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NORTHERN ONTARIO ENTREPRENEURIAL COMMUNITY OF THE YEAR 2010/2011



Community Profile 2010/2011

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INTRODUCTION

Purpose

This document has been prepared to assist investors in their evaluation of the Township of Terrace Bay. Information has been collected with detailed investor needs in mind and is regularly updated when information becomes dated. * Note: some portions of this document is designed to be used as a digital document and while some maps and scalable images may seem unclear to read when printed, the user can zoom in to certain areas on the computer.

Council Vision Statement

The Township of Terrace Bay has a forward thinking council that is open to development. This is reinforced through the vision statement in the 2007-2011 strategic plan that Terrace Bay wants to become - *"The Progressive Community that is Welcoming the World to our Home"*

Benefits of Investing in Terrace Bay:

Some of the numerous benefits to investing in Terrace Bay include:

- Terrace Bay is known for encouraging economic growth, as shown by the 2010/2011 Entrepreneurial Community of the Year Award by Northern Ontario Business Awards.
- Terrace Bay is strategically located in the centre of Canada and the U.S
- Low worker health benefits in comparison to the US and other countries
- Investments in the local economy with over \$8 million invested in the McCausland Hospital Long-Term Care Project from 2009-2011, \$44 million invested in Terrace Bay Pulp Inc cogeneration technologies and restart assistance in 2010/2011, \$5.5 million for a new primary school/daycare in 2007 and \$13 million in water infrastructure 2005-2009.
- Promising Municipal economic development initiatives including the \$3 million Downtown Revitalization Project and the \$2 million Cultural Centre project.
- Available, affordable commercial/industrial land and residential real estate
- High potential for renewable energy alternatives
- Excellent transportation options through highway, railway and access to Lake Superior
- Excellent regional trades labour
- Strong regional education options through Lakehead University & Confederation College

Contact Information

To assist you in your decision, or for any more information, please feel free to contact:

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Community Development Supervisor

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Special Projects Co-ordinator

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Disclaimer

The information presented within this document has been compiled from sources deemed reliable. While every attempt has been made to ensure the accuracy of this guide, some information is subject to change without notice. This guide is intended as an information source and does not imply endorsement of any service, association or organization.

BACKGROUND

History

Terrace Bay is known as the "Gem of the North Shore" and is named after the sand and gravel terraces in the region which were left behind when glaciers receded about 20,000 years ago. The area is surrounded by the rugged beauty and the freedom of the Northern Ontario wilderness and its forests are the main reasons for Terrace Bay's existence. The town is a planned community and the decision to develop was first conceived in the early 1940's by the Longlac Pulp and Paper Company which changed its name to Kimberly Clark Pulp and Paper Company in 1958. On September 1, 1947 Terrace Bay was granted status as an improvement district, which became a municipality on July 1, 1959. John Ferrier was elected Terrace Bay's first reeve. In 1972, the Kimberly Clark Pulp and Paper Company Ltd. and Kimberly Clark of Canada Ltd. merged. From 1972 to 1977 the population of Terrace Bay increased from 1,755 to 2,299 persons, directly attributed to Kimberly Clark's expansion program. The pulp mill has been the lifeblood of the region and in 2005 Kimberly-Clark sold the mill to Neenah Paper Inc who then sold the mill to Buchanan Forestry Products in 2006 and the mill was renamed to Terrace Bay Pulp Inc.

Location

Terrace Bay is located in Northwestern Ontario and is approximately 2 hours or 210 kilometers from the major metropolitan area of Thunder Bay. Terrace Bay is located within the District of Thunder Bay and is situated on the Northern shore of Lake Superior.



The closest municipality is the Township of Schreiber, which is 10 minutes away (14 km) and shares a great deal of its municipal services.

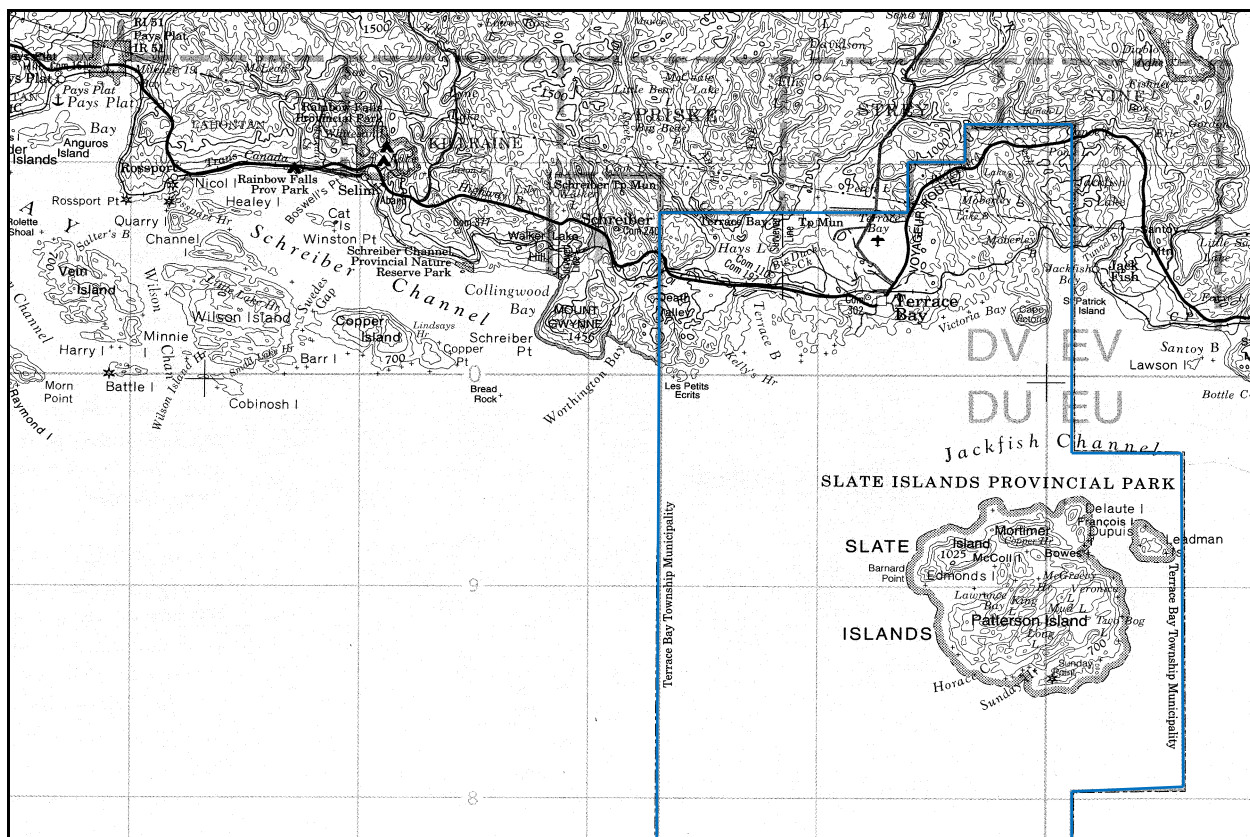
See Appendix A for a Terrace Bay Street Map and a Schreiber Street Map.

Geography

Terrace Bay is 151.24 km² in size and the topography is mainly boreal forest with frequent hills, rivers and lakes. It is located in the centre of Canada in Ontario at the top of Lake Superior.



Note: this is a rough approximation of the Township of Terrace Bay's boundaries which actually extend South through Lake Superior to the U.S. border and include the Slate Islands.



Township of Terrace Bay Municipal Boundaries (extend South to the U.S. Border)



For updated maps and satellite imagery please visit www.terracebay.ca/maps

Climate Information

Terrace Bay has a moderate climate due to its close proximity to Lake Superior.

- Mean winter temp.: -16.3°C, 3°F
- Mean summer temp.: +15.6°C, 60°F
- Mean annual snowfall: 268.7 cm
- Mean annual rainfall: 813 mm

* Download detailed information from www.terracebay.ca



	JAN		FEB		MAR		APR		MAY		JUN	
	°C	°F	°C	°F	°C	°F	°C	°F	°C	°F	°C	°F
Terrace Bay	-14	7	-12	10	-5	23	3	37	9	48	14	57
Winnipeg	-17	1	-14	7	-6	21	4	39	12	54	17	63
Sault Ste. Marie	-9	16	-10	14	-4	25	3	37	10	50	14	57
Toronto	-6	21	-5	23	0	32	6	43	12	54	17	63
Montreal	-9	16	-8	18	-1	30	6	43	13	55	18	64
	JUL		AUG		SEP		OCT		NOV		DEC	
	°C	°F	°C	°F	°C	°F	°C	°F	°C	°F	°C	°F
Terrace Bay	18	64	17	63	13	55	7	45	1	34	-6	21
Winnipeg	20	68	18	64	12	54	6	43	-4	25	-14	7
Sault Ste. Marie	18	64	17	63	13	55	7	45	1	34	-6	21
Toronto	21	70	20	68	15	59	9	48	3	37	-3	27
Montreal	21	70	19	66	15	59	8	46	2	36	-6	21

Source: Data Collected from Environment Canada - 2006

Distance to Major Markets and Border Crossings

Major Urban Areas	Km	Miles
Thunder Bay, ON	223	138
Sault Ste Marie, ON	490	304
Minneapolis, MN	773	480
Winnipeg, MB	901	560
North Bay, ON	914	567
London, ON	1,156	718
Chicago, IL	1,242	772
Kitchener/Waterloo, ON	1,256	780
Hamilton, ON	1,278	794
Ottawa, ON	1,268	787
Toronto, ON	1,336	830
Montreal, ON	1,464	909
Calgary, AB	2,239	1,391

Border Crossings	Km	Miles
Grand Portage/Thunder Bay:	288	178
Sault Ste Marie/Sault Ste Marie:	490	304
International Falls/Fort Frances:	548	340
Baudette/Rainy River:	636	395
Detroit/Windsor:	1,046	649
Port Huron/Sarnia:	1,051	653
Ogdensburg/Prescott:	1,334	828
Niagara Falls/Niagara Falls:	1,355	841
Lewiston/Queenston:	1,360	845
Massena/Cornwall:	1,369	850
Buffalo/Fort Erie:	1,386	861
Alexandria Bay/Ivy Lea:	1,646	1,022

