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Skyhawk injured during Canada Day celebrations

A member of the Canadian Forces Parachute Team (CFPT), the Skyhawks, underwent surgery this week for several injuries following an incident in Ottawa on Tuesday.

The Skyhawks were performing during Canada Day celebrations on Parliament Hill when, to avoid a crowd of onlookers, MCpl Paul Sprenger executed a hard landing that resulted in two broken legs.

MCpl Sprenger has been with the Skyhawks since March 2003 and is a member of the 3rd Battalion of the Princess Patricia's Canadian Light Infantry, based in Edmonton, Alberta.

"Demonstration jumpers serve with the team from March until September each year, they receive extensive

training and conduct parachute demonstrations across Canada and the United States," stated Capt. Dave Beatty, information officer for the Canadian Parachute Company. "Based upon 10 years of records, a member of the CFPT has a .014 percent chance of being injured during a parachute descent."

A full investigation is currently underway into this incident.

In addition to a demonstration from the Skyhawks, the Snowbirds were also featured at the Canada Day celebrations. The precision flying team kicked off festivities that included speeches from Prime Minister Jean Chretien and Governor General Adrienne Clarkson and appearances by top Canadian musicians including Amanda Marshall.

RELAY FOR LIFE RAISES OVER \$180,000



Privates Angela Smith and Jerri-Ann Starrett were two of several people representing 8 Wing/CFB Trenton at the Relay for Life on June 27. The event raised more than \$180,000 for cancer research. See page 10 for details.

High praise for Cormorant hoist modifications

by Warrant Officer Mark Flawn,
Flight Engineer
9 Wing Gander

Two of the Canadian Forces' 15 new search and rescue helicopters have been fitted with a modified hoist and the remainder of the fleet will be retrofitted over the next two years.

The following is a transcript of an interview with Warrant Officer Mark Flawn, Flight Engineer Leader, 103 Search and Rescue Squadron, 9 Wing Gander.

The initial hoist that we received on the Cormorant had a "soft" stop-start feature, which had a four-second reversal speed. That meant that when we were allowing the cable to

go out at 350 feet per minute, it would take over four seconds to fully reverse it and the delay would cause about 16-feet of cable to extend out, so you had to really anticipate the reversal speed.

With the new, modified hoist, the time has been basically reduced to .08 seconds, which provides an almost instantaneous reversal. It's a huge improvement for what we need and makes our job a lot safer.

Obviously (the modified hoist) heightens morale incredibly here in Gander as it provides not only a lack of anxiety for the Flight Engineer but for the Search and Rescue Technicians (SAR Techs).

As you know, SAR Techs give a

hand signal to stop when they're getting close to a boat and before, he would put his hand signal out to stop and the hoist would continue to pay out some amount, which really didn't give anyone a warm feeling. We did all the trials (for the modifications) here in Gander and the big criteria for us obviously was for marine rescue - that's our bread and butter - and the fact that boats have a tendency to pitch and roll at high rates means we have to have a hoist that provides us with a better capability in those circumstances.

Overall, we're incredibly pleased with not only the company but the response to get in there and get this thing fixed.

Now we have incredibly high confidence in the Cormorant; it's just a great platform to work on now. When your mission equipment such as your hoist is the weak link it made us have to adapt extremely to the circumstances; we had to change a lot of how we did business for a while and now things are a lot easier and safer.

The workload in the door is still high and there are still issues with the turbulence flow zone, but we have a lot more control on the hoist and now it's a lot safer.

WO Mark Flawn is the FE Leader with 103 SAR Squadron, Gander. He has 5,139 total flying hours, which includes approximately 300 on the Cormorant.

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WING LOGISTICS AND ENGINEERING PICTURE OF THE WEEK



LS Wayne Dawson is completing his last task assigned by the new SCO, WO Staples, before leaving for his new position at CFB Gagetown.

Grievance system streamlined

by Shanna Baker
Lookout Staff Writer

To speed up grievance resolutions at the national level, the Chief of the Defence Staff (CDS) has created the Canadian Forces Grievance Authority, which is led by Col Allan Fenske.

Col Fenske and his staff of 30 are tasked to manage and support the CF grievance process as a national system. The major complaint by users across the country was the speed it took to deal with their grievance, says Col Fenske. Last year, 295 grievances were filed at the national level, which added to the 507 files inherited from previous years, creating a backlog in the system.

"Our first priority is to substantially reduce and if possible eliminate the backlog of grievances, which has accumulated over the years," said Col Fenske during an interview two weeks ago at CFB Esquimalt. Factors that slow down the process of investigating a complaint range from cases being complex and needing a lot of research, to the age of the grievance, making it difficult to gather information and verify facts.

The grievance process has been streamlined to two levels. Grievors submit their grievance to their commanding officer who, if he or she cannot resolve the grievance, forwards it up to the initial authority (IA).

The IA has 60 days to resolve the grievance. If the griever is not satisfied with the outcome, he or she can forward it, within 90 days, to the CDS, the final level.

The Canadian Forces Grievance Authority receives and screens all CDS grievances to identify those that must be referred to the Canadian Forces Grievance Board (CFGB), such as harassment, medical and financial cases.

CFGB is an independent and external board created in March 2000 to review every grievance referred to it by the CDS. It prepares findings and recommendations, which will now be forwarded through the Grievance Authority to the CDS for final decision. For grievances not

referred to the grievance board, the Director General, CF Grievance Authority, has delegated authority from the CDS to adjudicate them.

Sixty per cent of grievances are resolved within the CF, while the remaining 40 per cent are sent to the grievance board for findings and recommendations, before going to the CDS for final decision.

Resolution of complaints at the local level will greatly reduce the strain on the grievance system, says Col Fenske. He encourages the use of the local Dispute Resolution Centre, and is sensitizing commanding officers to a range of techniques on how to successfully deal with a grievance.

"When a commanding officer gets a grievance, that's the time to bring together that network of specialists and advisors, including dispute resolution specialists, their lawyer, and their human resources specialist to look at the whole grievance," says Col Fenske. If the conflict can't be resolved locally, it's essential the filed complaint be well stated and documented in order for it to be dealt with quickly, says Col Fenske.

Following Armed Forces Council direction, the Canadian Forces Grievance Authority is also developing a registration and tracking system at the national level. Currently, when a grievance gets to the final level, the history of the case is unknown, which impedes their ability to deal with it, he says.

Those who can submit a grievance are officers and non-commissioned members who have been wronged by any decision, act or omission in the administration of the affairs of the CF, which no other process of redress is provided under the National Defence Act. A CF member can't grieve a decision by a summary trial or court martial, or a decision by a board, commission or tribunal.

For more information on the Canadian Forces Grievance Authority, http://hr.ottawa-hull.mil.ca/dcfga/engraph/GrievanceProcess_e.asp or the CF Grievance Board http://www.cfgb-cgfc.gc.ca/index_e.html

DND Photo



Canadian Forces in Turkey on Canada Day

by Captain Cat Haylock

No matter where you are in the world, Canadians remember Canada Day.

Soldiers from the Intermediate Staging Base in Sabiha Gokcen (the airport of embarkation-APOE), Turkey celebrated Canada Day with a parade and a BBQ in between flights being loaded to send equipment for Operation Athena in Afghanistan.

The 58-member contingent commanded by Lieutenant Colonel John Wates began flights on 22 June. In attendance was 1st LT Turna Sel of the Turkish Army, from the 2nd Mechanized Brigade, Ibrahim Buyukyumukoglu, the General Manager of HEAS (the airport out of which the Canadian Forces are staging), Kunter Anil Liason Officer for HEAS. HEAS stands for Havaaloui Isletne ve Havacilik Endustrileri A.S. or Airport Management & Aeronautical Industries Inc.

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Bravo pour les modifications au treuil!

par WO Mark Flawn
Flight Engineer
9 Wing Gander

Deux des 15 nouveaux hélicoptères de recherche et de sauvetage des FC ont été équipés d'un treuil modifié et le reste de la flotte fera l'objet d'une modification en rattrapage au cours des deux prochaines années.

Voici la transcription d'une entrevue accordée par l'Adjudant Mark Flawn, mécanicien de bord en chef au 103e Escadron de recherche et de sauvetage de la 9e Escadre Gander.

