

FREE

Temiskaming District Seasons Magazine

Summer 2018

Water is life

By Sue Nielsen

honouring our Warriors

Timiskaming First Nation
Pow Wow August 25 & 26

TOO CLOSE TO HOME

THE NORTHERN ONTARIO
FOREST FIRES SITUATION
and Living at the Cottage

SPEAKER
PRINTING, PUBLISHING
AND PROMOTIONS


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SPEAKER

PRINTING, PUBLISHING
AND PROMOTIONS

Seasons Magazine
is published four times a year
by Temiskaming Printing Company
18 Wellington St. South, New Liskeard, ON P0J 1P0
Tel: 705-647-6791 • Fax: 705-647-9669
1-800-461-8751
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Water is life

By Sue Nielsen

“If there is magic
on this planet, it is
contained in water.”
Loren Eiseley

I'VE ALWAYS BEEN DRAWN TO WATER.

In an era of instant communication and information, where you consult your phone for just about everything, it is comforting to know there is no substitute for nature.

Silently I paddle around the green shoreline as the loon calls in a far off bay.

My heart is beating as everything in this natural liquid environment has my senses on high alert.

For those who walk the shore, paddle the lakes and swim in the rivers, the rewards are plenty.

You feel more alive than you have ever felt in your entire life. You have strayed outside your comfort zone, away from the office environment and the endless meetings to reap the rewards of the natural world.

I am north of 50, I pay taxes, I have a job, I have a daughter and I like to give back to my community.

I have lived in cities and I have lived in towns. I prefer to live in this water-rich region called Wild Temiskaming.

This region is the delight of all creatures great and small.

The waterways of this region, nourished by springs and rains, carve through a billion years of geological history half as old as the earth itself.

We mustn't forget the waterways of this region led to the development of Temiskaming.

I ask: did you observe the sun as it glistened on the water sending a blanket of white sparkling jewels across its velvety surface?

We must all linger longer in the cognitive ways of being human.

Nature teaches me to let go and let flow. There is so much we can't control. I think that is why I keep returning to the lake, to be reminded of how beautiful life can be.

I was delighted to hear Ministry of Natural Resources and Forestry crews speak with excitement about the amount of waterways in our region.

They are battling forest fires as I write this, drought-like conditions, bugs and rough terrain yet taking the time to talk about water and how it is greatly assisting with fighting fires.

Maybe we take for granted the availability of fresh, clean waters?

When I was a kid the local lakes were extensions of our yard. We grew up swimming and boating on Bass Lake in Coleman Township.

Hearing talk of pipelines and mining developments made me realize how important lakes are to this region and why it is important to protect them.

Our lakes are an inexpensive outlet for recreation and connection for people of all ages. Living in a region so densely populated with lakes is good for our health.

Healthy populations require fewer resources in the long run and they are more vibrant.

Personally, the kind of region I want to live in recognizes the value of our waterways as communal space with benefits for young and old.

Green environments are linked to longer life spans and better quality of life.

Perhaps at the end of this hot year we may look back and feel it was a lot like an extra long, unmaintained portage.

We must believe the situation to be like a lake - it won't be as rough and it will eventually present its calm surface to us.

Have a waterful summer!

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Want a taste
of summer?

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Gorgeously garnished salmon burgers

Classic hamburgers are a summertime staple, but why not switch things up a bit next time you get the urge to fire up the grill? This tasty salmon burger garnished with crispy toppings galore is a guaranteed crowd-pleaser.

Ingredients

(Makes 6 servings)

For the patties:

- 700 g (about 1.5 lbs.) fresh salmon, chopped
- 1 tbsp. chopped fresh cilantro
- 1 tbsp. chopped fresh Italian parsley
- 1 tbsp. chopped fresh dill
- 2 green onions, sliced
- Juice of 1 lemon
- 1 tbsp. mayonnaise
- 1/4 cup breadcrumbs
- 1 egg
- Salt and pepper, to taste

For the tartar sauce:

- 1 cup mayonnaise
- 1/2 cup relish
- 1 tbsp. lemon juice
- 1 tbsp. finely diced cucumber
- 1 tbsp. finely diced sweet pickles
- 1/2 tbsp. garlic powder
- Salt and pepper, to taste



For the burgers:

- 1/2 red onion, sliced
- 2 cups baby spinach
- 6 hamburger buns

Directions

1. Place onion slices in a bowl of cold water. Set aside.
2. Mix together all the ingredients for the patties. Make four equal-sized patties. Set aside.
3. Mix together all the ingredients for the tartar sauce.
4. On a preheated BBQ grill, cook salmon patties approximately 4 minutes each side. Toast buns on grill for last minute of cooking.
5. Remove onion slices from water and pat dry.
6. Assemble the burgers by placing a handful of baby spinach, a salmon patty, a spoonful of tartar sauce and a few onion slices on each bun.

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these recipes



Sparkling grapefruit cocktail

Kick off barbecue season in style by raising a glass of this refreshing, summery cocktail.

Ingredients (For 1 cocktail)

For the cocktail:

- Juice of 1 lime
- 1 1/2 oz. simple syrup*
- 1 1/2 oz. white rum or gin
- 3 oz. grapefruit juice
- Sparkling wine or champagne

For the garnish:

- 1 grapefruit, quartered
- A few fresh mint leaves

Directions

1. Place a few ice cubes in a mason jar.
2. Add the first four ingredients for the cocktail to the glass and top up with sparkling wine or champagne.
3. Garnish with quartered grapefruit and fresh mint.