Land Claims Map of Terrace Bay Region (2010)















Left side of Terrace Bay (West)



TOPOGRAPHIC

-  Administrative Boundaries
 Township
 Concession, Lot
 Provincial Park
 Indian Reserve
 Cliff, Pit & Pile
 Contour
 Mine Shaft
 Mine Headframe
 Railway
 Road
 Trail
 Natural Gas Pipeline
 Utilities
 Tower

Land Tenure

- | | |
|---|---|
| Freehold Patent | |
|  | Surface And Mining Rights |
|  | Surface Rights Only |
|  | Mining Rights Only |
| Leasehold Patent | |
|  | Surface And Mining Rights |
|  | Surface Rights Only |
|  | Mining Rights Only |
| License of Occupation | |
|  | Uses Not Specified |
|  | Surface And Mining Rights |
|  | Surface Rights Only |
|  | Mining Rights Only |
|  | Land Use Permit |
|  | Order in Council (not open for staking) |
|  | Water Power Lease Agreement |
|  | Mining Claim |
|  | Filled Only Mining Claims |

LAND TENURE WITHDRAWALS

- | | |
|------|-------------------------------------|
| 1234 | Areas Withdrawn from Disposition |
| | Mining Acts Withdrawal Types |
| Wsm | Surface And Mining Rights Withdrawn |
| Ws | Surface Rights Only Withdrawn |
| Wsm | Mining Rights Only Withdrawn |
| | Order in Council Withdrawal Types |
| W'sm | Surface And Mining Rights Withdrawn |
| W's | Surface Rights Only Withdrawn |
| W'm | Mining Rights Only Withdrawn |

IMPORTANT NOTICES

Right Side of Terrace Bay (East)



To zoom in on a specific area, adjust the viewing level within the document.

For more specific claim maps, please visit the following website or contact the Terrace Bay Community Development Supervisor:

http://www.mndm.gov.on.ca/mndm/mines/lands/claimap3/discclaimer_e.asp

DEMOGRAPHICS

Population

The Township of Terrace Bay has a population of 1,625 residents and the nearby Township of Schreiber is estimated at approximately 901 people. The total population of the region within an hour's driving distance is estimated at 10,000 and within a two hour driving radius at 150,000.

General Population Information for Terrace Bay and Schreiber

	Terrace Bay	Schreiber	Combined
Population in 2006	1,625	901	2,526
Population in 2001	1,950	1,448	3,398
Population in 1996	2,324	1,788	4,112
2001 to 2006 population change (%)	-16.7	-37.8	-25.7
<i>Forecast of 2011 Population</i>	1,800	1,000	2,800
<i>Forecast of 2016 Population</i>	2,000	1,100	3,100
Total private dwellings	838	594	1,432
Private dwellings occupied by usual residents	691	399	1090
Population density per square kilometre	10.8	24.5	-

Source: 2006 Census, except forecasts by municipal staff

Note: The population decrease in the last 10 years is attributed to the 1999 closure of Inmet Mine in Schreiber (150 direct jobs lost) and downsizing at the pulp mill in Terrace Bay (300 direct jobs lost since 2000). However, it is estimated that the population will increase as the census was taken after a temporary mill shutdown and the population is believed to be higher. Also, stronger employment is expected at McCausland Hospital, Terrace Bay Pulp Inc., Canadian Pacific, the regional mining sector and the new National Marine Conservation Area.

Aboriginal Population

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total Aboriginal & non-Aboriginal identity population	1610	760	850	900	460	435
Aboriginal identity population	60	30	30	10	0	10
Non-Aboriginal identity population	1550	730	820	890	455	435

Source: 2006 Census

Visible Minority Population

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population	1610	755	855	900	460	440
Total visible minority population	10	0	0	15	10	0
Chinese	0	0	0	0	0	0
South Asian	0	0	0	0	0	0
Black	0	0	0	10	10	0
Filipino	0	0	0	0	0	0
Latin American	0	0	10	10	0	0
Not a visible minority	1600	755	850	885	455	430

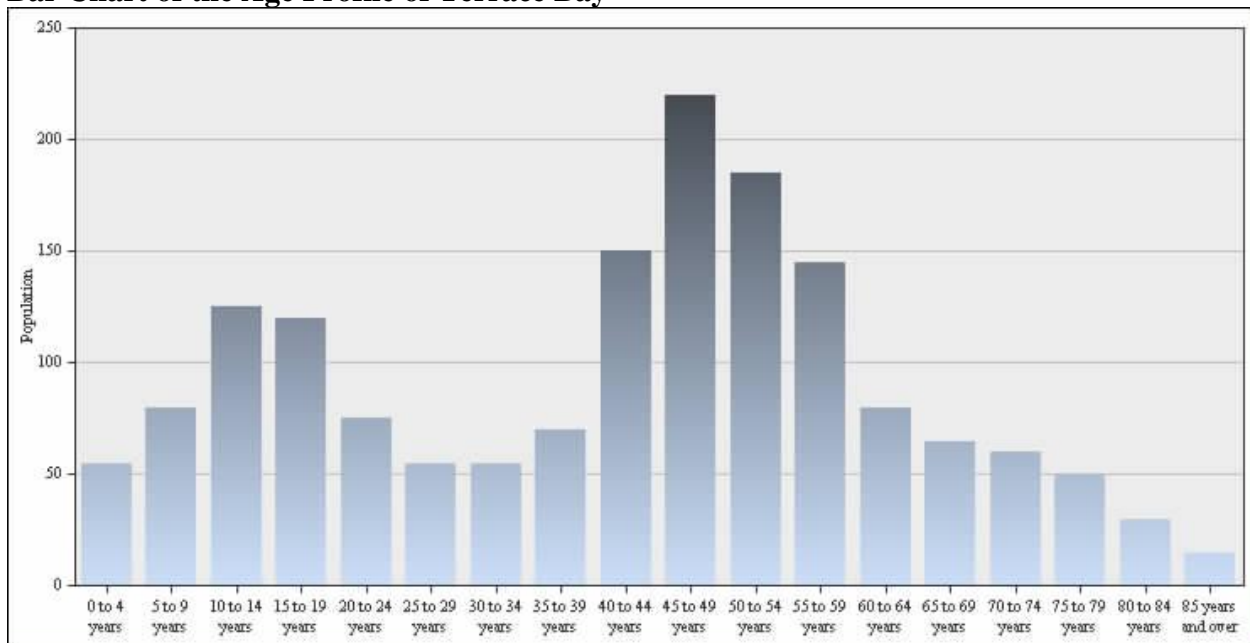
Source: 2006 Census

Age Profile of Terrace Bay and Schreiber

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population	1625	785	840	900	450	450
0 to 4 years	55	25	30	35	20	15
5 to 9 years	80	40	40	55	35	20
10 to 14 years	125	55	60	80	35	45
15 to 19 years	120	60	65	50	30	20
20 to 24 years	75	30	45	35	20	15
25 to 29 years	55	20	25	45	20	25
30 to 34 years	55	20	30	50	20	30
35 to 39 years	70	30	35	60	25	30
40 to 44 years	150	65	85	95	50	50
45 to 49 years	220	120	100	95	60	35
50 to 54 years	185	90	90	65	35	30
55 to 59 years	145	80	70	55	30	20
60 to 64 years	80	45	30	45	20	20
65 to 69 years	65	30	35	25	15	10
70 to 74 years	60	30	30	30	10	20
75 to 79 years	50	20	30	45	15	35
80 to 84 years	30	10	15	30	10	20
85 years and over	15	0	15	15	5	15
Median age of the population	45.6	46.3	44.8	42.9	42.8	42.9
% of the population aged 15 and over	84.3	84.1	84.4	81.1	80	82.2

Source: 2006 Census

Bar Chart of the Age Profile of Terrace Bay



Source: 2006 Census

Selected Family Statistics

	Terrace Bay	Schreiber
Total number of census families	505	260
Number of married-couple families	395	185
Number of common-law-couple families	45	40
Number of lone-parent families	65	35
Number of female lone-parent families	55	20
Number of male lone-parent families	15	15
Average number of persons in all census families	2.8	2.9
Average number of persons in married-couple families	2.9	3
Average number of persons in common-law-couple families	2	2.9
Average number of persons in lone-parent families	2.5	2.4
Average number of persons in female lone-parent families	2.5	2.8
Average number of persons in male lone-parent families	0	0
Source: 2006 Census		

Selected Household Characteristics

	Terrace Bay	Schreiber
Total private households	690	400
Households containing a couple (married or common-law) with children	170	110
Households containing a couple (married or common-law) without children	255	115
One-person households	190	140
Other household types	65	35
Average household size	2.3	2.2
Source: 2006 Census		

Common Law Statistics of the Population

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over	1370	665	705	730	355	375
Not in a common-law relationship	1265	610	650	655	320	330
In a common-law relationship	110	50	55	80	40	40
Source: 2006 Census						

Legal Marital Status

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over	1370	665	705	730	360	375
Never legally married (single)	345	180	170	210	125	80
Legally married (and not separated)	780	390	385	370	190	185
Separated; but still legally married	55	25	35	25	10	15
Divorced	95	55	40	45	25	20
Widowed	95	20	75	75	10	70
Source: 2006 Census						

Language, Immigration and Mobility Information

Mother Tongue

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population	1610	755	855	900	460	435
English only	1400	635	765	750	385	365
French only	125	75	45	60	35	30
English and French	0	0	0	10	0	10
Other language(s)	85	50	45	80	45	40
Source: 2006 Census						

Knowledge of Official Languages

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population	1610	755	850	900	465	435
English only	1380	630	750	810	425	380
French only	10	0	0	0	0	0
English and French	230	125	105	85	35	45
Neither English nor French	0	0	0	10	0	10
Source: 2006 Census						

Language Spoken Most Often at Home

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population	1610	755	850	900	465	435
English	1525	710	815	885	460	425
French	50	30	20	0	10	0
Non-official language	30	15	15	10	0	10
English and French	0	0	0	0	0	0
English and non-official language	10	10	0	0	0	0
French and non-official language	0	0	0	0	0	0
English; French and non-official language	0	0	0	0	0	0
Source: 2006 Census						

