

# The Winnipeg River

# Echo

Vol. 2, No. 28

December 4, 2001

\$1.00 tax included

Legal Deposit  
200 Vaughan Street  
Winnipeg, MB  
R3C 1T5  
comp.

## Sawmill construction date set for June

by Charles Norman

A Tembec/First Nations joint venture sawmill construction schedule calls for construction to begin next June and to be completed a year later, in June 2003. Engineering design is already underway. The schedule is dependent on financing and completion of the environmental approval process. Financing meetings are underway and could be completed this week.

Two joint venture corporations are involved in the project:

A forestry management company - Kiiwetino Ma'iingan, and the sawmill company, Gaa-bi-mooka'ang. Both are jointly owned by Tembec and First Nations Limited Partnership (FNLP) on a fifty-fifty basis. FNLP is a partnership of eleven First Nations; Sagkeeng, Brokenhead, Little Black River, Hollow Water,

Bloodvein, Berens River, Jackhead, Dauphin River, Lake St. Martin, Fisher River and Peguis. Two other First Nations, Grand Rapids and Waterhen are seriously considering joining the partnership.

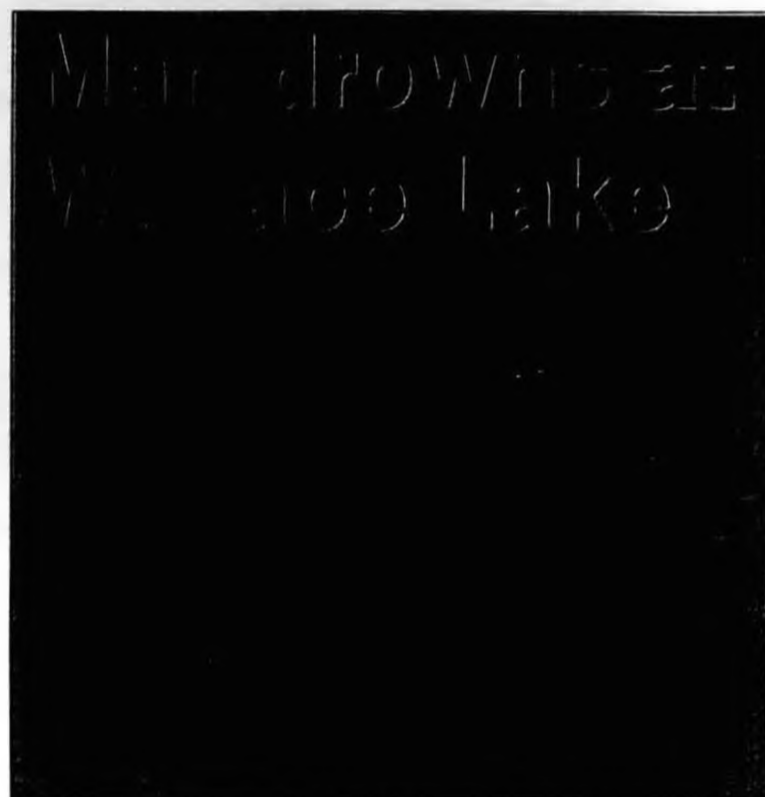
The plan is for the sawmill to operate with two shifts per day initially, providing jobs for 125 people. Another 200 people would be needed for harvesting. Fifty-five people laid off by Tembec when the TMP mill went into operation will have first choice of the new jobs; the rest will be reserved for the First Nations involved in the project. It is expected that many First Nation members currently working for Tembec will switch to the sawmill for its tax advantages, thus, at least some of those laid off will get back their old jobs in the newsprint mill. The sawmill will be built on Sagkeeng land and First Nations people working in the mill will not

have to pay income tax.

The forestry management company, Kiiwetino Ma'iingan held its first board meeting November 7. Elected to the board were: Chairman, Paul Chief, (also Chief of the Brokenhead First Nation), and President Bill Snell of Tembec. Other board members were First Nation members Barry Peel and Claude Ross, and Tembec employees Jim Lopez and Paul Krabbe

The sawmill will use the core of the log for lumber and chip the remainder for sale to Tembec in its new TMP mill.

Kiiwetino Ma'iingan Chairman Paul Chief said negotiations began after a demonstration led by Gary Raven of Hollow Water in the summer of 1998. The demonstrators marched from Clarks Corner Pine Falls ending with a pipe ceremony outside the mill's main office. "Its been a long time coming, and long



overdue." He said the agreement on resource sharing was, in his view, the best in Canada.

The current controversy between Canada and the United States on softwood lumber pricing will not have any major effect on the project. The US Department of Commerce has imposed a 19.3% "countervailing duty and a 10.6% anti-dumping penalty on softwood lumber. Negotiations to reduce, or eliminate these costs are underway.

The anti-dumping penalty is not taken seriously by Canadian negotiators. Anti-dumping penalties are imposed by countries trying to prevent surplus commodities being dumped in their markets at below the price charged in the producer's home country. The US market is many, many times larger than the Canadian Market. The US market for lumber drives the price, not the much smaller Canadian Market

Countervailing duties are

based on the assumption that Canadian provinces are subsidizing the lumber industry by charging a stumpage fee for lumber rather than selling to the highest bidder as is the case in the US where most wood is purchased from privately owned woodlots. The US has tried to impose a countervailing duty several times in the past but it has always been defeated at the World Trade Organization.

Tembec has long-term plans for the installation of a third paper machine and doubling newsprint production. And doubling the volume of wood chips needed. Two more sawmills would be required, probably in Berens River and Island Lake. A 100 million dollar all-weather road along the east shore of Lake Winnipeg to Island Lake would be required. A total of, perhaps, 650 additional jobs would be created, i.e. a thousand new jobs for the aboriginal people living in the forest harvesting area.



The logo of Kiiwetino Ma'iingan the Shared Forest Stewardship Company had its first board meeting on November the 7th. (Kiiwetino Ma'iingan is Ojibway for Northern Wolf)

**LdB Blues vs.  
Arborg Avalanche**  
Saturday, December 8,  
8:00 p.m.  
Lac du Bonnet Arena

# Lac du Bonnet and area food bank

Volunteers, organizers, and invited guests celebrated the grand opening of the new food bank for the Southeastern area on Saturday December 1. Shelves are stocked and over 30 volunteers are on hand to help ensure that this much needed service is provided in the area.

Invited guests Glen Hirst Mayor, MLA Darren Praznik, councillor Len Trochim of the R.M. of Alexander and representatives from Vic Toews constituency office were all on hand to show support and commended the efforts of the Board of Directors, volunteers and the many who so generously donate food items. Councillor Len Trochim of the R.M. of Alexander, presented a cheque to Cliff Zarecki Chairman of the Board and Denis Godin board member in the amount of \$1,000.00.

The food bank will be open for residents to pick up food and to drop off donations Mondays, and Thursdays from 10:00 a.m. to 12:00 noon. On the occasion of a Holiday, the food bank will be open the following day. Donations of non-perishables such as soups, baby foods, and canned goods



Archie and his wife Vi Cinq-Mars are just two of the many volunteers who joined in the official opening of the Lac du Bonnet and Area Food Bank. Above a volunteer weighs their produce items that were so generously donated.

have been coming in steadily and are very much appreciated, now with the freezers and fridges in place they are able to accept produce, frozen foods and other such items.

The food bank is depended on the donations of others to help keep the place running smoothly and so far the sup-

port has been tremendous. The board of director's and volunteer's have worked tirelessly to help ensure that there is food for all people in the immediate and surrounding communities. The board of director's is as follows: Grace Deeterow, Barb Sabanski, Louis Bruneau, Eva Lussier, Marilyn Zarecki, Cliff Zarecki, Denis Godin, Gilberte Godin, Ches Carver, Joy Funk, Beverley Richmond, Ron Wesa. The communities that the food bank serves are: Lac du Bonnet, Whitemouth, River Hills, Seven Sisters, Pinawa, Great Falls, St. Georges, Manigotagan, Bissett, Power-

view, Pine Falls, and Sagkeeng. If you would like further information please call

345-9807. The food bank is conveniently located at the old curling club in Lac du Bonnet.

## BINGO

### COMBINED ACCUMULATORS

|  |  |  |
|--|--|--|
| <p><b>Bonanza</b><br/>starting value this week<br/><b>\$4033</b><br/>IF WIN POT STARTS AT \$800<br/>Add 50% of sales on Monday.<br/>If not won, carry over total plus 50% of sales to Wednesday.<br/>If not won, carry over total plus 50% of sales to Thursday.</p> | <p><b>Minnie Loonie</b><br/>starting value this week<br/><b>\$814</b><br/>IF WIN POT STARTS AT \$200<br/>Add 30% of sales on Monday.<br/>If not won, carry over total plus 30% of sales to Thursday.</p> | <p><b>Lucky 7</b><br/>starting value this week<br/><b>\$2313</b> in 25 numbers<br/>POT FREEZERS AT 25 NUMBERS<br/>Add one # plus 30% of sales carry over on Monday. If not won, add one # plus 30% of sales carry over to Thursday.<br/>IF WIN POT STARTS AT \$200 in 17 numbers or less</p> |
| <p><b>IN CASE OF DISCREPANCY, THE LATTER WILL PREVAIL.</b></p>   |  |  |
| <p><b>FOR UPDATES CALL 345-8825</b></p>  |  |  |
| <p><b>Knights of Columbus</b><br/>Lac du Bonnet<br/>Community Centre<br/>Specials 7:00 p.m. Lot Lic. 584<br/><b>Every Monday Evening</b></p>   |  | <p>Bonus Line - \$-<br/>Star - 1774.00*<br/>Loonie Pot - 224.00*<br/>Toonie Pot - 2774.00*<br/>Special "Y" - 73.00*<br/>Jackpot Strip - 89.00*<br/>Poker Flush - 562.00*</p>   |
| <p><b>FOR UPDATES CALL 345-8619</b></p>  |  |  |
| <p><b>Lakers Ski Club</b><br/>Lac du Bonnet<br/>Community Centre<br/>Specials 7:00 p.m.<br/><b>Every Thursday Evening</b> Lot Lic. 874</p>   |  | <p>Bonus Line - \$3732.00<br/>Star - 387.00<br/>Loonie Pot - 386.00<br/>Poker Flush - 7603.00<br/>Special "Y" - 407.00</p>   |
| <p><b>FOR UPDATES CALL 345-6197</b></p>  |  |  |
| <p><b>Royal Canadian Legion #164</b><br/>Lac du Bonnet<br/>Legion Hall<br/>Specials 7:00 p.m.<br/><b>Every Wednesday Evening</b> Lot Lic. 453</p>  |  | <p>Bonus Line - \$ 731.00<br/>Star - 142.00<br/>Lucky 7 - 1292.00<br/>Poker Flush - 523.00<br/>Mini Loonie - 895.00<br/>#1 Loonie - 575.00<br/>#2 Loonie - 4474.00<br/>Jackpot Strip - 143.00</p>  |