Le treuil initial qui équipait le Cormorant lors de sa réception comprenait une caractéristique de marche-arrêt « en douceur », laquelle présentait un délai de quatre secondes de vitesse d'inversion. Cela signifie que lorsque nous laissons le câble se dévider ou s'enrouler à

une vitesse de 350 pieds par minute, il fallait plus de quatre secondes pour inverser complètement le mouvement, ce qui correspondait à une longueur supplémentaire de quelque 16 pieds de câble. Ainsi, il fallait réellement anticiper le moment de l'inversion. Avec le nouveau treuil modifié, ce délai a été radicalement réduit à 0,08 seconde, ce qui correspond à une inversion pratiquement instantanée. Il s'agit d'une amélioration majeure par rapport à nos besoins et cela rendra notre travail beaucoup plus sûr.

De toute évidence, le treuil modifié a significativement rehaussé le moral des troupes à Gander, car non seulement il réduit le niveau d'anxiété des mécaniciens de bord, mais également celui des techniciens en recherche et sauvetage (Tech SAR). Comme vous le

savez, c'est par un signe de la main que le Tech SAR demande l'arrêt du treuil lorsqu'il approche d'un navire et, auparavant, le treuil continuait à se dévider pendant un certain temps après le signal, ce qui inquiétait tout le monde. Nous avons effectué tous les essais du treuil modifié ici même à Gander et le premier critère était évidemment son fonctionnement dans le cadre des opérations de sauvetage en mer – qui est notre principale mission – et les capacités de ce treuil à s'adapter au fait que les navires ont tendance à tanguer et à rouler violemment lorsque la mer est agitée. De façon générale, nous avons été extrêmement satisfaits de la façon dont la compagnie a répondu à notre demande pour trouver une solution au problème.

Nous avons dorénavant une confiance extra-

ordinaire dans le Cormorant; c'est maintenant une excellente plate-forme de travail. Lorsqu'un équipement essentiel pour la mission, comme le treuil, est le maillon faible de la chaîne, cela nécessite une adaptation extrême aux circonstances. Nous avons dû modifier considérablement notre façon de mener les missions pendant un certain temps, mais dorénavant les choses deviendront beaucoup plus faciles et plus sûres.

La charge de travail au niveau de la porte de l'hélicoptère demeure élevée, et il faut encore se soucier de la zone de turbulences, mais nous avons un bien meilleur contrôle du treuil et les opérations sont maintenant beaucoup plus sécuritaires.

L'Adj Flawn totalise 5 139 heures de vol, dont quelque 300 heures à bord du Cormorant.

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Search & Rescue UPDATE



The Tiger's den was quite calm this past week with only two call outs. On 27 Jun, the Herc was tasked to search for an ELT near London, ON. Upon arrival, it was determined to be coming from a tower in downtown London.

The second tasking for the Herc was on Canada Day. The SAR crew cut short their tanning time on the beach and scrambled to work to track down another ELT signal. They confirmed that it was coming from an airplane on the ground in Goderich ON., and were even able to make it home in time to catch the fireworks display.

"That Others May Live"
424 Operations

Missions for 2003: 70 Missions for June.: 17 Persons rescued: 5

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Guidelines for submissions: ARTICLES AND PHOTOS

The CONTACT delivers news and information about 8 Wing / CFB Trenton; at home and around the world. We depend on you and our military community for articles, personal stories and photos. We work hard, with a limited staff, to bring you a quality weekly newspaper. You can help considerably by following these guidelines on preparing your submissions for the paper:

- Articles should be typed in upper and lower case and in plain black text. Don't worry about formatting with underlines, bolds, italics, colours, etc. Acronyms should be spelled out on first reference, and then abbreviated when referred to thereafter.
- Do not include clip-art or graphics within your typed pages. Additional graphics/logos may be sent as separate files.
- Articles may be mailed, e-mailed or delivered in person. Non e-mail submissions should be saved in rich text format (.rtf) and as "text only" on a 3.5" disk and accompanied by a hard copy of your article.
- Articles must include author's full name, unit and phone #.
- Wherever possible, photos should be included with your article. Include your name and caption on the back of each photo, and number multiple photos. Electronic photos should be saved in either a jpeg or tiff format at a high resolution, to ensure quality reproduction.

Jpeg--Maximum (8X10), 300 dpi

- Please label all disks and hard copies with article name, contact person and phone numbers, date.
- Articles must be received by Tuesday at noon prior to print date at The CONTACT office.

Letters to the Editor:

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All letters and editorials must be signed and the name of the author will be published, unless otherwise requested. Include a phone number for verification. We reserve the right to edit while preserving the main objective of the writer. We cannot guarantee that any particular letter will be printed. Mail, e-mail, fax or drop in person to the Contact office. Please refer to the information at the bottom of the page for how to reach us.



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FLAGS

Canada Day is an ideal time to get acquainted with the internationally accepted Flag Code. The code is a system that formalizes the traditional ways in which we give respect to the flag of our country.

Here are some tips on the Standards of Respect for our Maple Leaf and for every other national flag:

- A national flag should always fly upright, never dipped to a person or thing. A flag flown upside down is a distress signal.

- A national flag should not be used as a drapery, or for covering a speaker's desk, draping a platform, or for any decoration in general.

- A national flag should never be used for advertising or business promotions. It should not be printed or impressed on paper plates, napkins, boxes, plastic utensils, or anything intended to be discarded after temporary use.

- The flag should never be used as a receptacle for receiving, holding, carrying, or delivering anything.

- A national flag should remain unblemished. No letters, markings, insignias, words, numbers, figures or drawings should be placed on it, or attached to it.

- When a flag is lowered, no part of it should touch the ground or any other object; it should be received by waiting hands and arms. To store the flag it should be folded neatly and ceremoniously.

- When hoisted with flags of other countries, each flag must be displayed from a separate pole of the same height. Each flag should be the same size. They should be raised and lowered simultaneously. The flag of one nation may not be displayed above that of another nation.

- The flag should be raised briskly and lowered slowly and ceremoniously.

- When on display, our own national flag is accorded the place of honour. It should be placed to the right of a speaker or staging area. Other flags should be to the left.

- To place the flag at half-staff, hoist it to the peak for an instant and lower it to a position half way between the top and bottom of the staff. To lower it, the flag is to be raised again to the peak for a moment before it is lowered.

Article courtesy of News Canada and Rémy Martin.

Canadiana Crossword

For Aficionados?

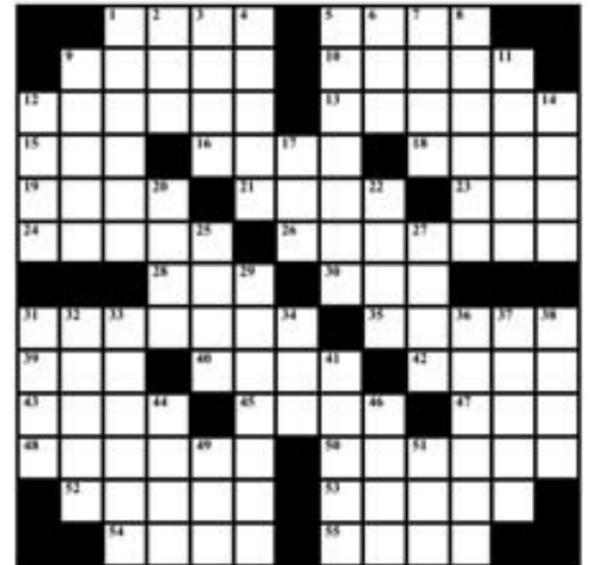
Bernice Rosella and James Kilner

ACROSS

- 1 Mike Weir and Lorie Kane
- 5 Alphabet opener
- 9 Cry from a nest
- 10 Bundles
- 12 Pantry
- 13 Mystery
- 15 Collected works
- 16 Sophomore salmon?
- 18 Russian city
- 19 Japanese salmon?
- 21 Shower with love
- 23 Guido note
- 24 Danger signal
- 26 Use up
- 28 Mr Salmon?
- 30 Pass away
- 31 Covered, in a way
- 35 Kegs
- 39 In the past
- 40 Ardour
- 42 Colourful salmon?
- 43 Ms salmon?
- 45 Friendly Salmon?
- 47 One of the twelve?
- 48 Connect
- 50 Slat
- 52 Weird
- 53 Stringed instruments
- 54 Salmon spawning nest
- 55 Prophet

DOWN

- 1 Passage
- 2 Get free of
- 3 Home of Word Perfect
- 4 Junior salmon?
- 5 Helped a criminal



- 6 Prohibit
- 7 Muse
- 8 Diploma
- 9 Panama, for one
- 11 Freshie salmon?
- 12 Tibetan priest
- 14 Wings
- 17 Linear measure
- 20 Compulsion
- 22 A kind of poem
- 25 Grow weary
- 27 Hurdle
- 29 Burped

- 31 Chute or sail preceder
- 32 Type type
- 33 Sulker
- 34 Dullard's comeback?
- 36 Metallic salmon?
- 37 Joints
- 38 Chocolate bar
- 41 Nothings
- 44 Nostril
- 46 Grimace
- 49 Police Div.
- 51 Shoshonean



This Week in Contact

1944--RCAF Station Trenton provides 3,649 donors - strictly non-flying personnel - for the Trenton Kiwanis Club and Red Cross blood donor clinic.