Immigrant Status and Period of Immigration

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population	1610	755	855	900	465	435
Non-immigrants	1510	715	800	850	430	415
Immigrants	90	40	50	55	30	25
Before 1991	90	40	50	45	30	15
1991 to 2000	0	0	0	10	0	10
2001 to 2006	0	0	0	0	0	0
Non-permanent residents	0	10	0	0	0	0
Source: 2006 Census						

Citizenship

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population	1610	760	855	900	460	440
Canadian citizens	1595	755	840	900	460	440
Canadian citizens under age 18	335	125	210	190	100	85
Canadian citizens age 18 and over	1255	630	630	710	365	345
Not Canadian citizens	20	0	10	0	0	0

Source: 2006 Census

Generation Status

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over	1350	675	680	740	385	360
1st generation	100	45	55	55	35	20
2nd generation	175	110	60	160	60	100
3rd generation or more	1075	510	560	530	290	240

Source: 2006 Census

Mobility Status – Place of Residence 1 Year Ago

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 1 year and over	1605	750	855	885	455	430
Lived at the same address 1 year ago	1495	710	785	855	440	415
Lived within the same province or territory 1 year ago; but changed addresses within the same census subdivision (municipality)	40	15	25	10	0	10
Lived within the same province or territory 1 year ago; but changed addresses from another census subdivision (municipality) within the same province or territory	50	15	35	20	10	10
Lived in a different province or territory 1 year ago	15	10	10	0	0	0
Lived in a different country 1 year ago	0	0	0	0	0	0

Source: 2006 Census

Mobility Status – Place of Residence 5 Years Ago

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 5 years and over	1545	735	805	865	445	420
Lived at the same address 5 years ago	1315	635	675	695	365	330
Lived within the same province or territory 5 years ago; but changed addresses within the same census subdivision (municipality)	120	50	65	85	50	35
Lived within the same province or territory 5 years ago; but changed addresses from another census subdivision (municipality) within the same province or territory	100	30	65	85	30	55
Lived in a different province or territory 5 years ago	0	0	0	0	0	0
Lived in a different country 5 years ago	0	0	0	0	0	0

Source: 2006 Census

LABOUR FORCE

Description

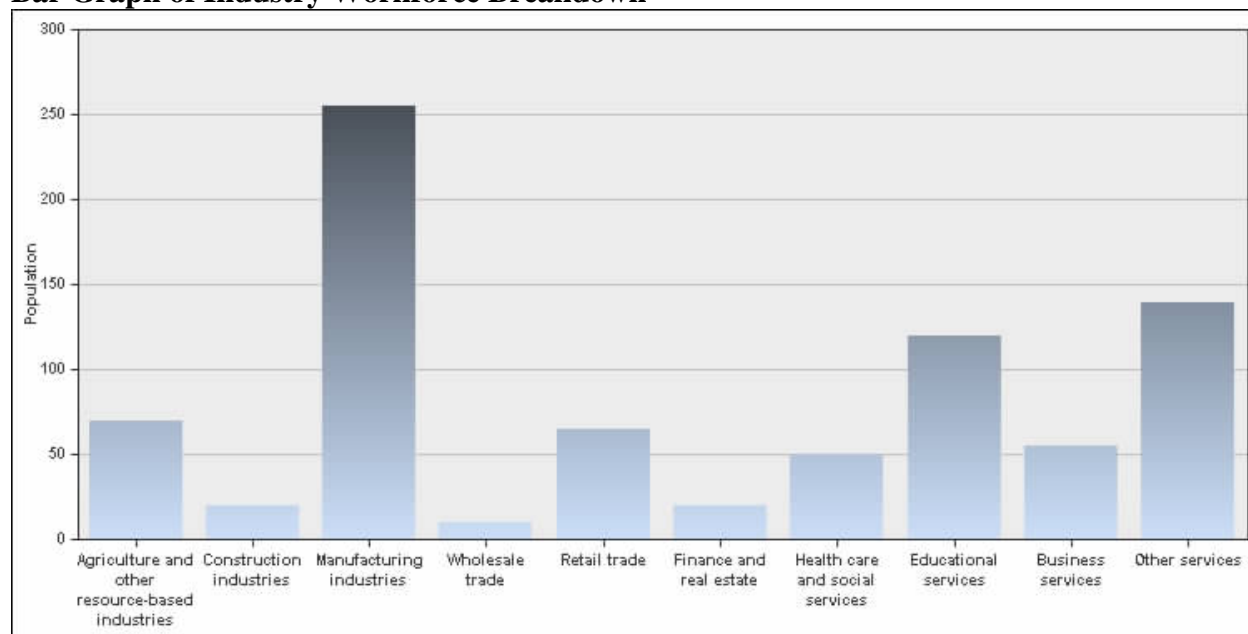
The labour force of the Terrace Bay region is rich with tradesmen and a strong work ethic. The major industries in Terrace Bay and Schreiber are forestry, healthcare, municipal government, and education. Sectors that have been targeted by the municipality include: forestry and value added, healthcare, energy, tourism, and information technology.

Industry Workforce Breakdown

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total experienced labour force 15 years and over	805	410	400	400	210	190
Agriculture and other resource-based industries	70	65	0	10	0	0
Construction industries	20	15	10	10	10	0
Manufacturing industries	255	185	70	65	65	0
Wholesale trade	10	10	0	10	10	0
Retail trade	65	0	60	50	25	20
Finance and real estate	20	0	20	10	0	10
Health care and social services	50	10	45	45	0	45
Educational services	120	20	100	40	0	40
Business services	55	40	15	100	75	25
Other services	140	75	65	75	35	45

Source: 2006 Census

Bar Graph of Industry Workforce Breakdown



Source: 2006 Census

Occupation in Various Sectors

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total experienced labour force 15 years and over	805	410	395	400	210	190
A Management occupations	45	30	20	25	15	10
B Business; finance and administration occupations	90	15	75	60	10	45
C Natural and applied sciences and related occupations	30	25	10	20	15	0
D Health occupations	10	0	10	10	0	10
E Occupations in social science; education; government service and religion	95	20	75	50	0	45
F Occupations in art; culture; recreation and sport	10	10	0	10	10	0
G Sales and service occupations	205	30	175	90	25	60
H Trades; transport and equipment operators and related occupations	240	215	25	120	105	10
I Occupations unique to primary industry	35	35	0	0	0	0
J Occupations unique to processing; manufacturing and utilities	45	35	0	20	20	0
Source: 2006 Census						

Labour Force Activity

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over	1,350	675	680	745	380	360
In the labour force	815	415	405	420	220	195
Employed	620	300	325	340	180	155
Unemployed	190	115	80	80	45	35
Not in the labour force	535	255	275	330	160	170
Participation rate	60.4	61.5	59.6	56.4	57.9	54.2
Employment rate	45.9	44.4	47.8	45.6	47.4	43.1
Unemployment rate	23.3	27.7	19.8	19.0	20.5	17.9
Source: 2006 Census						

Note: the rates are viewed as skewed since information was collected during a temporary mill closure and the unemployment rate for Terrace Bay is estimated at 10% and Schreiber is similar.

Earnings

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Persons 15 years and over with earnings	1045	570	475	505	280	225
Median earnings - Persons 15 years and over (\$)	40689	54694	23511	28379	47524	17531
Persons 15 years and over with earnings who worked full year, full time(counts)	410	235	175	240	160	80
Median earnings - Persons 15 years and over who worked full year, full time (\$)	74006	81623	52842	60782	66454	38184
Source: 2005 information based on 2006 Census						

Income

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Persons 15 years and over with income (counts)	1320	660	660	725	375	350
Median income - Persons 15 years and over (\$)	37917	61089	23083	28524	46310	18527
Median income after tax - Persons 15 years and over (\$)	31732	49798	20818	25367	37630	17729
Composition of total income (100%)	100	100	100	100	100	100
Earnings - As a % of total income	76.7	78.4	75.9	72	76.4	63.5
Government transfers - As a % of total income	8.3	6.3	12.1	12.4	7.3	21.7
Other money - As a % of total income	14.8	16.2	12.1	15.4	15.6	15.1
Income status of all persons in private households (counts)	1610	755	855	900	465	435
% in low income before tax - All persons	2.5	3.3	0	5.6	5.4	4.5
% in low income after tax - All persons	1.9	2.6	0	2.8	4.3	0
% in low income before tax - Persons less than 18 years of age	0	0	0	0	0	0
% in low income after tax - Persons less than 18 years of age	0	0	0	0	0	0
Source: 2005 information based on 2006 Census						

Wage Rates

Wage rates in the Terrace Bay region are on par with the rest of Northwestern Ontario and detailed information can be found in the document entitled “Thunder Bay Region Wage Rate Information” in the site selector page of the website.

Other Labour Force Statistics

Place of Work Status

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total employed labour force 15 years and over	625	300	325	335	180	155
Worked at home	10	0	10	10	0	0
Worked outside Canada	0	0	0	0	0	0
No fixed workplace address	25	25	0	35	30	10
Worked at usual place	580	265	310	295	150	145
Worked in census subdivision (municipality) of residence	415	135	280	190	75	110
Worked in a different census subdivision (municipality) within the census division (county) of residence	85	75	10	90	65	30
Worked in a different census division (county)	10	0	10	10	10	0
Worked in a different province	60	45	15	0	0	0
Source: 2006 Census						

Highest Level of Education Attained

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over	1350	675	675	745	385	360
No certificate; diploma or degree	335	175	155	240	115	130
High school certificate or equivalent	350	130	220	215	120	100
Apprenticeship or trades certificate or diploma	230	165	70	70	55	10
College; CEGEP or other non-univ. cert. or diploma	245	105	140	110	50	55
University cert. or diploma below the bachelor level	35	20	10	35	15	15
University certificate; diploma or degree	150	70	80	75	30	45
Total population aged 15 to 24	195	90	100	85	50	35
No certificate; diploma or degree	80	45	35	35	20	10
High school certificate or equivalent	90	40	45	40	15	20
College; CEGEP or other non-univ. cert. or diploma	10	0	10	10	10	0
University certificate or diploma below bachelor level	0	0	0	10	0	0
University certificate; diploma or degree	10	0	10	0	0	0
Total population aged 25 to 34	100	50	50	90	30	55
No certificate; diploma or degree	10	0	10	0	0	0
High school certificate or equivalent	20	20	10	30	20	10
Apprenticeship or trades certificate or diploma	10	10	0	10	0	10
College; CEGEP or other non-univ cert. or diploma	30	15	20	25	15	10
University certificate; diploma or degree	25	0	20	20	0	20
Total population aged 35 to 64	835	435	400	435	245	190
No certificate; diploma or degree	140	85	50	115	70	50
High school certificate or equivalent	190	50	135	130	80	55
Apprenticeship or trades certificate or diploma	195	135	60	35	35	10
College; CEGEP or other non-univ cert. or diploma	165	80	90	65	25	40
University certificate or diploma below bachelor level	35	25	15	25	10	10
University certificate; diploma or degree	105	60	50	60	30	30
Source: 2006 Census						

