can depreciate only the first \$30,000 plus applicable GST and

PST of a new car's cost. On a leased vehicle, you can only claim lease payments of up to \$800 plus applicable GST and PST per month, and you can deduct interest charges only of up to \$300 per month.”

“If an incorporated business provides cars to employees who will also use them for personal use, then those employees can pay significant additional taxes for their use of the cars.

These benefits include the annual standby charge, which is based on the cost of the car and can be up to 24 per cent of that cost each year. The operating-cost benefit will also apply, which amounts to 24 cents per personal kilometre driven. Depending on the actual business use of the car, some of these tax benefits may be able to be reduced.

If you run the business in a corporation, it is generally advisable to

own the car personally and charge the business for its use, to avoid getting hit with these taxable benefits. Where the car will be leased and a corporate business owner doesn't spend a lot of time driving, the benefit is only two-thirds of the lease cost, and could be fully deductible for a lower-end vehicle for the corporation.

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# Small business 101 with CFIB

## Spring cleaning and your business

Spring is here and with that comes thoughts of spring-cleaning. As an entrepreneur you know how important proper planning and organization of your business is to your success. CFIB would like to offer the

following suggestions to help you stay focused on your goals: Revisit your 2009 business resolutions. Are you still on track? Have you organized your important records? Do you have an emergency plan in

place to cope with unforeseen circumstances? Take advantage of local business associations, such as CFIB, government organizations such as the Canada Business Service Center, and local colleges. All offer tips and programs that can help develop business and marketing plans.

Look at recurring costs. Look over phone bills, stationary and office costs, vehicle costs, postage, and electricity bills. Is the billing correct? What can be trimmed?

Update your office equipment and business software and make sure they are energy star rated. Find savings just by converting to energy saving equipment and proper lighting.

Perform a back up of computer systems. Whether you back-up data weekly or not at all, you need to take time and commit to maintaining your computer systems. Invest in a CD burner or USB key. Make a copy of your data files and store them properly.

Update contact information and maintain business relationships by making the effort to revitalize your business network. Successful entrepre-

neurs network with customers, vendors, trade groups, industry specific groups, friends, other business owners, etc.

Get mobile. Investing in a mobile device such as a laptop will help you break free from your desk.

Trim down your in-box. Handle each e-mail only once; make a decision as to what to do with it and where to put it.

Upgrade your skills. Try e-learning. CFIB members and their employees have free access to a wide variety of e-learning courses through Vubiz. Upgrading your skills is essential and when you take time to learn something new, you are only adding value to your business. Visit <http://www.cfib.ca/en/savings-benefits/courses/default.asp> for further information.

Promote your business. Advertise. Send out cards/e-cards, newsletters/e-newsletters, special offers, etc.

Give back to

your community. Find a cause that matters to you and devote a couple of hours a month. Serve on a committee, be a mentor, volunteer, or make regular donations to the groups in your community.

Put time for yourself on the calendar. Set realistic goals. Learn how to delegate. Make sure your business processes are written down and that you have someone to back you up.

Small business owners know that foresight and detail are

essential to a successful business. Now is the perfect time to review and reflect your business practices. Know what is working. Review what isn't.

CFIB is Canada's largest association of small- and medium-sized businesses.

Encouraging the development of good public policy at the federal, provincial and municipal levels, CFIB represents more than 105,000 business owners, who collectively employ 1.25 million Canadians and account for \$75 billion in GDP.

North East LHIN

## Notice of Public Meetings

The North East Local Health Integration Network (NE LHIN) works with North East Ontario citizens, health service providers and partners to determine the health care priorities and services for our region.

A crown agency of the Ministry of Health and Long-Term Care, the NE LHIN plans, integrates and funds health care services for more than 560,000 people across an estimated 400,000 square kilometers.

You are welcome to attend the open Board of Directors meeting taking place on Friday, May 1, 2009 from 9:00 a.m. in Sault Ste. Marie.

**Audit Committee Meeting – via teleconference**  
**Thursday, April 30, 2009 - 4:30 p.m.**  
**Toll-free Teleconference: 1-866-299-8690**

**Board of Directors Meeting**  
**Friday, May 1, 2009 - 9:00 a.m.**  
**Sault Ste. Marie City Hall, Council Chambers**  
**99 Foster Drive, Sault Ste. Marie**  
**Toll-free Teleconference: 1-866-299-8690**

If you intend to participate in person or via teleconference, please contact Lise Boucher, Corporate Executive Assistant at 1-866-906-5446, ext. 211 or [lise.boucher@lhins.on.ca](mailto:lise.boucher@lhins.on.ca).

For more information on how to stay informed and get involved in North East Ontario health care, please visit [www.nelhin.on.ca](http://www.nelhin.on.ca)

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### Boating Safety Course

Receive the Pleasure Craft Operator card  
 Saturday May 2<sup>nd</sup> or Saturday May 9<sup>th</sup>  
 Cost: \$30

To register, contact Linda at 864-9434 or drop in at the Chapleau Innovation Centre

### Cours de sécurité nautique (bateau)

Pour obtenir la carte de conducteur d'embarcation de plaisance  
 Le samedi 2 mai ou le samedi 9 mai  
 Frais: 30\$

Pour vous inscrire, communiquez avec Linda au 864.9434 ou venez au centre d'innovation de Chapleau.