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Raspberry cake



This delightful dessert is easy to portion and perfect to top off a summertime dinner.

Ingredients

(Makes 8 servings)

For the cake:

- 3/4 cup sugar
- 1/2 cup melted butter
- 2 eggs

Directions

1. Preheat oven to 175 °C (350 °F).
2. In a bowl, mix together the sugar, melted butter, eggs, milk and vanilla extract.
3. Incorporate flour and baking powder. Mix until batter is smooth. Add the frozen raspberries.
4. Pour mixture into a greased loaf pan.
5. Bake for 60 minutes or until a fork inserted comes out clean.
6. While the loaf is baking, whip the cream and sugar. Set aside in the fridge.
7. Remove baked cake from the pan and let cool.
8. Before serving, garnish each slice of cake with whipped cream, fresh raspberries and mint leaves.

- 3/4 cup milk
- 1 tsp. vanilla extract
- 1 3/4 cups white flour
- 2 tsps. baking powder
- 1 1/2 cups frozen raspberries

For the garnish:

- 1 cup heavy cream
- 2 tbsps. sugar
- 1 cup fresh raspberries
- A few mint leaves

Power Off and Play this Summer!

Download this great screen time tracking log sheet. Fill in the number of minutes or hours you spend in front of screens. <http://temiskamingshores.ca/en/resident/HKCC.asp>

Power Off and Play! Screen time tracking log.

Fill in the number of minutes or hours spent in front of screens.



	TV	Video Games	Hand-held Devices	Computer	Daily Total
Sunday					
Monday					
Tuesday					
Wednesday					
Thursday					
Friday					
Saturday					

Age	Recommended hours of screen time
Under 2 years	None ^{A,C}
2-4 years	Less than 1 hour a day ^A
5-17 years	No more than 2 hours of recreational screen time a day ^{A,B}

Sources:

A. Canadian Society for Exercise Physiology's Canadian Sedentary Behaviour Guidelines

B. Canadian Society for Exercise Physiology's 24-Hour Movement Guidelines for Children and Youth

C. Canadian Pediatric Society's Position Statement on Screen Time and Young Children¹¹



Catalogue No. 026235 (ISBN 978-1-4868-0909-7 December 2017 © 2017 Queen's Printer for Ontario)

Pledge to minimize your screen time and build a balanced day by downloading this Screen-Free Family Pledge!

Every member of the family can join in and limit the use of:

- Smartphone, a table or a computer
- Video games
- Television or videos

Download the family pledge
www.temiskamingshores.ca/en/resident/HKCC.asp



To learn more about activities in our community or to get involved contact your Healthy Kids Community Challenge Project Manager:
Lynn Marcella
hkcc@temiskamingshores.ca
705-672-3363

SCREEN-FREE FAMILY PLEDGE

As a family, we pledge to minimize our screen time and build a balanced day. We will only use screens when required for work or for school. We will not:

- Use a smartphone, a tablet or a computer to surf the web or social media
- Play video games
- Watch TV or videos

Signature of family members:



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Living at the Cottage

by Lois Perry

TOO CLOSE TO HOME

After the cool damp summer that we experienced last year, I felt cheated and like everyone else, I was looking forward to this summer. Hot summer nights around the campfire cooking our summertime favourites, midnight

swims and Mojito lazy days.

The Farmers Almanac had predicted a hot, dry summer and so far they were bang on.



In my hood in the woods it started at the end of May with a fire ban imposed by our Coleman Township Fire Chief, Don Laitinen. He knew then that we were in for an extremely dangerous fire season and so he and our team of volunteer firefighters did everything in their power to ensure our safety.

As I write this we are well in to July and there are fires burning all around us. The largest being, the beautiful Lady Evelyn provincial park area. The smallest the Moose Lake area fire which was approximately one kilometer (as the crow flies) from my life at the cottage.

Getting the call that day while I was at the office brought on a flood of emotions. Shock, panic and disbelief closed in on me as I drove to the scene to access the severity of the fire.

I stood in awe as I watched the water bombers dousing the flames, the ground crews working to keep the area contained and the bird dog (smaller plane) organizing it all from the air. I could not believe how organized and methodical they were.

For in my mind, I was a mess trying to figure out what to pack when I got home. It was mass confusion in my head.

When I did arrive home, I tried to stay calm as I packed some family photos, a change of clothing, about 60 pairs of underwear, a few pieces of good jewelry, a large box of costume jewelry, a jar of red pepper jelly (the last of my mothers preserves), Old Buck-he's a 16 point mounted deer head (he's been in my family for almost 100 years), my electric drill and a box of screws (hmmm not sure), important papers (which included my very first paycheck from when I was a student at Mikes food store in 1975), my Dads housecoat, a How to Tie Knots book (ya..not sure), a phonebook (the last one that I could actually see before they decreased the font size) and a shovel.

I considered filling all my floating things with stuff, lashing it all together and anchoring it offshore but reconsidered

when I read that the MNR was asking everyone to stay off the lakes so that the bombers could load if necessary. So instead, I walked around the cottage, yard and outbuildings taking photos of all my possessions. This was a fantastic exercise as it forced me to see just how much junk I had accumulated over the years.

I spent the next few days traveling back and forth from the fire site to the cottage checking on the fire situation. In the end the firefighters from the Ministry of Natural Resources did an amazing job of staying on the Moose Lake fire and putting it completely out.