1953-63--Unavailable

1973--Para-Rescue specialist Cpl RV Verchere of 424 Sqn receives the Star of Courage, while WO DW Hartt of AMDU is inducted into the Order of Military Merit.

1983--The Canadair Challenger is officially accepted into CF service by LGen KE Lewis during a signing ceremony at CFB Trenton. The Royal Canadian Regiment - Canada's Senior Infantry Regiment - celebrates its Centennial Anniversary.

1993--His Excellency The Governor General congratulates the CF on conclusion of its 29-year peacekeeping mission in Cyprus. CDS Adm John Anderson joins relatives and survivors on the northern tip of Ellesmere Island to dedicate the CFS Alert Memorial Cairn in memory of the five who lost their lives when a CC-130 crashed on final approach to Alert in late October 1991.



Created & compiled by
 WO J. H. MacDonald, Deputy Wing Heritage Officer



Canada places second in international sniper competition



A sniper takes aim during a multinational sniper competition held in Glamoc, Bosnia from June 9 to 11. Canada, who hosted the event, placed second.



A spotter guides the shooter on target during a multinational sniper competition held in Glamoc, Bosnia from June 9 to 11. Teams from Canada, the Netherlands, Spain and France took part in this annual competition, which included a stalking exercise, pistol range, a stress shoot, multiple target shoot and a long-range shoot.

by Corporal Sean Maraj
Task Force
Bosnia-Herzegovina

If it's true that a sniper can stop an entire army, then a Dutch sniper must be an enemy soldier's worst nightmare.

In a recent competition, snipers from Canada, France, Netherlands and Spain took part in a three day event held on June 9 - 11 aimed at testing the various skills required to be an effective sniper as well as providing the opportunity for an exchange of information and skills from different countries.

At the end of the competition top honours went to the Dutch team which took the prize in the long range competition as well as finishing as the best overall team. According to one Warrant Officer of the Canadian Second Battalion, Princess Patricia's Canadian Light Infantry Battle Group, and one of the key organizers of the event, the competition was designed to not only test the skills of the participants but also to help provide an invaluable learning opportunity.

"The main goal of this is to get snipers from various countries together and just exchange the way we do things with each other," he said.

The competition itself consisted of several different aspects which included a stalking exercise, a long range shoot, a multi-target engagement, a pistol shoot, a spotter's shoot as well as a timed stress shoot. Each part of the competition looked at how well participants were able to use the most vital skills of their trade.

Members of the Dutch team, whose names and identities cannot be revealed for security reasons, were very happy with their performance in the competition and thought that overall they walked away with much more than when they came.

"It went very [well]," the lead shooter for the Dutch team said. "We learned a lot of

new things and the experience was good."

The Canadian team finished second in the overall team competition but a member of the team thought that they could have done better. Members of the team also face the same security restrictions as their Dutch counterparts, and for these reasons their identities cannot be revealed.

"Overall it wasn't too bad," the Canadian sniper said. "The first two days we shot well, the last day wasn't so great. If we had more range time we could've done better."

The Canadian sniper agreed with his counterpart on the Dutch team that overall the competition's real strength was in allowing the various teams to gain more experience and learn new skills.

"Absolutely [this was a good experience]. When you work with other countries you learn different techniques and see different levels," he said.

At the end of the day he was very pleased with the way the competition turned out and thought that all the teams did well. He also noted that some of the teams faced added difficulties but were able to improvise and finish strongly.

"I think it went very well. The winning team did as well as I expected them to do. The events are very difficult and are not designed to be easy. They are designed to test all the skills snipers have," he said.

"The Spanish didn't have their equipment and they did a great job." Both members of the winning firing team for the Dutch pointed out that while they were happy with their performance - they thought that the learning experience of seeing other countries at work was the real prize of the competition.

"[We are] 100 per cent more experienced, we saw other countries and shared some experiences with the other snipers - [It was perfect]," the spotter of the Dutch team said. "[I] would come back definitely. I could do this for six months. This is the best thing we've done since we've been here."

JR RANKS MESS

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13 ★	14	15	16	17	18 TGIF 1700 hrs BBQ Steak	19 ★
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Garth Turner

What a difference 90 days can make. It was only back in April that the Bank of Canada was warning us inflation was again starting to be a problem, and the feds said action was needed to slow down the economy.

So, central banker David Dodge loaded and fired, and the prime rate jumped in response. At that time, we were all just starting to hear about some weird disease making its way from Hong Kong to Toronto; the war in Iraq was entering a decisive phase; and the Canadian dollar was gaining ground.

Meanwhile, in an Alberta freezer sat the head of a cow that had looked too sickly to be slaughtered a few weeks earlier.

Today, we have the Rolling Stones coming to Toronto to try and rescue that city's economy from the ravages of SARS. The loonie has risen so far, so fast, that our exports have tumbled along with our trade surplus. The Alberta beef industry has been

brought to a grinding halt thanks to an American and Japanese boycott. Grasshoppers are munching their way through Saskatchewan. The U.S. economy has simply not started to grow the way everybody had hoped.

Five-year money is, believe it or not, going to be widely available around the 4 per cent mark, which means anybody renting a two-bedroom apartment in a major Canadian city can afford to buy a house and carry the mortgage.

So, after leading the entire western world in economic expansion and job creation, the party is over for the "northern tiger" Finance Minister John Manley crowed about in his last budget. With projections for growth now cut in half, the tiger has turned into a tabby with furballs.

So, where will the economy go? Well, I think we can expect the rate of inflation to nose-dive back into the 1 per cent range or so, or even lower. In the United

States, folks are actually staring deflation in the face for the first time since the 1930s. The unemployment level will go up and the stock market will probably go sideways. But - and here is the good news - the cost of money has but one direction to travel in and that, of course, is down.

Last week the US Federal Reserve cut its key lending rate by a quarter point, taking it down to just three-quarters of a point, the lowest in more than a generation. If American rates

put all of the current problems together, it almost certainly translates into a move downwards for the cost of money on this side of the border, as well. That means the prime is headed back under the 5 per cent mark on the morning of July 16 - perhaps as low as 4.5 per cent by the end of the summer.

Down with it will be going the cost of personal and business lines of credit, along with mortgages - which are already sitting at the lowest point in almost 50 years. Five-year money is, believe it or not, going to be widely available around the 4 per cent mark, which means anybody renting a two-bedroom apartment in a major Canadian city can afford to buy a house and carry the mortgage.

Will cheap money be enough to restore consumer and investor confidence and breath life back into the economy? Absolutely not. First we need to see the American economy kick back into gear, and then we need the memory of sick people and sick cows to fade. That is going to take the rest of 2003.

In the meantime, the real estate market should remain buoyant, with moderately rising prices, happy borrowers and even happier bankers. It's the one part of the tiger you can still respect.

That dream house can actually be a reality

(NC)—For many Canadians who have only dreamt of buying a home, it can now become a reality. While the actual dream may differ—a house with a big back yard for gardening, or a condo in the sky with a great view of the city—buying any home can be an important step for couples building a life together, or for singles looking for a bit of security. Home ownership often represents the largest investment in their lives, leaving some first-time buyers asking "where do I begin?"

The best starting point is with your finances. Before you scour through listings or attend open houses, consider advice from your financial planner or banking consultant to determine how much you can borrow and what options are available to you.

