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The St. Joseph Island Early Learning & Care Program An excellent 'child care' solution for parents and a 'head start' for kids!

IT'S STRANGE HOW something so wonderful can go unnoticed by those who could benefit the most from it. That's certainly the case with the St. Joseph Island Early Learning & Care Program. For working parents, it can be a 'Godsend' and for the kids, it's a fun-filled 'head start' on their education and learning experience!

It's more than just a 'daycare centre'. They do far more than just babysit your children for the day. Even better, it's located right here on the Island, in the St. Joseph Island Central School in Richards Landing.

And sadly, most of us don't even know about it!

The program is provided for children 18 months and up by Child Care Algoma, with financial support from the Algoma District Services Administration Board (ADSAB). Of course, it's a wonderful environment for pre-schoolers to 'stay and play' while Mom & Dad are at work, but that's just the beginning! The program is designed to provide a positive learning experience, preparing children for 'life long learning'. And, being located in the Island's Central School, it better prepares children for 'graduation' into the public school system's learning environment.

The program also has the endorsement and support of the Island Central School. "Our school staff enjoys seeing 'the little ones' in our hallways, as we feel they are part of our school." says Central School Principal Don Nadeau. "We invite them to events and enjoy their presence. The transition from

daycare to junior kindergarten is seamless, due to the fact that they are familiar with the setting and all of the people in the building. The Child Care Algoma staff has been tremendous, as we work together to make the daycare and our school the best learning and nurturing environment possible."

"It's definitely NOT a 'cookie-cutter' approach!" says Kelly Rowlinson, Program Co-ordinator for Child Care Algoma. "We plan each child's "curriculum" around their individual needs. Starting with a detailed 'Child Portfolio', we tailor each child's learning experience to suit their personality, interests and abilities. Each child gets a great deal of personal attention. For those with 'special' needs, we provide support, including individual counselling and 'transition' meetings."

The program's flexibility also extends to its hours. "We understand that many parents have to commute to jobs in the Soo,



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EARLY LEARNING...continued from page 1

or elsewhere.” Kelly tells us. “For them, daycare that’s limited to school hours just doesn’t work. That’s why we’re available before and after ‘school hours’, from 7:30 am to 5:30 pm! Some kids come for only part of a day, and others come only a few days a week. Whatever works! It’s all about quality of child care!” she states firmly. “Rural communities deserve it!”

IS it working? Apparently so! Children enrolled in the Early Learning & Care Program tend to be better socialized and more comfortable in the school environment.

While Kelly provides overall supervision and co-ordination of the program from her office in Echo Bay, the activities of the Island’s centre are led by Bette Ann Baic, who lives in Richards Landing. Bette Ann’s enthusiasm is infectious, making every day a ‘fun’ experience.

“We’re currently working from the ‘Framework for Ontario’s Early Childhood Settings’ book, which focuses on enhancing a child’s ‘Domain and Skills’ abilities.” says Bette Ann. “For example, we help develop the child’s Fine Motor skills through ‘co-ordination’ activities like holding and transferring objects from one hand to the other. This improves co-ordination and we learn about the weight, size and shape of things. Or, we play ‘pincer grasp’ activities, using the fore-finger and thumb to lift small objects like Wikki Stix from a flat surface.” But the kids aren’t thinking about ‘motor skills’. To them, it’s just heaps of fun!

Each child has a hot ‘lunch’ meal, as well as 2 nutritious snacks each day, all carefully following Ontario Health regulations and guidelines. The children and staff are constantly monitored, with regular and annual reports provided to the parents.

So by now you’re probably thinking “sounds great, but our family’s budget can’t afford it!” You might be surprised! “Child Care Algoma is not doing this to make a profit. Our fees don’t even cover all of the costs!” smiles Kelly. “Every space in our program could be subsidized up to 100%, if you qualify. And the process of qualification for subsidy is simpler now than ever – often determined by one line on your Income Tax return!”

You didn’t know that such an amazing child care opportunity even exists? You’re not alone!

And that leads us to ‘the bad news’. “With our current enrollments, the program just isn’t economically viable to continue in the face of our increasing costs.” Kelly informs us. “It’s been a very hard decision for us. We’ve informed the parents at our recent meetings that, if we can’t increase the enrollments, we’ll be forced to end the program, effective June 28th.

Is it all over for the Early Learning & Care Program? Not if the parents and Principal Don Nadeau have anything to say

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about it! “We may be losing a vital community partner” says Mr. Nadeau. “I truly hope to see this program in September!”

And count Child Care Algoma and ADSAB in that group too. “We won’t just throw up our hands and say we’re shutting it down!” says Kelly. “We want to work with the community to take a creative, proactive approach to providing quality child-care. Parents, tell us what YOU need and let’s work together to meet those needs!”

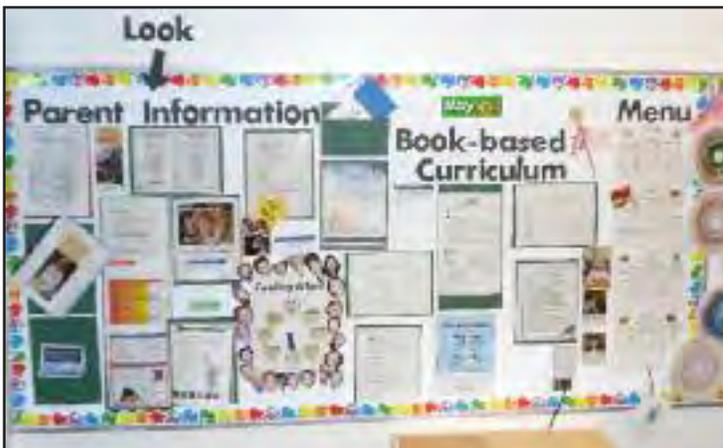
Nancy MacLean, Children’s Services Program Director for ADSAB, is also on board from the financial point of view. Aside from being a funding partner for Child Care Algoma, ADSAB also provides the fee subsidies to parents for the Early Learning & Care Program. “Although we don’t usually do things this way, we’ll do everything we can to assist parents with determining their eligibility for fee subsidy. This program means too much to see it lost to the community!”