Fires still burn all around us, and the sight and smell of smoke from Lady Evelyn and Parry Sound has become the norm of late.

Quite recently while snuggled up at the front of a boat with my eight year old grandson Teayn we traveled slowly up Lake Temagami.

As we chatted I pointed to the areas visible to us that had been burnt. He was quiet until he asked me "what happened to all the animals Nan?" I assured him that they were all able to run or fly away. He looked at me with those big watery eyes and said, "Not the babies Nan, they can't run or fly". With a lump in my throat I assured him again that the Moms and Dads would work together to get all their babies out of the way of the fires. As he looked at me like I had two heads I explained to him that this is why we have to be so very careful with our campfires and when we are in the bush.

That conversation also motivated me to be more personally prepared for emergency situations. If there is a next time that I am placed in a situation such as this I will not turn into a dysfunctional, unorganized and confused mad woman. And I will not cart Old Buck (stuffed deer head) around in my vehicle for two weeks.

Thanks to the Ministry of Community Safety & Correctional Services I now have a plan and a list of items for my survival kit.





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WHAT YOUR PLAN SHOULD INCLUDE

*A Family Communications Plan

Contact 1:

Contact 2:

In case you are asked to evacuate your home, or even your area, select two safe locations you could go to. One should be nearby, such as a local library or community centre. The other one should be farther away, outside your neighbourhood, in case the emergency affects a large area.

- Safe meeting place 1 (near home):
- Safe meeting place 2 (outside my neighbourhood):
- My evacuation route:
- Location of my emergency survival kit:
- Location and contact information for pet assistance:
- Review of Safety in Your Home
- Evacuation Route
- Review of safe exits from home

Emergency Numbers

- 9-1-1 (where available)
- Police
- Fire
- Family Doctor
- Telehealth
- Poison control
- Family & friends who can lend support in a crisis
- Insurance contact
- Utility companies

Fire and Other Safety

Follow general household safety rules for smoke alarms, carbon monoxide detectors and fire extinguishers. More information on how many to have, where to place them, how often to check and replace them can be obtained from your local fire department.

- Review of household fire and other safety
- Utility Shut-off Procedure
- Important Documents
- Packet of important documents

Think of your neighbours. Identify anyone who may need assistance.

WHAT TO PUT IN YOUR SURVIVAL KIT

Essentials

- Food (non-perishable and easy-to-prepare items, enough for 3 days) and a manual can opener
- Bottled water (4 litres per person for each day)
- Medication(s)
- Flashlight
- Radio (crank or battery-run)
- Extra batteries



- First-aid kit
- Candles and matches/lighter
- Hand sanitizer or moist towelettes
- Important papers (identification, contact lists, copies of prescriptions, etc.)
- Extra car keys and cash
- Whistle (to attract attention, if needed)
- Zip-lock bag (to keep things dry)
- Garbage bags
-

Special Considerations

- Items for babies and small children—diapers, formula, bottles, baby food, comfort items
- Prescription medication
- Medical supplies and equipment
- Pet food and supplies
- Any other items specific to your family's needs
-

Extra Supplies for Evacuation

- Clothes, shoes
- Sleeping bags or blankets
- Personal items (soap, toothpaste, shampoo, comb, other toiletries)
- Playing cards, travel games, other activities for children

OTHER TIPS

- Pack the contents of your kit in an easy-to-carry bag(s) or a case on wheels.
- Store your kit in a place that is easy to reach, and ensure that everyone in your family knows where it is.

- Your kit does not have to be built overnight. Spread your shopping over a few weeks. Purchase a few items every time you go to the store.
- Your water supply is meant to cover what you would drink as well as what you might need for food preparation, hygiene and dishwashing.
- Check and refresh your kit twice a year—when the clocks shift to/from daylight savings time is a good time. Check all expiry dates and replace food and water with a fresh supply. Check batteries and replace as needed.
- Keep your cell phone or mobile device fully charged.

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SUMMER DAYS

In the dark of winter, we long for
summer days,
When the wind cuts and freezes
in many cruel ways.
Dreaming of gentle summer
breezes in the trees,
Maybe lazing about on a
hammock totally at ease.

Now she has come in all her
grace and beauty.
Scented zephyrs greet us, and
many flowers see
As we start the day with the joy of
the morning chorus
Sending sweet summer messages
to all of us.

Oh, and the gentle refreshing rain
that falls so sweet
That we want to run and play like
children in the street.
Even a mighty thunder storm so
powerful to see
Walking by the lake and
watching its great majesty.

Welcome dear friend summer,
please try and stay
Just a little longer so keep cold
winter away.
Your fragrance and refreshing
ways fills me with love
I can put away longer thoughts
scarf, mitts and gloves.

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16TH EDITION
« HONORING OUR WARRIOR »

**August
25 AND 26**

POW-WOW

TIMISKAMING FIRST NATION

what exactly is a pow-wow?

This celebration, where everyone is welcome, focuses on celebrating drumming, dance, traditional regalia, as well as traditional labor and original foods. The powwow focuses on the traditions as well as spirituality. There are different types of dancers at the powwow: male dancers (traditional, fancy, grass), female dancers (traditional, fancy shawl, jingle); there is also hoop dancers which can be both male or female. The powwow evolves with each generation. There are intertribal dances which allow everyone to participate. The powwow is an important time for First Nations people to practice their traditions as well as their culture.

opportunity to learn

The traditions of Temiskaming First Nation have existed for many years, however parts of the culture are still unknown by those who have not visited the community. On behalf of the community, we are inviting all of Abitibi-Temiskaming to come and discover our culture and take part in our powwow.