**We are currently seeking qualified candidates for the following position:**

### 3 CASUAL HOUSEKEEPING/LAUNDRY AIDES

Services de santé de Chapleau Health Services is currently seeking 3 casual Housekeeping/Laundry Aides.

- Qualifications:**
- Ability to communicate orally and in writing in the English language.
  - Ability to communicate orally in French will be considered an asset.
  - Experience in commercial laundry and housekeeping services, particularly in a health care environment and formal certification will be considered an asset.

Interested applicants may submit resumes by April 27th, 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](mailto: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.

[www.sschs.ca](http://www.sschs.ca)

## Patrick Norman



Présenté par  
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# La campagne de jonquilles, une réussite foudroyante à Chapleau

Avec l'hiver qui s'éternise et l'approche de Pâques, plusieurs résidents de Chapleau ont saisi l'occasion pour acheter les bouquets frais de jonquilles en vente par la Société Canadienne du Cancer la semaine dernière. La demande de cette fleur, symbole

d'espoir, était si vive que par l'après-midi tôt du vendredi, environ 5,000 fleurs avaient été vendues localement.

Au cours des années, le comité local de la campagne de jonquilles a formé des liens avec 25 entreprises locales, où

les employés commandaient à l'avance leurs bouquets; ceux-ci ont été livrés à ces endroits le jeudi.

Cette année, la branche locale aimerait souligner leur alliance avec 4 nouveaux partenaires, dont l'administration

de la réserve Fox Lake, l'École secondaire catholique Trillium, l'O P P e t Formation PLUS. Si vous êtes intéressés à participer comme groupe à la commande d'avance pour l'année prochaine, veuillez communiquer avec Joanne au 864-0724.

Vendredi, les

bénévoles de la Société du Cancer occupaient les postes de vente situés à la Banque Royale et au Valu-Mart. De plus, le personnel de la LCBO a généreusement offert son aide pour vendre des fleurs les jeudi et vendredi.

En tout, plus de 60 bénévoles ont

contribué à établir un nouveau record de vente pour Chapleau cette année. Nos excuses à tous ceux qui n'ont pas pu se procurer des jonquilles cette année. L'équipe locale tentera d'obtenir plus de fleurs pour la campagne de l'année prochaine.



Sur la photo, un groupe de bénévoles du conseil étudiant de l'école Chapleau High School, qui se sont associés à la branche locale de la Société Canadienne du Cancer pendant la campagne de jonquilles la semaine dernière. Les étudiants ont vendu les jonquilles à l'avance à leurs camarades de classe, leurs familles et amis. Leurs efforts ont connu un succès énorme, avec comme résultat d'avoir vendu presque 20% de toutes les jonquilles achetées dans la communauté. Une réussite merveilleuse à souligner!



Donner de son temps pour la Société Canadienne du Cancer est une excellente façon de rendre hommage à la mémoire de quelqu'un qui a succombé au cancer. Sur la photo, Rosane Connelly (membre bénévole de la Société du Cancer) souligne l'effort apporté par Sylvianne Pilote, qui organisé la vente de jonquilles auprès de ses camarades de classe et du personnel de l'École secondaire catholique Trillium, à la mémoire de sa grand-mère. Félicitations Sylvianne!

**Be Wise!**  
**Advertise in**  
**The Chapleau**  
**Express**

**SUPERIOR EAST/SUPÉRIEUR EST**  
 Community Futures Development Corporation  
 Société d'aide au développement des collectivités

**Attention: Small Business Owners and Potential Business Owners**  
 The staff of the Superior East Community Futures Development Corporation will be in Chapleau on April 23rd, 2009. Please call 1-800-387-5776, x21 to arrange for an appointment to discuss your **small business counselling or loan needs.**

**Attention: Propriétaires de petites entreprises et propriétaires potentiels d'entreprises**  
 Le personnel de la Société d'aide au développement des collectivités Supérieur Est sera à Chapleau le 23 avril, 2009. Appelez au 1-800-387-5776, x21 pour fixer un rendez-vous afin de discuter vos besoins de prêts ou de conseils pour petites entreprises.

**THE VAULT**

friday night  
**W'AU** ← 7PM-11PM  
 13+

**AFTER SCHOOL FUEL!**  
 3:30PM-5:30PM Grades 5+ Wednesday/Thursday/Friday

Saturday/Sunday  
 8Ball/Soccer/Dodgeball  
 1PM-5PM

COMING SOON!  
 JULY - AUGUST '09

**summerfun 2009**

**Le Centre De Garde De Chapleau**

**veux vous assister à prendre soins de vos enfants pendant que vous êtes au travail, à l'école ou simplement pour prendre une petite pause.**

Nous offrons une variété de programme d'apprentissage et de garde pour les enfants de 18 mois jusqu'à 12 ans.