There may never be a better time to take advantage of this excellent childcare opportunity! Kelly, Bette Ann and their associates will host a special Parents’ Meeting starting at 6 pm on Tuesday, June 15th at the Central School, to further discuss the program’s future. Everyone is welcome to attend and take part in the discussion. If you can’t make that meeting, Kelly invites you to call her at (705) 248-2043 and tell her what YOU need in childcare.

You can also go and see for yourself! Kelly and Bette Ann will be hosting Open Houses at the Central School, from 8:30 am to 11:30 am on Tuesday June 8th, Wednesday June 9th and Thursday June 10th. Everyone is invited to drop in. There will also be an afternoon Open House, from 3:15 pm to 6:30 pm on Tuesday the 8th, for the benefit of parents who can’t make it to a morning Open House.

If you planned to enroll your child next fall, don’t wait! Call Kelly right away or go online to visit www.saultdaycare.ca. Every child enrolled will increase the chances of keeping this incredible children’s program going.

That’s the good thing about Child Care Algoma’s highly flexible approach you get used to working miracles, one child at a time!





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The 4th Annual Lions Bridge Walk



SATURDAY PROVED PERFECT weather-wise, for the two and four legged 'Bridge Walkers' taking part in this year's Purina Walk for Dog Guides event.

Although the "numbers" were down from last year's event, Organizing Committee Chair Robert Kerr was still very happy with the turnout, saying "With so many other activities and events also taking place, we're immensely grateful to those who made the time to take part."

The walkers raised an estimated \$6,000 for the Lions Foundation Dog Guide program, which helps train & supply Guide Dogs to those with sight, hearing or physical disabilities, as well as for autistic children.



TOWNSHIP OF ST. JOSEPH PUBLIC NOTICE

Notice of Intent to consider amendments to the Procedure By-law

TAKE NOTICE THAT the Council of The Township of St. Joseph will consider amendments to the Procedural By-law, being a by-law to govern the calling, place and proceedings of meetings of Council and Committees, and to repeal By-law 1515.

Amendments to the Procedure By-law will be considered at the regularly scheduled Council meeting on Wednesday, June 19, 2010 beginning at 7:00 p.m. Council meetings are held at the Township Municipal Office, 1669 Arthur Street, Richards Landing, Ontario.

The draft by-law may be viewed at the municipal office. Any person wishing to address Council with respect to this matter should contact the Clerk-Administrator before Friday, June 11, 2010.

Members of the public are welcome to attend.

Carol O. Trainor, A.M.C.T.
Clerk-Administrator
The Township of St. Joseph
705-246-2625

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THE MARINE LEGISLATION requiring powered pleasure craft operators to have Proof of Competency onboard their vessels is now in full effect. The intent of the legislation is to ensure that all operators have at least basic knowledge of boating equipment and the marine "rules of the road".

Last holiday weekend, OPP marine units checked over 1,000 vessels and found compliance levels to be quite high. Good thing too! The fine for operating a powered pleasure craft without Proof of Competency or failing to have Proof of Competency onboard is \$250 plus associated costs, for a total of \$310 per occurrence.

The OPP recommend that all boaters take a course prior to taking the exam, as well as familiarizing themselves with the function of marine safety equipment, practicing 'man-overboard' drills and studying Canada Coast Guard marine aids to navigation.

And finally, please be considerate of others and respect private property along the shore by checking your wake.

Hilton Beach Boy Chosen for Walt Disney World Trip!

WYATT PARR, 12, OF HILTON BEACH can tell you exactly how Dreams can take flight! He was one of 4 students from Algoma selected for this year's 'Dreams Take Flight' program, sponsored by the Lions Club and the Salvation Army.

For the past 21 years, 'Dreams Take Flight' has rewarded students who have made a difference in their schools and their community with an all-expenses-paid one day trip to Walt Disney World in Orlando, Florida. This year is the first in which the St. Joseph Island Central School was selected to participate. The decision on which student to recognize is made by the school's teachers – and they selected Wyatt!

Wyatt and three other students chosen from schools in the Soo were met at the airport by several Lions Club members, who saw him off to Toronto. The next day, he was up at 4 am to catch their 6 am flight to Orlando, for a fun and excitement filled day at Walt Disney World. They were also provided with spending money, as well as disposable cameras to capture their memories.

After returning to stay overnight in Toronto, the 4 students returned the next afternoon, along with pack sacks full of goodies! The kids were well supervised and taken care of, but still allowed to enjoy themselves to the fullest.

From Wyatt and his family goes a very BIG Thank You to the Lions Club and the Salvation Army! Wyatt was very happy to have this opportunity, and he enjoyed the trip very much.



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Tony Martin and Community Legal Clinic to host Forum on Poverty

TONY MARTIN, MP and the Algoma Community Legal Clinic will be hosting a forum about Poverty on Friday, June 4th in Sault Ste. Marie at the Soup Kitchen Community Centre.

Individuals, families and community groups are invited to participate. This will be an opportunity for people to share their stories about living in poverty. The stories will be collected and sent to the Interfaith Social Assistance Review Coalition (ISARC) for their "2010 Audit on Poverty". For more information visit www.isarc.ca.