The PowWow is our most important gathering in our community; and we want to emphasize the strength

and essential role of our men and acknowledge their balance in our community.

in the program
dance

The powwow will begin on the 25th of August with the grand entry. Afterwards, many traditional dances will take place throughout the day. The different dances/songs will be introduced by the master of ceremonies, to ensure that everyone knows what protocols to follow. Each dance has significance and brings a certain message; for example, the jingledress represents healing.

drummers

The beat of the drum represents the heartbeat of Mother Earth, which we will hear throughout the whole powwow.

Food and crafts

At the powwow, you will have the opportunity to visit the different vendors. There will be food vendors that are selling a variety of different traditional foods; as well as those selling handmade crafts such as moccasins, dreamcatchers, jewellery etc.

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honoring our warriors

The committee for the Temiskaming First Nation PowWow decided to recognize the "warriors"; which are the men in the community. For the Anishinabe People, men have always had the role to provide and protect their families and community. However, throughout history, our Anishinabe men have endured countless acts of violence through racism, discrimination and all four cycles of abuse from attending residential schools. Men are now seeking healing and are returning to their roles as warriors.



Life is beautiful when you're kayaking

There's nothing like an outing in a kayak to renew your ties with Mother Nature. Paddling at your own pace on a calm, crystalline lake, descending a river, negotiating rapids, floating over waves — every kayak outing is a real adventure.

Taking an introductory course will help you get the most out of your first kayaking excursions. Usually, all the necessary equipment is provided for you: kayak, skirt, PFD (personal floatation device), and helmet. A few hours will be enough to teach you the basic moves, such as propulsion techniques, support strokes, how to get out of a kayak if it capsizes, and rolls (manoeuvres to right a kayak after a capsize). For



those who wish to know more, there are in-depth classes where you learn to read water currents, negotiate your kayak through rapids, and control it in waves.

Day-tripping in a kayak is a fantastic activity, but many fans plan an itinerary that includes camping as well. A prolonged trip makes it possible to leave for a few days to discover a body of water, just as if you were an explorer from another world. Some companies specialize in guiding kayaking daytrips or camping trips. Both beginners and those who are more experienced can better enjoy kayaking with a pro around to keep things safe.

Wherever there's water, there are kayaks. With family or friends, solo or in tandem, it is a truly exhilarating activity. You'll soon see that life is beautiful in a kayak.



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Be boat smart: wear your personal flotation device!



With the warmer weather finally settling in, leisure boaters are preparing for another sun-filled season on the water.

Boating is a popular summer pastime in North America; however, the activity does not come without its casualties. Most boating deaths have one thing in common: the victim was not wearing their personal flotation device (PFD). According to the Canadian Red Cross, over 87 per cent of drowning incidents occur in cases where the victim either was not wearing a life vest or had failed to properly fasten it up. Here are just three ways your PFD can save your life:

1. PFDs, which are more comfortable and less restrictive than traditional life-jackets, are designed to keep your conscious head above water. A lifejacket, on the other hand, is manufactured with increased flotation in the front to keep an unconscious body right side up.
2. Lifejackets and PFDs prolong your body's ability to fight hypothermia by conserving body heat.
3. Often bright in colour, lifejackets and PFDs facilitate rescue operations by making you more easily detectable to coast guards on the lookout.

Make sure your lifejacket or PFD is appropriate for your size and weight. While PFDs allow for more freedom of movement, all zippers, fasteners, buckles and straps should still be adjusted to ensure a snug fit. Lastly, choose a vest suitable for your preferred boating adventure. Today, there are PFDs specially designed for various water activities, including pleasure boating, fishing, water skiing, rafting, kayaking and canoeing.

No matter your watersport of choice — whether you're braving rough waters or cruising along the coast — wear your flotation device and make every outing a return trip!

4 PLACES TO CHECK YOURSELF FOR TICKS



Once indoors, strip down and pay close attention to these spots:

1. Your armpits, behind your knees and in the groin area. Ticks thrive in warm, moist places that are rich in blood vessels.
2. At the base of your ponytail and even under your belt as ticks enjoy being in tight, pressurized areas.
3. At your hairline and at the back of your neck.
4. In small crevices, such as between your toes, in or behind your ears and in your belly button.



1ST ANNUAL 

FUNDRAISER ON THE FAIRWAYS

4 PERSON SCRAMBLE | 18 HOLES

4 bagger includes
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AUGUST
18TH 

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Mike, Jenn, Ellie & Aiden Tonkin face a heartbreaking struggle. Jenn received a terminal bone cancer diagnosis whilst pregnant with their second child. She underwent immediate surgery to alleviate some of the immense pain caused by tumours but not before a healthy yet premature boy was delivered. Jenn, although strong, healthy and steadfast, was given 3-5 years to live. This young family is fighting the fight that has touched all of our lives. They need us, their friends, their family, their community. To read more about these lovely people, go to www.gofundme.com/a-mother039s-dream-jenn039s-fight.

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Tonkin Talks

Jenn and I moved to Temiskaming Shores in 2012 after she finished university and started working at the Centre de Sante de Temiskaming as a registered nurse. We had always wanted to move up north where we could enjoy the outdoors and this area was exactly what we were looking for. She was just finishing her treatments for her first breast cancer diagnosis.