A major stumbling block for many first-time buyers is the down payment. Even though you

might feel ready to juggle a mortgage payment and other monthly bills, your savings account might not be enough to secure your new home.

Your financial planner can help you find additional sources of cash, including your RRSP, or provincial savings programs such as the Ontario Home Ownership Savings Plan. Since conventional mortgages require a minimum of a 25 per cent down payment, many new homebuyers opt for a high-ratio mortgage, where they pay a lower percentage of the purchase price.

One unique financing option, enjoyed in Australia and the UK is the flexible mortgage account. Combining the homeowner's mortgage, loans and chequing and savings accounts, it results in lower interest charges and considerable savings in interest costs. Flexible mortgage accounts differ from other debt consolidation products in the

way they put the homeowner's income to work.

Every time the homeowner's income is deposited to the account, it is applied against the outstanding balance of their mortgage until it is needed for bills and other expenses. Over the years, this flow of income through the account can save thousands of dollars in interest cost and pay off the mortgage years sooner than traditionally possible.

Flexible mortgages are popular in Australia, where approximately one-third of all new home loans are set up this way. In Canada, Manulife Bank is the first financial institution to offer such a product—called Manulife One.

If you would like to learn more about flexible mortgage accounts, then visit the Manulife One website at www.manulifeone.com or call 1-877-626-8111 (1-877-MANU111).

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Make a dream trip a financial reality

(NC)—You can visualize the bright and breezy hotel suite you'll stay in, you can picture having breakfast in bed, and you can see yourself lounging on the beach. The only thing you can't envision is how you'll ever pay for this dream vacation.

You can make your dream a reality - it just requires a little bit of planning. Leric Bishop, an Ottawa, Ontario-based CIBC Imperial Service financial adviser, has helped many of his clients achieve their travel goals.

"The best approach is to create a proactive plan to save for your vacation," says Bishop. "The alternative is to finance your vacation with credit or 'travel now, pay later' financing, but who wants to return from a relaxing vacation to a stack of unpaid bills with high interest rates?"

Leric Bishop's advice is to start saving for that dream vacation now. Because each person's situation is different, there's no cookie cutter approach to saving for a vacation. "A financial adviser can assess your cash flow to help you create an achievable savings plan," says Bishop. "By saving a set amount every month in a separate vacation savings account, you'll save a substantial amount by the end of the year without a big dent to your bank account."

How long will it take you to save for the big trip? "It depends on how much the trip will cost and how much you can save each month," says Bishop. "But if you continue to save regularly, you can give yourself the freedom to choose the timing of your future vacations, rather than letting your finances rule you."

"The important thing is to look at your overall financial picture," says Bishop, "Depending on the circumstances, your money might go further by maximizing your RRSP contribution; you may get a big tax return which you can use for a truly rewarding vacation."

So, start saving now, save often, and then get packing for the vacation of your dreams. Bon Voyage!



Canadian troops arrive in Kabul as part of Operation ATHENA

Photos by Sgt Frank Hudec, Canadian Forces Combat Camera



28 June, 2003, Kabul, Afghanistan—Canadian troops arrive at Kabul International Airport after an early morning flight on a CC-130 Hercules transport aircraft. The troops are part of Operation ATHENA, Canada's contribution to the International Security Assistance Force (ISAF). The mission of ISAF is to help maintain security in Kabul and the surrounding areas so the Afghan Transitional Authority and UN agencies can function. Canada will contribute about 1,900 troops to the mission in Kabul later this summer, making the Canadian contingent the second largest in ISAF. Currently this mission involves about 5,000 troops from 29 nations.



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Change of Command at ACPDTC

by MWO Normand Marion, 16 Wing

The sun was out and shining on June 20, 2003, for a Change of Command ceremony at the Air Command Professional Development and Training Centre (ACPDTC). The ceremony marked the changing of the school's Commandant from Major Alain Corbeil to Major Tammy Harris.

During his farewell address, Maj Corbeil thanked various sections and individuals who assisted him, and he reflected upon his years with ACPDTC, his first appointment as a commandant.

"Three years ago I took over the school with, I must admit, some fears; I must have looked stressed at times, because some of you took the time to put a smile on my face." He also joked about going through three School Chief Warrant Officers during his tenure: "This may not be a record, but it's certainly a good average. I've learned a lot from all three. They made me a better person, and a better commandant."

The outgoing commandant also praised the staff at ACPDTC for their great work and professional attitude. Maj Corbeil will remain at 16 Wing as the new AERE Squadron Commander at the Canadian Forces School of Aerospace Technology and Engineering (CFSATE).

The Presiding Officer for the ceremony, 16 Wing Commander Col Peter Abbott, thanked and praised the outgoing Commandant and welcomed his replacement, Maj Harris.

In her own address, Maj Harris expressed her excitement and pride at being given the privilege to command the school that teaches and hones the leadership skills of the Air Force's Non-commissioned Members. "I believe that today I'm one of the luckiest officers in the Canadian Forces. I not only get to assume my first command, but I get to work with the best that the Air Force has to offer. I look forward to work with this outstanding team and honing my own personal leadership skills."

Pet Particulars

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Water-skiing safety--why take unnecessary risks ?



Submitted by
Doug Bird, Deputy
Wing General Safety
Officer

Water-skiing is one of the many fun and safe ways to pass away the summer months. Yes, water-skiing is safe if a few simple precautions and rules are followed.

Regardless of your

ability as a swimmer, you should always wear a good quality personal flotation device (PFD) when water skiing.

The ideal PFD is a jump jacket or ski vest constructed of a unicellular foam with nylon straps fastened in such a way that they are unlikely to be torn loose or damaged in a hard fall. The life jacket should be a minimum of one-half inch thick, have a full back and front protection plus shoulder straps. If you fall off water-skis or out of a moving boat, the lake may suddenly present a surface that

seems as hard as concrete, rather than an inviting, friendly cushion of water. Therefore, the PFD should provide sufficient flotation and maximum protection in the event of a fall.

Check the skis constantly to ensure sharp or protruding surfaces that could cut or scrape the skin have not developed.

Communication between the boat driver and the skier is essential. There are two important verbal signals. "In Gear" tells the driver to put the motor in gear and ride slowly away from the skier until the line is

taut. "Hit It" tells the driver to accelerate sufficiently to pull the skier out of the water or off the dock. A "thumbs up" means speed up, a "thumbs down" means slow down.

Tips for Safe Water-skiing:

Learn to water ski by taking instructions from a qualified water-ski instructor.

Wear an approved flotation device.

Stay away from docks, boats, shallow areas and swimming areas.

Be courteous and respect the rights of others.

Run parallel to shore and come in slowly when landing.

Always have an observer in the boat.

Use common sense when driving for water-skiing.

Check your equipment regularly.

Don't ski in shallow water.

Don't ski directly into the beach or dock.

Don't ski at night.

Don't ski near swimmers or swimming areas.

Don't ski in congested areas.

Don't climb into a boat with the motor running.

Don't ski without a flotation device.

Don't ride on the gunnel or the back of the seat while driving for skiing, or allow your passengers to ride on the gunnel or back of seat.

Don't ski doubles with different length ropes.

And don't ever mix alcohol or drugs with any water sport. It could be deadly! Water-skiing is fun and safe, but what makes it safe is taking on a responsible attitude toward the sport.

Stick out your tongue at your dentist; it could save your life

(NC)—Your dentist's job is to look after your oral health — not just to look for cavities. During your regular check up, your dentist will look for any signs of problems in order to catch them while they are in early stages of development. One potential problem that your dentist will check for is oral cancer.

It is more important than ever to see your dentist regularly. Dentists survey your mouth for irregularities at each regular check up. They are educated and medically trained to identify changes in your mouth that could indicate cancer or other medical conditions. If they find a potential problem, they will ensure the situation is properly investigated and that you are referred to the appropriate specialist for follow-up.

Often people who develop oral cancer have no idea they have a problem. Oral cancer starts in the cells of the mouth. Normally these cells are quite resistant to damage, but repeated injury from chemicals or friction may cause sores or painful areas where cancer can start.

Oral cancer accounts for 2.3 per cent of all cancers and 1.5 per cent of all cancer deaths in Canada. The mortality rate of oral cancer is very high, but with early detection the odds of survival dramatically increase. In fact, the five-year survival rate for oral cancer is 80 per cent when detected early. This is much higher than a 20 per cent rate for oral cancer detected in the later stages.