## Christmas Sale

December 7 & 8

Friday, 1pm - 9pm, Saturday 1pm - 5pm

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| <p><b>Publisher</b><br/>Valerie Anderson</p> <p><b>Sales/Production/Office Manager</b></p> <p><b>Production/Art Design</b><br/>Lori Pachkowsky</p> | <p><b>SUBSCRIPTIONS</b><br/>Local Rate: \$34.20<br/>National &amp; Urban Rate: \$39.90<br/>Foreign Rate: \$102.60<br/><small>(prices include PST &amp; GST)</small></p> <p style="text-align: center;"><small>2nd class mail #1763M7<br/>(Postage paid in Pine Falls)</small></p> | <p>P.O. Box 550, Pine Falls, MB R0E 1M0<br/>56 Art Street, Powerview, MB<br/>e-mail: <a href="mailto:theecho@granite.mb.ca">theecho@granite.mb.ca</a></p> <p>Powerview Office Ph: 367-9468 Fax: 367-9974<br/>Lac du Bonnet Office Ph: 345-9896 Fax 345-0004</p> <p style="text-align: center;"><small>The Echo is an independent weekly newspaper published on Tuesdays in Pine Falls and Lac du Bonnet, Manitoba. Advertising and submission deadline is Friday at 3:00 p.m. prior to Tuesday's publication.</small></p> |
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The  
Winnipeg  
River  
**Echo**

# Christmas with family and friends

The Tembec Pine Falls Paper Group celebrated Christmas with employees, family and friends this past Sunday at the Pine Falls School. Many volunteers got together to help with this years fun filled festivities.

Santa was kept very busy with the many wish lists from the excited children. Families were given pictures of the kids who visited Santa and they all received a present. There were lots of activities for the children and families to enjoy. The Powerview School grads were on hand to set up and run various craft tables. This year children were given passports

that allowed them to visit various tables that were featuring, face painting, Christmas card making, gingerbread cookie decorating, and assorted craft making, with each visit they received stickers that filled their passports.

Santa's elves entertained everyone with Christmas carols and sing-a-longs. Another event that was featured was by Pinnacle Entertainment which is owned by Kim Wilson. A special magic act was performed by magician Steve Kimura, much to the delight of the children. The highlight of the afternoon was the super bouncer and games, the kids



Above: Children had a wonderful time bouncing and playing games as parents looked on. Below: Nicole Rusk receives a cute facial painting by one of the Powerview School Grad helpers.



Tiana and Macey Blatz are joined with their mother and grad helpers at the craft table, where children were able to make Christmas Crafts.

had a great time bouncing, jumping and winning prizes for their efforts. Children and parents were treated to hotdogs, chips, drinks, and a goody bag.

The afternoon was enjoyed by all who attended, one particular grandmother was very pleased, Faye Donnelly said that she had so much fun that, she will keep bringing her grandchildren back until they were twenty-one.

A big bouquet of flowers goes out to all the volunteers who worked hard to make this a special day, your efforts were well appreciated.



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## Dying and Your Investments

Kurt Rosentreter, CA, CFP, Financial Advisor, Berkshire Securities. Berkshire Securities is a member of CIPF.

Death is inevitable for all of us and it makes good sense to plan your finances for your ultimate demise. Death planning is not ghoulish, rather it is an important step in bringing some common sense financial strategies to the end of your life for the betterment of those you leave behind. At a minimum, proper death planning can ease the burden and pain for your heirs at a time when they are grieving over your loss.

Since investments play a role throughout our lives, it is important that we all have a basic understanding of the tax consequences of assets you own on death. I find that many Canadians are confused about what assets are taxable on death and which are not. I hope to clarify some of that confusion here.

### The Facts on Taxation of Assets on Death

Here are a list of common assets owned by Canadians, and their tax implications on death:

**Your Principal Residence:** Every Canadian who owns a home of any kind (house or condo) that they primarily reside in can own this asset free of taxation in their entire lifetime. No matter how much this asset rises in value, it will be tax free on death. So if you own a home that you bought 40 years ago for \$20,000 and today it is worth \$300,000, the difference of \$280,000 is not taxable when you die. It is also not taxable when your spouse dies.

**Your Cottage (or any second piece of real estate (e.g. rental property, land, etc.):** A married couple are only allowed to have one tax free principal residence between them. Before 1982 they could each have one, permitting a family to own two properties tax free. Further, before 1972 there was no taxation at all on the sale of assets. Given all these rules, it can get quite complicated to determine how

much of the capital gain built up on your cottage is taxable. A family cottage that has been in the family for many years needs to be carefully examined by an accountant to determine what is taxable and what is not. On death of the first spouse, no tax is paid on the cottage capital gain that has been building for a long time. But

on the death of the second spouse, the capital gain built up on the cottage is fully taxable finally (due to a deemed disposition that results on death), leading to a potential whopper of a tax bill on the old family cottage. Make sure that you take steps to deal with this huge tax bill long before death or risk losing the family cottage all together through a sale to pay the tax man on your death.

It is important to note that you cannot avoid this death taxation on the cottage by gifting the cottage to your children before death. In fact, this can be disastrous on its own. By making a gift of this asset to the children, you are deemed to dispose of the cottage at that time, triggering the tax bill on the capital gain at the time of the gift. Never make a large gift of assets or

See DYING/Page 15

## Duck Lake Ski Club News

by Tom Allison

Contemplating what type of winter activity to do throughout the snowy season to keep in shape and healthy. Why not try cross-country skiing. It is an excellent all round exercise and the fresh air will so you good

There is a major change this year in the Duck Lake Ski Club. Marcel Pitre and Paul Doyle are retiring and they will be greatly missed. On behalf of the Ski Club members, I want to thank them for their years of service. Words will not do them justice for the many, many years of faithful service. Every year Marcel and Paul took great pride in keeping the ski trails cleared

of fallen trees, summer growth cut and the Chalet ready in time for the skiing season. Once the snow accumulated, they kept the trails in shape and well groomed over the winter months. Also over the years, as there was lack of members involved in the executive, Paul and Marcel kept the club running smoothly. They both deserve a huge round of applause for being so dedicated.

Thank you to the past executive and past volunteers and welcome to the new executive. Tom Allison, president. Jeff Whitford, vice-president. Denise Allison, secretary. Leah Boulet, treasurer. Trail committee; Doug

Hanson, Butch Trehart, and Paul Robert.

Memberships are again available from Debbie Lagasse at Celebrations Unlimited in Pine Falls. Many thanks to her for this valuable service to our Ski Club. The cost for the season remains the same as in past years- \$15.00 for the first adult member of a family and \$10.00 for each additional adult. Children ski for free whether their families are members or non-members. The Ski Club uses these fees to pay for oil, gas, maintenance of the groomer, insurance, and all related expenditures.

We hope the coming season is a grand one and that you get out and enjoy the peaceful landscapes as you swoosh along the wooded trails. Perhaps you avid skiers could recruit a few more members and we would be able to have family outings, weiner roasts, ski derby's etc.

Do not take cold comfort that you will be housebound this winter. Head outdoors and take advantage of the nearby ski trails. Forget hibernation, but don't forget your dues. See you on the trails.

Christmas Carol  
**Sing-A-Long**



December 16 at 7:00 p.m.  
Pine Falls United Church

WEDDINGS - ANNIVERSARIES - BANQUETS  
RETIREMENTS - MEETINGS, ETC.  
at the **GREAT FALLS  
COMMUNITY HALL**  
Contact Hall Manager 367-2998  
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The Pine Falls District Health Care Foundation Inc.  
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# Christmas Fashion Show

by V. Anderson  
Country Concepts hosted its 2nd annual Christmas fashion show this past Sunday. This years show was held at the Rusty Nail Tavern in Powerview. The many guests that attended were treated to a wonderful selection of clothing, from outer wear, sleep wear, casual, and formal dress wear. The setting was accentuated by warm lighting and a wonderful Christmas atmosphere. Guests were served refreshments and

a tasty array of cheeses and crackers. There were 14 models who participated in this showing. All models are from within the Pine Falls, Powerview, beaches, area. Make-up was done by Marge Nault sales representative of Mary Kay products. Photography was done by Gino Fontaine of Gino's Photography located in Sagkeeng. The models wore designs from Tanjay, Alia, Demarco, Superline and Picadilly. All

fashions that were used in this years show can be found at Country Concepts located in downtown Pine Falls. "This was a really nice location to have our annual Christmas show," said Jo-Anne Chevrefils owner of Country Concepts. "Everything went very well, the atmosphere was just great, all the models did a wonderful job. What's so nice about this years fashions, is that they are full of sparkle and glitter, this is just great for the  
See FASHION/Page 6



Doxie Dowling and Don Robb modeling evening wear at the Country Concepts Christmas Fashion Show, Sunday at the Rusty Nail Tavern

# How animals survive the winter

## Environmental Forum

by Dr. Brian G. Kotak, Environment Director-Tembec

Q. How do animals survive when it is so cold out in the winter time?

A. The answer is a combination of physiology and behavior.

Animals essentially have two physiological adaptations for surviving the cold winter months. They can either increase their metabolic rate (and produce more internal heat) or reduce their heat loss. In cold winter climates such as ours, it is difficult for an animal to increase its metabolic rate, because this requires consuming more food-something that is usually in short supply in the winter. However, some

animals are naturally adapted to cold weather. This is best illustrated by comparing the temperature at which an animal must expend 50% more energy to maintain its normal body temperature. For tropical species of raccoon, the animals' metabolism must double in rate when the outside air temperature drops to 25°C in order to maintain its normal body temperature. For the arctic fox, this doubling of metabolic rate doesn't occur until temperatures are between -40 and -70°C. Therefore, the fox can function easily at temperatures that would outright kill most other animals. Incredibly, at this outside temperature, the arctic fox is maintaining its core body temperature 110°C above the ambient tem-

perature!

Most mammals rely on reducing their heat loss to the environment rather than increasing metabolic rate. This can occur in a number of ways. It is well documented that fur provides excellent insulation against the cold. The longer the fur, the better the insulating value. Some animals also rely on stored fat or blubber to provide insulation. Other animals, such as the wolf, have an elaborate physiological mechanism to reduce blood flow to the legs and paws. In winter, a wolves paw may be only a few degrees above freezing, with no ill affects to the animal. This adaptation helps reduce heat loss from the extremities.