Major Field of Study

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over	1350	670	675	745	385	360
No postsecondary certificate; diploma or degree	685	305	380	455	230	225
Education	75	15	60	15	0	15
Visual and performing arts; and communications tech	10	0	10	10	0	0
Humanities	25	10	15	15	10	0
Social and behavioural sciences and law	40	10	35	20	0	15
Business; management and public administration	75	15	60	75	25	50
Physical and life sciences and technologies	0	0	0	10	0	0
Mathematics; computer and information sciences	15	10	0	0	0	0
Architecture; engineering; and related technologies	260	240	20	70	70	0
Agriculture; natural resources and conservation	25	20	0	0	0	0
Health; parks; recreation and fitness	65	10	55	15	0	15
Personal; protective and transportation services	60	30	30	50	35	15
Source: 2006 Census						

Location of Study

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over	1350	670	675	745	385	360
No postsecondary certificate; diploma or degree	685	310	375	455	230	225
Postsecondary certificate; diploma or degree	665	365	300	290	150	135
Inside Canada	640	350	295	280	150	130
Outside Canada	25	15	10	10	0	10

Source: 2006 Census

Instances of Unpaid Work

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Population 15 years and over reporting hours of unpaid work	1,200	570	630	700	340	360
Population 15 years and over reporting hours of unpaid housework	1,190	565	625	685	325	360
Population 15 years and over reporting hours looking after children without pay	415	195	220	260	135	125
Population 15 years and over reporting hours of unpaid care or assistance to seniors	255	90	165	215	90	125

Source: 2006 Census

Language Used Most Often at Work

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over who worked since 2005	945	485	460	495	265	225
English	930	485	445	490	265	225
French	15	0	15	0	0	0
Non-official language	0	0	0	0	0	0
English and French	0	0	0	0	0	0
English and non-official language	0	0	0	0	0	0
French and non-official language	0	0	0	0	0	0
English; French and non-official language	0	0	0	0	0	0

Source: 2006 Census

Mode of Transportation to Work

	Terrace Bay			Schreiber		
	Total	Male	Female	Total	Male	Female
Total employed labour force 15 years and over with a usual place of work or no fixed workplace address	610	300	310	330	175	155
Car; truck; van; as driver	395	200	200	245	135	110
Car; truck; van; as passenger	70	35	30	0	0	0
Public transit	0	0	0	0	0	10
Walked or bicycled	125	40	80	75	40	35
All other modes	20	20	0	0	0	0

Source: 2006 Census

INDUSTRY AND BUSINESS SECTOR

The two major industries in the immediate area are Terrace Bay Pulp Inc. and the regional office of Canadian Pacific railway. The mill produces a fully bleached kraft pulp product for markets throughout North America. It is always striving to improve operations and invested \$45 million in 2007 towards the installation of a condensing steam turbine to generate electricity. The turbine will generate about 30 megawatts of power for use at the facility and makes the mill almost energy self-sufficient. The mill currently employs 350 workers in the region.



Canadian Pacific Railway has played an integral role in both the economy and history of the township of Schreiber, where its regional head office is located. CP employs approximately 190 people throughout the immediate area.

Major Private Sector Employers

Name	Year Est.	Product or Service	Industry Sector	No. of Employees	Percent Union
Terrace Bay Pulp Inc.	1947	Kraft pulp	Pulp and Paper	350	85%
Canadian Pacific	1885	Shipping	Transportation	190	90%
Voyageur Complex	1971	Restaurant, Motel	Hospitality	45	0
Costa's Foodmarket	1942	Grocery stores	Food	30	0
Spadoni's Motors	1930	Auto sales/rentals	Automotive	20	0
Drifters Roadhouse	1973	Restaurant, Motel	Hospitality	16	0
Terrace Bay Shell	1990	Fuel, Auto service	Service	15	0
Red Dog Inn	1974	Restaurant, Motel	Hospitality	15	0
Western Pro Hardware	1970	Hardware, Auto service	Hardware	10	0
TBay Home Hardware	1970	Hardware, retail	Hardware	9	0

Other private sector employers located in the region include the Voyageur Complex, Costa's Food market, Spadoni's Motor Ltd., Drifters Roadhouse, Terrace Bay Shell, Red Dog Inn, Western Pro Hardware and Press Box Pub & Grill.

McCausland Hospital is the major public sector employer in the area and is a fully accredited medical facility serving 4,000 regional residents. There are four doctors within the clinics in Terrace Bay and Schreiber as well as visiting specialists. Terrace Bay employs a staff of 46 in Municipal Services, including full-time, part-time and seasonal services. Between the two townships there are 2 public primary schools, 1 French Catholic primary school, 1 Catholic primary school and 1 public high school located in Terrace Bay. The Ministry of Natural

Resources employs a full-time staff that uses part-time and seasonal staff for assistance in monitoring the surrounding area.

Major Public Sector Employees

Name	Service/Sector	No. of Employees
McCausland Hospital	Healthcare	83
Township of Terrace Bay	Municipal government	46
Township of Schreiber	Municipal government	43
Superior Greenstone School Board	Education	33
Superior North Catholic School Board	Catholic education	18
Ministry of Natural Resources	Natural resource management	12
North of Superior Programs	Mental health services	6
Superior North CFDC	Business Assistance	6
Adult Learning Centre	Education	3
Ontario Works	Employment Assistance	3

Business Sector and Industrial Park



Panorama of Simcoe Plaza

The main shopping area in the Terrace Bay region is Simcoe Plaza, which is directly located off Highway 17. The plaza is a clean, inviting location for residents and tourists alike and some of the businesses include: Drifters Roadhouse, the LCBO (liquor), Northern Computers, The Hairband, Coconut Spa and Beauty Salon, the Wine Sellar, the Post Office, Stewart Guardian Pharmacy, Costa's grocery store, CIBC, Strawberry's Floral Boutique, Superior North Catholic District School Board, Wah's Chinese Restaurant, Aubin Insurance, the Nugget 24 hour convenience store, the Print Shop, the Hummingbird Haus gift shop, and Roy Pizzeria and Subs. Operating hours for businesses in Simcoe Plaza are usually around 9:00am – 6:00pm from Monday to Saturday.

Some of the businesses in Simcoe Plaza are for sale and more information can be found at www.icx.ca by selecting 'select all' and a property search on Terrace Bay.

Off of Mill Road is another shopping section with Home Hardware, Superior Dining, and the General Motors dealership Spadoni Motors Ltd.

The Industrial Park is also off of Mill Road on South Camp road and has properties for sale in the industrial class range. For more information please contact municipal staff.

TRANSPORTATION

Terrace Bay is within relative close proximity to major Canadian and American markets and provides excellent transportation options.



Highway and Trucking

The township of Terrace Bay is situated on the Trans Canada Highway 17. Highway 17 is mostly two-lane and the nearest four-lane highway portion is the Trans Canada Highway 11–17 which is approximately 212 kilometers West in Thunder Bay. The highway accommodates goods of all types with frequent trips involving wind turbine blades, modular housing and large scale equipment. A wide variety of professional, experienced trucking companies are available.

See Appendix B for contact information on some of the regional trucking firms.

Railway

The regional head office of Canadian Pacific railway is located in Schreiber and service is provided throughout different locations in the area. To request a quote for railway transportation please click on the following [link](#). There is no passenger service running through the townships.

CP Schreiber Office

102 Brunswick Street
Schreiber, ON, P0T 2S0
Phone: (807) 824-2054
Fax: (807) 824-2150
Toll-Free (Sales): 1-877-277-7283
Web: www.cpr.ca



Canadian Pacific Railway Network Map



Air

The nearest international airport is Thunder Bay International Airport, which is located 224 km west of Terrace Bay. Marathon Municipal Airport is the closest airport to offer domestic flights. The Terrace Bay airport was closed in 2005 due to rising costs and declining demand, however it still offers a Heliport with the capability for air ambulance



Terrace Bay Heliport

Bus

Terrace Bay is located on the Greyhound bus route and coaches travel east and west twice daily.

Taxi

There is no taxi service in Terrace Bay; however, there is a Handi-Transit shuttle that runs between the two communities for the elderly and special needs individuals.

Port

The township's close distance to Lake Superior provides opportunities for shipping goods and services through the water. Terrace Bay Pulp Inc. is currently constructing a deep water port in Hydro Bay (large bay between Terrace Bay and Schreiber) and may be open to shipping partnerships. The port should be completed in 2009. The next closest port is Peninsula Harbour, which is operated by Marathon Pulp Inc. and is located 75 km East of Terrace Bay.

The Port of Thunder Bay is located at the head of the Great Lakes/St. Lawrence Seaway System. A one-way voyage through the Seaway to Thunder Bay takes about five days with ships 222.5 metres in length, 23.1 metres in width with a draft of 8.2 metres being elevated some 180 metres through 16 of the most efficient locks in the world.

Both the Port of Thunder Bay and the Seaway System operate 24 hours a day, seven days a week, from the end of March through to late-December. However, in recent years, the season has been extended as weather permits. Thunder Bay has port facilities for handling all types of cargoes and is served by Canadian National and Canadian Pacific Railways, as well as major Canadian trucking companies.

Numerous berths mean quick and efficient turn-around time to the more than 400 ships that visit the port each year. Cargoes like grain, coal, potash, forest products, manufactured goods and dimensional cargoes are shipped throughout the world via Thunder Bay's many port facilities. Thunder Bay has an experienced labour force for the handling of all cargoes and a full range of marine services is available.