Understanding the risk factors of cancer will help in the prevention of the disease. One of the biggest risk factors for oral cancer is smoking or chewing tobacco. The risk is significantly increased if a person uses both tobacco and alcohol at the same time. In fact, people who use alcohol-based mouthwash excessively and smoke are at risk. Age and gender are also risk factors. Most of the time, oral cancer occurs in those over the age of 50 and more frequently affects males.

There are also physical factors to be aware of, such as exposure to the sun.

Early warning signs for oral cancer include: repeated bleeding in the mouth, pain, sores or swelling in the area of the mouth and neck, persistent sore throat and difficulty chewing, swallowing or speaking. If you feel you have any of these symptoms, talk to your dentist immediately.

A survey by the Ontario Dental Association showed that a vast majority of Ontarians understand there is an increased risk of developing oral cancer as a result of smoking and chewing tobacco. However, only one-third of Ontarians were aware that excessive consumption of alcohol could also lead to oral cancer.

The most effective way to protect yourself from oral cancer is to maintain a proper oral health routine and to maintain a healthy diet. This includes regular visits with your dentist to ensure your oral health is being maintained. Next

to brushing and flossing, regular dental checkups are the most important thing anyone can do for their oral health. In addition, eating a varied and healthy diet will provide the essential vitamins and minerals needed for your teeth and gums to stay healthy and strong.

The reason everyone requires a regular check up is simple: you can't effectively or easily examine the interior of your own mouth. A dentist is trained to detect potential problems and provide appropriate treatment. Dentists in Ontario can not only ensure we have a bright, white smile, but they can also provide you with valuable information about how you can maintain good oral health to support your overall health and well-being.

Remember, if you experience any of the warning signs, visit your dentist and discuss your concerns. Early detection of oral cancer could save your life.

Does rain cause pain?

(NC)—Often people feel that their arthritis pain worsens with cold, damp weather and gets better when the sun is shining and the sky is blue.

If you have arthritis, you may recall waking up on a cold, grey, damp morning only to find that your joints are stiff and your muscles are tight, making it difficult to move. Or, maybe there's a storm brewing, causing you to feel the pain of a flare-up. But when that hot sun is beaming — you're relaxed and your pain eases.

Agree or disagree? Well scientists can't. The debate about whether there's a connection between arthritis pain and weather conditions has lasted for decades. Researchers have studied the effects on pain in people with osteoarthritis, rheumatoid arthritis and lower back pain but can't come to an agreement.

What researchers can tell us is that cold and damp weather cause muscles in the body to tighten, which puts a strain on mobility and lowers our overall pain threshold. Warmth, as anyone who has taken a hot bath knows, relaxes muscle tension and eases many pains.

Regardless of the weather, staying active with simple exercises can help increase mobility.

"While there isn't a cure for arthritis, our ability to treat this disease has changed dramatically over the years," said Dr. Carter Thorne, a rheumatologist who sees people with arthritis daily. "There are many effective therapies that can offer patients the relief they need to stay active."

Talk to your doctor, nurse or pharmacist about how to manage your pain.

Non-steroidal anti-inflammatory drugs, or NSAIDs, are widely used for relief of arthritis pain and inflammation. These drugs can range from over-the-counter medications like ASA (acetylsalicylic acid) and ibuprofen, to prescription-strength drugs like naproxen. Newer arthritis pain relievers called coxibs, such as the recently approved Bextra, have given physicians a full arsenal of options. So, in rain or shine, patients can overcome the battle against osteoarthritis and rheumatoid arthritis pain and inflammation and get on with their lives.

While it is difficult to say with certainty that rain causes pain, one thing is certain — by managing your arthritis, you can still enjoy your favourite activities regardless of the weather.

Smoke alarms don't last forever?

(NC)—A working smoke alarm doubles a person's chance of surviving a fire and can reduce fatalities by up to 90 per cent.

Carol Heller, VP for Kidde, a manufacturer of Fire Safety products suggests the following safety tips to ensure full protection for your home and cottage.

1. Smoke alarms should be placed on every level of the home and outside bedrooms for minimum protection.

2. Never remove the batteries or disable a smoke alarm. If smoke from cooking or bathroom steam cause nuisance alarms, use smoke alarms with the HUSH features which allows you to silence the alarms without removing the battery. The alarm will then re-set itself after 7 minutes.

3. Test smoke alarms weekly or at minimum monthly to insure alarm circuitry and power source are operating properly. Simply press the test button on each smoke alarm manually.

4. Clean and care your smoke alarm, follow your owners manual.

5. Replace the batteries in battery-operated smoke alarms once a year, or when unit fails to test properly.

6. Smoke alarms do wear out, if you think your alarms are more than 10 years old, replace them with new ones.

For more tips on protection and prevention, visit www.kiddesafety.com or call 1-800-880-6788.



Hitting the track for the Canadian Cancer Society



Confessions from the Gym

Monday, June 30

Well, I managed to participate in the Relay for Life without any major injuries.

I cannot express how happy I was to take part

in this amazing event. As a first-time walker, I was truly impressed by the comraderie and spirit displayed by the other teams and the level of commitment shown by volunteers

who stuck it out for the entire night.

I was just as awe-inspired by the multitude of survivors who proudly completed the first lap of the Relay, including 8 Wing/CFB Trenton's own Sgt Donna Anstey, Assistant Wing Chief Warrant Officer. These people deserved so much more than the round of applause they received as they made their way around the track at Loyalist



Special thanks to Sister's Costumes in Trenton for this fantastic costume.

College.

What really made the evening special for me, was the luminary ceremony held in honour and memory of those who have lost and won their battle with cancer. After lighting two candles for my uncle, I had the opportunity to take a stroll around the track, bathed entirely in candlelight. It was absolutely staggering to see how many lives have been affected by this terrible disease.

It definitely brought

things into perspective for me. Exercise should not simply be a way to lose weight in my case, but a way to ensure my name is never attached to one of those candles. My family, like many, has lost several members to cancer. We have survivors, but the numbers are few.

As I prepare for Jen's departure, I'm hoping the amount of motivation I took away from

the Relay for Life will be enough to carry me through until her return. If not, the thought of leaving behind a wonderful husband and amazing son will.

Congratulations to all 8 Wing/CFB Trenton members who participated in the Relay for Life and helped raise the over \$182,000 collected from this event.



Photo: Cpl Tim Jordan, 8 Wing Imaging



Photo: Laurie McVicar, Contact Staff



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Andrea LeBlanc (Editor) - 7005 Laurie McVicar (Assistant Editor) - 3978



Fitness, Sports & Recreation

Drinking water good for the body, say health professionals



Manny Raspberry

news from the Fitness and Sports Director

Water is the human body's most important nutrient. Most adult bodies contain 10-12 gallons of water and on a typical day, the average adult loses about 10 cups of water just through perspiration, breathing

and elimination. Most health care professionals would agree that drinking large amounts of water each day is good for you. It's not only one of the best ways to prevent kidney stones; it's

instrumental in promoting your overall good health. Water is an important component of just about every function that takes place in your body.

Drinking enough water allows your body to eliminate toxins and waste products, helps regulate body temperature, helps transport nutrients and oxygen throughout the body, cushions joints and protects body organs and tissues, helps to maintain

proper muscle tone, promotes growth and healing and helps digest food. It's easy to take this tasteless liquid for granted but if your body isn't properly hydrated, it's exposed to a variety of health risks. So, how much water is enough? Are you drinking the amount of water you should every day?

Well, there's certainly no shortage of health advice in this country. With regards to a person's daily consumption

of water, it has been suggested that everyone should drink eight 8-ounce glasses of water each day to stay fully hydrated however, this "rule" is only a guideline. Though we need fluids for all our body's metabolic processes, foods that contain high percentages of water, such as fruit and soup, and beverages such as milk and juice all contribute to your body's H₂O needs. Its more important that

you "do" keep your body hydrated rather than "how" and a combination of healthy eating choices and the drinking of water and other appropriate fluids, will put you on that very important first step to good health. Remember, caffeinated drinks and alcohol beverages don't count because they tend to dehydrate you and you'll need to consume additional fluids to make up for them.