Some mammals such as

black bears prefer to avoid the cold all together. Bears will crawl into dens in late fall or early winter. Females usually den earlier than males. Although bears were once thought to hibernate, we now know this is only partly true. Bears are actually light sleepers compared to other true hibernators. When bears den in the winter, their core body temperature does not drop appreciably (unlike true hibernators such as squirrels), although their heart rate is greatly reduced. Bears do not eat or eliminate waste during the winter. They rely on stored fat reserves as a source of nutrition. A black bear can loose up to 30% of its pre-denning weight because of this. Bears will also loose weight over the

course of the springtime to early summer, until more nutritious vegetation grows and is available. Bears will periodically awaken in the winter and wander around for short periods of time.

Animals have evolved clever mechanisms to survive the cold winter months. For humans, it usually involves staying indoors!

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**MONDAY**  
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**TUESDAY**  
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**WEDNESDAY**  
Po Ke No 2:30 p.m. - Lounge  
Bingo 7:00 p.m. - Hall

**THURSDAY**  
Darts 7:00 p.m. - Lounge

**FRIDAY**  
Bingo 7:00 p.m. - Lounge

**SATURDAY**  
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**WINTER HOURS**  
As of Dec.1

Tuesday 12:00 noon to 6:30 p.m.  
Thursday 12:00 noon to 6:30 p.m.  
Friday 12 noon to 6:00 p.m.

## Pine Falls Pre-School news

Hi, only three weeks left before Christmas! We've been busy at school with Halloween in October, Health and Safety in November and Christmas fun for December.

Our Halloween party was a spook-tacular success. The children's costumes were great!

November passed quickly with our field trip to the fire

hall "don't play with matches, and 367-9999" were heard throughout the morning and many mornings after. Thank you Fire Chief Kemball for our fun tour.

Dental Hygiene was included in our November theme, thank you to Power-view Dental for the tooth-brushes, along with the "Policemen are our friends".

December holds our Christmas Concert on Friday the 14th at 10:00 a.m. in the Pine Falls School. Everyone is welcome to attend. The more the merrier! The children are practising hard and our performance will be wonderful. We wish everyone a wonderful Christmas and peaceful New Year from the staff and children at Pine Falls Pre-School.

## Don't forget your spouse It's the Law

by Gerald Hawranik, Q.C.

*Gerald C. Hawranik, Q.C. is a lawyer in Beausejour with 20 years of extensive experience in most areas of law. It's The Law will be published in each issue of The Echo. If you would like to know more about any legal topic, please write to Gerald at Box 880, Beausejour, MB R0E 0C0, phone 268-6300.*

Don't forget your spouse when making your will. By law, under the Marital Property Act, your spouse is entitled to receive half of your estate, regardless of what you have put in your will. In addition,

under the Homesteads Act, you are entitled to a life estate in the homestead property — in other words, you are entitled to live in the homestead property for the remainder of your lifetime. You may even have had additional claims against your spouse's estate under the Dependents Relief Act. Normally, you need to make your claim against your spouse's estate within six months of the probate of your spouse's will, but in appropriate circumstances, the time period may be extended. If for some reason, the executor of

your spouse's estate distributes all the assets before the six month period expires, it is possible to sue the executor personally to recover the value of the estate.

In most situations, spouses leave each other their entire estate so there is no issue. On occasion, however, spouses are left out and it is comforting to know that there are means to make things right.

If you have any questions about the information appearing in this article, or any other legal question, please call me for a free initial consultation.

*This article is intended to provide general information and not to advise anyone on what he or she should do in a particular situation. The facts of each case are important, and usually affect the way in which the law is applied. When you have a legal problem, it is best to consult a lawyer.*



Janice Knutson models a jacket and pant suit from Country Concepts

## Fashion Show

from page 5

Christmas and New Years season."

For this years Christmas season there are many in-store specials. Beginning this week Country Concepts is offering a buy one item and receive another item half price. Country Concepts is a locally owned and operated store that specializes in ladies wear and accessories. Store hours are from Tuesday to Saturday 9:30 a.m. to 5:00 p.m.

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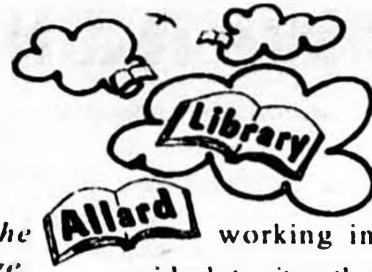
## New Friends News

by Barbara Sabanski

The Christmas Season is a time for family, fiends and the giving and receiving of gifts, New Friends Community Mentorship Inc. is a non-profit organization and we would like to thank the following organizations for their gift of in-kind or cash donations to help our program continue:

Agassiz School Division (New Directions School), The Winnipeg River Echo, The Paper, Lac du Bonnet Leader, Bigway Foods, Lac Du Bonnet Lions Club, Pinawa Lions Club, Knights of Columbus, St. John's Anglican Women's League, Royal Canadian Legion-Ladies Auxiliary, Pine Falls Paper Company, Casey's Inn, Chicken Chef, Drifter's Restaurant, Lakeview, Hotel, Subway, Channel 12 Pinawa, Channel 34 Lac du Bonnet, Healthy Child Initiative-Provincial Government, Anonymous. "We are each of us angels with only one wing. And we can only fly by embracing each other". Luciano de Croezenzo.

## Library Allard Book Nook



For this week's column I thought I'd take the easy way out and list some of the new titles we have added to our collection.

Adult fiction: Book 4 in the *Zion Legacy* series, *The Jerusalem Scrolls*, by Bodie & Brock Thoene; *Man and Wife* by Andrew Klavan; from Oprah's Book Club, *The Corrections* by Jonathan Franzen; *Pope Joan* by Donna Woolfolk Cross; *The Blue Last* by Martha Grimes; a new Anasazi mystery from Kathleen and Michael Gear, *Bone*

*Walker*; and *While Morts Sleep* by Jack Cavanaugh.

Science fiction: *Angelmass* by Timothy Zahn; and *Star by Star* (a *Star Wars: New Jedi Order* story) by Troy Denning.

Non-fiction: *Pandora's Picnic Basket: the Potential and Hazards of Genetically Modified Foods*; *A Practical Guide to Pruning*; *The History of Science Fiction*; *The Kids Book of Canadian Firsts*; *Disasters Canada*; *Canada's First Nations: a History of Founding Peoples from Earliest Times*; *Regions of the Heart*, the story of Alison Hargreaves, who died on Mount Everest; and *Everything You Need to Know About Math Homework*.

Junior: books 19-22 in the *Pokémon* series — *Prepare for Trouble*,

*Battle for the Zephyr Badge*,

*The Chikorita Challenge* and *All Fired Up*; *A Mouse called Wolf*; and *Two For the Road* starring Mary-Kate and Ashley.

New titles at the Beaches Branch: *Pigtown* by William Caunitz; *Without a Doubt* by Marcia Clark; *A Time for Silence* by Philippa Carr; *Mountain, Get Out of My Way* by Montel Williams; *Priestess of Avalon* by Marion Zimmer Bradley and Diana Paxson; *When Calls the Heart* by Canadian author Janette Oke; *The Saving Graces* by Patricia Gaffney; Danielle Steel's *The Kiss*; *The Healthy Food Directory*; and *The Kaisho* by Eric Van Lustbader.

WANTED: Community-minded, hard

working individuals to sit on the Library Allard Board.

Library Allard is looking for a resident of Powerview to fill a vacant seat on the Board. The Board is looking for someone who has an interest in the Library, is willing to attend and participate at board meetings, and will advocate for the Library within their community. Anyone interested in filling this vacancy please come down to the Library or call 367-8443.

STORY-TIME: Wings of Power and Library Allard are teaming up for a weekly story-time. Story-time will be held at 1:30 Wednesday afternoons at Library Allard. Everyone welcome! Share the joy of reading.

## Library Corner



### Lac du Bonnet Regional Library

Our 2-week Fines Amnesty period begins this week. Please help us to help the Christmas Hamper Fund. Do you have outstanding overdue fines at the library? Do you have an overdue book at home? Come and settle your debts by bringing a non-perishable grocery item or two for the Christmas Hamper Fund and we will forgive your fines!

We are making a further effort to help you get into the Christmas spirit by getting our Christmas videos out of hiding and onto the shelves! The kids will love

just a few days away! Mark your calendar for Friday, December 7th - bring the kids to the library between 3:00 and 5:30 pm to do their shopping for moms, dads, siblings and grandparents! Our Good-as-new Book Sale will begin early in the week, and our raffle tickets will be on sale until the draw date which is December 18th.

Is there any time left for reading during this busy season? There should always be time for a children's bedtime story! Here are a few special stories to choose from:

Little Robin Red Vest by Jan Fearnley, deserves to rank with the great timeless Christmas stories. "Little Robin has given all his nice warm vests to seven chilly friends in need. On Christmas Eve, with no vest left for himself, he huddles on an icy roof...until someone very special comes to the rescue." Don't miss this one!

A Little Bit of Winter by Paul Stewart and Chris Riddell, have created two endearing woodland characters.

Hedgehog is getting ready for his annual sleep, but he asks Rabbit to save him a little bit of winter, so that when he wakes up he can see what it's like. Will Rabbit remember? How can you save a bit of winter?

Learn to read with Winnie the Pooh. Your youngster will enjoy the tale of Pooh's Sled Ride

by Isabel Gainnes.

Enjoy Annie's lively imagination in *The Missing Mitten Mystery* by Steven Kellogg. "Annie and her dog Oscar, have had a busy day playing in the snow. And it only gets busier when Annie begins to search for her missing red mitten--thee fifth one she's lost this winter!

Perhaps thee children want to help with decorations this Christmas. Trim a Tree by Allison Gertridge shows how to make 25 different ornaments for the tree. Step-by-step instructions, creative tips and ideas, and full-colour photos and illustrations make these beautiful crafts easy and fun to make!

their old favourites such as "Spot's Magical Christmas", "Rudolph the Red-Nosed Reindeer", "The Little Drummer Boy", and many more.

The Children's Christmas Bazaar is

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**News Tips Call the Echo 367-9468**

**Craft & Bake Sale**  
Crafters come and sell your crafts. Rent a table for only \$5.00  
December 7, 10:00 a.m. to 2:00 p.m.  
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For more information or to reserve a table phone the students at the Sagkeeng Regional Campus.  
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**Manitoba PREMIER GARY DOER**  
cordially invites you and your family to the annual **LEGISLATIVE BUILDING OPEN HOUSE**  
on **Saturday, December 8, 2001 1:00 p.m.**  
Join Members of the Legislative Assembly in a celebration of Manitoba's festive and ethnocultural traditions.  
Everyone is asked to bring a non-perishable food item or an unwrapped toy for the **Christmas Cheer Board**.