Thunder Bay Port Authority

100 Main Street

Thunder Bay, ON, P7B 6R9

Tel: (807) 345-6400

Fax: (807) 345-9058

Email: tbport@tbaytel.net

Web: www.portofthunderbay.com

Port of Thunder Bay



Keefer Intermodal



MUNICIPAL OFFICE AND UTILITIES

Municipal Office

The Terrace Bay municipal office is located within the community centre and has the following operating information:

Mailing Address:

P.O. Box 40
1 Selkirk Ave.
Terrace Bay, ON P0T 2W0

Hours of Operation:

Monday to Friday: 10:00am to 5:00pm
* Town employees work 8:30am to 5:00pm

Phone: (807) 825-3315, Fax: (807) 825-9576

Email: info@terracebay.ca, Web: www.terracebay.ca



After Hours Municipal Call-Out Procedure - Cell Phone at 229-7186

Municipal By-Law Infraction - contact the OPP at 1-888-310-1122

To Report a Hydro Outage - contact Hydro One Networks at 1-800-434-1235

Water

The water treatment plant was commissioned in 2005 and meets all of the province of Ontario's drinking water regulations. The system uses a slow sand filtration with in-pipe ultra-violet and sodium hypo-chloride disinfection, and has treated water storage. The plant is located in the industrial park in a fenced area.

Bird's Eye View of the Treatment Plant



View of the Filtration Ponds



A significant advantage of the system is that it has been set up with a dual source capability. The main source of water is Lake Superior; however the system can easily change to its backup source of nearby Hays Lake if required during an emergency (ex. fire).

The water treatment plant operation is currently contracted to the Ontario Clean Water Agency. The design capacity of the plant is 3,880 cubic meters per day with current levels being approximately 50% of capacity.

Water Rates (Effective January 2011)

DESCRIPTION	RATE CODE	Effective May 1, 2009
SMALL COMMERCIAL USERS		
All small commercial, except those listed elsewhere, includes offices, retail locations, service locations, churches, clubs without restaurants or bars, and similar. Rate is per usable floor level unless one tenant fits another category and higher rate applies.		
1 storey	20	\$27.38
2 stories	22	\$54.75
3 stories	23	\$82.13
INTERMEDIATE INDUSTRIAL/COMMERCIAL USERS		
"A" Small industrial, schools, hair shops, barber shops, grocery stores, restaurants, bars, Laundromats, garages and similar, golf course restaurant (no fairway use)	30	\$83.65
Other Commercial	32	\$111.02
"B" Schools	33	\$456.26
"C" Motels	35	\$7.60 per rentable room, \$83.65 per restaurant, \$83.65 per bar
16 rooms	36	\$121.67
21 rooms, restaurant and bar	37	\$326.99
40 rooms, restaurant	38	\$387.83
LARGE USERS		
Hospital	45	\$1,520.88
Home for the Aged	46	
DISCONNECT & RECONNECT FEE		
		\$152.10
DISCONNECT & RECONNECT FOR MAINTENANCE ONLY		
		\$45.63
VACANT PROPERTIES – ALL CLASSES**		1/3 monthly class rate

Waste Management

The Terrace Bay landfill is operated by the Township of Terrace Bay and user agreements have been established with the Township of Schreiber. The landfill is located 7 kms West of the Terrace Bay town centre and has an expected life of over 54 years based on a 2009 audit.



Panorama of the Terrace Bay Landfill

There is currently no industrial class recycling facility in the township and the closest location is in Thunder Bay. The site area includes: a scrap metal transfer and dewatering area for processed sewage and septic waste.

Electricity

The Township of Terrace sold its power utility to Ontario Hydro in 2007. The following is a listing of the rates and pricing for the period of November 2008 to May 2009. For more detailed information, please visit [Hydro One](#).



Hydro Generating Station in Terrace Bay

Residential Customers

Effective January 1, 2011, the first 1,000 kilowatt hours (kWh) of electricity used is priced at 6.4 cents per kWh. Each kWh used above 1,000 kWh per month will be priced at 7.4 cents per kWh.

	Urban High Density (formerly Urban Density)	Medium Density (formerly High Density)	Low Density (formerly Normal Density)
1. Electricity:			
- First 1,000 kWh per month (adjusted usage - ¢/kWh)	6.4¢	6.4¢	6.4¢
- Additional kWh (adjusted usage - ¢/kWh)	7.4¢	7.4¢	7.4¢
2. Delivery:			
- Distribution service charge (\$/month)	\$19.50	\$24.77	\$32.80†
- Distribution volume charge (metered usage - ¢/kWh)*	2.879¢	3.257¢	3.456¢
- Transmission network charge (adjusted usage - ¢/kWh)	0.575¢	0.585¢	0.574¢
- Transmission connection charge (adjusted usage - ¢/kWh)	0.456¢	0.464¢	0.440¢
3. Regulatory charges:			
- Standard supply service administration charge (\$/month)	\$0.25*	\$0.25*	\$0.25*
- Rural rate protection charge (adjusted usage - ¢/kWh)	0.13¢	0.13¢	0.13¢
- Wholesale market service rate (adjusted usage - ¢/kWh)	0.5573¢	0.5573¢	0.5573¢
4. Debt Retirement charge** (metered usage - ¢/kWh):	0.70¢	0.70¢	0.70¢
5. Adjustment Factor	1.078	1.085	1.092

Electricity rates effective January 1, 2011 - Source: [Hydro One](#)

* If you've enrolled with a retailer, the \$0.25 standard supply service administration charge will be deducted from the Regulatory charges on your bill.

† Under the Ontario Energy Board Act, and associated regulation, qualifying year-round residences are eligible to receive Rural or Remote Rate Protection (RRRP). The Delivery charge for Normal Density includes the applicable credit of \$28.50.

Small Business Customers

Effective January 1, 2011, the first 750 kilowatt hours (kWh) of electricity you use each month will be priced at 6.4 cents per kWh. Each kWh you use above 750 kWh per month will be priced at 7.4 cents per kWh. Every six months, the prices for electricity may change based on the OEB's forecast for electricity prices.

General Service Energy-billed (less than 50 kW demand)	General Service - Urban Energy	General Service - Energy
1. Electricity - up to 250,000 kWh/year:		
- First 750 kWh per month (adjusted usage - ¢/kWh)	6.4¢	6.4¢
- Additional kWh (adjusted usage - ¢/kWh)	7.4¢	7.4¢
2. Delivery:		
- Distribution service charge (\$/month)	\$18.03	\$40.42
- Distribution volume charge (metered usage - ¢/kWh)	2.086¢	3.802¢
- Transmission network charge (adjusted usage - ¢/kWh)	0.445¢	0.431¢
- Transmission connection charge (adjusted usage - ¢/kWh)	0.335¢	0.329¢
3. Regulatory charges:		
- Standard supply service administration charge (\$/kWh)	\$0.25*	\$0.25*
- Rural rate protection charge (adjusted usage - ¢/kWh)	0.13¢	0.13¢
- Wholesale market service rate (adjusted usage - ¢/kWh)	0.5573¢	0.5573¢
4. Debt retirement charge** (metered usage - ¢/kWh):	0.70¢	0.70¢

Electricity rates effective January 2, 2011 - Source: [Hydro One](#)

Industry and Large Energy Users

Industries and businesses that use more than 250,000 kWh of electricity a year pay the hourly wholesale price (For hourly prices, please visit www.ieso.ca)

Average Hourly Prices for each month since market opening on May 1, 2002. Averages are weighted by the amount of electricity used throughout the province within each hour.

Average Weighted Hourly Price (¢/kWh)													
Year	Average	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	3.79	3.83	3.64	2.88	3.17	4.04	4.16	5.43	4.68	3.43	3.02	3.25	3.48
2009	3.16	5.48	4.86	3.06	1.96	2.91	2.48	2.01	2.84	2.21	3.03	2.76	3.60
2008	5.17	4.25	5.44	5.82	5.14	3.65	6.23	6.23	5.00	5.23	4.71	5.36	4.83
2007	5.05	4.62	6.08	5.69	4.80	4.11	4.80	4.72	5.73	4.76	5.12	4.85	5.18
2006	4.88	5.71	4.90	5.01	4.54	4.96	4.82	5.43	5.67	3.68	4.17	5.14	4.17
2005	7.21	5.98	5.05	6.10	6.36	5.47	7.12	8.20	9.52	9.97	8.02	6.07	8.39

Effective January 2011, Source: [IESO](http://www.ieso.ca)

The **Independent Electricity System Operator (IESO)** works at the heart of Ontario's power system, connecting all participants - generators that produce electricity, transmitters that send it across the province, retailers that buy and sell it, industries and businesses that use it in large quantities and local distribution companies that deliver it to people's homes. Every five minutes, the IESO forecasts consumption throughout the province and collects the best offers from generators to provide the required amount of electricity. This allows customers to see prices fluctuate based on supply and demand. As a result, they can shift consumption away from peaks in demand to times when the price is lower.

Heating

Terrace Bay does not have access to natural gas and utilizes fuel oil for heating. The following table (as of January 2009) provides a cost comparison between heating oil and natural gas. Since this information changes frequently, please visit the [Union Gas website](http://www.uniongas.com) link or contact economic development staff for up to date information.

	Natural Gas Cost	Electric Baseboard Cost	Fuel Oil Cost (83% AFUE)	Propane Cost
Mid-Efficiency	\$535	\$1,978	\$1,855	\$2,130
High Efficiency (ENERGY STAR, Min 90% AFUE)	\$477	\$1,978	\$1,855	\$1,888
High Efficiency with ECM (var. speed motor)	\$463	\$1,978	\$1,855	\$1,874
Mid Efficiency with ECM (var. speed motor)	\$520	\$1,978	\$1,855	\$2,116
Two stage furnace ultra efficient)	\$430	\$1,978	\$1,855	\$1,769

Note:

Based on fuel rates as of January 2011.