Les services sont disponible en français de 7h 30 à 17h 30 du lundi au vendredi.  
 Nous offrons différents options d'utilisateur, des tarifs de famille et des subventions.

**Passez nous visiter au 28 rue golf ou composez le 864-1886 pour plus d'information. Laissez nous faire parti de l'expérience d'apprentissage de votre enfant!**

## Earth Day recognized by the "BETWEEN FRIENDS" store

**EARTH DAY**  
BELIEVE IN POSSIBILITIES



April 22 is Earth Day

This Tuesday afternoon, April 21, the Between Friends store will celebrate Earth Day. So, between 1:30 and 4:00 p.m., you are invited to bring in your recyclables at Cedar Grove (we collect all metal, i.e., pop cans, copper, aluminium, stainless steel, iron, as well LCBO and Beer

Store returnable bottles) or your donation of used items in good condition. In return, we will offer you a free cup of fair trade coffee or tea with a delicious dessert. Thank you for looking after our forests, our rivers and the community of Chapleau.

## Jour de la terre reconnu par la boutique "ENTRE AMIS"



**JOUR de la TERRE**

Ce mardi après-midi, le 21 avril, la boutique Entre Amis célébrera le jour de la terre. Donc, entre 13 h

30 et 16 h 00, vous êtes invités à apportez votre recyclage à Cedar Grove (nous acceptons cannettes de boisson gazeuse, cuivre, aluminium, acier inoxydable, fer, ainsi que les bouteilles consignées de la LCBO et du Beer Store) ou vos objets usagés en bonne condition. En échange, nous vous offrirons un café ou un thé

équitable avec un délicieux dessert gratuit. Merci du soin que vous portez à la forêt et à la communauté de Chapleau.



Services de santé de  
Chapleau Health Services

### AVIS AUX PATIENTES ET PATIENTS DE L'HÔPITAL ET DE LA CLINIQUE MÉDICALE

#### CE QUE VOUS DEVEZ SAVOIR SUR LA CARTE SANTÉ DE L'ONTARIO

Votre carte Santé de l'Ontario est une pièce d'identité personnelle très importante que vous devriez toujours avoir en votre possession.

**Vous devez présenter votre carte Santé chaque fois que vous allez à l'hôpital ou à la clinique médicale pour y obtenir des services (p. ex. services de laboratoire, radiographies, rendez-vous avec le médecin). Les organismes de santé doivent valider chaque carte Santé à chacune des visites, peu importe la date de la dernière visite. Les gens qui n'ont pas leur carte Santé doivent remplir un formulaire chaque fois qu'ils se présentent sans leur carte.**

Le ministère de la Santé et des Soins de longue durée et la Loi canadienne sur la santé prévoient qu'on peut facturer des frais d'hôpitaux et de médecins à toute personne qui obtient des soins médicaux, mais qui ne peut présenter une attestation valide indiquant qu'elle est couverte par l'Assurance-santé de l'Ontario. Les Services de santé de Chapleau savent qu'en situation d'urgence, il est possible d'oublier sa carte Santé. Dans un tel cas, la personne dispose de 24 heures pour la présenter. En situation d'urgence, tout le monde est traité, avec ou sans carte Santé.

Si vous n'avez pas de carte Santé valide ou si vous l'avez perdue, veuillez communiquer avec le ministère de la Santé et des Soins de longue durée au 1 888 314-4442.

Vous pouvez avoir soit une carte rouge et blanc ou une carte avec photo



L'une ou l'autre est acceptable pour obtenir des services de santé assurés pourvu qu'elle soit valide et qu'elle vous appartienne.



## ATTENTION LEGION MEMBERS SPECIAL MEETINGS

Wednesday, April 29, 2009. 7 PM  
**Nominations of Officers for the next term.**

also

Thursday, May 14, 2009. 7 PM  
**Final Nominations followed by Election of Officers.**

Comrades, without your participation and votes, the Legion cannot continue to fulfill its obligations to the veterans, their dependents and to our community.

# PLEASE ATTEND

Darryl Brunette  
President, Branch No.5

**REPORT  
FROM  
Queen's Park  
BY**

**Mike Brown,**  
Provincial Member of Parliament  
for Algoma-Manitoulin



**TIMELY, TARGETED ACTION**

As the Ontario government has recently released this year's budget, I wanted to take the opportunity to report on some of the most important aspects of the budget which will benefit our communities.

This budget continues our investment in the public services that Ontarians rely upon: our infrastructure, health-care, education and social services. It also confronts the challenge of a global economic recession that is harming families and businesses, right here, in Algoma-Manitoulin. Our latest budget is timely and

targeted, offering support to vulnerable persons and families and tax relief to our businesses. It will ensure that our youth and seniors are not left behind during these difficult times and that our great province will emerge from this recession stronger than ever.

The 2009 Budget will benefit all Ontarians. Here are just a few highlights!