The event will be held at the Soup Kitchen Community Centre, 172 James St. It begins at 11 am with a lunch for the participants and facilitators. A mini-version of the locally written and produced play "In My Shoes" will be staged, followed by stories from the participants. The film "Poor No More", which Tony recently screened in Ottawa, features Mary Walsh, well-known Canadian comedian, writer and actor.

If you're interested in participating in this event, contact Jill Hewgill, Community Legal Worker at the Algoma Community Legal Clinic at 705-942-4900, ext. 23.

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Kay Vernelli's Easy Barbeque Chicken

Brown chicken breasts. Coat with BBQ sauce and double wrap in foil (seal tightly). BBQ on medium for approximately 45 minutes. Turn after 22 minutes. Continue to cook until done.

Kay Vernelli's Barbeque Veggies

4-6 C. any vegetables cut thin (potatoes, onions, carrots, sweet potatoes, peppers, mushrooms, broccoli etc.)

Mix 1/2 pouch onion soup mix with 1/2 C. vegetable oil and pepper and basil. Coat veggies with mix. Barbeque on medium in oiled pan covered with foil or in double foil (sealed tightly) for 20 min. Stir or turn and cook until done, about 20 min. *Goes great with a glass of wine.*

Thanks Kay!

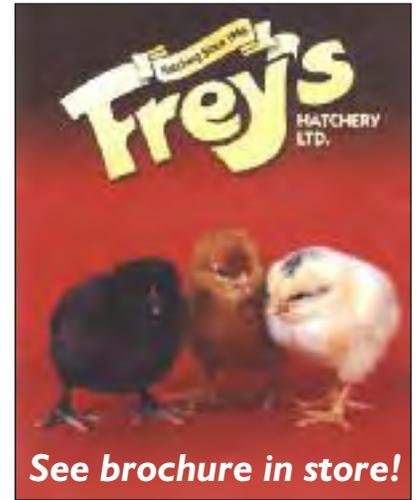


Rose accompanied her husband Tom to his annual checkup. While Tom was getting dressed, the doctor came out and said to Rose, "I don't like the way he looks."
"Neither do I," she said.
"But he's handy around the house."

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3125 Third St. Hilton Beach

St. Joseph Island. Across from beach and beautiful full service marina. 3 Bedroom home with large living room with vaulted ceilings and large gas fireplace. Beautifully landscaped double lot. Attached double garage with built-in storage. Master suite has ensuite. Shows like new. **\$379,900.**



3173 Haight Rd. St. Joseph Island

Located on sheltered in land lake, open concept 3 bedroom bungalow with vaulted cedar ceilings. Many updates including newer windows, roof and siding. Master bedroom and dining room have patio doors to large deck. Useable waterfront with dock. Only minutes from bridge. **\$184,500.**



1744 Lewellyn St. St. Joseph Island

Located in Richards Landing with town water and sewer. This panabode log home features walkout basement with in law suite or large recroom and 4th bedroom and second bath. Large yard with garden and shed. Views of the water when leaves are off the trees. **\$119,900.**



3810 A Line Road, St. Joseph Island

Cedar chalet features 3 bedrooms up and 1 on main. Main floor laundry room, oak hardwood floors, fully finished basement, 2 full baths. Oversized 2 car garage has heated office and finished playhouse. Several out buildings on this 10 acre lot include maple syrup shack with all you need to make syrup. **\$289,900.**



763 Lakeview Rd. Echo Bay

Quiet country living only 25 min from SSM. Open concept home with newer kitchen, patio doors off dinette and garden doors off dining room. Large living room addition with vaulted ceilings and hardwood floors. Full basement, Large garage or shop with attached room for home based business. **\$239,900.**



1216 Gore St. Richards Landing

Close to beach and marina. This four year old, 3 bedroom bungalow has over 1430 sq ft with open concept living/dining/kitchen. In floor heating plus wood stove, huge master, walk in closet and ensuite, with garden doors to hot tub. **\$269,900.**



2972 Soo Mill Rd. St. Joseph Island

Waterfront close to Hilton Beach & marina. 3 bedroom bungalow features newer metal roof, most windows, siding, kitchen, some flooring, oversized garage with lots of storage. Wrap around deck. Cleared area at shoreline. Usable waterfront. Shared drilled well. **\$179,900.**



1277 Richards St. St. Joseph Island

Two bedroom bungalow, with some newer windows. One block from beach or marina. Great as a summer getaway or year round home. Town water and sewer. Close to school, hospital and shopping. **\$49,900.**



3104 Mark St., Hilton Beach

Only 1/2 a block to beach and marina. This 3 bedroom home has tons of character with original woodwork. Hardwood floors, huge 3 season porch, newer wiring and plumbing. Town water and sewer. **\$109,900.**



647b Lakeshore Dr. Desbarats

Usable waterfront in this 2 bedroom home. Open concept, vaulted ceilings, beautifully landscaped yard with garden shed, woodshed, single garage, newer roof and heat trace cable. Newer Kitchen. Park your boat at the dock, sheltered on both sides. **\$234,900.**



NEW LISTING

5284 Wierzbicki Dr. St. Joseph Island

Beautiful 3 bedroom bungalow with many updates. Oak hardwood floors, bathrm with slate floor and whirlpool tub, newer wood stove, new huge wrap around deck with sunken sitting area. Insulated 2 car garage, large shed and woodshed. Beautiful sand beach, great for children. **\$299,900.**



Lot 28-22 Anjigami Lake

Beautiful views of Lake Anjigami from this log cottage. Large lake with great fishing and hunting. (Dist 34+35) Good road in or take the railway and get dropped off. Property is over an acre. Land is leased but loads of value in the log cottage. Propane lights & stove. **\$67,000.**