PSP Community Recreation Association is offering a

NATIONAL LIFEGUARD COURSE (NLS Course)

RecPlex - 8 Wing/CFB Trenton21 Namao Drive EastTrenton

Two week course Monday - Friday July 21 - 25 and July 28 - August 1 9 a.m. - 1 p.m. daily (Attendance at all classes mandatory)

Cost: \$225.00 Military/ CRA Members \$250.00 Non Members (includes manual and certification)

Limited space Recert students must attend Thursday, July 31 and Friday, August 1 Cost: \$65.00

For more information or to register call the Community Recreation Association at 613-392-2811 ext 3361 or 3348

...AND THE TROPHY GOES TO CPC



CPC claimed the trophy in the final game of intersection floor hockey league on Wednesday. They played a close match against 8AMS that ended in a score of 3-2. Congratulations to both teams for their efforts this season.

You're never too old for exercise

Those who perceive aging as an uncontrollable, deteriorating process are in for a long slow death. It took hundreds of thousands of years to reach a 25-year life span and only 900 years to add another 20 years to it. How is it possible that our life expectancy rose from 45 years to 75 years in the last century?

Around 1900, a series of events occurred that have never occurred before - sanitation was improved, sewage systems were installed, we began to understand germs and modern medicine arrived. By this time, the Industrial Revolution had also spawned the development of many labour-saving machines that took the physical activity out of our lives. The result has been that the human species now grows considerably

older but with a much less physical lifestyle.

In the 1960's, man began his quest to reach the moon. After spending weeks without gravity, never having to lift the weight of his own limbs, the astronaut would lose 50% of his strength in less than one year. This showed that the loss of strength was not necessarily age-related but more a function of inactivity. How would it feel to lose 50% of your strength? Imagine this!

Since doubling your weight is comparable to losing half your strength, imagine climbing a flight of stairs or simply getting out of a chair with a person your size on your back.

Still with the person on your back, imagine stepping off a curb and twisting your ankle.

Everyday tasks become increasingly more difficult and dangerous if we lose the muscular reserve we have when we're young and strong. You can slow the aging process by simply getting involved in an exercise program. Medical technology will keep us alive, but the quality of life is up to you.

The Fitness and Sports Flight is here to help you get active and more than willing to help you set up a personal exercise program. Only those who see this as an opportunity to live a long and active life and are willing to put forth the effort need apply by calling 3328 and setting up an appointment.

"If I had known I was going to live this long, I would have taken better care of myself." Mickey Mantle.

Evening Aquafit

At the RecPlex "warm-up" pool

Tuesday & Thursday Evening
7:00 - 7:50 pm
July 15th - August 8th

\$ 40.00 - military personnel & CRA members
\$ 45.00 - non members
\$ 5.00/class drop-in fee

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TRENTON Military Family Resource Centre





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 Padre Al Murphy (posted on 14 July 03)

WORSHIP SERVICES

<p>OUR LADY OF PEACE (RC) NOTRE-DAME-DE-LA-PAIX (CR)</p> <p>Chapel Life Co-ordinator/Responsable de la communauté chrétienne Padre Bastien Leclerc (RC) MASS Messe Dominicale: 0900 hrs Sunday Mass (English) 1130 hrs Weekdays (W&F) 1200 hrs (Bilingual)</p> <p>CONFESSION At all times</p> <p>PARISH ORGANIZATIONS Parish Council 3rd Thurs 1900 hrs Knights of Columbus 1st Thurs 1900 hrs CWL 2nd Tues 1900 hrs Chorale Merc 1900 hrs Choir Tues 1900 hrs Silhouettes of Mary 2nd & 4th Thurs 1830 hrs</p> <p>BAPTISM/BAPTÊME Please allow 30 days notice for preparation. / Communiquer avec le bureau des aumôniers au moins 30 jours avant la date désirée.</p> <p>MARRIAGES / MARIAGES It is necessary to contact the chaplains' office prior to setting a date. Failure to do so could result in disappointment. Afin d'éviter des déceptions, il est important de communiquer avec le bureau des aumôniers avant de choisir votre date.</p> <p>DUTY CHAPLAIN/ AUMÔNIERS EN DEVOIR After working hours, for emergency only, please call the base operator at 392-2811 and ask for the duty chaplain. / Après les heures de travail, pour les urgences seulement, svp appeler la téléphoniste de la base au 392-2811 et demandez l'aumônier en devoir.</p>	<p>ST CLEMENT ASTRA (PROTESTANT)</p> <p>Chapel Life Co-ordinator Padre Catherine Morrison (ACC)</p> <p>WORSHIP SERVICE</p> <p>Divine Worship (Sun) 1015 hrs Holy Communion 1st Sunday of the month ACC Communion Wed 1230 hrs</p> <p>PARISH ORGANIZATIONS</p> <p>Chapel Guild Last Tues 1930 hrs</p>
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Summer Drop-in Playroom/L'été dans la salle de jeux

<p>Messy Mondays Tuesdays Story Time What's Up Wednesdays 9:30 - 11:30 a.m. (Planned activities) \$1 per visit 0-6 years of age 11:30 a.m. - 3:00 p.m. -free drop-in Thursdays Francophone Playgroup-Free During the summer there will be planned events to enjoy on those hot, hot days. Come in and enjoy our air-conditioned playroom and the fun activities planned such as face painting, story time, fun in the sun, edible crafts, and more. For a schedule of events call the reception 965-3575 or drop-in to the MFRC.</p>	<p>Les lundis salissants Les contes du mardi Les mercredis à surprises 9h30 -11h30 (activités planifiées) 1\$ par visite de la naissance à 6 ans 11h30-15h- Halte-jeux gratuite Jeudi- Groupe de jeux francophone - Gratuit Des activités seront planifiées, au cours de l'été, dont vous pourrez profiter durant ces jours très chauds. Venez nous voir afin de profiter de l'air frais d'une salle de jeu climatisée et des activités telles que la peinture de visage, des contes, s'amuser au soleil, du bricolage comestible et bien plus encore. Pour un horaire des activités, appelez la réception du CRFM au 965-3575 ou bien présentez-vous au Centre pour passer prendre votre horaire.</p>
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"Partner Away-Deployment Support/ "Partenaire au loin"-Soutien au déploiement

<p>"Wednesday activities"</p> <p>Wednesday evenings, 6 - 8 p.m. Variety of events will be planned for each week. Please call ahead. July 9 - BBQ & Pot Luck Supper, Baker's Island July 16 - "Fantasia" demonstration of products (lingerie, romantic & sensual products)</p>	<p>"Activités du mercredi"</p> <p>Les mercredis de 18h à 20h, une diversité d'activités sont planifiées. S'il vous plaît, téléphonez à l'avance. 9 juillet - BBQ & Souper partage. à Ile Baker 16 juillet - "Fantasia", démonstration de lingerie, produits romantiques et sensuels.</p>
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Cooking with Dan Cuisiner avec Dan

<p>Tired of the same old BBQ? Need to spice up your cooking? Come and join Dan Beland for an evening(s) of cooking. You must pre-register and pre-pay, as space is limited to 10 people. The cost for each night is \$7. Time: 6 - 8 p.m. July 9th - Beef July 23rd - Pork and Lamb August 6th - Fish and Seafood August 20th - Sausage September 3 - TBD</p> <p>You will be experiencing "hands on" cooking and will be able to sample your cuisine.</p>	<p>Vous en avez assez de simplement faire cuire des aliments sur votre barbecue? Vous avez besoin d'amener du piquant à votre popote? Venez cuisiner avec Dan Béland pour une soirée de cuisine. Vous devez vous inscrire et payer à l'avance car le nombre de participants est limité à 10 personnes. Le coût pour chaque soirée est \$7 Heures: 18h à 20h 9 juillet- Le bœuf 23 juillet- Le porc et l'agneau 6 août- Le poisson et les fruits de mer 20 août- Les saucissons 3 septembre- à déterminer Vous profiterez de cours interactifs de cuisson et vous pourrez déguster votre propre cuisine.</p>
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Discount tickets are back at the MFRC		Les billets à prix rabais sont de retour au CRFM
\$38.00 instead of \$51.91		38,00\$ au lieu de 51,91\$

<p>How about winning 4 tickets for Wonderland?</p> <p>Come to the MFRC, buy a lollipop for \$2.00 and you get a chance at winning. Draw will be made on Thursday July 17th</p>	<p>Que pensez-vous de gagner 4 billets pour Wonderland?</p> <p>Venez au CRFM, achetez un suçon pour 2,00\$ et vous aurez une chance de gagner Le tirage aura lieu jeudi le 17 juillet.</p>
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HOROSCOPES

ASTRO ADVICE WEEKLY By Eugenia Last
July 6 - July 12

ARIES (March 21-April 19): Be careful what you say to loved ones on the 6th and 7th. You will be feeling a little emotional madness if you let comments made by someone get to you. Showing humour will help considerably. Financial changes appear to be moving in a positive direction on the 8th and 9th. Although you may feel the crunch due to past mistakes or losses you will discover that you have very bright future prospects. A legal matter can finally be cleared up. Don't leave things unfinished on the 10th, 11th and 12th. You can make an impressive presentation. Your fun-loving attitude will result in popularity.