Providing relief for Ontarians and business by:

- Cutting taxes by \$10.6 billion over three years, resulting in savings for 93% of Ontarians and a cut of 16.5% for the first \$36,850 of taxable

- income earned;
- Reducing small business income tax rate from 5.5% to 4.5% and the corporate tax rate from 14% to 10% over the course of two years;
- Creating a new Ontario Property Tax Credit to save as much as \$900 for low and middle-income adults and \$1,025 for seniors and;
- Allowing up to 50% of pensions to be unlocked.

Stimulating our economy through investments in infrastructure by:

- Investing \$32.5 billion to maximize potential for economic growth and to support more than 146,000 jobs in 2009-10 and 168,000 jobs in 2010-11.

Creating jobs and opportunity through:

- Investing \$750 million over two years in skills training for laid-off workers,
- \$250 million over five years for a fund that

- will make Ontario a leader in green industry and promote economic opportunities for green technology companies;
- Create 50,000 jobs over three years through renewable energy projects;
- \$90 million for summer job opportunities for 100,000 youth and;
- Enhance tax credits to encourage small employers to hire students/apprentices.

Phasing-in tax reform to encourage productivity and international competitiveness by:

- Streamlining the PST and GST at the combined rate of 13 percent;
- Offering rebates of up to \$1,000 to single parents/couples and \$300 for individuals to help Ontarians adjust to the new system;

- Offering exemptions on basic groceries, prescriptions drugs, children's clothing/supplies and other products to help struggling families;
- Offering exemptions on new homes valued under \$400,000 as they account for 75% of new homes that are built in Ontario and;
- \$400 million in tax credits for small business to assist their transition.

Delivering on our poverty reduction commitments by:

- Raising the Ontario Child Benefit from \$600 to \$1,100 per child in low/middle income families to help some 115,000 vulnerable families, with an overall investment of \$400 million and two years ahead of schedule;
- Investing \$700 million over two years to

- rehabilitate 50,000 social housing units;
- Investing \$360 million to build 4,500 affordable housing units over two years;
- \$175 million to extend the Canada-Ontario Affordable Housing Program, which creates homes for low-income families, seniors and vulnerable persons;
- Raising the minimum wage by \$0.75 to \$10.25 per hour and;
- Raising Ontario Works and Ontario Disability Support Program (ODSP) allowances by two percent.

For further information, please contact the Constituency Office of Mike Brown, MPP, Algoma-Manitoulin, at 1-800-831-1899 or mbrown.mpp.co@liberal.ola.org

**Participate**

**Local Citizens Committee  
Chapleau District**

The **Ontario Ministry of Natural Resources, Chapleau District** is inviting applications from interested individuals wishing to serve on the Local Citizens Committee. This committee is made up of local residents who have an interest in the management of the natural resources within the Chapleau and Foleyet areas. The committee provides advice to the District Manager on resource management decisions.

The intent of the committee is to allow stakeholder groups to actively participate in the resource management planning process, in particular forest management planning on the Martel and Pineland Forests.

The committee is currently looking for new members to represent the following stakeholder groups:

- Small Independent Loggers
- Waterpower Sector
- Anglers and Hunters
- Mining
- Bear Management Areas
- Tourism Industry
- Local Environmental Groups
- Woodworkers
- Local Heritage Groups/Organizations
- Cottage Association
- Naturalists
- Remote and Semi-Remote Tourism Industry
- Aboriginal Communities
- Other interest groups

Prospective committee members should be local residents with an interest in the management of the natural resources in the Chapleau and Foleyet areas. Committee members must be willing to learn about the forest management planning process, work collaboratively with groups and share their thoughts and opinions.

All applications will be reviewed and successful candidates will be appointed by the District Manager to the committee for a two-year term with the possibility of extension for additional terms.

If you would like more information about becoming a member of the Local Citizens Committee please contact either:

**Michael Liukko, R.P.F.**  
Martel Forest  
Management Forester  
190 Cherry Street  
Chapleau, ON P0M 1K0  
Tel.: 705-864-3173  
Fax: 705-864-0681

or

**Kelly Ellis, R.P.F.**  
Pineland Forest  
Area East Forester  
190 Cherry Street  
Chapleau, ON P0M 1K0  
Tel.: 705-864-3163  
Fax: 705-864-0681

Paid for by the Government of Ontario.



**NOTICE OF ANNUAL MEETING  
SERVICES DE SANTÉ DE  
CHAPLEAU  
HEALTH SERVICES**



**AVIS D'ASSEMBLÉE ANNUELLE  
SERVICES DE SANTÉ DE  
CHAPLEAU  
HEALTH SERVICES**

The 15h Annual General Meeting of Services de santé de Chapleau Health Services will be held on Wednesday, June 17, 2009 at 7:30 p.m. at the Hospital. Members of the public are welcome.

La 15e assemblée générale annuelle des Services de santé de Chapleau Health Services aura lieu le mercredi 17 juin 2009, à 19 h 30, à l'hôpital. Les membres du grand public sont invités à y assister.