Over the years we've made lots of friends and gotten to experience what Northern Ontario has to offer. We bought our first home in 2014 and had our first child in 2015. On May 18, 2018, Jenn was diagnosed with metastatic breast cancer, the same day that our second child was born. Her original cancer had spread to her bones. When you get a diagnosis like this everything changes in an instant, your life is immediately on hold. Having a newborn compounded the difficulty we were facing. We asked ourselves how we were going to get through this.

Since Jenn's diagnosis we have seen family, friends, co-workers and community come together to provide assistance. We've felt a tremendous amount of support. It makes you feel good that there are people out there who care.

The staff at the Speaker have been incredibly generous in donating their time and hard work to make this event happen. Life doesn't always go as planned and we face a difficult road ahead, but we appreciate the support.

Mike Tonkin



FUNDRAISER ON THE FAIRWAYS

Too often we are listening to heartbreaking stories about our neighbors, friends and family members who are dealing with serious medical

conditions. We all want to help. We all want to make a difference.

This time it hit close to home and so the crew at Rooster's Bar and Grill and the crew at Temiskaming Printing-Speaker decided to do something about it.

Hence... the 1st annual, Fundraiser on the Fairways was born.

Each year going forward, we will host a four-man scramble, 18-hole

golf tournament. There will be prizes, games, contests, all day barbeque, live music, silent auction, evening dinner and a ride home.

All the money raised at the tournament on August 18th will be given to a pre-determined family dealing with a medical challenge.

Join us and together we can make a difference.

Have you heard of flyboarding?

Nowadays flying is possible. You don't believe it? You should: a relatively new sport allows people to fly a few metres in the air, which is why this aquatic activity is scoring big with fans of extreme sports everywhere.

The basic equipment in flyboarding is a personal watercraft (PWC), connected by a long hose to a small platform equipped with a jetpack. The power of the PWC's engine is used to force water, under pressure, through the hose. The user, who is standing on the board, is propelled into the air and hovers over the surface of the water. Flyers can execute all kinds of movements in the air, like a windsurfer, but also underneath the water. Flyboarding gives you the freedom to fly like a bird or swim like a dolphin — wow!

You'll need to take a lesson to learn how to flyboard, but it doesn't take long to get the hang of it. Fifteen to thirty minutes is usually enough to master the technique. It goes without saying that you need to be physically fit, just as with any extreme sport.

The flyboard was invented by Franck Zapata in Marseille, France. In 2011, his company, Zapata Racing, created this toy worthy of the best science fiction movies. This sport is not for everyone; however, anyone can enjoy the spectacular show that a team of flyboarders can give. And with flyboarding, there's one thing you can count on: a crowd is sure to gather at any appearance.



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RENOVATE your SUMMER

TOP REMODELLING TRENDS OF 2018

Come summer, the desire for change tends to make an appearance, and the warm weather is perfect for tackling big projects. If you yearn for a more beautiful yard or would like to enhance your home's exterior, get inspired by these timely trends. Ready to get your hands dirty?

ROOFING

Need to replace your roof? These days, building material manufacturers have all kinds of durable, great-looking and eco-friendly options to choose from. Among the greenest solutions are steel, cedar, composite (made from recycled tires) and EPDM (a white membrane that counters the urban heat island effect). If you have the right type of structure, you could even set up a green roof.

DRIVEWAY PAVING

There's no doubt about it: a well maintained yard is a good indicator that the rest of the property is in tiptop shape. Is your driveway looking a bit worse for wear? This summer, have it repaved to restore its lustre and dura-

bility. Imitation stone is a trendy choice, but whether you go with concrete, asphalt or paving stones, trust a local paving contractor with the job for guaranteed great results.

WINDOWS AND DOORS

Whether made of fibreglass, wood or steel, your front door should also include lots of glass to let in as much natural light as possible. Along the same lines, oversized windows are great for bringing the sun into contemporary interiors. In 2018, the focus is on quality, timelessness and simplicity—think dark frames and clean lines. Visit your local retailers to find the right windows and doors to make your house shine.

DECK

The trendiest decks of 2018 feature a combination of materials. Mix and match metal, wood, marble, glass and cement to give your outdoor space a magnificent modern touch. For an atmosphere inspired by Scandinavian lounges, create a cozy seating area with long chairs, booths and

lots of cushions.

EXTERIOR CLADDING

Redoing your home's cladding involves a significant investment. Choose your material wisely. Siding, for example, is available in vinyl, engineered wood, polymer, fibre cement and stucco, to name just a few, and those options come in a wide variety of colours, sizes and finishes. This year, rustic and natural materials are at the top of the trend list.

LANDSCAPING

Over in the garden, structured shrubs and perfectly spaced flowerbeds are making way for a wilder, more natural layout. Want the trendiest landscaping on the block? Plant flowers that feature Pantone's 2018 Color of the Year, Ultra Violet. Furthermore, you could use outdoor lighting to create a magical atmosphere in your yard come sundown. Bright and romantic!