## Make it a Ho Ho Ho, wholesome Christmas

by Geraldine Dandeneau, R.D.

The holidays are just around the corner. The air is filled with the excitement of shopping, wrapping and decorating. The kitchen is redolent with the sweet and spicy aromas of Christmas baking. What would Christmas be after all without the tasty treats that we associate with this very special time of the year? And who would dream of even suggesting that changes be made to those traditional favourites like shortbread and peanut brittle? But is it possible to

blend a little *nutritious* along with the *delicious* offerings of the season (or for that matter any time of the year)?

Boosting the "healthy" index of your holiday fare is not as difficult as you may imagine. Give the following suggestions a try this holiday season, but whatever you do, don't tell your family it's good for them; just sit back and smile as they enjoy your ho! ho! (w)holesome treats.

**Replace** part (if not all) of the all-purpose flour with whole-wheat flour in cookies, muffins, loaves and squares.

Desserts with a coarse texture (carrot muffins, oatmeal/hermit cookies, pumpkin loaves, date squares) are good candidates for this change.

**Reduce** fat in your favourite muffin, loaf or spice cake by substituting some of the fat with equal amounts of pureed fruit (apples, bananas, pears, prunes). Homemade or commercial strained baby foods are ideal for this purpose and add a nutritious and tasty boost to your baked goods.

**Add** dried fruit (apricots, cranberries, dates, raisins) or grated carrots/sweet potatoes

to cookies, loaves and squares. The end result is a healthier, chewier, more festive dessert.

**Choose** fruit-based desserts (crisps, cobblers, exotic fruit salads). For a simple, yet spectacular dessert, prepare a tray of fresh fruit (apple wedges, banana chunks, pineapple spears, whole strawberries). Serve with a creamy smooth dip of peanut butter, sour cream and orange juice. Be generous with the fruit in pie fillings by making them deep-dish and omitting the bottom layer of pastry.

**Select** your holiday recipes wisely. Look for recipes that have a high rating on the nutrition scale as well as including your traditional family favourites. The following recipe is a modified version of an everyday popular dessert that has been given a festive, nutritious make-over.

**Crunchy Crispy Squares:** Preheat oven to 350°F. Spread 1 ½ cups old-fashioned rolled oats, 2 tbsp sunflower seeds and 2 tbsp flaxseed on a large baking sheet. Bake, stirring often, until lightly toasted; transfer to a large bowl. Add 4 cups crispy rice cereal, 1 cup dried cranberries, ½ cup raisins and ¼ cup pumpkin seeds; mix well. Coat a large saucepan or skillet with cook-



ing spray. Add ¼ cup margarine; cook over low heat, stirring often, until margarine melts. Add 1 pkg (250g) marshmallows; cook, stirring often, until marshmallows are melted and smooth. Remove from heat; stir in 1 tsp vanilla. Add cereal mixture; mix until well coated. Press evenly into a 13x9-inch pan coated with cooking spray. Chill. Freeze well. *Enjoy!*

For more information on holiday baking or if you, or someone you know, could benefit from the free prenatal services offered by the Blue Water Mobile Prenatal Team, contact us at 367-8855 or drop in at our location at Wings of Power, 39 Pine Street, Pine Falls. We provide free milk/juice, pre/postnatal information and support to expecting and new moms (up to 6 months postnatal) in their homes or at our Wings of Power location.

## Ask your Pharmacist Cold And Flu Preparations

There is a confusing array of products for treating colds and flu displayed on a drug store shelf. There are combinations of products for every symptom of these diseases, such as runny nose, congested sinuses, sore throat, cough, chest congestion, headache, body aches and fever. Who can tell which one to use, especially when you are not feeling well? The key is to match your symptoms to the correct combination. Ask Your Pharmacist to help you choose the

best product for your cold. Make sure you are treating only the symptoms you have: for instance, a decongestant will not help someone whose main symptom is a sore throat. Remember these products will help you cope with the symptoms of a cold or flu, they do not cure the disease. It is still important to get plenty of rest and take care of yourself until you are better.

If you have cold medicines at home, be sure to read the package directions again before using them. Be sure the product matches the symptoms each time - a different cold may have different symptoms. Also check the instructions to be sure you are taking the correct dose.

Each product has different doses for different age groups. Store your medication in a cool, dry place; not in the bathroom medicine cabinet. Check the expiry date and discard any expired products. Do not use anything that has changed in its appearance.

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CANADIAN INDEPENDENT

# ECHOES FROM THE Heart

There was a boy by the name of Steve who was attending Seminary in Utah. In this Seminary classes are held during school hours. Brother Christianson taught Seminary at this particular school. He had an open-door policy and would take in any student that had been thrown out of another class as long as they would abide by his rules. Steve had been kicked out of his sixth period and no other teacher wanted him, so he went into Brother Christianson's Seminary class.

Steve was told that he could not be late, so he arrived just seconds before the bell rang and he would sit in the very back of the room. He would also be the first to leave after the class was over.

One day, Brother Christianson asked Steve to stay after class so he could talk with him. After class, Bro. Christianson pulled Steve aside and said, "You think you're pretty tough, don't you?"

Steve's answer was, "Yeah, I do."

Then Brother Christianson asked, "How many push-ups can you do?"

Steve said, "I do about 200 every night."

"200? That's pretty good, Steve," Brother Christianson said. "Do you think you could do 300?"

Steve replied, "I don't know... I've never done 300 at a time."

"Do you think you could?" Again asked Brother Christianson.

"Well, I can try," said Steve.

"Can you do 300 in sets of 10? I need you to do 300 in sets of ten for this to work. Can you do it? I need you to tell me you can do it," Brother Christianson said. Steve said, "Well... I think I can... yeah, I can do it."

Brother Christianson said, "Good! I need you to do this on Friday."

Friday came and Steve got to class early and sat in the front of the room. When class started, Brother Christianson pulled out a big box of donuts. Now these weren't the normal kinds of donuts, they were the extra fancy BIG kind, with cream centers and frosting swirls. Everyone was pretty excited-it was Friday, the last class of the day, and they were going to get an early start on the weekend.

Bro. Christianson went to the first girl in the first row and asked, "Cynthia, do you want

a donut?"

Cynthia said, "Yes."

Bro. Christianson then turned to Steve and asked, "Steve, would you do ten push-ups so that Cynthia can have a donut?"

Steve said, "Sure," and jumped down from his desk to do a quick ten.

Then Steve again sat in his desk. Bro. Christianson put a donut on Cynthia's desk.

Bro. Christianson then went to Joe, the next person, and asked, "Joe do you want a donut?"

Joe said, "Yes." Bro. Christianson asked, "Steve would you do ten push-ups so Joe can have a donut?" Steve did ten push-ups, Joe got a donut.

And so it went, down the first aisle, Steve did ten pushups for every person before they got their donut. And down the second aisle, till Bro. Christianson came to Scott.

Scott was captain of the football team and center of the basketball team. He was very popular and never lacking for female companionship. When Bro. Christianson asked, "Scott do you want a donut?"

Scott's reply was, "Well, can I do my own pushups?"

Bro. Christianson said, "No, Steve has to do them."

Then Scott said, "Well, I don't want one then."

Bro. Christianson then turned to Steve and asked, "Steve, would you do ten

pushups so Scott can have a donut he doesn't want."

Steve started to do ten pushups. Scott said, "HEY! I said I didn't want one!"

Bro. Christianson said, "Look, this is my classroom, my class, my desks, and my donuts. Just leave it on the desk if you don't want it." And he put a donut on Scott's desk.

Now by this time, Steve had begun to slow down a little. He just stayed on the floor between sets because it took too much effort to be getting up and down. You could start to see a little perspiration coming out around his brow. Bro.

Christianson started down the third row. Now the students were beginning to get a little angry.

Bro. Christianson asked Jenny, "Jenny, do you want a donut?"

Jenny said, "No."

Then Bro. Christianson asked Steve, "Steve, would you do ten pushups so Jenny can have a donut that she doesn't want?" Steve did ten, Jenny got a donut.

By now, the students were beginning to say "No" and there were all these uneaten donuts on the desks. Steve was

See ECHOES/page 15

## Pine Falls Community Billboard

**Fort Alexander Health Centre:** Diabetes Clinic 9:30 a.m. to 3:30 p.m. every Tuesday. Blood sugar check, nutritional counselling, phone 367-2208.

**PACE 7-1375:** meets first Tuesday of the month, Chicken Chef, Powerview meeting room.

**Prenatal classes:** held regularly at Pine Falls. Please register with Gail 268-6106 or call your local public health nurse.

**Library Allard:** Tuesday 10:30 a.m. to 5:00 p.m. Wednesday and Thursday 1:00 to 5:00 p.m. and 6:30 to 8:00 p.m. Friday 1:00 to 5:00 p.m. Saturday 10:30 a.m. to 4:00 p.m. Story Time - Wednesdays at 1:30 p.m.

**Beaches Library:** Tuesday 1:00 to 5:00 p.m., Thursday 4:00 to 8:00 p.m., Saturday 10:00 a.m. to 2:00 p.m.

**Knights of Columbus:** meetings every second Tuesday of the month 7:30 p.m. Powerview Church basement.

**Silver Haven Club:** cribbage every fourth and fifth Monday 1:30 p.m., whist every Thursday 1:30 p.m.

**Pine Falls Health Auxiliary:** meetings first Tuesday of every month 1:30 p.m.

**Cottage Country Business Assoc.:** meets first Monday of the month 7:00 p.m. October through May, phone 756-2596.

**Alcoholics Anonymous:** Sunrise Group meetings every Monday, Wednesday and Friday 7:30 p.m. to 8:30 p.m., last Friday of the month open to the public, at St. Georges Catholic Church basement.

**Pine Falls Legion:** meetings held second Thursday of the month 7:30 p.m. Legion, meat raffles held at Legion on Fridays 4:30 to 5:30 p.m.

**Pine Falls Masonic Lodge #154:** meets second Friday of every month, Pine Falls United Church, except January and February.

**Badminton:** Pine Falls School gym, Sunday and Wednesday nights 7:00 to 10:00 p.m.

**Powerview garbage pickup** every Wednesday, recyclable pickup first and third Thursday of each month.

**PAA:** meeting first Tuesday of each month at 7:00 p.m.

**Village of Powerview:** meets second Tuesday of each month.

**Winnipeg River Senior Service Inc.** Coordinator Tina Polschuk, Pine Falls Health Complex, phone 367-9128, 9:00 a.m. to 3:00 p.m. Monday to Friday. Services: transportation, home maintenance, foot care, volunteer help info.