TAURUS (April 20-May 20): You'll want to concentrate on what you can do in order to advance your career or make a change that will improve your health on the 6th and 7th. Most of all you should realize that you are in control and that you can make your life better if you do what's best for you instead of doing for others. Don't make rash decisions on the 8th and 9th. Get any promises made in writing. You must be patient and a good listener in order to understand others. Interact with knowledgeable people on the 10th, 11th and 12th. Doing things that will open your eyes to new philosophies or lifestyles will enhance your outlook.

GEMINI (May 21-June 20): Decide what it is you want in life on the 6th and 7th. Begin to make the modifications you've been thinking about. Your capacity to make improvements will be heightened. There may be some changes taking place around you on the 8th and 9th and if you are reluctant to join in and move with the times you may find yourself being left behind. If you don't like what you see, however, it may be time to do your own thing. Don't allow your kindness to be taken for granted on the 10th, 11th and 12th. If someone needs your help, offer suggestions but not something that requires physical exertion.

CANCER (June 21-July 22): The 6th and 7th is not the best time to confront a personal problem. A dispute will leave you anxious and upset. Refrain from saying something you'll regret later. You will have everything going for you on the 8th and 9th so don't let your reluctance to make a move hold you back. Your ability to get things will not be overlooked. You may come up against a stumbling block on the 10th, 11th and 12th. Delays, due to no fault of your own, will cause friction. Your excellent memory coupled with your loyalty and common sense will play a role in turning things around and getting you what you want.

LEO (July 23-Aug. 22): You may be best to leave emotional matters alone on the 6th and 7th. If you don't count on someone to tell you the truth you won't be disappointed. If you are easy to get along with you aren't likely to be faced with difficult issues. You can't please everyone on the 8th and 9th so you may as well please yourself. The decisions you make regarding property or real estate will be right on the money. You should be open for all sorts of entertainment on the 10th, 11th and 12th. Don't be afraid to step out on a limb and let the people you are dealing with know your thoughts, beliefs and intentions.

VIRGO (Aug. 23-Sept. 22): Your mind will be on money matters on the 6th and 7th. You will be able to come up with a unique idea that could lead to an interesting business proposition. Make sure that you get the credit. Getting out with friends or relatives on the 8th and 9th will promote meeting new people who will make a difference to your future. Changes regarding a partnership will be to your benefit. Plan to do something that will motivate you on the 10th, 11th and 12th; it's time to take control. Stimulate your senses and prepare to make things happen. If you take the initiative you can reach goals.

LIBRA (Sept. 23-Oct. 22): Tie up loose ends on the 6th and 7th. Don't let those you live with interfere with your plans. You may be emotional, but once you rectify the problems, you will feel better. You should be spending as much time as possible on the 8th and 9th doing what you do best and making money while you're doing it. Present your ideas and ask for the help and support you need to make your dreams come true. Changes at home may not be to your liking on the 10th, 11th and 12th but if you pitch in and help you will discover that in the end you will be better off. New partnerships can form if you let go of the past.

SCORPIO (Oct. 23-Nov. 21): Be careful with whom you share your ideas on the 6th and 7th. Don't let anyone who is overindulgent influence your choices. Don't sit back waiting for things to happen. Don't let the comments made by others get you down on the 8th and 9th. Don't fight change - it will only hold you back. Jealousy may be the bane of your existence. Your drive and intensity on the 10th, 11th and 12th when it comes to doing a job well will attract the right kind of people. You will have the opportunity to show others what you are capable of doing. Plant the seed for future opportunities.

SAGITTARIUS (Nov. 22-Dec. 21): You should be able to push your ideas for reform or improvement on the 6th and 7th. Your involvement in community affairs will put you in a good position in the future. Put your efforts into financial projects on the 8th and 9th in. Face issues with openness and request an explanation if you feel someone is withholding information. You will be dragged into something on the 10th, 11th and 12th you've been avoiding so don't refuse to confront a situation that is rapidly being blown out of proportion. Someone will assume that you are guilty if you don't take action now.

CAPRICORN (Dec. 22-Jan. 19): Don't count on anything running smoothly on the 6th and 7th. Prepare to make allowances for those who just can't manage to get things done. What you put out on the 8th and 9th you'll get back. Run your ideas past people who will appreciate what you are trying to do. The suggestions and input you receive will help you take your ideas to the next level. Your inability to know what you want at an emotional level on the 10th, 11th and 12th will cause problems with someone who has been trying to pin you down for some time. Refrain from getting together with anyone who puts demands on you.

AQUARIUS (Jan. 20-Feb. 18): Travel and communication should be on your agenda on the 6th and 7th. Attend a lecture and listen to others rather than present your own ideas and opinions. Stick to what you know and do best on the 8th and 9th. The more you can accomplish without interference the better. Don't let anyone push you into making a hasty decision. You'll have everyone's attention on the 10th, 11th and 12th. Your intellect will shine through at organizational functions and the reaction you get from others will be positive. You can win popularity and move into a position of leadership if you present your ideas.

PISCES (Feb. 19-March 20): Take care of your health on the 6th and 7th. You must not let an older relative put demands on you that are impossible to meet. Joint ventures will not be as they appear. You've got everything going for you on the 8th and 9th but if you can't make up your mind you may miss out. You will have the discipline to take something you believe in and turn it into a going concern. The more you get out and take part in events on the 10th, 11th and 12th the better you will feel. You are going through a lot of changes and you need outside influences to help you decide which way to go.

A CENTURY OF COMMUNICATION

Ottawa area MP **Mauril Belanger**, and BGen **Kevin O'Keefe**, Chairperson of the **National Organizing Committee, Canadian Military Communications Centennial, unveils Canada Post's tribute envelope towards the 100th Anniversary of Canadian Military Communications at the Canadian Aviation Museum on Canada Day. The envelope was designed by Bernie Reilander and features the Centennial crest, and, in the upper right hand corner, a Marconi stamp. A total of 12,000 envelopes have been made and are available at select post offices and by mail order from the National Philatelic Centre.**



Photo: Submitted



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Community Events

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BIRTHDAY PARTIES ARE NOW AVAILABLE

MOVIE LINE-UP

- Legally Blonde 2 (PG) - 1:05 7:05 9:10
- Charlie's Angels; Full Throttle (PG) 1:10 7:10 9:15
- HULK (PG) - Eric Bana 1:00 7:00 9:30

CALL 392-4211 FOR INFORMATION

Matinees Saturday, Sunday, Tuesday & Thursday
 Admission: \$7.00 (adults 18+) \$5.00 (youth) Wed. \$5.00 (ALL)

Welcome to the Contact Newspaper's brand new Community Events page! Thanks to the generosity of Trenton's Centre Theatre, we can now feature (space permitting) public service announcements, community events and help promote non-profit and charitable organizations in the Quinte area. Fax us at 965-7490 or email to leblanc.al@forces.gc.ca, at least 10 days prior to your event. Call 392-2811 Ext. 7005 for more information.

DISNEY'S THE LION KING

The Lion King will be ending its run in Toronto this September...don't miss this opportunity to see one of the best musical productions in Canada! The KMFRC has secured excellent seats to a matinee show on Wednesday July 9, the show starts at 2:00 p.m., and we will be departing the KMFRC at 10:00 a.m. For only \$86/person, you get transportation on a coach bus to and from the Princess of Wales Theatre and admission to the show. This trip is open to all military families as well as the Greater Kingston Community, and is also being extended to families at CFB Trenton. For more information, please call the KMFRC at 541-5010, 5195, or the TRMFRC at 965-3575 for more information. The pick-up point for families in Trenton will be the Holiday Inn off the 401; the bus will arrive at approximately 11:00 a.m.