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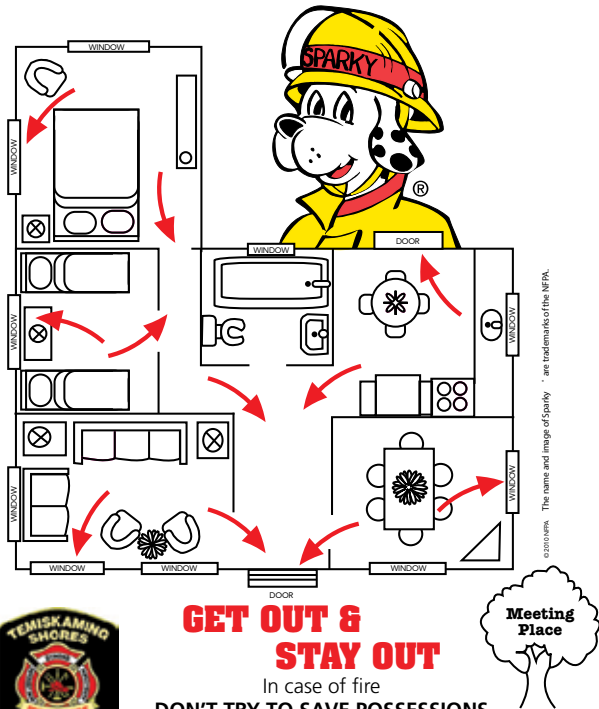
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Vacation with kids? Essential hacks

NC) Going on a holiday with your little ones in tow can be a challenge, whether they're two or 12. Make the trip a smooth, low-stress experience everyone will enjoy with these helpful tips.

Give them a job. Whether it's packing before your flight, during a long road trip or as you wait in line for a popular tourist attraction, making sure they have something that holds their attention works wonders at keeping them happy and you sane. A goal-oriented task like "can you help me find gate 35?" will help them feel useful and important, while keeping boredom and fussiness at bay.

Find smart ways to save. Travelling adds up, but a clever way to stay on budget is by seeing which elements you can pay for with rewards points. Some programs let you redeem for experiences like zoos and amusement

parks, while others offer special discounts for members. You can even use your points to pay for your hotel. If you're a member of Marriott Rewards or SPG, starting in August all programs will be combined to offer new rewards and benefits.

Create a scavenger hunt. A fun idea is to develop a vacation-long scavenger hunt game, with a passport that you stamp as they discover the items. Some general clues you can include are a yellow tow truck, a blue sign and someone with a funny hat. Tailor it to your vacation — for example, if you're going to California include a palm tree, someone in a bathing suit or the golden arches. You can also customize it



with their favourite things and make it more challenging as they get older.

Start a travel journal. This sweet keepsake will keep them entertained for hours, and is something they can do in the car, on the plane and at the hotel room. Artists and younger ones can keep a visual journal of drawings and sketches, and older ones can create more of a scrapbook with ticket stubs and brochures.

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* Fiore MC, et al. Treating Tobacco Use and Dependence: 2008 Update
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YOUR LIFE & The Law

By Lisa Neil, B.A., LL.B

Rain, Rain Go Away: Does Your Home Insurance Cover Water Damage?

Whether or not you believe in global warming and climate change, and you absolutely should, we can all agree that weather patterns are changing. As homeowners, the risk of water infiltration into our homes due to major storms, flooding and other water events has increased dramatically. Water damage is one of the leading causes of home insurance claims in Ontario.

Water damage can occur in your home due to many different causes. Not all of these occurrences are covered under a basic home insurance policy. Understanding the terms of your home insurance policy and being informed about your coverage is important. Most basic policies include coverage for some of the most common causes of water damage. Unfortunately, a number of other water perils are not typically covered under standard policies and homeowners should consider purchasing additional coverage to protect their belongings, homes and property.

Water damage can be costly and cause major disruptions in your life. Costs associated with water

damage claims can be significant and reach into the tens of thousands of dollars. The costs add up quickly and include such things as: cleaning, repairs to structures and property, decontamination, repair or replacement of personal property and temporary relocation. The most common water related damage claims are caused by sewer backups, burst pipes, discharges, overflow, ground water infiltration and overland flooding.

Most home insurance policies provide some water damage coverage that usually includes losses caused by burst pipes, ice damming, water container failures and water infiltration due to another insured peril. Burst Pipes – damages that occur when water discharges suddenly from a pipe inside your home is typically covered. It is important to keep in mind that repeated seepage from a leaking pipe over time and burst pipes caused by freezing are not covered by a basic policy. Ice Damming – damages can occur when heat from the attic meets snow and ice on the edges of a roof near the eave resulting in water penetration into the home. Water Containers – the most common

**This article is provided for general information purposes only and should not be considered legal advice.*

cause of water damage claims are due to the sudden and accidental escape of water from a water container within the home such as a hot water heater, washing machine, dishwasher, swimming pools, bathtubs and toilets. Water Infiltration Due To Another Insured Peril – water which enters your home suddenly and accidentally due to another insured peril is normally covered. Some examples include a fallen tree breaking a window or damaging a roof and wind damaging shingles. All insurance policies have “exclusions” or detailed terms about what isn’t covered. For these types of covered perils, the damages must occur due to a “sudden” and “accidental” occurrence and no coverage is provided for slow leaks, repeated seepage or mechanical failures due to power outages.

Understanding your policy exclusions is essential and will help inform what extra coverage you may need to buy. The most common water damage exclusions in basic home insurance policies are: wear and tear, power failures, faulty design and installation, vacancy, freezing damage while you are away from your home, freezing damage during heating season, slow leaks, ground water infiltration, water damage from a sewer or a drain, overland flooding and flooding due to surface and ground waters.

