

# Participant list required

## Submitted by the Terrace Bay Recreation Office

The Recreation Department would like to notify all organizations in Terrace Bay using the recreation facilities as a group that it is now time to make sure we have a list of all their participants.

Any participants of the following groups must have a current recreation membership in order to take part in the groups: Minor Hockey, Ringette, Broomball, Figure Skating, Curling, Oldtimer's Hockey, No Body Contact Hockey, and all Bowling Leagues.

It is the responsibility of the President or Coach to see that an up-to-date list of members is turned in to the office for a membership check before Nov. 16.

## Public Skating Notice

The Terrace Bay Recreation Committee would like to inform all those taking part in public skating of the following rules: any person caught throwing snowballs or causing injury to another will be verbally told to conduct themselves properly.

If this does not make them aware of the dangers, they will be barred from public skating.

## Public Skating Times

Wednesday, Nov. 5: 1 to 2 p.m. and 7:30 to 8:30 p.m.

Thursday, Nov. 6: 11 a.m. to 12 noon and 1 to 2 p.m.

Friday, Nov. 7: 1 to 2 p.m. and 7:30 to 8:30 p.m.

Saturday, Nov. 8: 3 to 5 p.m. and 7 to 8 p.m.

Sunday, Nov. 9: 2 to 3:30 p.m.

Monday, Nov. 10: 1 to 2 p.m.

Tuesday, Nov. 11: 11 a.m. to 12 noon and 1 to 2 p.m.

Wednesday, Nov. 12: 1 to 2 p.m. and 7:30 to 8:30 p.m.

## Emergency First Aid

This eight-hour course will be presented on Nov. 29 and 30 from 1 to 5 p.m. each day. This is a certified St. John Ambulance program.

## Paper Toile for Beginners

We will be rescheduling this second class of paper toile which was to take place on Oct. 18. The new

date for the course will be Sunday, Nov. 16 from 9 a.m. to 12 noon and 1 to 4 p.m. We need approximately four more registrations to make this program a success.

## Photography

There are openings available for this four-hour introductory course on the use of 35 mm cameras. Participants will also be shown the use of creative filters and flash systems.

This program is a preliminary to more programs, where the student will be taking part in a field trip and then a further evaluation session on the photographs taken.

## Upcoming Events

**Women's Action Group:** An "Eat Well For Less" course will be held with refreshments to be provided. Do you want to stretch your food dollars and learn to eat nutritionally on less money?

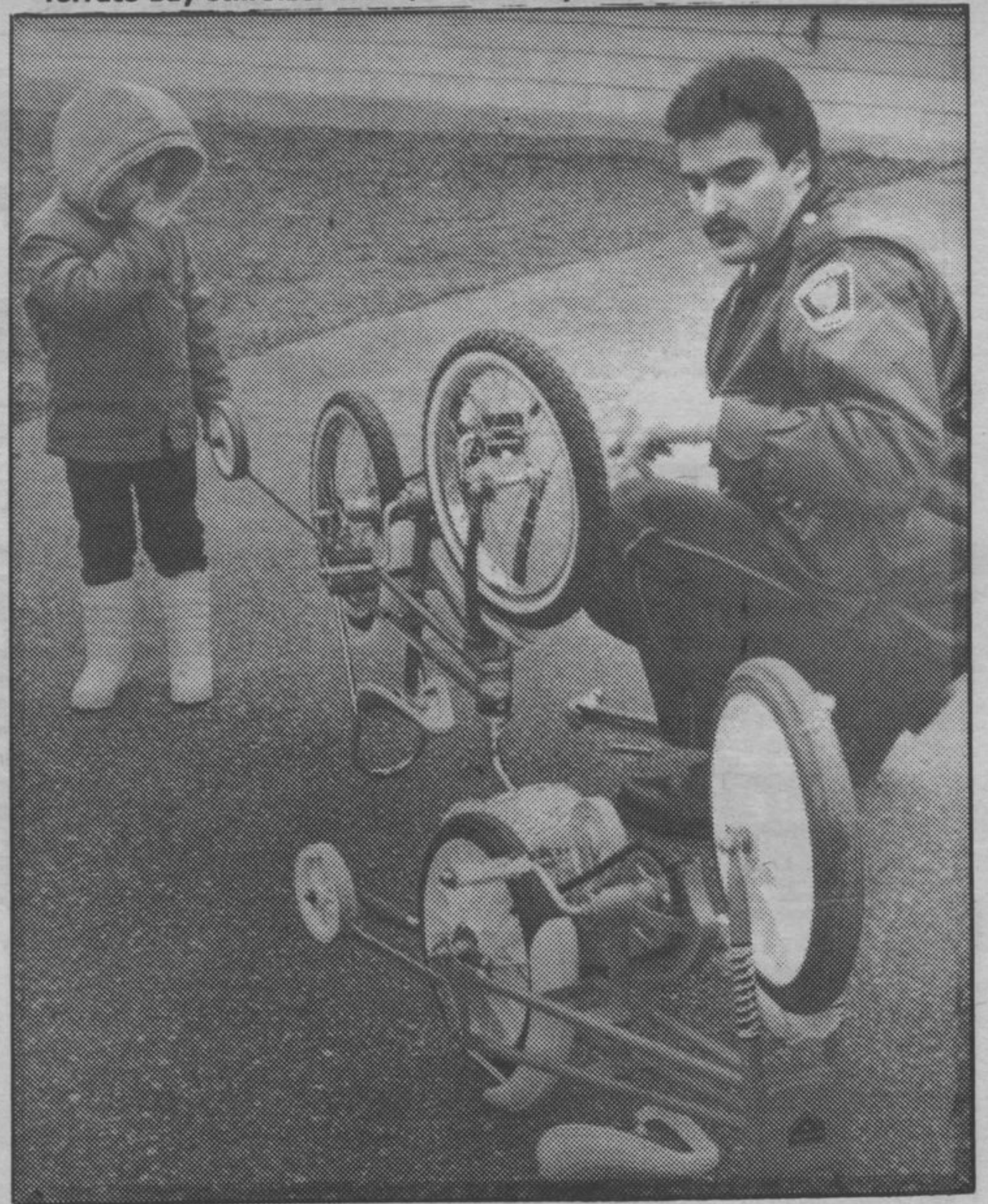
Points of discussion at the meeting will include how to keep your family healthy, cost comparisons, and new working skills. Register at the Recreation Office.