135 Lakeshore Dr. Desbarats

Waterfront overlooking Brown's Island. Newer roof, oak kitchen, updated gas furnace and central air. Large garage insulated and heated. Large loft area above for future development. New garden shed and gazebo at shore. **\$259,900.**



1163 Adcock Dr. St. Joseph Island

Breathtaking Landscaping surrounds this beautiful cedar 3 bedroom home on the water. Good sized guest house or shop has water and electricity. Beautiful hardwood floors, large master suite with two sided fireplace, very open concept. **\$279,000.**



158 End Side Rd. Echo Bay

Absolutely breathtaking views from this 2 bedroom log sided home on 79.5 acres. Open concept with newer family room addition, finished in pine with vaulted ceilings. Full basement has been roughed in for second bathroom, hot tub, newer energy efficient forced air furnace. Newer 60x40 timber framed barn. **\$259,900.**



NEW LISTING

4121 W Line, St. Joseph Island

On over 46 acres sits this 3 bedroom bungalow with L shaped living room & dining room. Hardwood floors throughout (need re-finishing). Full basement with wood stove insert in brick fireplace. Drilled well, newer water treatment system & softener. Stream runs through property. Only 15 min to bridge. **\$129,900.**



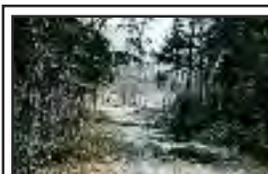
288 Lane 12, Rock Lake

Spectacular views from this 3 bedroom cottage on Rock Lake. Newer wood stove. front & back decks, good water-front with good swimming & fishing. Year round access. Storage shed. Take Hwy 638 north to Centre Line Rd and left on Finlyson Rd to Lane 12. **\$169,900.**



2032 Canoe Point Road

St. Joseph Island - Scenic views from this open concept 4 bedroom 3 bathroom home on Gawas Bay. Master with ensuite, main fir laundry. Two car detached garage with bunkie, wood-working shop and art studio. Sandy beach, big dock, minutes from Hilton Beach. **\$499,900.**



Lot 3 Peter Lake, Echo Bay

160.50 acres of privacy with hundreds of acres of crown land around. Several roads/trails, large pond with creek that runs through the property. Just north of Echo Bay off Hwy 638. Great hunting and fishing. Several island lakes close by. Comes with treated logs to build log cottage. **\$99,900.**



3419 Hamilton Bay Rd. St. Joseph Island

80 acres of field and bush features 2 bed log home with full walkout basmt, several out buildings, with separate corrals, beaver pond with creek running through property. Great for horses, or hunt camp. **\$139,900.**

NEW LISTING



2883 Green St. St. Joseph Island.
Waterfront. Beautiful sunsets, watch the ships go by from this large deck and pool. Immaculate 2 bedroom side split with main floor laundry/office. Newer kitchen, large sunroom with patio doors to deck. Large 2 car garage with insulated shop on one side. In-ground sprinkler system. Many vegetable and flower gardens. **\$199,900.**



456 Pine Island Rd
Excellent building lot on Pine Island over 150 feet of shoreline and approx 2 acres of mixed bush. New driveway in and 400 amp service. Sheltered waterfront. **\$159,900.**



1960 Shore Rd. St. Joseph Island
200 feet of shoreline. On paved year round road, nice sand beach, newer septic system, shed and guest bunkie. Cottage has character with large covered porch. Newer electrical panel. Faces west for beautiful sunsets. Half log exterior. **\$167,500.**



3079 Hilton Rd. Hilton Beach
Excellent retirement or summer home. Large marina and beach mins. away. Newer kitchen, baths, furnace plus wood stove insert. Formal dining room and hardwood floors. Main floor master as a family room with garden doors to deck. Large yard. **\$119,900.**



Lot 44 Mamaine Lake, Batchewana Bay
Extremely private 246 acres of mixed hardwood with about 3000' of shoreline on Mamaine Lake. It is the only privately owned piece on the Lake. Lake is 100' deep in spots. Good trout fishing. 45 min north of Sault Ste. Marie. **\$349,900.**



286 Hardwood Dr. Desbarats
Private country setting with over 4 acres only 30 minutes to Sault Ste. Marie. 3 bedroom bungalow, full finished basement, 4th bedroom, almost finished 5th bedroom or office. Newer windows, counter-tops, bathroom, fresh paint & newer 3 car garage. Large shed plus other out buildings. **\$259,900.**



5210 Wierzbicki Dr. St. Joseph Is.
Waterfront. Walk the beautiful sand beach from this extensively updated home. Newer kitchen, flooring, garden doors to deck. Updated 3 piece bath with sauna, in-ground sprinkler, oversized attached garage, main floor laundry, large docking system good for boat and swimming. **\$239,900.**

Lots

- Lot 9 Island View Drive, 2 Acres \$24,900**
- Lot 2 Island View Drive, 1.17 Acres \$59,900**
- Lot 3 Island View Drive, 1.14 Acres \$59,900**
- Lot 7 Conc. 13 Base Line, 100 Acres, \$84,900**
- Lot 58 Government Rd., 132' frontage \$11,900**
- Lots 131 - 136 Walnut St. Hilton Beach, 3 Acres \$39,900**
- Hwy. 548 Lot 20 Conc. E, 82 x 115' possible commercial \$19,900**
- 25 Ellwood Blvd. & 5483 Ellwood Blvd., 200' frontage \$139,900**
- 27 Ellwood Blvd. 130' frontage \$69,900**
- 33 Ellwood Blvd. 123' frontage \$54,900**
- 134 Pumpkin Point Rd. 151 x 249 \$17,500**
- Lot 28 Pt. Pine Island Rd. 1.43 Acres \$19,900**
- 13 Big Point Rd. 332' of shoreline \$124,900**
- Lot 1 White Rd. 321 Acres \$159,900**

Commercial/Investment Property



1195 Richard St. St. Joseph Island
Downtown Richards Landing. Commercial building for lease or sale. Take over icecream business or start a new one. Upstairs could be 2 bed apartment or office space. Newer deck and windows, close to marina and beach. **\$139,900 or \$600 a month** plus utilities for main floor.