Part IV - Board - Section 10 - Nominations for election of Directors subject to section 11 (Board Composition) and all other provisions of this By-law, nominations for election as Director at the annual meeting of the Corporation may be made only by:

Partie IV – Conseil d'administration – Article 10 – Mises en candidature pour l'élection d'administrateurs conformément à l'article 11 (composition du Conseil d'administration) et à toutes les autres dispositions de ce règlement, les mises en candidatures pour l'élection d'administrateurs lors de l'assemblée annuelle de la Société peuvent seulement être faites par:

- a) the Nominating and By-laws Committee of the Board; or
- b) members of the Corporation provided that each nomination by members:
  - i) is in writing and signed by at least two (2) members in good standing;
  - ii) is accompanied by a written declaration signed by the nominee that he or she will serve as a Director in accordance with the By-law if elected; and,
  - iii) is submitted to and received by the Secretary at least fourteen (14) days before the date of the annual meeting.

- a) le Comité des candidatures et des règlements du Conseil d'administration; ou
- b) les membres de la Société à condition que chaque mise en candidature par les membres:
  - i) soit faite par écrit et signée par au moins deux (2) membres en règle;
  - ii) soit accompagnée d'une déclaration écrite signée par le candidat ou la candidate qu'il ou elle agira à titre d'administrateur ou d'administratrice conformément au règlement s'il ou si elle est élu; et,
  - iii) soit remise à la secrétaire et reçue par celle-ci au moins quatorze (14) jours avant la date de l'assemblée annuelle.

## Chapleau Health Services' volunteer "Tea for Two"

On April 1, 2009, Chapleau Health Services invited all its active volunteers to its first "Tea for Two" whereby volunteers were invited to bring a friend for a cup of fair trade tea/coffee and strawberry shortcake. A total of 16 volunteers attended the event bringing with them 11 guests.



Volunteers Nancy Sylvestre, Cécile Plourde, and Pierrette Sylvestre enjoying Between Friends fair trade coffee and strawberry shortcake with guests Aline Fortin, Thérèse Gauthier, and Annabelle Sylvestre. *Les bénévoles Nancy Sylvestre, Cécile Plourde, et Pierrette Sylvestre apprécient un café équitable de la Boutique Entre Amis et un morceau de gâteau sablé aux fraises avec leurs invitées, Aline Fortin, Thérèse Gauthier, et Annabelle Sylvestre.*

## "Deux pour le Thé" des services de santé de Chapleau

Le premier avril dernier, tous les bénévoles actifs des Services de santé de Chapleau furent invités au tout premier « Deux pour le thé ». Les bénévoles étaient invités à partager une tasse de thé ou de café équitable et du gâteau sablé aux fraises avec un(e) invité(e) de leur choix. Un total de 16 bénévoles et de 11 invités ont participé au thé.



Active volunteers Sheila Hunger, Adyh Duffney, and Ludie O'Hearn brought guest Lisa Jewett to the Volunteer Tea for Two. *Les bénévoles actives Sheila Hunter, Adyh Duffney, et Ludie O'Hearn avec l'invitée Lisa Jewett au « Deux pour le thé ».*

Make sure your advertising ends up on your customers' kitchen table and not in the garbage containers.....

**ADVERTISE IN THE  
CHAPLEAU EXPRESS**



## INFORMATION SESSION

PRACTICAL NURSING PROGRAM  
ACADEMIC UPGRADING  
CONTINUING EDUCATION  
DISTANCE LEARNING

## AND MUCH MORE!

Tuesday, April 28<sup>th</sup> - 6:30 p.m. to 8:30 p.m.  
Wednesday, April 29<sup>th</sup> - 1:00 p.m. to 3:00 p.m.

**Location:** Aux Trois Moulins Restaurant  
Hotel Conference Room

**To register please contact  
Linda Bouchard-Berzel  
at (705)-864-9434**

## NOTICE

The Ministry of Training, Colleges and Universities, **EMPLOYMENT ONTARIO**, will have an Employment and Training Consultant in Chapleau on:

**Wednesday April 22nd and  
Thursday April 23rd, 2009**

Chantal Rousseau, Employment and Training Consultant, will be available to provide services and answer questions regarding apprenticeship training, certification, examination and all other Employment Ontario programs. She can be reached at 363-5856 during her stay in Chapleau or at the **Chapleau Innovation Centre** located at 12 Birch Street. For more information or to schedule an appointment ahead of time please call 1-877-275-5139 or her direct line at (705) 235-1951.

For those who intend to write an exam please call by Monday April 20<sup>th</sup>.