**Family Care Giver Support Group:** at the United Church, Pine Falls, last Thursday of the month 7:00 p.m.

**AA & Al-Anon:** The Beaches Family group, Thursday 8:00 p.m., Senior Scene, Victoria Beach, 1 Ateah Road 756-8018 or 756-2101.

**Happy Tots Day Care:** 367-2601, board meetings last Monday of each month 7:00 p.m. at the daycare.

**Senior Scene Inc. #1 Ateah Rd., Victoria Beach:** General meetings second Tuesday of the month, 756-6468 for more info.

**Mental Illness Support Group:** meets second Wednesday of the month 7:00 p.m. Wings of Power office.

**Beaches HELP Centre (seniors service):** 756-6471, Wednesday 1:00 to 4:00 p.m., Friday 10:00 a.m. to 1:00 p.m.

**Powerview Parent Advisory Council:** meets first Thursday of every month.

**Great Falls Hall workers:** Tuesdays and Thursdays from 10:00 to 11:00 a.m.

**Pine Falls Library:** open 3:00 p.m. to 5:00 p.m. Monday and Thursday.

**Call The Echo 367-9468 to list your community event FREE OF CHARGE**

## Winnipeg River Church Services

**NOTRE DAME DU LAUS:** Powerview - Saturday evening 7:30 p.m. (English), Sunday 10:00 a.m. (English); Stead - Sunday 12:00 noon.

**PINE FALLS UNITED CHURCH:** Sunday service 11:00 a.m. Bonita E. Garrett, Minister. Church 367-2633 or Cell 754-7220. Everyone Welcome.

**PINE FALLS ANGLICAN CHURCH OF THE ADVENT:** Ph. 367-8347 Rector, the Rev. Brian Rountree. Sunday Service at 9:00 a.m.

**ST. THERESA'S:** Masses at Notre Dame du Laus.

**ST. GEORGES:** Mass Sunday at 8:00 a.m. and 10:00 a.m.

**ST. JUDE'S ANGLICAN CHURCH:** Grand Marais, Holy Eucharist - second and fourth Sundays, 11:00 a.m. Morning prayer 11:00 a.m. - first, third and fifth Sundays.

**TRINITY EVANGELICAL LUTHERAN CHURCH:** Thalberg, 1 mile east and 1 mile south of Junction #12 and #304. St. John's Evangelical Lutheran Church, Greenwald on Hwy. #12, 1/2 miles north of junction with #317. Sunday church school 10:00 a.m., worship 11:00 a.m. (alternate locations). For info call 635-2625 or 754-8682.

**CHRISTIAN FAITH FELLOWSHIP:** Bible study 7:30 p.m. Wednesday, church service 10:30 a.m. Sunday school 10:00 a.m.

**HOUSE OF PRAYER FULL GOSPEL:** - 2:30 p.m. every Sunday, Scantbury, on Hwy. #59.

**ST. MARGUERITE R.C. MISSION:** Pitt Road - Traverse Bay, 11:30 a.m. Sunday additional mass mid-June through Labour Day 7:30 p.m. Saturday. Closed November 1 to April 30th.

**ST. ALEXANDER R.C. CHURCH:** located at Sagkeeng First Nations. Sunday mass 10:00 a.m.

**ST. THERESA R.C. MISSION:** 88 Glenvale Avenue, Grand Marais. Mass 12:00 noon first Sunday of November to last Sunday of April. May through October mass 10:00 a.m. Sunday.

**SAGKEENG CHRISTIAN FELLOWSHIP CHURCH:** - Lloyd Guimond (Pastor) Sagkeeng South Shore, service Thursday 7:30 p.m. and Sunday 2:00 p.m.

**CHRIST CHURCH ANGLICAN:** - Sunday 2:30 p.m. at Hollow Water.

**GRACE BAPTIST CHURCH:** - Bible study, Wednesday 7:30 p.m., call Pastor Todd Goudy for information 367-2531.

### PaperTown Motor Inn



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**Thursday, Friday,  
& Saturday**

# Coaches Comment

This past month was supposed to be our first stepping stone to making the playoffs. As a coaching staff we felt we should have had 6 wins or 12 points this month but unfortunately we could only muster up 6 points with one game remaining in November.

We have had some good solid games but have come up with the short end of the stick. The first game this month we faced the Dauphin Kings and outplayed them but were snake bitten in finding the net and the officiating slept through the entire game. We have played some great hockey in spurts but can't seem to put it together for a full 60 minutes.

With the 2-0 win against the Addison Division leaders Winkler Flyers we are hoping this will be a start of good things to come. We are only 6 wins away from a playoff spot right now and a few much needed bounces will close that gap. We are not out of anything by a long shot and if we continue to work hard everyday this ship will turn around.

We made a big trade this month and I know it will work out in our favour. Tony Colombo was sent to the Winkler Flyers for goaltender Guy St. Vincent, defenseman Jo Matuszewski, and a future player to be named later. With the addition of another

goaltender from New Brunswick Patrick Magee has strengthened our position between the pipes. Trading our top scorer and getting 2 quality goalies will help us make a run for the post season. If we are scoring 5 goals a night, but allowing 6 we won't gain any ground.

The Blades are coming to



# MJHL Southeast Blades

the Pine Falls Arena to play the St. James Canadians on December 14th, game time 7:30 p.m. The Canadians are currently 2nd in our division and are a strong hockey club so it will be a difficult task for the

boys. I know the players will be excited to be playing in Pine Falls, since that is where most of them live and go to school.

As always a big thank you to the people and businesses that support the Blades.

# SE Blades Player Profiles



**Laddy Tresel #19**

**Position:** Left wing, **Shoots:** Left, **Hometown:** West, Texas, **Single/Taken/Player:** Very Single, **High School Grade:** Graduated, **Favourite High School Subject:** Lunch, **Hockey Idol:** Eddie Shore, **NHL team:** Dallas Stars, **Dream car:** 93' 1/2 ton van, **Favourite food:** Steak and potatoes, **Favourite TV Program:** Simpson's, **Hobbies:** Watching TV and sleeping. **Most Memorable Hockey Moment:** When I came to this team. **Goal and aspirations for the 2001-2001 Season:** to have a good season and to make the playoffs.



**Corey Richard Courchene #3**

**Position:** Defence, **Shoots:** Left, **Hometown:** Sagkeeng, **Single/Taken/Player:** Taken, **High School Grade:** 10, **Hockey Idol:** Joe Sakic, **Dream car:** 67' Shelby GT 500, **Favourite food:** Pizza, **Favourite TV Program:** That 70's Show, **Hobbies:** Watching my little brother play hockey. **Most Memorable Hockey Moment:** Getting grafted by the Brandon Wheat Kings, **What's your goal or aspirations for the 2001-2002 Season:** Make the playoffs.

## Lac du Bonnet Community Billboard

**Health Concerns?** Guest speakers on homeopathy and ear candling, Monday, December 3, 7:00 p.m. in Lac du Bonnet. Call 268-3235 to book your seat.

**Cooking for better health:** Lose weight, gain energy and prevent illness. Classes begin for every five people registered. Cindy Reimann, certified in nutrition, call 268-2168.

**Lac du Bonnet Pioneer Club Bake Sale:** Saturday, November 24, 10:00 a.m. to 12:00 noon.

**PACE 7-1375:** meets first Tuesday of the month. Chicken Chef, Powerview meeting room.

**Sit and Be Fit exercise class:** Thursdays, Lac du Bonnet Pioneer Club, 1:00 p.m.

**Prenatal classes:** held regularly at Lac du Bonnet. Please register with Gail 268-6106 or call your local public health nurse.

**Lac du Bonnet Lions Club** meets the first and third Monday of each month, 7:00 p.m., LdB Community Centre.

**Lac du Bonnet Regional Library** open Tues. and Thurs. 10:30 a.m. to 4:30 p.m. and 7:00 to 8:30 p.m.; Wed. and Fri. noon to 4:30 p.m.; Sat. 10:30 a.m. to 12:30 p.m., ph. 345-2653.

**Great Falls Women's Institute** meets first Wednesday each month 7:00 p.m. Great Falls Hall. Pat 367-2586, Leone 367-8569.

**Ladies' Auxiliary Royal Canadian Legion Branch #164** meets first Tuesday of the month 7:30 p.m. Legion Hall.

**LdB Committee on Family Violence and Abuse** meets second Tuesday of every month 7:00 p.m. Contact person 345-2664.

**Royal Canadian Legion Branch #164** general meetings third Tuesday of each month 7:30 p.m. Legion Hall.

**Horticultural Society** meets second Tuesday of every month 7:00 p.m., Centennial School.

**St. John's ACW** meets first Monday of every month 1:30 p.m., parish hall.

**Lakeshore Al-Anon Group** Thursday 7:30 p.m. Lac du Bonnet District Health Centre, 89 McIntosh. Call Teri 345-8712.

**Lakeshore Al-a-Teen Group** For further information, Phone Kathie 367-8237 (evenings), Vickie 345-6520 (days).

**Town of Lac du Bonnet Council Meetings** second and fourth Thursday of the month.

**Lakeshore A.A. meetings** every Sunday and Tuesday 8:00 p.m. at St. John's Anglican Church, 86 McArthur, Lac du Bonnet. Last Sunday of the month open to the public. Call Ted 345-2839, Ron 753-8403.

**Ladies A.A. Meetings** Thursdays 1:00 p.m., 18 McDermot, Pinawa. Doreen 753-8357.

**Battered Women's Crisis Line** 1-800-362-3344.

**Lac du Bonnet Health Centre Auxiliary** meets fourth Thursday of the month, Health Centre 1:30 p.m.

**Lac du Bonnet Wildlife Association** temporarily meets at the call of the chair. Call Peter 345-6190 for information.

**New to town?** Drop in to the Craft Basket on Second Street and pick up your Welcome to Lac du Bonnet gift, courtesy of the Chamber of Commerce.

**Two Rivers Seniors Resource Council Inc.** Call Pat at the Lac du Bonnet office, Health Centre at 345-1227 or 348-4610. Services: driver escort, life-line personal response system, friendly visitors, fee-for-service handy helpers.

**Pioneer Club** meets first Monday of month 9:30 a.m., Pioneer Club.

**RM of Lac du Bonnet Council Meetings** second Tuesday of each month 10:00 a.m. and fourth Tuesday of every month 6:00 p.m.

**Alzheimer Society** Theresa Conroy, Whittemouth 348-3505: Lac du Bonnet, Pine Falls, Victoria Beach, Pinawa, Beausejour, Whittemouth, Oakbank, Hadashville.