- Natural Gas \$0.2329 per m³
- Electricity \$0.1082 per kWh

- Fuel Oil \$0.8744 per Litre
- Propane \$0.6702 per Litre

TAXES

Municipal Taxes

The following are the 2009 municipal tax rates for the Township of Terrace Bay:

Property Class	Terrace Bay Tax Rate	Education Tax Rate	Total Tax Rates
Residential/Farm (all classes)	0.02586853	0.00252000	0.02838853
Residential PIL – General - NS	0.02586853	-	0.02586853
Multi-Residential	0.06053236	0.00252000	0.06305236
Commercial	0.04682204	0.01967587	0.06649791
Vacant Unit or Land	0.03277543	0.01377311	0.04654854
PIL – Full – No Support	0.04682204	0.01967587	0.06649791
PIL – General – No Support	0.04682204	-	0.04682204
Industrial	0.06725818	0.02250000	0.08975818
Vacant Land	0.04708073	0.01575000	0.06283073
PIL – Full – No Support	0.06725818	0.02250000	0.08975818
Large Industrial	0.06725818	0.02250000	0.08975818
Vacant Unit/Excess Land	0.04708073	0.01575000	0.06283073
Source: Township of Terrace Bay Finance Department			

Corporate Tax Rates

Ontario's competitive corporate tax rates encourage business investment in the province.

General Corporate Income Tax Rate								
	2010		2011		2012		2013	
	Jan 1	July 1	Jan 1	July 1	Jan 1	July 1	Jan 1	July 1
Federal	18%		16.5%		15%			
Provincial	14%	12%		11.5%		11%		10%
Combined	32%	30%	28.5%	28%	26.5%	26%		25%

Corporate Income Tax Rate for Income from Manufacturing and Processing*								
	2010		2011		2012		2013	
	Jan 1	July 1	Jan 1	July 1	Jan 1	July 1	Jan 1	July 1
Federal	18%		16.5%		15%			
Provincial	12%	10						
Combined	30%	28%	26.5%		25%			

* Also applies to income from farming, mining, logging and fishing

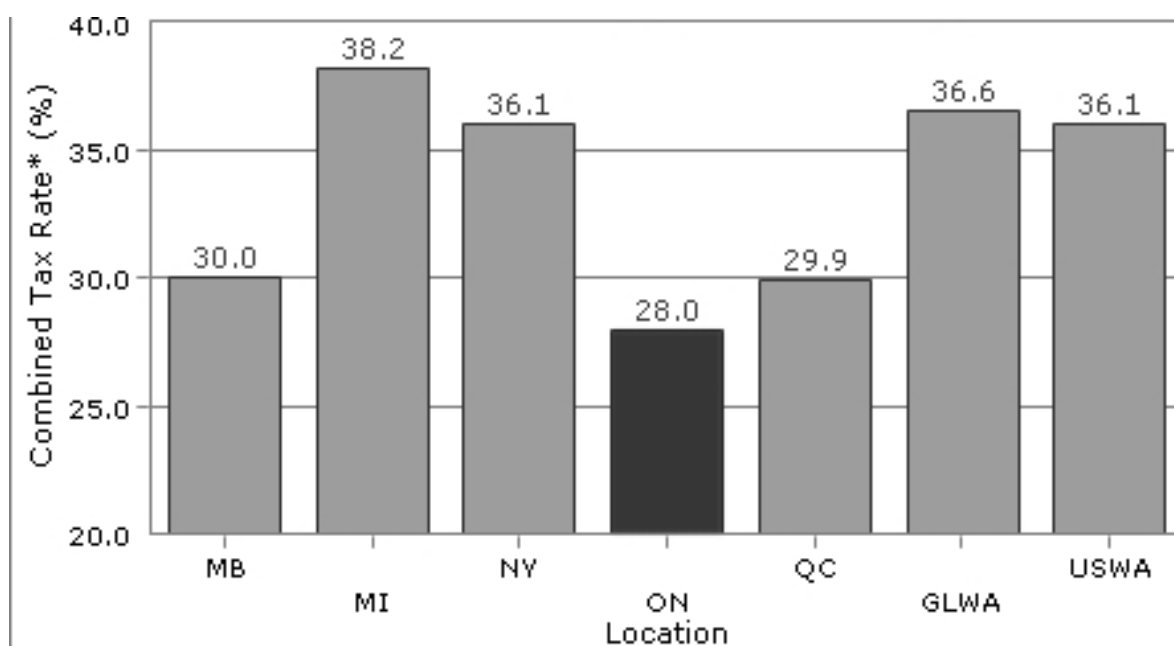
Small Business Corporate Income Tax Rate*								
	2010		2011		2012		2013	
	Jan 1	July 1	Jan 1	July 1	Jan 1	July 1	Jan 1	July 1
Federal	11%							
Provincial	5.5%	4.5%						
Combined	16.5%	15.5%						

* The Small Business Deduction is available to Canadian-controlled Private Corporations on the first \$500,000 of active business income

Notes: Legislated rates as of October 13, 2010

Source: Ontario Ministry of Revenue and Canada Revenue Agency (10/2010)

Corporate Tax Rates for Manufacturing & Processing
in Select U.S. States and Canadian Provinces, 2010



Note: MB = Manitoba, MI = Michigan, NY = New York, ON = Ontario, QC = Quebec,
GLWA – Great Lakes Weighted Average, USWA – United States Weighted Average

Source: Ontario Ministry of Finance (Rates as of February 1, 2010), Weight by manufacturing value added. US State taxes are deductible for federal income tax purposes. The federal US CIT rate is 35 per cent (31.85 per cent for manufacturers).

Other Business Taxes

Three main forms of indirect taxes are imposed in Ontario:

- the federal Goods and Services Tax (GST);
- the Ontario Retail Sales Tax (RST); and
- specific commodity taxes (both federal and provincial), the most significant of which are excise taxes on fuel, tobacco and alcohol

Federal Goods and Services Tax (GST)

The federal GST is a value-added tax (VAT), similar to that levied in Europe, New Zealand and Australia, imposed at a 5% rate. It is applied to a broad range of goods and services. Registered vendors can claim input tax credits for the GST paid on their purchases of goods and services acquired for consumption, use or supply in the course of their commercial activities.

Categories of GST supplies:

	Subject to GST?	Can suppliers claim input tax credits for the GST paid on their purchases for consumption, use or supply in the course of their commercial activities?
Taxable supplies	Yes (at 5%)	Yes.
Zero-rated supplies	Yes (at 0%)	Yes. (Supplies include basic groceries, prescription drugs and exports.)
Exempt supplies	No	No. (Supplies include financial services and residential rents. Special rules apply to non-profit organizations.)

Sources: Federal excise tax legislation with PricewaterhouseCoopers LLP analysis

Ontario Retail Sales Tax (RST) and the Harmonized Sales Tax (HST)

As of July 1, 2010, Ontario's retail sales tax will be converted to a value-added tax and harmonized with the federal government's goods and services tax (GST). A value added tax is a multi-stage tax on consumption that applies throughout the supply chain regardless of whether the purchase is for use by a business or consumer, but that allows most businesses to be reimbursed for the tax paid on their business inputs through the use of input tax credits. The provincial portion of the Harmonized Sales Tax will be 8% and the federal portion will be 5% for a combined HST rate of 13 %.

Source: Ontario Ministry of Finance, 2010 Ontario Budget Chapter III (6/2010)

The Harmonized Sales Tax (HST) will cut business costs by:

- Converting provincial sales taxes into tax credits;
- Reducing tax compliance costs; and
- Reducing the cascading layers of taxes buried in supplier prices.

Employer Benefit Costs

A Guide to Employer Benefit Costs		
Fringe Benefits		Mandatory Paid by Employer
Canada Pension Plan (CPP)		
* to maximum premium of Cdn\$2,163.15/year (2010)		4.95%
Employment Insurance Commission		
* to maximum premium of Cdn\$1046.30**/year (2010)		2.42% **
** Unless a reduced premium rate applies		
Workplace Safety and Insurance Board		
* Varies (depends on industry and # of employees)		
Rate for Motor Vehicle Assembly Operations (2010)		3.03%
Rate for Electric Power Generation (2010)		0.76%
Rate for Pharmaceuticals & Medicines (2010)		0.80%
Employer's Health Tax (EHT)		
Applied to eligible payroll over Cdn\$400,000		1.95%
Vacation	(2 weeks)	4.00%
Paid Public Holidays	(9 days)	3.60%
Pension Contribution		N/A
Group Insurance		
* Life, Health, Sickness, Dental, Vision, Physical/Mental Fitness		N/A
TOTAL		19.95%

Source: Canada Revenue Agency; Workplace Safety and Insurance Board; Employment Standards Branch, Ministry of Labour; Ministry of Finance; Statistics Canada (6/2010)

Personal Income Tax Rates

Ontario and Federal Tax Rates, 2010 *							
Taxable Income (\$Cdn)	Tax Payable (\$Cdn)	After-Tax Income (\$Cdn)	Average Tax Rate	Marginal Tax Rate	Marginal Rate on Capital Gains	Marginal Rate on Eligible Dividends	Marginal Rate on Ineligible Dividends
\$25,000	\$3,003	\$21,997	12.01%	20.05%	10.03%	0.00%	2.77%
\$45,000	\$7,619	\$37,381	16.93%	31.15%	15.58%	9.76%	16.64%
\$65,000	\$13,849	\$51,151	21.31%	31.15%	15.58%	9.76%	16.64%
\$85,000	\$21,143	\$63,857	24.87%	43.41%	21.70%	22.25%	28.82%
\$105,000	\$29,825	\$75,175	28.40%	43.41%	21.70%	22.25%	28.82%
\$125,000	\$38,507	\$86,493	30.81%	43.41%	21.70%	22.25%	28.82%

Source: Ernst & Young, 2010 Personal Tax Calculator (March 2010)

REAL ESTATE

There are approximately 1355 total private dwellings in the two townships, with 838 located in Terrace Bay and 594 in Schreiber.

Occupied Private Dwelling Statistics

	Terrace Bay	Schreiber
Total private dwellings	838	594
Total private dwellings occupied by usual residents	690	400
Single-detached houses - as % of total occupied private dwellings	89.9	82.5
Semi-detached houses - as % of total occupied private dwellings	3.6	5
Row houses - as a % of total occupied private dwellings	1.4	0
Apartments; duplex - as a % of total occupied private dwellings	0	2.5
Apartments in buildings with fewer than five storeys - as % of total occupied private dwellings	5.8	10
Apartments in buildings with five or more storeys - as % of total occupied private dwellings	0	0
Other dwellings - as a % of total occupied private dwellings	0	2.5
Number of owned dwellings	610	330
Number of rented dwellings	80	70
Number of dwellings constructed before 1986	665	375
Number of dwellings constructed between 1986 and 2006	25	25
Dwellings requiring major repair - as a % of total occupied private dwellings	2.2	12.5
Average number of rooms per dwelling	7	6.4
Dwellings with more than one person per room - as a % of total occupied private dwellings	0	0
Source: 2006 Census		

Both townships have available housing in home and apartment units. The average price for a home in Terrace Bay is \$64,373 (based on 2008 MPAC assessment) and rental for a single bed apartment is on average \$400/month with utilities not included. Property taxes on a house appraised at \$50,000 are approximately \$1500/year and \$100,000 will be \$3000/year.