## AVIS

Une conseillère en emploi et formation, du Ministère de la formation, des collèges et universités, de la division **d'EMPLOI ONTARIO**, sera présente au Centre d'innovation de Chapleau le

**mercredi 22 avril et  
jeudi le 23 avril 2009.**

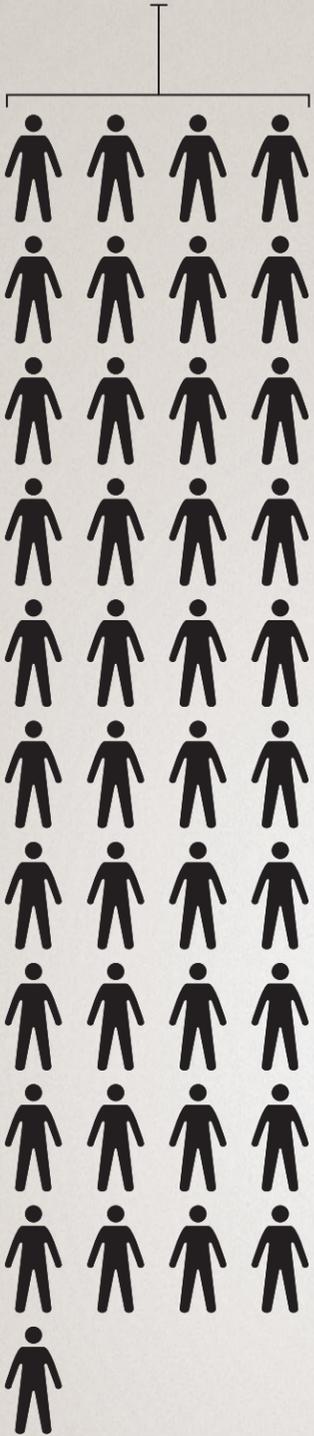
Chantal Rousseau sera disponible pour répondre à vos questions concernant l'apprentissage, la certification, les examens ainsi qu'aux questions vis-à-vis les autres programmes et services d'Emploi Ontario. Pendant son séjour à Chapleau, vous pourrez la rejoindre en composant le 363-5856 ou en vous présentant en personne au **Centre d'innovation de Chapleau**, situé au 12 rue Birch. Pour plus d'information ou faire un rendez-vous avec la conseillère, veuillez composer le 1-877-275-5139 ou le (705)235-1951.

Pour ceux/celles qui veulent écrire leur examen, svp veiller communiquer avec Chantal par lundi le 20 avril.



Ministry of Training, Colleges and Universities  
Ministère de la Formation et des Collèges et Universités

## DIABETES



## SMOKING



### IT'S WORSE THAN YOU THINK.

As with smoking, diabetes contributes to the deaths of thousands of Canadians each year. That's because diabetes puts you at higher risk for heart disease and stroke. And research shows being over 40 increases your chances of being diagnosed with type 2 diabetes.

Type 2 diabetes accounts for 90% of all diabetes cases – but it is preventable.

You can find out how at [ontario.ca/diabetes](http://ontario.ca/diabetes)



Paid for by the Government of Ontario

## Volunteers key to Meals on Wheels

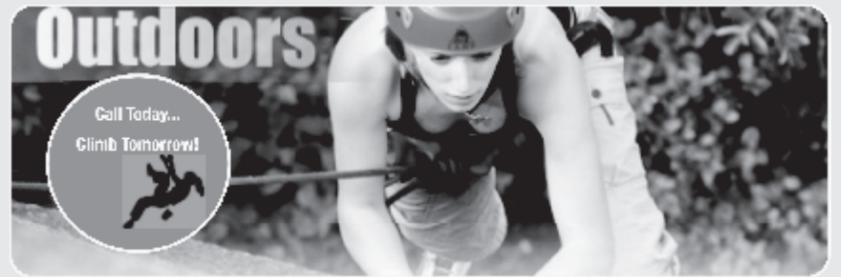


Mr. Dave Futhey delivers Meals-on-Wheels to client Mr. Gérard Langelier. *M. Dave Futhey livre un repas de popote roulante à M. Gérard Langelier, client du programme”.*

Spring 2009

## WICKED GRAVITY

Stay fit:  
Rock Climb! A fun way to work out!



### MOMENTUM ADVENTURES ROCK CLIMBING

Looking for something to do on weekends that's fun? Try Rock Climbing.

Call Today... Climb Tomorrow!

We Rent Gear: Harnesses/Hardware/ Shoes!! Let's meet at the rocks!

Ever dreamed of hangin' off that sic' overhang? Well, now you can! And best of all...learn to climb on your first time out - GUARANTEED! From ages 10-80 Momentum specializes in novice and first time climbers of all walks of life.

Rock Climbing continues to be a growing sport among young athletes and this regions offers a mecca for the sport!

Join us to climb some of Northern Ontario's beautiful rock faces!

#### Outdoor Rock Climbing

**Kids Only Climbing Program (Ages 7-13)**  
This climbing program is geared for the 7-13 age group and runs on Saturday mornings from 9:30am to noon. With a 1:4 instructor to child ratio, kids get plenty of attention, learn and practice climbing technique, play skill-building games and are tired out by the time they go home! Space is limited. You can register by phone and pay on the spot with cash or check or in person at the rocks.

Spring 2009:  
May 2nd - June 20th (no program on Victoria Day Weekend)

Cost: 8 classes - \$155. All equipment rentals & applicable taxes included.