**Little Day Buddies Nursery School** Tuesdays, Wednesdays and Fridays 9:00 a.m. to 12:00 noon, 12:30 to 3:30 p.m., Lac du Bonnet Community Centre. Janice 345-8979.

To list your community event  
FREE OF CHARGE  
CALL 345-9896

## Lac du Bonnet Church Directory

**ABUNDANT LIFE CHAPEL**  
Pastor Jeff Andrews, church 345-2934, home 345-1950  
Sunday: 10:30 a.m. - morning worship (children's church during service); 7:00 p.m. - hymn and prayer.

**LUTHERAN CHURCH OF THE CROSS**  
Church/office 345-8454

Sunday: 11:00 a.m. - worship service

**NOIRE DAME CATHOLIC CHURCH**  
Father Richard Machura, 345-2900

Lac du Bonnet: 5:00 p.m. - Saturday mass; 11:00 a.m. Sunday mass

Pinawa (senior school): 9:15 a.m. - Sunday mass

**ST. JOHN'S ANGLICAN CHURCH**  
Rev. Brian Rountree 367-8615, church 345-2357

Sunday: 11:30 a.m. - worship; 11:30 a.m. - first and third Sunday of each month, holy eucharist.

# Southeast Blades

## VS. St. James Canadians

### Friday, December 14

### 7:30 p.m. Pine Falls Arena

## Admission:

- Adults..... \$7.00
- Students..... \$5.00
- Seniors..... \$2.00
- Toddlers..... FREE

# Hirst paces Blues past Paper Kings



by Stu Evans

Dwight Hirst had one of those games that all hockey players dream about. He scored 6 times as the Lac du Bonnet Blues came from behind to beat the winless Pine Falls Paper Kings 8-4 in S.I.H.L. action this past Saturday night at the Pine Falls arena.

This was the first game between the two clubs that joined together last year to form the Wolfpack due to a lack of player interest in both areas. That short term marriage ended as both teams had players piled up at the dressing room door to begin this season. That was good news for area hockey fans as the traditional rivalry was reborn once again.

In front of approximately 150 fans, the Paper Kings jumped out of the gate first capitalizing on a Sean Tardiff power play goal at 10:19. The Blues had many bona fide scoring chances, but Paper Kings net minder Remi Grenier was solid between the pipes. The Blues evened things up at 7:37 when Hirst began his onslaught while on the power play. Tied at 1 going into the second frame, Tardiff notched another power play at the 16:39 mark and then again at 13:46 completing the natural hat trick past one time King veteran goal Marc Lamoureux now donning the duds of the Blues. Down 3-1, the Blues began to utilize their team speed and speciality teams to claw their way back into the game. Hirst

notched consecutive power play goals at 9:38 and 6:14 to claim his natural hat trick and bring his team even at 3. Before the second period was out, you know who, scored his fourth goal putting the Blues ahead 4-3 with 3:17 left in the period.

In the third period, the Blues took control of the game scoring at 18:50 (Hirst) and again just 8 seconds later when someone other than Hirst (Kristen Schinkel) put the Lac du Bonnet squad up 6-3. Pine Falls got one back with Shawn Grunewald's goal

with 7:13 left in the game but any thought of a Paper Kings come back was thwarted by Lamoureux and the final two goals by the Blues with just under 3 minutes left. Rookie Heiden Nuerenberg in this first game as a Blue and Mr. Hirst rounded off the Blues scoring.

The Lunch Box Award was a difficult choice but after much deliberation (I'm kidding) it was decided that Dwight Hirst can keep in one more week as long as he washes it before returning it which judging by his play of late, may be awhile. On the

other side of the ice, Mr. Tardiff earns the Lunch Box as a result of his 3 goal effort.

In other S.I.H.L. action from the weekend: Stonewall 7, Beausejour 5; Stonewall 12, Paper Kings 4; Ashern 6, Lake Manitoba 5; Arborg 6, 415 Phantoms 3 & Lake Manitoba 9, Arborg 8.

This weekend the Paper Kings hit the road in search of their first wins as they visit Warren on Friday night. The Blues only have one game this weekend as they play host to the Arborg Avalanche on Saturday night at 8:00 p.m.

## Girls Hockey

Ken Flanagan has been working for the past two years to try and initiate a girl's hockey team.

This year he is coaching a girl's Peewee hockey team for girls ages 10-13.

Special thanks to Dave Robb, and Gary Mysak for helping out at practices and to Adrian Abraham who will be the team's safety person. The coaching staff includes Dale

Berthelette, Marc Nolin and Head Coach - Ken Flanagan.

The girls will be practising at Pine Falls Arena Wednesday's and Friday's from 5:00 p.m. to 6:00 p.m.

Anyone interested in playing or in helping out, please call Marc Nolin at 367-4656 or 367-2620.

More on women's hockey to follow in next week's edition of the Echo.



Pineview Saints Peewee Girls Hockey Team: Back Row: Kishey Starr, Samantha Cyr, Cassandra Flanagan, Coach - Ken Flanagan, Chantal Berthelette, Raya Howard, Carlee Tardiff, Front Row: Ali Courchene, Jeanine Bird, Stephanie Godard, Katie Mysak, Tiffany Abraham. Missing: Talia Kent.

## Recreation Ramblings

by Michelle Chudd, Recreation Director  
Winnipeg River Recreation District, 345-8816  
Email: reccomm@granite.mb.ca

### Parents and tots coffee group

This drop in group is open to parents, grandparents, babysitters and their preschool children, age 5 and under! Come and enjoy a cup of coffee while your child enjoys some playtime, crafts, stories, songs and a snack! Every Tuesday from 1:30 - 3:30pm at Abundant Life Chapel.

### MTS Eastman Winter Games in Springfield

Sign up and be a part of the 2002 Eastman Winter Games. The list includes youth sports of female hockey, male hockey, figure skating, curling, youth bowling, ringette, alpine skiing, cross country skiing, badminton and gymnastics. And for adults there is 5-pin bowling, co-ed volleyball, basketball, badminton, cross-country skiing and alpine skiing. So how do you register? Contact Louise at

Eastman Sport Development Association at 268 2172 or come by the Rec office and pick up a form. The Regional competitions takes place January 19-20 in Springfield and the winners go on to the Manitoba Games in The Pas March 6-10/02. Get into the games and sign up today!

### Preschool Gym Open

Mrs. Lucci's would like you to know about this program that runs Wednesdays, from 6:30 - 7:30pm at Centennial School Gym and it's FREE! This program is for children ages 5 and under accompanied by their parent. Come on out and enjoy some physical activity with your child.

### Hall Walking

Are you finding it a little too chilly to walk outside? Don't like walking in the evenings when it is so dark out? I have the place for you!

Every Monday to Friday from 4:30 - 8:30pm there is Hallwalking in the LdB Senior School hallways. No need to sign up - just drop on by! (School closed on Halloween night). And in PINAWA you can walk the quad around the Library/Community Centre at Pinawa Secondary School weekdays from 3:35pm - 8:00pm.

### Square dancing

My Square Dancers remind me that every Wednesday evening at 7pm at the Pinawa Lutheran Church is Square Dancing time. All are welcome!

### Winter Activities

What would you like to do this winter to become WinterActive? I am planning the winter programming guide as we speak so if you would like to see something offered - please give me a call at 345 8816 or email at reccomm@granite.mb.ca.

The Paper Kings Hockey Club will be holding a hockey school for all Minor Hockey Players - December 29 & 30

# Birchwood

## BUZZ

**BIRCHWOOD MOTOR HOTEL**  
Traverse Bay, 756-2596

### Nightly Specials!

**THE BAR...**

Mon. to Wed.  
11:00 a.m. to Midnight  
Thursday 11:00 a.m. - 1:00 a.m.  
Fri. & Sat. 11:00 a.m. to 2:00 a.m.  
Closed on Sunday

**DINING ROOM...**

Mon. to Thurs.  
9:00 a.m. to 7:00 p.m.  
Fri. & Sat. 9:00 a.m. to 8:00 p.m.  
Closed Sunday

MONDAY - Canadian Tire Money is Par in the Bar & Pool Tourney  
TUESDAY - Crib Nite & Birthday Draw  
WEDNESDAY - Steak & Brew  
THURSDAY - Ribs, Meat Draw, Pool Tourney  
FRIDAY - Hot Wings

BAND

Friday & Saturday

## CHOCOLATE BUNNIES FROM HELL

December 7 & 8

ATM Banking  Licensed Family Dining Room  Beverage Room  
Cold Beer Vendor  Licensed Outdoor Patio  Sand Volleyball  
Horseshoe Pitch  Canada Select Recommended Accommodations  
Video Lotto Terminals  Basketball Court  Fax & Photocopy Services  
 10 Brand New Rooms  Meeting Room  Hot Tubs  Satellite

New Year's Eve Tickets Available Now!

## Lac du Bonnet RCMP detachment report



The following constitutes the police report for Lac du Bonnet Detachment for the period of the November 23 to November 30, 200.

**November 23:**

A report was received from a underage female at Portage la Prairie of having been sexually assaulted while residing with foster parents in the lac du Bonnet area in 1996.

A report was received of a dog chained to a tree on a snowmobile trail near the junction of PR.'s 313 in the R.M. of Alexander. The dog catcher was contacted and apprehended the dog.

A report was received of a quantity of bulbs taken from outside a residence on Birch in the town of Lac du Bonnet.

A report was received of a vehicle almost being rear ended by another in the town of Lac du Bonnet.

**November 24:**

A report was received of a vehicle being illegally parked too close to a stop sign at Burrows and Athlone in Pinawa. The owner was contacted and moved same.

A report was received of a male being unconscious after a fight at a location in the town of Lac du Bonnet. Police attended and found number of subjects but no indication of an assault or a fight.

A report was received of two vehicles failing to stop at a stop sign on Park in the town of Lac du Bonnet. One licence number was obtained and the

driver was charged accordingly.

**November 25:**

A report was received of a vehicle being operated in a careless manner on PR #502 in the R.M. of Lac du Bonnet. No description of the vehicle, however, the complainant suspected that a certain vehicle was involved. While police were looking for the suspect vehicle, another vehicle was noted to be driving imprudently and the driver was charged accordingly.

A report was received of a dog being tied up outside a residence on Scott Crescent in the Town of Lac du Bonnet and not having proper shelter. Police followed up with the owner of the dog.

A report was received of a vehicle abandoned on an off road vehicle trail in the Fander Lake area of Nopiming Park. It was subsequently learned that the owner was out camping.

A report was received of a missing girl from a residence on Leslie Street in the town of Lac du Bonnet, however, it was subsequently learned that the subject was at a friend's.