1202 Gore St. Richards Landing
Excellent location! Downtown Richards Landing on St. Joseph Island. Well established restaurant, comes with house behind. Close to Beach and Marina. **\$159,900.00**



1203 Gore St. St. Joseph Island
Prime location downtown Richards Landing. Extensively updated building all wiring and 200 amp panel, windows, refinished hwd. flrs. Main room is approx. 1032 sq. ft. with 11 ft. ceilings. Large deck at front with wheelchair access, office area and workspace off the main room. Parking out front plus out back. **\$169,900.00**



3080 Hilton Rd. St. Joseph Island
St. Joseph Island. Well established business. High traffic location on Hwy. 548. Hilton General Store has LCBO Outlet, Lotto, Deli coolers and meat counter, 2nd storey undeveloped – used for storage. 3 bedroom home attached to store for owner-occupied business – currently rented. **\$249,900.00**



137 & 141 Tancred St. SSM
Historic brownstone townhouse, with attached duplex, 7-8 bedrooms, updated plumbing and electrical, newer windows and roof, convenient downtown location. Sold separately **137 - \$119,900**
141 - \$179,900

Harbourfront
PROPERTY MANAGEMENT
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1216 Gore St. Richards Landing \$900/week
3 bedroom, 2 bathroom, satellite tv, high speed internet, centrally located close to beach and marina.



1462 Sailor's Encampment, \$600/week
Beautiful view of the shipping channel, access to dock with fishing boat and canoe, sleeps four.



1615 20th Side Rd. \$600/WEEK
Hunters welcome! 98 acres of field and bush, beautiful hardwood ridge with road to back of property. Apple orchard with fields.



348 abc Puddingstone Rd. Desbarats \$1000/week
Over 260 acres of bush, field, gardens, creek and pond. Over 2000 sq ft home with large games room, wet bar and patio doors to wrap around deck. Log cabin over looking pond.



5268 Wierzbicki Drive \$1000/week or \$180/Night
Walk for miles down a beautiful sandy beach or cuddle up in this 3 bedroom cottage with all the comforts of home. Full kitchen with dishwasher, satellite tv and sun room.



1709 Russell St. \$1100/week or \$200/night
So much to do not far to go. Privately placed cottage in the heart of Richards Landing. Sand beach, dock for large boats. Great for business retreat or just a weekend away from the city.



2032 Canoe Point Rd. \$1500/wk
Scenic views of Gawas Bay make this 4 bdrm, 3 bathrm open concept home ideal for a summer getaway. Sand beach, big dock, minutes from boat launch. Available year round.

Island ART WORKSHOPS

at Rains Homestead Century Farm

1316 A Line Rd, RR# 1

Richards Landing, Ontario, P0R 1J0

Email: rainsfarm1870@gmail.com

9:30 to 4:00 • Lunch included \$65/person

- June 13** Pencil/Charcoal Sketching – Beginner
June 16/20 Watercolour Pastels – Beginner to Intermediate
June 23/27 Landscape Painting – Any Level
July 7/11 Workshop of Art – Grandma or Grandpa or Mom or Dad & Me (age 3 to 7) 1 pm to 4 pm.
 Snack included. \$45.
Aug 11/15 Portraiture (Pencil or pencil crayon) – Beginner to Intermediate
Aug 18/22 Painting with Acrylic – Any Level
Aug 22/29 Painting with Acrylic – Any Level

These classes will be on a Wednesday or Sunday. Please email or mail your preference of which day and workshop you would like to attend to the above address.

When you register you will receive a materials list. Please submit your registration and fee to Rains Homestead Century Farm two weeks prior to class. Minimum of 8 registered participants per class.

705-246-2556



Managing your Money

by Keith Eddy, CFP

Keith.Eddy@investorsgroup.com

Refinancing your mortgage – why, how and when?



YOU MAY BE THINKING about refinancing your mortgage. Mortgage rates are fairly low right now, so why not take advantage of them? But is that really a good idea? Let's take a closer look at the why, how and when of mortgage refinancing.

Why refinance?

- Get a mortgage at a lower rate than your current mortgage.
- Reduce payments – restructuring your current mortgage and paying it off over a longer period can reduce your monthly cash flow obligations.
- Consolidate debt by increasing your mortgage – to obtain a lower interest rate than conventional loans or credit cards, lower overall monthly payments, and lengthen the repayment period (mortgages can be amortized up to 25 years).
- Improve cash flow – to make monthly payments or balance your budget.
- Equity take-out – that can be used for anything you wish, from renovations to purchasing a car or a second property.

How to refinance?

- Penalties and pre-payment charges – are almost a given when you refinance an existing mortgage before the end of your mortgage term (typically, five years). These charges are meant to compensate the lender for lost income and other costs associated with the early payout of your mortgage – and they can offset any gains you might expect.
- Minimize your refinancing penalty costs – by prepaying as much as 20% of your existing mortgage (most lenders offer the option of making a lump sum contribution to the mortgage – usually from 15% to 20% — without penalty) or, if you are within the first three years of a five year term, you may be able to 'blend' your existing mortgage interest rate into a new, lower rate and extend your mortgage term that may provide a slight advantage or, at worst, break even.