#### Regular Climbing Hours

May 1 - August 31

Monday to Friday 1pm - 8pm

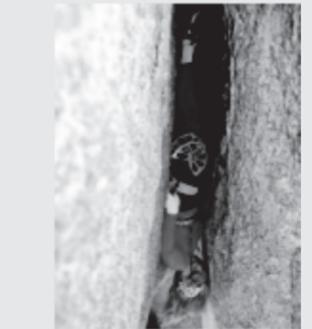
Saturday-Sunday 9am - 4pm

First timers to Momentum must take a 1.5 hour Intro to Rock Course:

Intro to Climbing 10am-Noon 20\$  
Every Saturday/Sunday

#### Day Pass Rates

Student: \$8  
Adult: \$10



Wicked Gravity

Margo Beaudoin & Shawn-Michaels Hann  
705-919-9781

REGISTER TODAY! Or come see us at The Vault!

## CHAPLEAU MINOR HOCKEY ASSOCIATION

### Annual Meeting

Tuesday May 12, 7pm Curling Rink Lounge

AMENDMENTS to the Constitution stating the section to be changed and the amended version, must be submitted 2 weeks on or before April 27 to PO Box 1020.

#### INTERESTED COACHES

for head coach positions must submit a letter of qualifications with 5 signatures of parents or executive before meeting.

#### NOMINATIONS

for Executive positions on meeting agenda.

**ALL ARE WELCOME!**

**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

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

**Narcotics Anonymous** offers help to anyone who desires to stop using drugs. Meeting every Thursday 7:30 p.m. 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**

1-2 and 3 bedroom apts. and bachelor. For more information call 864-1148 or 864-4071(cell)Aug 29

You need a decent apartment with 1, 2 or 3 bedrooms, fully or semi-furnished, or not, dryer and washer hookups, outdoor balcony, storage shed, private parking. Central location. Call Quality Rental at 864-9075 and leave message. Aug 8

**Apartment for rent.** Furnished quiet central location. Parking, hook up. Phone 864-0673. 12 Lorne St. South.

**FOR SALE**

**Household items.** 8 drawer solid wood dresser. Apt. size fridge, Table & 2 chairs. Medicine Cabinet. Wallette(Above toilet tank). Metal bed frame, box spring & mattress. Bedspread set(smart). Antique tub with shower head. Barbecue etc. To view call 864-2060

**HOUSE FOR SALE**

**Home for sale on Devon Siding road** 3 bdrm, 2 baths, eat-in kitchen, pantry, dining room, large living room, sunroom, partially finished basement, new roof 2008, large cedar deck, 24'x44' heated 2 story garage with heated work-shop and full loft, wood fired boiler, second garage/ woodshed approx. 24'x24', green house, mature gardens and more. Can be seen on www.kijiji.ca/saultstemarie.ca. Call 864-9007 for an appointment to view. Apr 25

**WINNERS/GAGNANT**

Le tirage 50/50 a été gagné par Réjeanne Trudel au montan de \$491.00. #417

**WOOD STOVES**

**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

**TRINITY UNITED WOMEN**  
"JUST DESSERTS"  
**TEA**  
  
**FRIDAY, APRIL 24, 2009**  
**7 TO 9 P.M.**  
**TICKETS \$3.00**

**APANO ELDER'S PROGRAM**  
**Spaghetti lunch (\$5.00)**  
and bake sale on Tuesday April 21st from 11:00-4:00.  
  
Take out is available 864-0556  
**Everyone welcome!**

**R & B PLUMBING and Heating**  
*Your Plumbing Connection*  
**For all your plumbing and heating needs**  
✓Furnace service and repairs  
✓Furnace installations  
✓Wood oil & Wood electric Hot air  
✓Wood oil & Electrical Boilers and  
✓Wood ad-ons.  
✓Hot water tanks  
✓Pellet Stoves  
✓Water pumps & submersible systems  
**Formally Ritchie Plumbing & Heating**  
**FREE ESTIMATES**  
Call 864-1866 Leave Message  
Cell 864-4322

**SLOMA CLEANERS**  
Drop off at **Between Friends (Cedar Grove)**  
Mon. Fri. 8.30 to 4.30

**BERRY'S FREIGHT SERVICES**  
TIMMINS - CHAPLEAU - TIMMINS  
**MONDAY TO FRIDAY**  
1lb. to 10,000 lbs.  
FOR QUALITY SERVICES AT INEXPENSIVE PRICES GIVE US A CALL AT 1-705-264-4334

**ALL ADS ARE ACCEPTED AT THE CHAPLEAU INNOVATION CENTRE**  
DEADLINE FOR RECEIVING ADS IS WEDNESDAY 4:00 p.m.  
**CLASSIFIED ADVERTISING RATES**  
Regular Classified Ads First 25 words or less \$6.00 Each additional word \$0.15+GST  
**No refunds on cancelled classified ads.**

**Unicco**  
**EMPLOYMENT OPPORTUNITY**  
UGL- Unicco Service Co. is looking for (1) experienced cleaner. 16 hours per week \$15/hr. with experience in floor equipment to clean offices after 4:40 p.m. daily Monday-Friday in Chapleau. Please fax a copy of your resume to 1-705-969-2275.