A report was received of a vehicle being damaged by a Hit and Run driver while parked at the Great Falls Hall on Saturday night.

A report was received of a single vehicle roll over at the corner of PR #313 and #315 in the R.M. of Alexander. Driver sustained minor inju-

ries, and vehicle was towed.

**November 26:**

A report was received of a garage on fire at a location on lake Avenue in the town of Lac du Bonnet. Police attended and found that it was a meat smoker which had caught fire and burned, but the garage did not burn.

**November 27:**

A report was received from a location at Leisure Falls in the R.M. of Alexander of three wood piles being pushed over by unknown culprits.

**November 28:**

A report was received from a location in the R.M. of Alexander of an adult male having assaulted an adult female. The subject in question was arrested and release for court.

## Winnipeg River RCMP report



The RCMP have recently initiated the D.A.R.E. Program (Drug Abuse Resistance Education) locally. The program is aimed at young adults. Further and complete information will follow in the coming weeks. If you have any questions or concerns please call us at 367-8728.

**November 23:**

Two alarms reported, one at 6:30 p.m. on the South Shore of Fort Alexander. The other at Hillside Beach at 8:25 p.m. Both were false.

**November 24:**

A female was charged with assault with a weapon and was remanded into custody in Powerview.

An impaired driver was charged as the result of a routine stop on Highway 11 at

9:46 p.m.

**November 25:**

An impaired driver was charged after being observed enroute to another call on Highway 304 at 1:50 a.m.

A report at 3:00 a.m. of a suspicious vehicle on the Tembec parking lot - vehicle was not located after a patrol was made.

**November 26:**

Police require any information in regards to a break and enter at s43, South Shore, Fort Alexander where a television was taken and a second break in reported at the True Value, South Shore, Fort Alexander earlier in the day. Access was gained to True Value via a side door. Culprits left with cigarettes and approximately \$365.00. Still under investiga-

tion.

An anonymous call was received of a bush fire in the Stead area around 6:50 p.m. Members attended but found no indication of a fire.

**November 28:**

A break and enter occurred at the garage of River Lot 7, St. Georges. Two sanders, two jigsaws, and a router were taken. Access was gained through prying of a side door sometime during the early morning hours. Still under investigation.

A break and enter at a

Bissett cottage lot shed occurred. A suspect has been identified however the incident is still under investigation.

A theft of purple gas from tanks on the Andre & Jean Dupont residence occurred overnight and a yellow cap was left at the scene. Anyone with information is asked to contact the Powerview RCMP.

A home fire occurred at lot #5 Grey Avenue in Grand Marais at 6:30 a.m. Damage was in excess of \$150,000. And the cause of the fire was

accidental. No one was injured in the blaze.

**November 29:**

At 8:00 a.m. a report of a truck theft was received. The vehicle was taken from s45 South Shore, Fort Alexander. The truck was later located at the Traverse Bay sand pits and was damaged by being burnt.

St. Georges school soccer goal net and flood lights had been damaged.

Remember if you see a crime happen and wish to remain anonymous, please call Crimestoppers at 1-800-782-8477.

### Depression Workshop

Thursday, December 13, 7:00 p.m.



The silly season is upon us. We're supposed to be festive and happy but many of us feel down at this time of the year for any number of reasons. We may be suffering from depression.

◆ **Depression is a health reality.**

There is help available. There is hope to be had. If you think you are feeling down or you think someone close to you, friend, co-worker, or client is experiencing depression this presentation will be a valuable insight into this disorder.

Come Join us on.....

Thursday, December 13th, 7:00 p.m.  
at the Pine Falls School, 2 Walnut Street.

Room 3. Hope to see you there!



By order of the Board of Directors, South Interlake Credit Union hereby gives notice to its shareholders that a

## District Meeting

will be held on Thursday, December 20th at 7:00 p.m.

Lac du Bonnet Community Centre

Lac du Bonnet, Manitoba

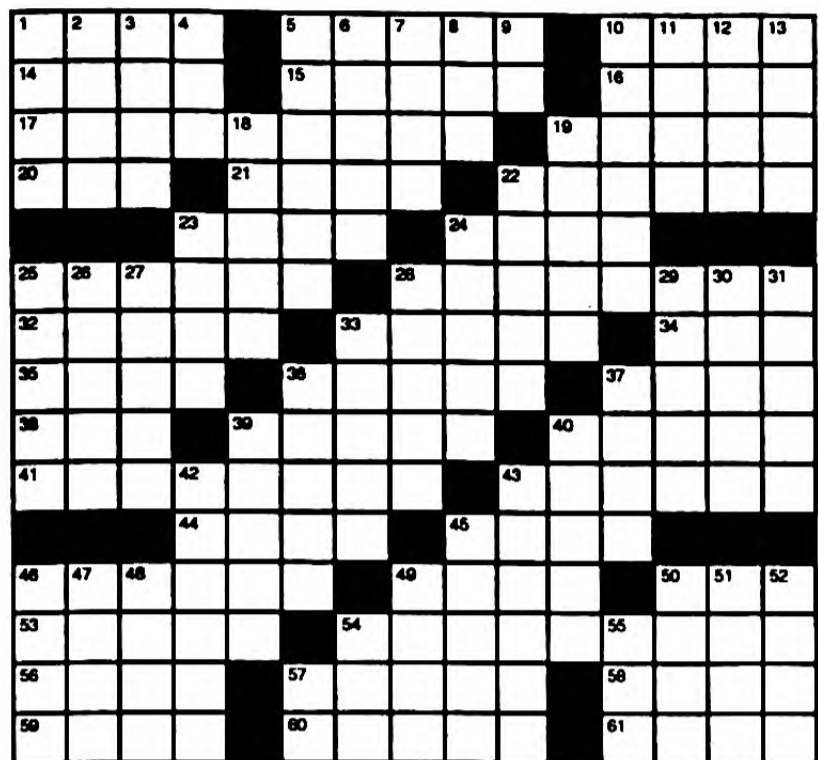
Hear about our exciting plans for your community! Learn more about our intent to open a new part time service location in Hadashville. We will also be revealing the finalized plans for the new South Interlake Credit Union building in Lac du Bonnet including the construction start date and estimated date of completion.

Enjoy an evening with SICU staff and elected officials as we discuss our plans for the future. Refreshments will be served and you will be given the opportunity to win some great door prizes. See you there!

**S**  
**South Interlake**  
Credit Union Limited

www.sicu.mb.ca

# WEEKLY CROSSWORD



**ACROSS**

- 1. Greek letters
- 5. Slip
- 10. Flutter
- 14. Eternities
- 15. Peeled
- 16. Nevada city
- 17. Printed stars
- 19. Colors lightly

- 20. \_\_\_\_\_, the lion
- 21. Minerals
- 22. Lubricate
- 23. Finished
- 24. Valley
- 25. Semester evaluations
- 28. Gossips maliciously
- 32. Kind of beer
- 33. Beet variety

**DOWN**

- 1. Genuine
- 2. Stockings
- 3. Aware of
- 4. Compass point
- 5. Steeples
- 6. Kind of beam
- 7. Aggravates
- 8. \_\_\_\_\_ Moines
- 9. TV's McMahon

- 10. Ally
- 11. Entertainer Home
- 12. Insects
- 13. Sit for photograph
- 18. Vagrant
- 19. Tendency
- 22. Stare angrily
- 23. Poems
- 24. Tumbler
- 25. Forest clearing
- 26. Rants
- 27. Representative
- 28. Disgrace
- 29. Delight
- 30. Colorado or Ohio
- 31. Leading actors
- 33. Inclined plane
- 36. Set

- 37. Disembark
- 39. Look pleased
- 40. Fine cloth
- 42. Hospital physician
- 43. Give
- 45. Comedy
- 46. Temporary living quarters
- 47. Flu
- 48. Group of three
- 49. Baseball's Musial
- 50. Nullify
- 51. Heavy metal
- 52. Serpents
- 54. Ocean
- 55. Gun (sl.)
- 57. Railroad (abbr.)

**LAST WEEK'S ANSWERS**



## CRYPTIC PUZZLE

Each letter represents another letter in the alphabet. See if you can break the code to figure out the famous quotation

"FJP SJC'G VAG PWXAMQ OMJR TEYG  
FJP AYG FJP VAG GEAR OMJR  
TEYG'Q AYGZCV FJP."

-IZXBZ HYPR

**Last Week's Solution**

FOR FAST ACTING RELIEF TRY SLOWING DOWN.

- LILY TOMLIN

# WEEKLY ECHO HOROSCOPE

for the week of  
December 3 to December 9

**Aries - March 21 to April 20**

You have reason to celebrate, so plan a party! Choose a little family and a little friends, just make sure they all get along. Having a party could really make you feel better. At work, join with others to reach a common goal you've been aiming for.



**Taurus - April 21 to May 21**

Take a night off this week and do something different or special. You haven't been to the art gallery in a while. Or maybe a concert is more your style. Grab your partner and get out there. You can't work 24 hours a day, seven days a week.



**Gemini - May 22 to June 21**

If you haven't organized your thoughts or the projects you've been working on, it could really backfire on you. Stop. Take time out for a little organization. You'll end up being more productive than if you hadn't. Your hobbies will be at the forefront of life this weekend.



**Cancer - June 22 to July 22**

Think about consolidating some of your tasks, which could help you use your energy more wisely. Back-to-back-to-back meetings one day this week will only get to you if you allow them to. Stop and take a breather between them!



**Leo - July 23 to August 23**

Don't let your holiday preparations bog you down. Look on the bright side. . . eventually, things will slow down and get better. You just have to work your way through the next month. Keep your eyes open for a good value on an item you've been wanting.



**Virgo - August 24 to September 22**

Your pioneering spirit may come to the forefront this week. Take advantage of it and have a good time. Don't be too hasty making end-of-the-year investments. Something may turn out to be not as good as it seemed at first. Be careful who you listen to.



**Libra - September 23 to October 23**

It may be cold outside, but this would be a good week for you to explore what nature has to offer you. Could be it's just the breath of fresh air your project or problem needs. Don't go over your budget in spending this week. Instead, decide how you can cut back.



**Scorpio - October 24 to November 22**

Try to be tolerant and open-minded at work this week. Events may be happening that you don't totally agree with. You will eventually have a chance to voice your opinion, but it would be better for you if you waited until that chance came along.



**Sagittarius - November 23 to December 21**

Relax and enjoy social and business events this week. They should go better than you thought in the first place. You and your partner have hit a rocky place in your relationship. Don't read too much into words or actions, it may just be the pressure of the season.



**Capricorn - December 22 to January 20**

You'll be able to get your personal finances under control again. Maybe you should consider getting involved with a new financial prospect. Listen to your financial adviser. If you've got a full plate, ease your workload by seeking help from a coworker.