**Where:** Home Economics Room, Lake Superior High School.

**Date:** November 18 from 7 to 9:30 p.m. with a nominal fee.

The Chamber of Commerce meeting has been rescheduled to Nov. 11 at 7 p.m. at the Conference Room in the Rec Centre. All members are invited to attend.

An Open House will be hosted by the Ministry of Natural Resources on Nov. 18 from 2 to 9 p.m. in the Rec Centre Conference Room.



## Bike ID

Ann-Marie Gugelyk of Mrs. G. Miller's Junior Kingergarten class at St. Martin School in Terrace Bay looks on as Const. Bernie Chasse of the Terrace Bay Police Force checks out the youngster's bicycle before putting on a ID sticker. All bikes are the school were registered under the identification program started earlier this year by the Police Force.

Sell it...

Terrace Bay  
Schreiber News

This Week in



## Taiwan visit

Former Terrace Bay Reeve Dave Speer, Brigitte Speer, and Terrace Bay resident Duncan MacKay, during a recent cultural and trade tour to Taiwan, visited TungKang, Terrace Bay's twin town in Taiwan. They were met there by all the people who came to Terrace Bay for the twinning ceremony three years ago. During the seven day trip, two live beavers were presented to the Governor of Taiwan for the Hsin-Chu Zoo. The donation was assisted by Art Mercure, Fred Polesky, Joe Marcella, and the Ministry of Natural Resources. Three books donated by the Terrace Bay Council on behalf of the municipality were also presented.



Perth's

DRYCLEANING SERVICES

EARLY FALL SALE  
OCT 27 TO NOV 8

Comforters &  
Bedspreads- \$5.25  
Plain Dresses- \$5.25  
Sweaters- \$2.99  
Parkas & Heavy Winter  
Coats- \$5.99

PHOTO PRINTS  
7 Simcoe Plaza

Terrace Bay  
825-3776

TRAVEL REST  
TRAILER PARK

Schreiber  
824-2617

## GOOD NEWS

# Your CANADA PENSION PLAN is changing for the better.

As of January 1, 1987:

On January 1, 1987, your Canada Pension Plan will change. These changes put your Plan on a solid, long-term financial foundation.

It's important to know what benefits are available because your Plan provides you and/or your family with a basic level of earnings protection when you retire, become disabled, or die. You will, however, have to apply for the benefits when you believe you are eligible.

The information that follows highlights the major improvements. It's good news!

### Financing a better tomorrow

New financing arrangements will make and keep your Plan more secure than ever. Right now you and your employer each contribute 1.8% of your earnings up to a maximum amount. Each year until 1991, the contribution rate will rise by 0.2% and from there until 2011 by 0.15%. If you make the maximum contribution, you will pay about \$26 more in 1987.

### A wider choice of retirement options

After January 1st, you can begin receiving your CPP pension as early as age 60. You could qualify even if you are not fully retired.

If you begin your pension before age 65, your benefits will be less because you will have contributed less and will get the benefits for a longer period of time.