**Travis Gendron**  
Sales Manager  
61 Mission Road  
Wawa, Ontario P0S 1K0  
Tel: 705-856-2394  
Cell: 705-856-5595  
Fax: 705-856-4290  
travisgendron@missionmotors.com

**MISSION MOTORS**  
NEW & PRE OWNED  
Goodwrench  
STOCKS TO GO  
PONTIAC  
GM  
GMC  
CHEVROLET

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**REPORT from  
OTTAWA  
by  
Carol Hughes**

Federal member of Parliament  
Algoma-Manitoulin-Kapuskasing



**Interest Rate Debate**

Many people have been shocked recently to see an increase in the interest rates charged for lines of credit. What makes these rate hikes controversial is the fact that the Bank of Canada has lowered the rate it sets for

lending money to banks. This coupled with interest rates on mortgages hitting record lows makes a jump in personal lines of credit seem out of whack with other trends.

Banks are quick to tell us that they are reliant on

market forces to set their rates and that they borrow very little from the Bank of Canada as compared to what they receive from other sources such as deposits by their customers or the wholesale lending market. This may be the case, but there is a bit of wilful ignorance surrounding this explanation that sets the stage for a longer-than-necessary road to recovery from our economic woes.

Through programs like the Home Renovation Tax Credit, the government has set in place measures of stimulus that have a consumer driven component designed to dovetail with larger government expenditures such as infrastructure spending all meant to help us return to better economic times. An increase in the cost of borrowing money to do renovation work, often bank-rolled by

personal lines of credit, can be viewed as a counter-productive economic measure that frustrates those people who would like to take advantage of temporary government incentives.

The argument that the bank receives most of the money it uses for these loans from sources other than the Bank of Canada can also be turned around and viewed from the perspective that the Bank of Canada is still lending money at a rate that is meant to help banks so that they can, in turn, help money flow through the economy by way of loans to consumers. It might be easier to accept the banks hard-times reasoning if they were not posting billions of dollars in profits in an age of evaporating pension funds and personal investments.

Canadians have been told our banks were not as susceptible to the current banking crisis because they were not

as de-regulated as their American counter-parts, yet they still failed to recognize the danger in the market and lost great sums of Canadian's hard-earned money. It should also be noted that Canadian banks were very keen to have the same kind of de-regulated concentration that left American institutions so vulnerable and had it not been for fierce opposition by New Democrats to the Liberal government of the day Canadians may well be facing more dire circum-

stances than we currently do.

All this is to say that in an economically challenging time when banks are being viewed as a critical component of our national recovery and being treated as such with a low interest rate policy from the government they should be moving heaven and earth to pass this savings along to their customers.

For most people it doesn't feel like that is what they are trying to do.

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Your Ontario Health Card is a very important piece of your personal information that should be carried with you at all times.

**You need to bring your OHIP card each time you come to the Hospital or Medical Clinic to receive services (i.e. laboratory, X-Ray, doctor's appointment). Health agencies are required to validate individual health cards on each visit regardless of when the last visit occurred. People who present without their health cards will be required to complete a Ministry of Health card documentation form at each visit without their card.**

The Ministry of Health and Long-Term Care and the Canada Health Act dictate that any individual who receives medical care but cannot show proof of valid Ontario health insurance can be billed personally for both hospital and physician services provided. Chapleau Health Services recognizes that in an emergency, you may not remember to bring your health card. If this is the case, you will have an additional 24 hours to provide. Regardless of whether you have a health card with you, you will receive treatment in an emergency situation.

If you do not have a valid Health Card or have lost it, please contact the Ministry of Health at 1-888-314-4442.

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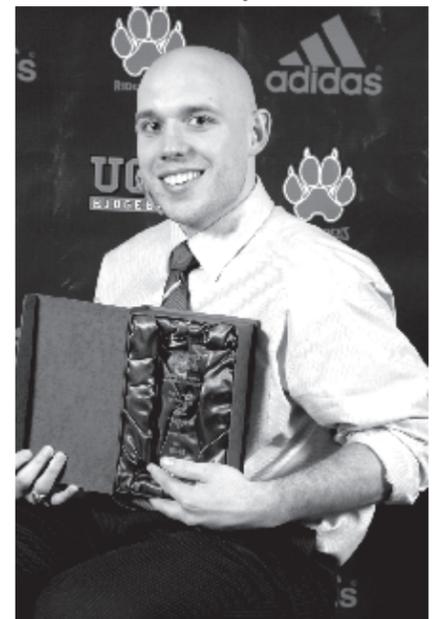
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University of Ontario Institute of Technology  
**Ridgebacks 2008-09 Awards**

It was a great night of celebration as UOIT student-athletes, coaches and contributors were all honoured for their outstanding accomplishments throughout the 2008-09 varsity season.



**Megan Friel was named the Top Defensive Player in the Women's Hockey Team Awards.**



**TJ Legge was awarded the Top Defensive Player in the Men's Hockey Team Awards.**

Congratulations to both of you!

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