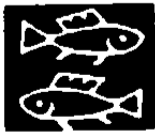
**Aquarius - January 21 to February 18**

It will be a busy week on the job. Use your creativity frugally. If you need some money or reimbursement for work expenses, wait until mid-week to ask for it. Postpone that romantic dinner with your partner. Neither of you will be ready to focus on each other.



**Pisces - February 19 to March 20**

You'll be torn in different directions this week when friends want you to spend time with them, but your family needs time, too. Why not plan something for everyone concerned? Try hosting an informal holiday party, and everyone will be happy.



## Echo Classifieds

### For Sale or Rent

**In Powerview rent to own** - commercial residential property. Spacious 3 bdrm. home with business in front. House has been repainted inside and out, hardwood floors in living room and kitchen. Large treed lot. For more info call Marlene 367-2398. 22-TFN

**House for sale or rent** - 2 bdrm. house for rent or sale in the Powerview area. Call 367-8232.

### Wanted

**Baby/Children's Sleigh** - Wooden sleigh, preferably large size, please call Lori at 367-2766 or 367-9468. TFS

### Miscellaneous

**Bankruptcy Info-line** - free, confidential. Call 1-800-463-8371. This is a community service offered by L.C. Taylor & Co. Ltd., Trustee in Bankruptcy.

### For Rent

**Suite for Rent** - In Powerview. If interested please call for details 367-4875. 25-TFN

**Apartments for Rent** - One and two bedroom apartments for rent in Powerview. If interested please call for details 367-4922. 25-TFN

**Email Us**  
theecho@granite.mb.ca

### Card of thanks

We would like to thank you all for your kind donations to the St. Georges Church Bazaar on November 24, 2001.

Papertown, Northern Store, Pine Florist, Pine Pharmacy, La Caisse Populaires La Verendrye, P & A Contracting Ltd., Irma Nolin, Diane Dubé, Suzie Dubé, Rene Papineau, Jeanne Dupont, Lela Dubé, Donna Dupont, Emmanuel & George Bouvier, Rose Chevretils, Claudette Lambert, Mike & Maureen Bouvier, Jeanne Lavoie, Lucille Boulet, Paul Boulet, Doreen Pellier, also to those who donated for the bake sale, craft table, and sold tickets for the raffle.

*Your support was greatly appreciated.  
The Bazaar Committee*

Thank you to the Lion's Club for your generous donation to the Pine Falls Pre-School. It is very greatly appreciated.

*Thank you,  
Pine Falls Pre-School*

# WANTED

# FREELANCE WRITER

The Winnipeg River Echo is seeking an outgoing, enthusiastic individual to do Reporting & Photography in the Winnipeg River area. Experience is an asset, but we are willing to train. If interested contact Val at 367-9468.

### SILVER HAVEN MEAL PROGRAM

Open to all seniors 55 and over. You are welcome to bring a guest. All meals are \$4.50. Meals are at 12:00 noon Mondays, Wednesdays and Fridays. Your name must be put on the list the day before by calling

Silver Haven at 367-4620 or Bernice at 367-8369

**Wednesday, December 5:**

Soup, Chicken cutlets, rice, and stir fry, chocolate pudding.

**Friday, December 7:**

Soup, salmon patties, mixed vegetables, apple crisp.

**Monday, December 3:**

Soup, Salisbury steak, hashbrowns, carrots, strawberry short cake.

### Pine Falls Health Auxilliary

Meeting, 10:00 p.m.

Pine Falls Hospital Board Room  
December 5

*Everyone Welcome*

## Affordable Advertising

## CLASSIFIEDS

REALTY - FOR SALE - FOR RENT - WANTED - HELP  
WANTED - CARDS OF THANKS  
IN MEMORIALS - LOST AND FOUND - SERVICES -  
EMPLOYMENT OPPORTUNITIES

# \$4.50

for the first 25 words

15¢ per additional word

56 ART STREET,

POWVIEW

367-9468

**OBITUARIES**

**FREE OF**

**CHARGE**

(Within a set size,  
call for details)

The  
Winnipeg  
River

# Echo



Pine Falls Legion

### Grey Cup Party Winners

- 32" TV - B. Halvorson
- Mini Stereo System - Paul Gauthier
- Portable CD Player - John Walker
- Crown Royal Gift Pack - Cheryl Pichor

Eastern Final  
Tickets -  
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### WINNIPEG RIVER HEALTH DISTRICT SNOW CLEARANCE TENDER

Sealed tenders will be received by the undersigned until 12:00 noon, Wednesday, December 12, 2001, for removal of snow for the 2001-2002 season from parking lots and driveways of the Health Centre and Personal Care Home.

Specifications and tender forms are available at the Lac du Bonnet Personal Care Home.

Lowest or any tender not necessarily accepted. Please mark envelope "Snow Clearing Tender".



NEHA

Laurie Horbatiuk  
Maintenance/Tradesperson  
Winnipeg River Health District  
Box 1030, Lac du Bonnet, MB R0E 1A0

### NEWS TIPS?

Call The Echo

367-9468 or 345-9896

# Dying and your investments

from page 4

cash to your children without understanding the tax and legal implications first.

**Your RRSP or RRIF:** Your RRSPs and RRIFs are tax deferred savings plans. Since none of these assets have ever been taxable, every dollar of money removed from these tax sheltered plans is taxable upon removal. On the death of the first spouse there is generally no taxation that results, but on

the death of the final spouse the full balance of the RRSP or RRIF is taxable all at once. That means if your RRIF is worth \$600,000, the entire amount is taxable now and approximately half of the total will be paid in tax. Take steps to explore the strategies that exist to deal with this devastating tax result.

One important point to note on RRSPs and RRIFs. It is common to designate a benefi-

ciary of an RRSP. By designating a beneficiary of the RRSP, the RRSP proceeds are paid directly to that person on your death, bypassing your estate and avoiding probate fees. However, at the same time, the tax liability on the RRSP must be paid by the estate regardless of whether the cash goes directly to the beneficiary. I have seen many a family hurt when one child gets the RRSP proceeds on

death of a parent, while the other child is left paying the tax bill for the RRSP through the estate, eating up their half of the inheritance. Make sure your will is properly planned to consider tax consequences of assets.

**Your Stock or Equity Mutual Fund Portfolio:** Any accrued capital gains that have built up on your stock or equity investments held in a taxable account are taxable on the death of the final spouse. Only the capital gains are taxable, not the entire asset. No tax is due on the death of the first spouse, rather the assets simply transfer to the remaining spouse without triggering any tax.

**Your Fixed Income Investments:** GICs, cash, Canada Savings Bonds are not taxable on death at any time. Rather, their interest income is taxable only. For some fixed income investments like bond mutual funds, it is possible to also incur capital gains and capital losses on these investments on death as well. Again however, only the gain or loss would be taxable, not the entire asset.

### In Closing

In Canada when a person dies, they face taxation on in-

come or capital gains that exist on any assets they own. We do not face taxation of the entire asset since the asset or investment is your own capital, not income.

Only in the case of RRSPs or RRIFs are the entire assets taxable, and this is due to the special circumstances of the assets being tax deferred. As well, taxation is deferred generally until the death of the second and last surviving spouse.

If you own substantial assets of any kind, ensure that tax liabilities that may arise on death are well planned for to avoid unpleasant tax surprises.

*The information herein is of a general nature and is provided with the understanding that it may not be relied upon as, nor considered to be, the rendering of tax, legal, accounting, or professional advice. Readers should consult their own professional advisors for advice based on their specific circumstances before taking any action. If you have any questions or would like further information on this topic please contact the writer directly at [info@kurtrosentreter.com](mailto:info@kurtrosentreter.com).*

## ECHOES FROM THE Heart

from page 8

also having to really put forth a lot of effort to get these pushups done for each donut. There began to be a small pool of sweat on the floor beneath his face, his arms and brow were beginning to get red because of the physical effort involved.

Bro. Christianson asked Robert to watch Steve to make sure he did ten pushups in a set because he couldn't bear to watch all of Steve's work for all of those uneaten donuts. So Robert began to watch Steve closely. Bro. Christianson started down the fourth row.

During his class, however, some students had wandered in and sat along the heaters along the sides of the room. When Bro. Christianson realized this; he did a quick count and saw 34 students in the room. He started to worry if Steve would be able to make it.

Bro. Christianson went on to the next person and the next and the next. Near the end of that row, Steve was really having a rough time. He was taking a lot more time to complete each set.

Steve asked Bro. Christianson, "Do I have to make my nose touch on each one?"

Bro. Christianson thought for a moment, "Well, they're

your pushups. You can do them any way that you want." And Bro. Christianson went on.

A few moments later, Jason came to the room and was about to come in when all the students yelled, "NO! Don't come in! Stay out!"

Jason didn't know what was going on. Steve picked up his head and said, "No, let him come."

Bro. Christianson said, "You realize that if Jason comes in you will have to do ten pushups for him." Steve said, "Yes, let him come in."

Bro. Christianson said, "Okay, I'll let you get Jason's out of the way right now. Jason, do you want a donut?"

"Yes."

"Steve, will you do ten pushups so that Jason can have a donut?" Steve did ten pushups very slowly and with great effort. Jason, bewildered, was handed a donut and sat down.

Bro. Christianson finished the fourth row, then started on those seated on the heaters. Steve's arms were now shaking with each pushup in a struggle to lift himself against the force of gravity. Sweat was dropping off of his face and, by this time, there was not a dry eye in the room.

The very last two girls in the

room were cheerleaders and very popular. Bro. Christianson went to Linda, the second to last, and asked, "Linda, do you want a doughnut?"

Linda said, very sadly, "No, thank you."

Bro. Christianson asked Steve, "Steve, would you do ten pushups so that Linda can have a donut she doesn't want?"

Grunting from the effort, Steve did ten very slow pushups for Linda.

Then Bro. Christianson turned to the last girl, Susan, "Susan, do you want a donut?"

Susan, with tears flowing down her face, asked, "Bro. Christianson, can I help him?"

Bro. Christianson, with tears of his own, said, "No, he has to do it alone. Steve, would you do ten pushups so Susan can have a donut?"

As Steve very slowly finished his last pushup, with the understanding that he had accomplished all that was required of him, having done 350 pushups, his arms buckled beneath him and he fell to the floor. Brother Christianson turned to the room and said, "And so it was, that our Savior, Jesus Christ, plead to the Father, "Into thy hands I commend my spirit."

With the understanding that He had done everything that was required of Him, he collapsed on the cross and died. And like some of those in this room, many of us leave the gift on the desk, uneaten."

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