People wishing to relocate to Terrace Bay have access to several sources of information on real estate including:

- Multiple Listing System – www.mls.ca
- No Realty Fee – www.norealtyfee.com

In addition to residential properties, the townships have numerous municipal, commercial and industrial properties – www.icx.ca.

BUILDING AND DEVELOPMENT RELATED FEES

Building Related Fees

Schedule “C” – Building Department

- | | |
|---|--|
| • Building Permits | \$7.00 per each \$1,000
of construction value,
minimum \$25.00 |
| • Demolition Permit | \$25.00 |
| • Change of use permit, per request | \$25.00 |
| • Revision, assignment or renewal of permit | \$25.00 |
| • Occupancy Permit | \$25.00 |
| • Additional inspections | \$25.00 |

Building and Demolition Permit Information

Annual Value of Building and Demolition Permits

Year	Residential	Commercial	Institutional, Govt, & Industrial
2009	\$237,650	\$100,000	\$6,100,000
2008	\$237,150	\$28,500	\$539,000
2007	\$369,000	\$75,000	\$575,000
2006	\$140,000	\$133,000	\$5,574,000
2005	\$129,000	\$0	\$1,000
2004	\$128,000	\$60,000	\$8,000,000

Source: Based on Municipal Reporting to Statistics Canada

* Notes: 2005 was a down year as the mill downsized and shut down #1 paper machine, whereas 2004 included the construction of the water treatment plant and 2006 the new St. Martin school.

Number of Building and Demolition Permits Issued

Year	Residential	Commercial	Institutional, Govt, & Industrial
2009	26	1	1
2008	25	2	2
2007	32	1	1
2006	27	4	2
2005	30	0	1
2004	25	1	1

Source: Based on Municipal Reporting to Statistics Canada

Rezoning Information

The turnaround time for the request to amend a zoning by-law can be as fast as 2-3 months.

The process involves:

1. An initial meeting with the planning and development staff;
2. Submission by the applicant for rezoning
3. Review of the application (estimated 2-3 weeks)
4. Notice of public meeting (estimated 21 days)
5. Public Meeting
6. Comprehensive report to the planning committee
7. Meeting of the planning committee
8. Town council meeting

This generally involves 2-3 weeks to process the application, then 21-28 days to advertise the proposed rezoning to the public for a reasonable period of time and then to hold a public forum to address any concerns. If no major concerns are brought forth the submission will be sent to the planning committee and council.

For more information on building permits contact:

Mr. Carmelo Notarbartolo,
Chief Administrative Officer / Clerk
Township of Terrace Bay
P.O. Box 40
Terrace Bay, ON P0T 2W0
807-825-3315 ext. 232
cao@terracebay.ca

EDUCATION

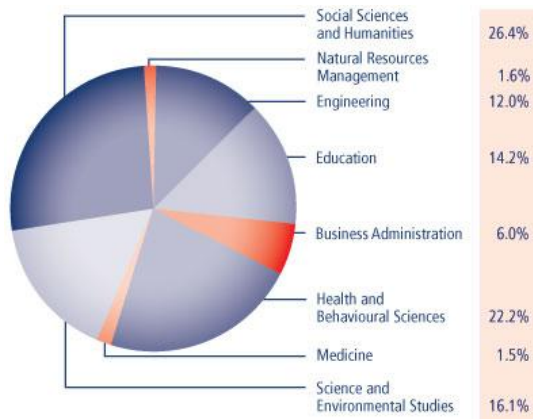
Lakehead University – www.lakeheadu.ca

Lakehead University was established in 1965 and offers a broad range of degree and diploma programs within the following nine faculties:

- Business Administration
- Education
- Engineering
- Forestry and the Forest Environment
- Graduate Studies
- Medical School
- Science and Environmental Studies
- Social Sciences and Humanities
- Professional Studies



Full-time Undergraduate Enrolment 2009/2010



Lakehead University had a 2009/2010 enrolment of 7,472 students at its Thunder Bay campus with 5,482 full-time undergraduate, 1,372 part-time undergraduate, 598 full-time graduate, and 20 part-time graduate. The University has a staff of 2,250, including 700 full-time, and boasts total alumni of 46,287.

Lakehead University is a progressive institution as witnessed by the creation of the Northern Ontario School of Medicine in 2005, the construction of the Advanced Technology and Academic Centre in 2004, the development of the Orillia campus in 2006 and the steps toward establishing a law school in 2010.

Confederation College – www.confederationnc.on.ca

Confederation college was established in 1967 and has a main campus in Thunder Bay with a satellite campus in Marathon. The college offers a full range of programs and educational services: full-time post-secondary programs, part-time credit/non-credit courses, specialty programs for business/industry, pre-employment and skills training programs; apprenticeship programs and cooperative/workplace training programs. Many of these educational services utilize a combination of traditional and distance modes of delivery. In 2010, the College had 4,000 full-time and 8,000 part-time students with a staff of approximately 660 and over 31,000 alumni.



Secondary Schools

Lake Superior High School is situated in Terrace Bay and accommodates students from Terrace Bay, Schreiber, and Rossport. See the below table for the historical enrolment of the school.

Lake Superior High School

19 Hudson Drive,
P.O. Box 548,
Terrace Bay, ON, P0T 2W0
Phone: (807) 825-3271



Elementary Schools

Terrace Bay has a public school and French/Catholic s
has a public school and Holy Angels Catholic school.

St. Martins School, built in 2006/2007

Elementary School and School Board Contact Information

Terrace Bay Public School

9 Selkirk Drive,
Terrace Bay, ON, P0T 2W0
Phone: (807) 825-3253, Fax: (807) 825-9602

St. Martins Catholic School

17 Cartier Road,
P.O. Box 459, Terrace Bay, ON, P0T 2W0
Phone: (807) 825-3255, Fax: (807) 825-9601
Email: stms@snedsb.on.ca

Ecole Catholique Franco Terrace

17 Cartier Road,
P.O. Box 728, Terrace Bay, ON, P0T 2W0
Phone: (807) 825-9756

Holy Angels Catholic School

210 Winnipeg Street
P.O. Box 579, Schreiber, Ontario, P0T 2S0
Phone: (807) 824-2553, Fax: (807) 824-2946

Schreiber Public School

301 Ontario Street
Schreiber, Ontario, P0T 2S0
Phone: (807) 824-2082

Superior Greenstone District School Board

12 Hemlo Drive, Marathon, Ontario, P0T 2E0,
Phone: (807) 229-0436

Superior North Catholic District School Board

21 Simcoe Plaza, P.O.Box 610, Terrace Bay,
Ontario, P0T 2W0, Phone: (807)825-3209

Annual Enrolments at the Area Schools

Year	St. Martin Catholic School	Holy Angels Catholic School	Terrace Bay Public School	Schreiber Public School	Lake Superior Highschool
2007/2008	56	95	79	34	160
2006/2007	52	121	104	40	181
2005/2006	67	137	110	54	202
2004/2005	74	133	122	63	215
2003/2004	87	144	127	66	230
2002/2003	103	137	128	61	249

Source: Associated School Boards and Principals

Daycare

Kids' Corral Child Care Centre has two locations with the Terrace Bay facility having opened in May 2008 and another location in Schreiber Public School. The program accommodates children from 18 months (as early as 12 months if walking) to school age and features learning areas such as Dramatic Play, Creative Art, Science and Discovery, Music, Book Area and Block Area. Children are exposed to a variety of learning experiences through interaction and play. A gymnasium is available as well as an outdoor playground for exercise.



Kid's Corral employs a professionally trained staff with an age-appropriate child-teacher ratio. Transportation between the two towns is available. The centre operates from Monday to Friday, 7 a.m. to 6 p.m. and follows all statutory holidays.

Terrace Bay Location

Contact Info: 17 Cartier Drive
Terrace Bay, ON, P0T 2W0
Phone: 807-825-2800
Email: kidscorral@bellnet.ca

Schreiber Location

Contact Info: 301 Ontario St.
P.O. Box 339
Schreiber, Ontario, P0T 2S0
Phone: 807-824-1183
Email: kidscorral@bellnet.ca

Ontario Early Years Centre

There is one Early Years Centre satellite located in each community. These facilities allow parents the opportunity to bond with their children in a variety of shared experiences. Parents can also talk to early years professionals as well as other parents and caregivers in the community and gain support and insight into childrearing practices. The Terrace Bay satellite is located within the public school, and in Schreiber, on Manitoba St.

Terrace Bay Location

Contact Info: 9 Selkirk Drive
Terrace Bay, Ontario, P0T 2W0
Phone: (807) 825-1714
Email: brassbell-eyls@shaw.ca

Schreiber Location

Contact Info: 212 Manitoba Street
Schreiber, Ontario, P0T 2S0
Phone: 807-824-3552
Fax: 807-824-3077
Email: kkfampl@shaw.ca

Other Educational Resources

Career Colleges in Thunder Bay

Thunder has a variety of career colleges that cater to the needs of students and employers:

- [Academy of Learning Career and Business College](#) – major studies include health, business, and information technology services
- [Everest College of Business, Technology and Health Care](#) – major studies include health, business, and information technology services
- [Northwestern Transport Training and Heavy Equipment Training Ltd](#) – major studies include a focus on automotive and mechanical training.

Contact North

Contact North has an access centre which is located within Lake Superior high school and another in the Schreiber Training Centre. Contact North supports local residents to complete secondary and post-secondary education in their area. Students are exposed to a variety of instructional methods including audio conference, video conference and e-learning. A conference assistant is also available to provide technical help during classes. For more information on programs and courses, call 1-877-999-9149. Copies of the course guide, ACCESS, can be picked up at the access centres or online at www.contactnorth.ca.