Or, if you choose not to start your pension until after age 65, (up to age 70), your monthly benefits will be greater.

Your pension would normally be payable the month after your 65th birthday. For each month between that date and when your pension begins, your benefit will be adjusted by 0.5%. This adjustment will apply for as long as you receive the benefit.

### Increased disability benefits

If you qualify for disability benefits, your monthly payment will now be significantly increased. For example, the maximum disability pension in 1987 will increase from \$487 to more than \$635 per month.

As well, anyone entering or returning to the work force will have disability coverage after contributing in 2 of the last 3 years, in which contributions could have been made.

### Survivor benefits continue on remarriage

If you receive survivor benefits, they will now continue even if you remarry. If you remarried and had your survivor benefit discontinued, you can have your benefit reinstated.

### Splitting pension credits

If your marriage ends in divorce, each spouse will be entitled to one half the "pension credits" you earned together. After January 1, 1987, the credits can also be divided if your marriage or common-law relationship ends in separation.

### Sharing your pension

When you and your spouse receive your CPP retirement pensions, the benefits you've both earned during your life together can be shared if either of you makes this request.

### Additional benefits for dependent children

In the past, dependent children were limited to one flat-rate benefit, even if both parents had paid into the Plan and died or became disabled.

Should the same happen now, your children would be entitled to double benefits.

### Improved 'Combined' benefits

If you are entitled to a combination of survivor and disability benefits, the maximum monthly amount you could receive will now be greater.

As for combined survivor and retirement benefits, these will now be more generously awarded to those who qualify.

### Building on a solid foundation

Being financially prepared for the future is a responsibility we all share. Your new Canada Pension Plan now gives you a stronger foundation. It's a sound base, and it's up to you to build on this foundation.

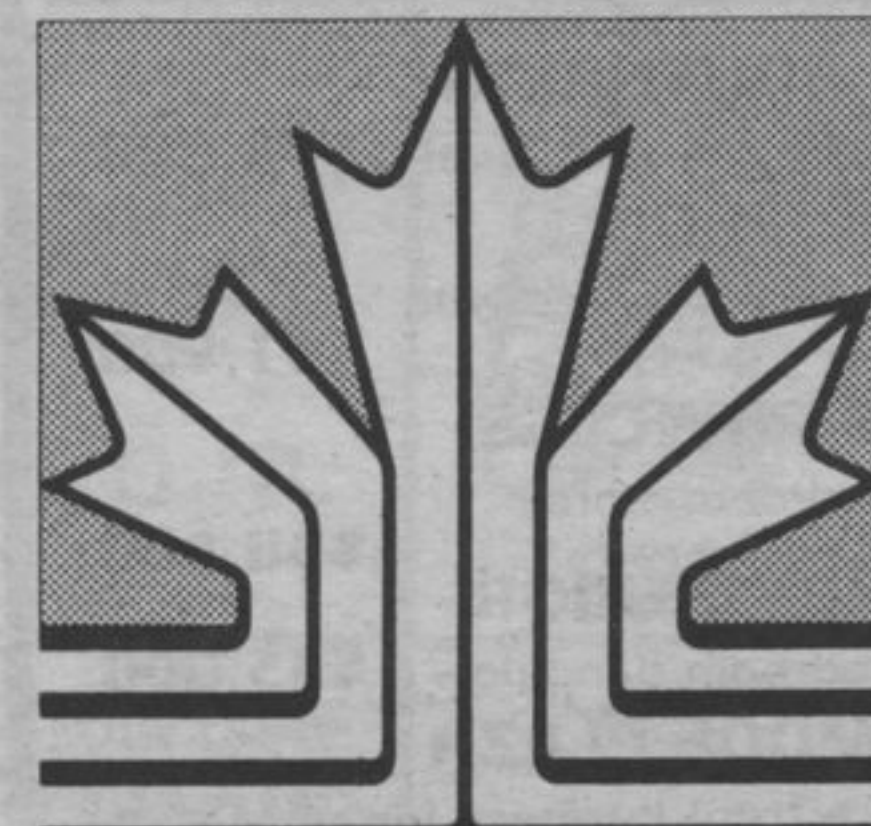
It's never too soon, or too late, to begin building for your future. We hope you'll start today.

You may need further information to better understand these changes. For booklets about your Canada Pension Plan, call the toll-free number below or fill out the coupon and mail it to:

CPP-INFO  
P.O. Box 5400  
Postal Station "D"  
Scarborough, Ontario  
M1R 5E8

1-800-387-8600  
In Toronto, 973-6868

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
Province \_\_\_\_\_  
Postal Code \_\_\_\_\_ 02



CANADA PENSION PLAN

Changing for the better.  
Find out.



Health and Welfare  
Canada

Santé et Bien-être social  
Canada

Canada