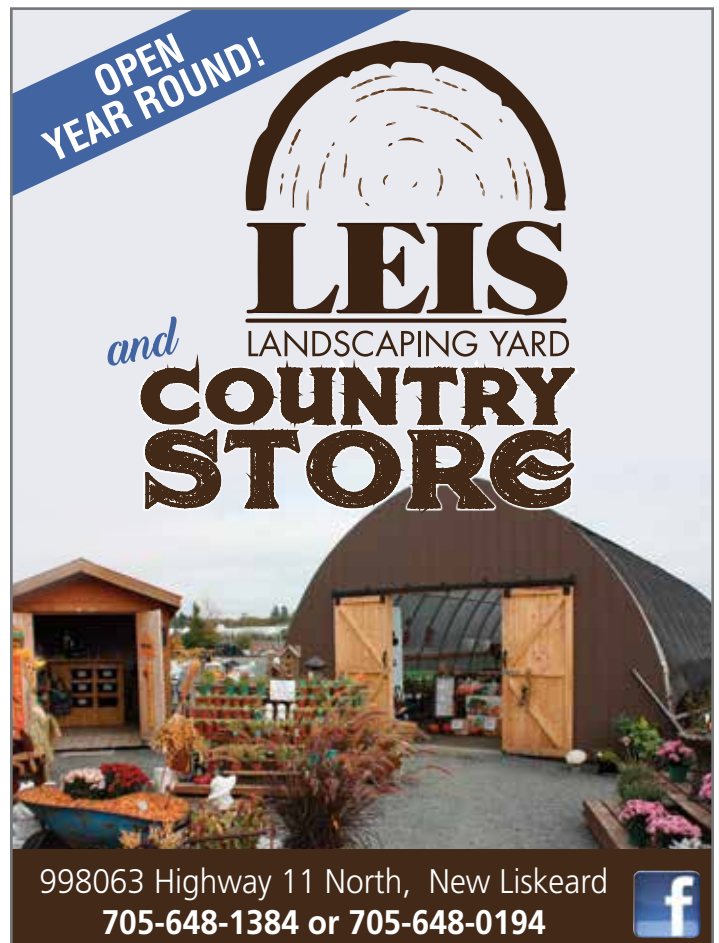
Three types of added water damage protection to consider are: sewer backup coverage, groundwater infiltration coverage and coverage for overland flooding. These extra policy protections, also called “riders” and “endorsements”, will cover losses of this type which are excluded from your basic policy.

Ontario has seen a dramatic increase in the number of sewer backup claims mostly due to changes in weather and outdated municipal sewer and other infrastructure systems. Municipal and private sewer systems are also being overwhelmed by more frequent and violent rainstorms. Some of the coverages that a sewer backup endorsement can provide include: damages due to blocked sanitary mains, blocked service pipes, overwhelmed sanitary sewers, blocked gutter systems and septic tank failures.

Flooding is the most frequently occurring natural disaster in the country. Overland and groundwater flooding are sharply on the rise in Canada due in large part to climate change and aging infrastructure. Most flooding occurs as a result of snowmelt, ice jams, rainfall and thunderstorms. Adding additional coverage for both groundwater and overland flooding

events will allow you to claim for losses which would not be available to you under a basic policy.


You can take steps to better protect your home from losses due to water damage. Take the time to carefully review your home insurance policy. Ensure that you understand the terms, conditions, definitions, coverages and exclusions. Check with your broker to make sure that you are adequately covered. Ask a lot of questions. Consider adding extra coverage for such things as sewer backups, ground water infiltration and overland flooding. Your geographical location, proximity to bodies of water, and the historical water events near your home will help you determine your insurance needs. But, it is important to consider that communities that are not in flood prone areas are now at risk. Flooding can happen anywhere due to the profound changes in our weather systems and aging municipal drainage pipes and sewers that are not equipped to handle these deluges. You can be prepared with comprehensive water damage coverage in your home insurance policy.



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Seven Things You Can Do To Keep Your Basement or Crawl Space Dry

The most common complaint that Canadians have about their homes is that the basement is wet. In some cases, a wet basement calls for drastic measures involving backhoes, waterproofing and new weeping tiles. But in most cases, a damp basement can be dramatically improved or cured by following this list of seven easy, low cost improvements.



1. **Control Roof Runoff:** Extend downspouts 4 to 6 feet from your house. If you don't have eaves troughs and downspouts, have a qualified contractor install them. Some of you may be saying, "But I get ice build up on my roof! If I put on eaves troughs the ice will tear them off every winter." If that's the case, you have excessive heat loss to your attic or roof cavity melting snow off the roof. Upgrading insulation and/or reducing the amount of air leaking into the attic will eliminate or, at least, dramatically reduce the snow melt that leads to ice build up.
2. **Control Surface Water:** Make sure the ground around your house slopes away from the house so that surface water will run off. These first two items are how you prevent water from coming into the basement. To summarize, keep the bulk water away from the foundation. If you don't have saturated soil next to the basement, you won't get water coming in. What about sealing cracks? If you have a crack, it might be a structural problem (or it might not, if there's no movement along it) but, I repeat, no water, no leak. But what if you've taken care of that and the water table is high? That brings me to number 3.
3. If the groundwater table is high, you shouldn't have built there, but we're too late for that. You can lower the water table us-