When to refinance?

- If you intend to add a considerable amount to your refinanced mortgage, the lower rate would apply to all 'new' money and the extended term of your new loan – meaning that your 'blended' rate may be significantly lower.



3003 Base Line
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UNTIL
JUNE 12TH**



**Crystal Plus 20 kg.
Water Conditioner Salt
5.99**



**Phone:
246-2475**

Monday to Friday 9 - 5, Saturday 10 - 4

Continued on page 13

PC DOCTOR

by George Skardis



QUESTION: My computer clock runs about 15 to 20 minutes fast every day. If not corrected daily, it seems to affect my access to my email account. Is there any way to adjust the clock so that it will run on time without having to reset it daily?

ANSWER: Your computer uses something called Windows Time Service to synchronize the internal computer clock with the Internet time server. This happens quietly and quickly in the background while you are connected to the Internet. Unfortunately, the automatic clock update interval is set to 1 week which in this case will simply not do. If a computer clock is running 15 to 20 minutes fast every day, we require a daily or hourly synchronization.

Let's download a free atomic clock sync program to resync our computer clock daily. Go to www.softpedia.com and use the program finder. Go to Windows, Desktop Enhancements, Clocks and Time Management. The list of categories is displayed in a narrow panel down the right-hand-side. There are literally hundreds of time-keeping gadgets to choose from. I finally resorted to using the Search feature at the top of the softpedia web page. Type 'atomic clock' and click Go. Click on free Atomic Clock Sync 3.0 by Chaos Software Group Inc. which lists compatibility with Windows XP, Vista, and Windows 7. This wee program weighs in at a mere 392 kilobytes so it will download quickly even with dial-up Internet. Once the download is complete, click on the downloaded file to run the Atomic Clock Sync. This program connects to an atomic clock operated by the US National Institute of Standards and Technology (NIST), and resets the time on your personal computer. After starting this program, go to the Synchronization Interval tab. Change the sync interval to 24 hours or your preferred interval. Click Apply, then click Sync Now. Now we make sure that the Windows Time Service is aware of the changed sync interval. Close Atomic Clock. Go to Control Panel, Date and Time. Click Change Date and Time Settings. Click on Internet Time tab, Update Now, and OK. Keep your fingers crossed. This should resync your computer clock and change the resync interval to your desired setting.

One last word. It is possible that the small internal battery which your computer utilizes for time-keeping should be replaced and is at the root of this problem. Using Atomic Clock Sync might be covering up an underlying fault.

QUESTION: How do I access my email while on vacation?

ANSWER: Start using webmail to access your personal email while vacationing. Hotmail, Gmail, and Yahoo mail are free webmail services that you can choose from. Paid email services such as Sympatico, Xplornet, AOL, Ontera, Primus, or Vianet offer webmail access. Please remember your correct email address and password.

GREAT FOR HORSES & COUNTRY LIVING!

Rolling countryside Island farm with totally finished and updated home with basement walkout. Country kitchen with new cupboards, formal dining room, 2.5 baths and fully finished lower level. Huge hip roof barn with horse stalls and plenty of main level storage. **Great value at \$259,900.**



IDEAL RENTAL!



Enjoy the waterfront and all of nature's beauty at this private and secluded full summer rental on St. Joseph Island. Modern, nicely furnished with fire-

place and sauna. Great for a family wanting to get away from it all yet have all the comforts of home.

Call Carl for more details.

ST. JOSEPH ISLAND RETREAT!

Larger than it looks home with 3 bedrooms, 2 full baths including ensuite, open concept living room, dining room with 3 sided gas fireplace. Glassed and screened sun room and large rear deck overlook the lake. Double garage and wooded lot for privacy. **Call Carl for Details.**



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The 3rd Annual Marina Mania



RICHARDS LANDING WAS THE PLACE to be on Saturday afternoon, for the 3rd annual Marina Mania. Unlike last year's event, which was held in cold, wet, blustery conditions, Saturday's weather provided a beautiful setting for a wonderful family afternoon by the water.

Although many came for the boating exhibits, there was also tons of fun for the kids, with popcorn and delicious food available for young and old alike. The warm aroma of those burgers cooking on the barbeque quickly stamped out any lingering memories of last year's big chill!



Win free coffee for a year!*

We are Celebrating our one year Anniversary
with a contest in conjunction with the

FIFA World Cup Soccer Tournament.

Lots of coffee to win along with Fair Trade Certified soccer balls.

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under the contest tab



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Fax: (705) 246-7092
info@freshfaircoffee.ca

* The grand prize is a year's supply of coffee (limit of 20 1lb bags) and a Fair Trade Certified soccer ball.

fresh fair coffee, guaranteed.

REFINANCING...continued from page 10

- Some lenders will reduce the penalty amount for current clients who refinance with them and some offer promotions that assist with the payment of penalties when the mortgage is transferred to them from another lender.
- This simple calculation will tell you if refinancing makes sense for you:

1. Calculate the total projected interest costs for your existing mortgage.
2. Calculate the total projected interest costs for a refinanced mortgage, including all penalty charges which are typically added to the mortgage.
3. Choose the option with the lowest overall interest cost.

Is mortgage refinancing right for you? Ask your professional advisor – and get the answer that makes the best sense in the context of your overall financial life and objectives.

This column presents general information only and is not a solicitation to buy or sell any investments. Contact your financial advisor for specific advice about your circumstances.



At a bar Tom said to Bill; “My Uncle tried to make a new kind of car. He took wheels from a Cadillac, a radiator from a Lexus and tires from a Ford”
 “What did he get?” asked Bill. “Two years,” said Tom.