LE ROI LION DE DISNEY

La production Le Roi Lion quittera Toronto en septembre. Ne manquez donc pas l'occasion de voir l'une des meilleures productions musicales en tournée au Canada. Le CRFMK a obtenu d'excellents billets pour assister au spectacle qui aura lieu le mercredi 9 juillet, à 14 h. Le billet de 86 \$ par personne donne droit au transport par autocar aller-retour et à l'admission au Théâtre Princess of Wales. Nous invitons les familles militaires de Kingston et de Trenton, ainsi que la communauté civile de Kingston à se joindre à nous. Pour plus d'information, veuillez appeler le CRFMK au 541-5010, poste 5195, ou le CRFM de Trenton au 965-3575. Le point de rendez-vous pour les familles de Trenton se trouvera au Holiday Inn près de la 401. Nous partirons du CRFMK à 10 h pour passer à Trenton vers 11 h.



The 8 Wing Fire Department will be hosting a car wash and BBQ on July 19th in support of the Muscular Dystrophy Association of Canada. The event will be held from 0900 hrs until 1600 hrs in the CANEX parking lot.



Announcing the 10th annual
Art in the County

This juried show features the best new work by Prince Edward County artists. This show runs from June 27 - July 20 at the old Town Hall in Picton. Admission is FREE!



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- Getting Married?

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Brighton Barn Theatre presents...

"Northumberland calling Normandy"

June 6th marked the 50th anniversary of the Allied D-Day Invasion of the Normandy beaches in France. In commemoration of the part played by Canadians at Juno Beach, Brighton Barn Theatre is presenting a variety show featuring songs of World War II and comedy bits outlining some of the hardships experienced on the Northumberland home front during the stressful days of the war.

The show, entitled "Northumberland Calling Normandy" is in the form of a radio show, which might have been presented for the troops serving in Normandy, especially Canadians, about one month after D-Day. The Cobourg radio station, CHUC, is featured (fictionally) as the station airing the show from the Brighton Barn Theatre July 3-5, 10-12, and 17-19.

"Northumberland Calling Normandy" will appeal to all ages. For those who lived through those difficult times, it is a nostalgic trip down memory lane. For those too young to remember, the show gives an authentic glimpse into a very special time. World War II veterans are entitled to complimentary tickets. For information or ticket prices, call 475-2144.

The Contact

will be CLOSED for Holidays
 July 21th/03
 thru til
 Monday Aug.4th/03

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from the Staff at The Contact!!!

Re-Opening Tues. Aug. 5th/03



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Advertisers should check their ad the first day it appears. CONTACT shall not be liable for failure to publish an ad or any typographical errors in the publication except to the extent of the cost of the ad for the first day's insertion. Adjustments for errors are limited to the cost of the ad wherein the error occurred.

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The Contact
will be **CLOSED** for Holidays
July 21th/03 thru til
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Crossword Answers

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C	H	I	R	P	B	A	L	E	S		
L	A	R	D	E	R	E	N	I	G	M	A
A	N	A	M	O	R	T	O	R	E	L	
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A	L	E	R	T	D	E	P	L	E	T	E
G	I	B	D	I	E						
P	A	P	E	R	E	D	C	A	S	K	S
A	G	O	E	L	A	N	P	I	N	K	
R	A	U	N	C	H	U	M	L	E	O	
A	T	T	A	C	H	L	O	U	V	E	R
E	E	R	I	E	L	U	T	E	S		
R	E	D	D	S	E	E	R				

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Quick tips for the first-time homebuyer

(NC)—Buying your first home is an exciting new experience. Attending Open Houses, putting in an offer to buy and decorating your new home to suit your style is all part of the excitement. All the decisions that need to be made can also make you feel nervous. Here are a few tips that can help out the anxious first-time homebuyer.

How much can I afford?
There are two things to consider when determining how much home you can afford. How much do you have for your downpayment? What amount can you afford as a monthly payment while still enjoying life? To help you answer these questions, you can either call your financial institution, visit their website or go to your branch and talk to your personal banker.

To shop for a home with confidence, you can obtain a pre-approval certificate from your Financial Institution. This document will tell you how much of a mortgage you can afford.

How Much Do I Need for my Downpayment?

You can buy a home for as little as 5% of the purchase price. However, any mortgage with a downpayment of less than 25% has to be insured by a third party such as the Canada Mortgage and

Housing Corporation (CMHC). The amount of your downpayment will determine whether you need to insure your mortgage or not.

- Conventional Mortgage – a mortgage where you have at least 25% off the purchase price

- High-Ratio Mortgage – a mortgage where you have less than 25% of the purchase price

Your insurance premium will depend on the amount you are borrowing and on the percentage of your downpayment amount. Premiums usually vary between 1.25% and 3.75%.

How Can I Save for a Downpayment

There are a few different methods that can be used when saving for your downpayment

- Setting money aside each month just as if you had to make a monthly payment

- Opening a RRSP investment account. If you are a first-time homebuyer you and your spouse can use up to \$20,000 each towards your downpayment without tax implications as long as you repay the amount within 15 years.

- A cash gift from a parent or relative. ("gift" means its non-repayable)

Should I Be Aware of Any Additional Costs?

Your mortgage will cover off

the purchase price of your home, however there are other costs associated with buying a home. These are called hidden or closing costs and can usually amount to 1.5% to 3.5% of the total cost of your home. Here are a few examples of the hidden costs of home ownership and the costs associated with each:

- Appraisal fee \$150 – \$200
- Home inspection fee \$300
- Property survey \$750 – \$1,000
- Land transfer tax \$2,000
- Legal fees \$1,300 – 2,500
- Sales tax 7%
- Title insurance \$250
- Home Insurance \$450/year.

Also, don't forget to consider general expenses such as moving and home decorating costs.

Do you dream about owning your own home? CIBC has now made it easier for those entering the new world of home ownership. They have formed a partnership with Canadian Mortgage and Housing Corporation (CMHC) to provide valuable and informative services for the first-time homebuyer. For more information about finding out how much you can afford, setting up an RRSP, or simply reviewing your mortgage options, contact your CIBC personal banker or call 1 800 465-CIBC (2422).

What you should know about home security

(NC)—Did you know that recent polls show that 50 percent of Canadians feel less safe than they did five years ago?

- In almost half of all completed residential burglaries, thieves simply entered through unlocked doors or crawled through unlocked windows.

- Homes without security systems are about three times more likely to be broken into than homes with security systems.

- Losses due to burglary average \$400 less in residences with security systems than for a residence without security systems.

- 90 percent of police believe alarms deter burglary attempts. (STAT Resources, Inc.)

- A study in Connecticut showed that in 41 percent of alarmed homes that were burglarized, the security system was not turned on.

- 90 percent of convicted burglars agree they'd avoid a house protected by an alarm system.

- The rate of property crimes in Canada (including theft, breaking and entering and posses-

sion of stolen goods) is at a level of about 5.2 for every 100 people in Canada.

- Many insurance companies offer discounts (up to 38%) when a residence is protected by a security system that is connected to a ULC-approved monitoring station.

According to Patrice De Luca, V.P. of Marketing and Business Development for Protectron Security Systems, the axiom: 'An ounce of prevention is worth a pound of cure' seems to be written for home and auto security. "The are many things we can do to help prevent burglary, car theft, and personal injury," he stressed. "By making a couple of minor adjustments in our lives, we can live more securely and safely."

When planning your home security needs, De Luca says the key points you should consider are burglary protection, fire safety, medical emergency and child and senior safety.

Today's security systems can include a loud alarm installed in your home, detectors at all

exterior doors and motion detectors throughout the house as well as a 24-hour home monitoring system that will detect trouble even when you're away.

"Furthermore, today's security systems also allows you to stay informed of any entering or exiting the house

through wireless messaging while you're away. For more information on home security visit www.protectron.com.

Source: (Simon Hakim, Temple University), Statistics Canada).



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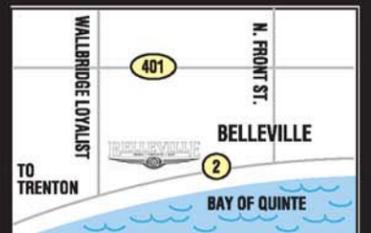


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