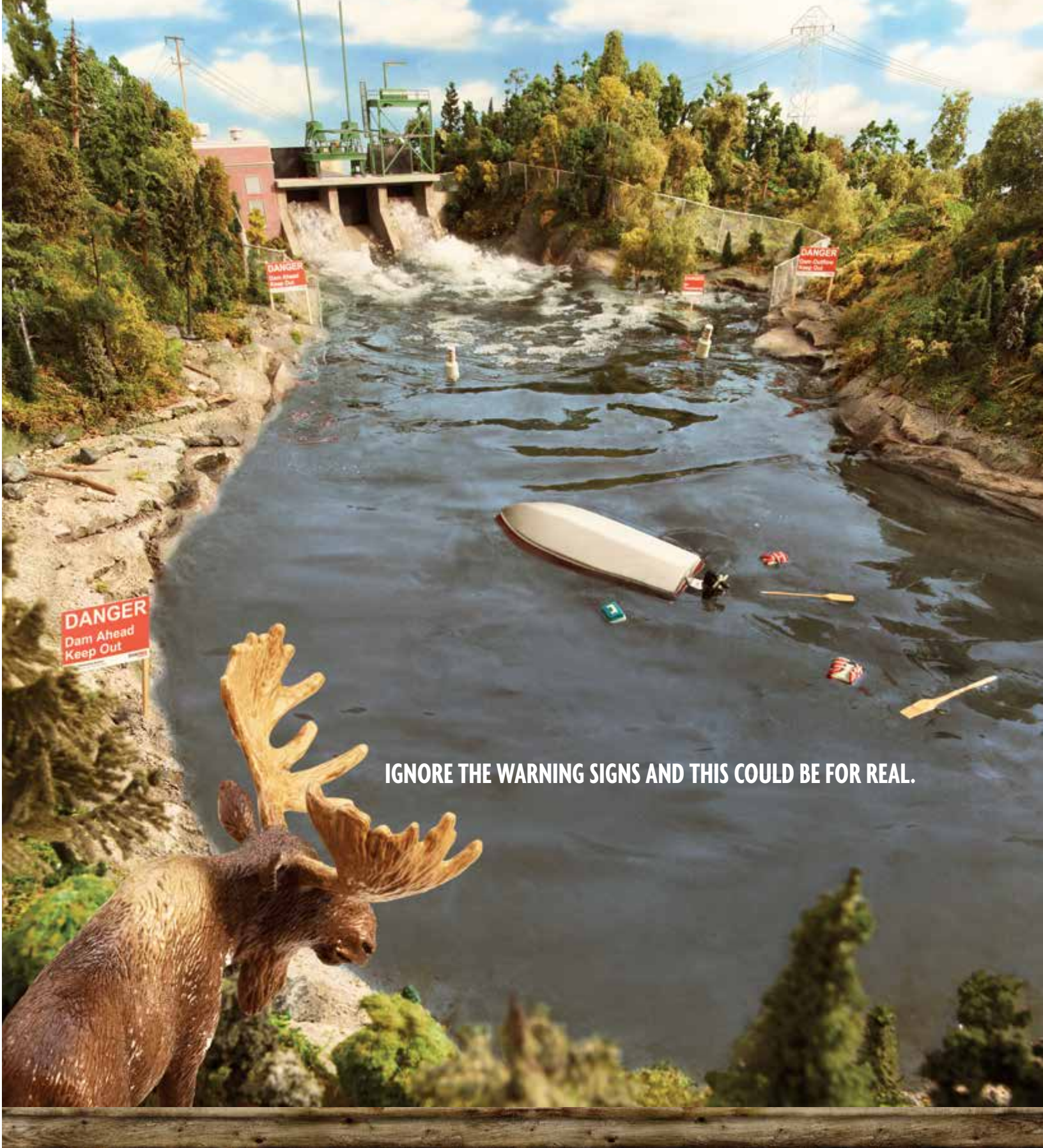
ing a sump pump. But, if you rely on a sump pump to keep the water table down, make sure you have a battery backup in case of power outage. That covers water coming in from the outside and we're only at # 3. We still have to cover water from the inside. A lot of basement moisture problems come from condensation. The main thing here is to control humidity.

4. **Cover dirt floors:** If you have a dirt floor, cover it with a vapour barrier. Ten mil polyethylene will do the trick. Seal all seams with tape and fasten the edges to the walls.
5. **Eliminate or minimize other large sources of humidity.** Firewood is a good example. Don't bring firewood in until it is dry and, even then, don't store more than 2 or 3 cords at a time. Also:
 - Vent your dryer to the outside.
 - If you use a shower in the basement, run an exhaust fan.
 - If you hang your laundry to dry inside, limit it to one load per day.
 - If you have a hot tub, cover it when you're not using it.
6. Run a dehumidifier in the spring and summer to keep the humidity below 60%. DO NOT air out your basement or crawl-space in the spring and summer. You will only make the space wetter by bringing warm, moist air in contact with cold surfaces. So, minimize opening of windows in the basement and leave crawlspace vents closed.
7. If your basement is insulated (and it should be – as long as you don't have problems with water entry), make sure you don't allow air from the basement to get behind the insulation where it will meet a cold surface and form condensation. That is, make sure you have a complete and continuous vapour barrier. It is common to see insulated basements where one can reach behind the insulation at a window or other location (see picture 1). This gap should be sealed with polyurethane foam to complete the vapour barrier.



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