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Friday Night Foods at the Legion

Terry Thompson will be cooking Porketta as well as the regular menu.

Roy Brocklebank and the Knights will be the evening's entertainment.

Come on out and enjoy good food and try your luck on the meat draw!

ARTICLES FOR SALE

Rough-hewn spruce lumber: 2x4x8, 2x4x16 and 1x6, 1x8 and 1x10 in various lengths, up to 16 feet. Call 246-2323 or Cell 542-4712

Boat lift, 1,000 lb capacity, aluminum, with 4 -3' vertical guides and covers, hand winch, very good shape. Made by Naylor in 2001. \$1,300. Call 785-3385.

Standing hay field to be cut in Richards Landing. Amounts to approximately 100 large round bales. Call 246-0604.

Firewood, cut & split and delivered \$70. a cord \$60 pick up in Hilton Beach call 246-3804.

Roxton chesterfield and chair, blue tones, as new. \$500. or best offer. Pine drawing or hobby table, \$30. Five shelf corner unit, \$15. Four shelf unit \$20. Perfect for kid's room. All items as new. Call 246-0864

3-wheel Handicap Scooter with transporter platform: \$800. Call 257-0170

9 ft. "Quick Silver" inflatable dinghy, includes manual foot pump & oars. Perfect for use as a boat tender. Call 246-2089

Oak Dining/Kitchen Table with six chairs. Futon in good condition. Teak wingback chair. Make an offer. Call 246-0892.

'99 Flagstaff Hardtop Tent Trailer: 27' extended. King & Queen end bed; fold-down table sleeps 4 additional people. Comes with awning, fridge, stove, furnace & portable toilet. Runs on propane/electric/battery. Asking \$4,000. Call 246-2886.

87 Yamaha 'Big Bear' 4 wheeler (4x4): \$800. Cap for Chev pickup: \$500. Call 246-0623.

Body parts for front end of a '93 Ford Escort wagon. \$200. Call 246-7135.

Back Rack/Roll Bar with lights for pickup truck. "Made in Texas" \$300. Call 257-0170

"Air Flow" tailgate for pulling 5th wheel trailer. Like new! \$100. Call 257-0170

Patio Deck - steel set (green) with glass top. Umbrella, table & 4 chairs. Like new. \$150. Call 257-0170

ARTICLES WANTED

Looking for a used rototiller. Call 246-2089

FOR RENT

St. Joseph Is. **Lakefront, Vacation Rental.** Lovely, spacious log cottage, great views with direct frontage on Twin Lakes. Modern kitchen, two decks, stone fireplace, washer/dryer, dishwasher, game room, two kayaks, canoe, fire-ring. 3 bedrooms, sleeps 8. No smoking, no pets. 7 nights: \$1,150., 4 nights: \$750. May - Oct. Call (231) 267-5479

LOOKING TO RENT

Quiet couple, returning to St Joe's for the summer, looking for a furnished place to rent. We would be needing a place from June until the end of Sept. Off the island is fine too, as far as Bruce Mines or Thessalon. High Speed internet a must. Rent max \$500. Contact via email kellyhumphries8@gmail.com

Want to rent enough dock space on Gawas Bay to accommodate a 16 foot day sailboat for the summer. Please call Jerry Shields at 246-0895.

HELP WANTED

Looking for 2 students to refinish deck. Call 246-7140

Waitress wanted at Mom's Restaurant. Call 246-3703

WORK WANTED

Ceramic tile installation, interior painting or other small jobs. Call Buck or Terry at 246-3657.

PERSONALS

Retired gentleman with camp on the Island, would like to meet lady companion, aged between 70 and 80. Reply in writing to 69 Royal York Blvd. Sault Ste. Marie P6A 6X3.

GARAGE /YARD SALES

2945 A Line Road, just south of K Line. Friday, June 4: 9 am to 4 pm & Saturday, June 5: 8 am until 12 noon.

ANNOUNCEMENTS

Garbage Pickup: Household garbage only along Gawas Bay and Canoe Pt. Roads, starting Sat June 12th and continuing thru July & Aug. \$30. gives you a total of 12 pickups. Call 246-2699 to get on the list.

Tuesday, June 8th is the Trefry Centre 16th Anniversary Seniors Barbeque being held at the Royal Canadian Legion in Richards Landing from 11:30 am until 2 pm. There will be food, entertainment and awards presented to the 'Senior of the Year' for each area Township. All Seniors welcome.

Calling all Fiddlers: If you would be interested in joining other fiddlers to play together, just for fun or to form a small fiddle group and play for special events please call 246-1635. Fiddlers of all skill levels are welcome.

To all Members of the Royal Canadian Legion Branch 374: our next General Meeting will be held on Thursday, June 3 at 8 pm.

REQUEST FOR PROPOSALS ROAD DESIGN/CONSTRUCTION

The Township of St. Joseph invites proposals for realignment design detail and construction of the intersection of Canoe Pointe Road with Gawas Bay Road. Bidder information and project specifications available at Township Office, 1669 Arthur Street, Richards Landing, ON P0R 1J0 **Ph:** 705-246-2625, **Fax:** 246-3142 **Email:** stjosephtwp@bellnet.ca
Submission deadline: Wednesday, June 14, 2010
Lowest or any proposal not necessarily accepted.



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ALGOMATRAD DANCE - Saturday, June 5, 7:30 pm. Caller Dan Gorno, Music by the O'Schraves. Legion Hall, Richards Landing. For info call 782-4311.

Strawberry Tea to be held from 12 pm to 4 pm on June 13th, at the Legion Hall in Richards Landing. Sponsored by the Legion Ladies' Auxiliary, Branch 374. Soup, sandwich and strawberry dessert available for \$7. Everyone is welcome!

Attention 'Pistonheads'! Don't miss the first annual SWAP MEET on Saturday, June 19th, 8 am to 5 pm, at the Richards Landing Centennial Grounds. Admission is free. We'll also have a Show & Shine for any vehicle or machinery. Guess the time of our motor 'seize up' and win a cash prize! The Legion Food Booth will be open all day! Vendors: \$15 per 20' x 20' spot. All proceeds will go to the All Tribes Christian Camp Building Fund. For info, call

Joe Hendershott at 254-9219 or Gord Hawdon at 246-3636.

All Tribes Christian Camp will be having their annual Yard & Bake Sale on Saturday June 12th and Saturday June 19th from 9am - 2pm (1065 Hilton Road). A great variety of items and yummy baked goods! Come support the Camp!

Euchre Tournament - Legion Br. 374. June 12th, Registration 11 am to 12 pm. Games start at 12 pm. Cost \$10. per person (singles). Light lunch will be served. 50/50 draws, euchre pots and loner pots. 90% of money collected would be returned in prizes. Everyone welcome!

Holy Trinity Anglican Church (Jocelyn) is holding a Memorial Service on Sunday, June 6th at 11 am, especially remembering those who are buried in the Holy Trinity Cemetery. Coffee time to follow. Everyone welcome.

The Gawas Bay ball team will hold its annual pre-season meeting on Friday, June 4th at 7 pm in the Stonefield Pub. Call 246-1616 for more info.

THANK YOU

The St. Joseph Island Lions Club would like to extend our heartfelt thank you to all those that supported and/or participated in the Purina Walk for Dog Guides that was held on Saturday, May 29, 2010. Due to your help we were able to raise funds to help the Lions Foundation of Canada to train and provide dog guides to people with low vision, hearing impairment, physical disabilities and children with autism. The winner of the 50/50 draw was Kim Coulter.

ADVERTISING IN THE ISLAND CLIPPINGS WORKS!

A Huge Success! Thanks to all who supported our annual plant sale. We are grateful to those gardeners who shared plants from their yards as well. *The St. Joseph Island Horticultural Society*

We would like to thank all the volunteers that helped to make our day a success and all the vendors that brought their equipment to put on display. The United church for providing a food booth. Most of all we all enjoyed watching the young generation having fun on the blown up toys. A special thank you to St. Joseph Twp. for sponsoring this event each year. *Joe W., Marina Committee Chair*

A special thank you to all the kind folks for the cards and messages sent to us following the death of a dear Brother and Uncle 'Ted Lay'. Very sincerely, *Ruby Donaghue and Cheryl & Jay Ambeault.*

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NEW HOURS 11 - 5 DAILY



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Deadline for all material noon Tuesday

WHAT'S HAPPENING ON ST. JOE

Friday

Hens & Stitches, Dr. Trefry Centre - 10 am to 12 pm

Island Cast-a-Weights, Calorie Watchers, Hilton Community Hall (rear door, basmt) - 8:30 am

Friday Foods Menu available at the Legion - 5 pm to 9 pm

AA Meeting, United Church (new addition, side door) - 8 pm

Saturday

Childrens Library - 10 am to 3 pm
Story time - 10:30 am

Hilton Union Public Library - 1 pm to 5 pm -
New phone number: 255-3520.

St. Joseph Twp. Public Library - 1 pm to 5 pm

Free pool all day in the Legion lounge

St. Boniface Roman Catholic, Hilton Beach at 4:30 pm.

Jam, Legion - 4 pm to 6 pm

Sunday

Holy Trinity Anglican, Jocelyn at 11 am.

Free Methodist, 10th Side Rd. Coffee, tea and friendship at 10:30 am. Worship service 11 am.

Island Bible Chapel, Richards Landing.
Lord's Supper 10 am, Family Bible Hour 11:15 am.

Grace United, Hilton Beach. 9:30 am.

Harmony St. Marks United, Richards Landing. 11 am.

Monday

Bridge, Dr. Trefry Centre - 1 pm to 5 pm
(Open to all seniors)

60+ Exercise Program, Dr. Trefry Centre - 10:30 am

Euchre, Legion Hall - 8 pm (\$3.00 per person)

Carpet Bowling for Seniors, Legion - 1 pm

St. Joseph Twp, Public Library - 6 pm to 9 pm

Hilton Union Library - 3 pm to 5 pm &
7 pm to 9 pm - New phone number: 255-3520.

Children's Library - 6 pm to 8 pm

Tuesday

CAPC Play & Learn Best Start Hub - 9:30 to 11:30 am,
Free Methodist Church

Cribbage (singles), Legion Hall - 7:30 pm
(\$3.00 per person)

Quilting - 1-3 pm, Downstairs Hilton Hall except the 3rd
week held at the Trefry Centre.

Wednesday

Bridge, Dr. Trefry Centre - 1 pm to 5 pm
(Open to all seniors)

Pool, Legion - 7:30 pm

St. Joseph Twp. Public Library - 9:30 am to 12:30 pm

Food Bank, United Church, Richards Landing
(side door) - 1 pm to 3 pm

Children's Library - 9 am to 12 pm
Story time - 10:30 am

Hilton Union Public Library - 1 pm to 5 pm -
New phone number: 255-3520.

Bingo, Legion - Doors Open 6:30, Early Birds 7:15 pm

Thursday

St. Joseph Twp. Public Library - 1 pm to 5 pm and
7 pm to 9 pm

Dr. Trefry Centre's Day Out Program - 9 am to 4 pm

Children's Library - 9 am to 12 pm
Story time - 10:30 am 3:30 - 5 pm

Darts at the Legion - 7:30 pm

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