Schreiber-Terrace Bay Adult Learning Centre

The Schreiber-Terrace Bay Adult Learning Centre focuses on upgrading literacy, numeracy and essential skill services for people 16 years and older. It is designed to promote lifelong learning as well as increased independence. The Learning Centre offers academic upgrading services such as pre-GED upgrading skills to help individuals make the transition to post-secondary and workplace environments. The Centre also provides basic skills training for the workplace at the request of employers. This program is offered to those individuals who are out of school and there is a special emphasis on individuals receiving social assistance from Ontario Works. There is support programming for Anglophone, deaf, Francophone and Native learners. Additional services include training support and transportation to the Learning Centre and child care. All services are free of charge. The Schreiber-Terrace Bay Adult Learning Centre operates from 1 p.m. to 4:30 p.m. Monday to Friday, and from 6 p.m. to 8 p.m. on Tuesdays and Thursdays. The Centre is located on Manitoba Street in Schreiber. For more information, call 824-1250.

RESEARCH INSTITUTIONS

The main research institutions in the region are the Ministry of Northern Development and Mines and the Ministry of Natural Resources, which have offices located in Terrace Bay.

Local Institutions

- [Ministry of Northern Development, Mines & Forestry](#) - Business and Geology
- [Ministry of Natural Resources](#) - Environment and Wildlife

City of Thunder Bay Institutions

Additionally, the following institutions are located in nearby Thunder Bay:

- [Lakehead University](#) - Wide Variety of Research Areas
- [Confederation College](#) - Wide Variety of Research Areas
- [LU Paleo DNA Lab](#) - Wide Variety of DNA Testing Types
- [Genesis Genomics](#) - Biotechnology
- [Molecular World Inc.](#) - Testing for Identification Purposes
- [Northern Ontario Technology Centre](#) - Business and Technology
- [Northern Ontario School of Medicine](#) - Health Related
- [CorMac Technologies](#) - Intelligent Software Designs
- [Wardop Engineering](#) - Engineering, Environmental and IT

TELECOMMUNICATIONS

The Township of Terrace Bay has a modern telecommunications infrastructure with access to digital cellular services and broadband Internet.

The main provider of digital cellular service is [Thunder Bay Telephone](#) and a cellphone tower is located in the highway commercial area that covers the township.

Internet service has fibre optics with digital switching and Internet ADSL. However, scalable transmission speed is not available.

The main providers of highspeed Internet are:

Bell Canada Sympatico (DSL)

Local service technician, regional sales
Toll-Free: 310-2355
Tech Support: (877) 877-2426
www.bell.ca

Shaw Cable (Cable)

Local service technician, regional sales
Business Sales/Support: (807) 767-4422
Tech Support: (807) 767-4422
www.shaw.ca

BUSINESS ASSISTANCE AND FINANCIAL INSTITUTIONS

There are a variety of organizations that offer services to assist businesses or entrepreneurs:

- Superior North CFDC
- Schreiber Training Centre
- Thunder Bay and District Entrepreneurship Centre
- Canada-Ontario Business Service Centre
- Canadian Youth Business Foundation
- Northern Ontario Enterprise Group
- Business Development Bank of Canada
- Other Financial Institutions
- Agwasabon Chamber of Commerce

Superior North Community Futures Development Corporation

Superior North CFDC supports community economic development by assisting municipalities located within its catchment area to strengthen and diversify their economies. One of the main ways this is accomplished is through assistance to local businesses with concerns regarding access to capital, business planning, and general business advice. As a community-based, non-profit organization, Superior North CFDC is run by a board of local volunteers. It is staffed by professionals who encourage entrepreneurship and the pursuit of economic opportunities.



For more information visit the [SNCFDC website](#).

Schreiber Training Centre

The Schreiber Training Centre of Excellence, or the "Centre", is a multifunctional facility that can accommodate any number of different events. The goal of the "Centre" is to bring the community closer to education and training programs as well as offering a viable facility for meetings, conferences, business opportunities and a wide variety of community events. Startup businesses may be interested in the Centres office rental rates to allow their young business grow.



For more information visit the [STCOE website](#).

Thunder Bay and District Entrepreneurship Centre

The Thunder Bay & District Entrepreneur Centre is funded through a partnership between the Province of Ontario and the City of Thunder Bay. It offers free and confidential small business counseling services to both new and existing small businesses.

Services range from providing information on various business topics to one on one consultation with a Small Business Counselor. Other business services include:

- Various Small Business Seminars
- Guides and information packages specific to starting a business in Northwestern Ontario
- Information on government programs and services and other financial programs
- Assistance with preparing a business plan
- Referrals to various agencies or resources
- Programs including Summer Company and the High School Business Plan Competition

The following guides can help a new business starting out:

[Starting a Business](#) [Business Planning](#) [Market Research](#)

For more information visit their [website](#).

Canada-Ontario Business Service Centre

This website provides excellent access to information starting a business in key areas like financial, organizational, and marketing. It will also generate up-to-date market reports for you use in conducting research on the viability of an expansion or new business start-up.

For more information visit their [website](#).

Canadian Youth Business Foundation

Canadian Youth Business Foundation (CYBF), is a national charity providing start-up mentoring, financing and business resources for young Canadians, age 18-34, to create their own successful businesses.

CYBF provides loans of up to \$15,000 and on-line business resources that provide the foundation for new business start-ups. Additionally, it offers a mandatory mentoring program. CYBF individually qualifies, interviews and trains every volunteer mentor with a hand-matched CYBF entrepreneur for a minimum of 2 years during the critical start-up period.

For more information visit their [website](#).

Northern Ontario Enterprise Gateway

The Northern Ontario Enterprise Gateway (NOEG) was created to stimulate increased investment by Northern Ontario investors into Northern Ontario companies. This is accomplished by improving the flow of investment capital and management expertise into high-growth potential northern companies through the creation of angel investor groups. NOEG has established angel investment groups/networks in Northeastern and Northwestern Ontario.

For more information visit their [website](#).

Business Development Bank of Canada

The Business Development Bank of Canada (BDC) is a financial institution owned by the government of Canada. It delivers financial and consulting services that complement those of private sector financial institutions. The BDC is different than regular chartered banks in that it offer both financing solutions (long term financing, venture capital, subordinate financing) and consulting services. BDC's innovative term financing features fixed or floating rates and repayment schedules up to 20 years, tailored to your working capital needs. Project-based financing and a comprehensive approach to risk assessment allows BDC to help businesses whose financial needs exceed the parameters of traditional financing.

For more information visit their [website](#).

Other Financial Institutions

- [CIBC](#) - Chartered Bank with a branch in Terrace Bay
- [Bank of Montreal](#) - Chartered Bank with a branch in Schreiber
- [Superior Credit Union](#) - branches in Schreiber and Marathon
- [Scotiabank](#) - Chartered Bank with a branch in Marathon
- [TD-Canada Trust](#) - Chartered Bank with a branch in Marathon
- [Royal Bank of Canada](#) - Chartered Bank with a branch in Nipigon

Aguasabon Chamber of Commerce

The Aguasabon Chamber of Commerce, organized in 1986, is an action-oriented organization meeting the needs of the business community in Jackfish, Terrace Bay, Schreiber, and Rossport.

The Chamber is a public relations vehicle; a legislative monitor at the local, provincial, and federal levels of government; an information bureau; and a research and promotion medium.

Contact Information

P.O. Box 695
Terrace Bay, ON P0T 2W0
Telephone: 825-4505 Fax: 825-9664

President
Jason Nesbitt
P.O. Box 298, Schreiber, ON P0T 2S0
Telephone: 824-2220, Fax: 824-2220
Email: jason.nesbitt@investorsgroup.com
Website: www.terracebayschreiber.ca/chamber



Local Business Owner and Olympic Boxer Dom Filane and Minister Michael Gravelle at a 2008 Aguasabon Chamber of Commerce Dinner

MARKETING COMMUNICATIONS

Residents of Terrace Bay have access to media through various outlets, including several newspapers and radio and television stations. The Terrace Bay/Schreiber News is published weekly and the Chronicle-Journal, the major regional paper, is also available at newsstands. Radio station CFNO 93.1 FM covers issues from around the region. Regional television stations are produced out of Thunder Bay and Shaw Cable provides service throughout the North Shore with one channel serving as a notice board for regional issues. Both communities also feature their own websites on which residents and visitors can get information on a variety of topics.

Newspaper:

- Terrace Bay/Schreiber News (delivered weekly on Tuesdays) - Local Newspaper
- The Chronicle Journal (delivered daily) - Regional Newspaper
- Thunder Bay Post (delivered weekly on Fridays) – Regional Newspaper
- Northern Ontario Business (monthly subscription) – Business Newspaper

Regional News Websites:

- www.terracebay.ca – Terrace Bay News section and economic update for Terrace Bay
- www.ontarionewsnorth.ca – regional online news website
- www.tbnewswatch.com – Thunder Bay region
- www.chroniclejournal.com – Thunder Bay region
- www.tbtv.com – Thunder Bay region
- www.northernontariobusiness.com – Northern Ontario business focus
- www.canada.com – national news

Radio:

- CFNO radio – 93.1 fm (www.cfno.fm)
- CBC radio – 580 am

Television:

- Thunder Bay Television (www.tbtv.com)
- Shaw Cable (Cable) – also features a community channel for Terrace Bay notices
- Bell Express Vu (Satellite)
- Star Choice (Satellite)

ELECTED REPRESENTATIVES

Municipal Government

The current municipal council was elected in 2006 and acclaimed in 2010 for its second four year term. Council is made up of a Mayor and four councilors. Council meetings are held twice a month on Monday nights at 6:30pm in the Council Chambers within the Terrace Bay Community Centre. These meetings are open to the public and council agendas are posted at the municipal office on the Friday afternoon prior to a meeting.



Front Row (left to right) - Mayor Michael King and Former CAO Carmelo Notarbartolo
Councilors: (left to right) Jody Davis; Gino Leblanc; Jamie Robinson; Rick St. Louis

Name and Responsibilities	Contact Information
Mayor Mike King <ul style="list-style-type: none"> • DSSAB Appointee (shared with Township of Schreiber) • National Marine Conservation Authority 	m.king@terracebay.ca 825-3501
<ul style="list-style-type: none"> • Councilor Jody Davis • Vice Chair - Administration, Personnel & Finance • Vice Chair - Public Works • Community Development Committee • National Marine Conservation Authority • Terrace Bay Superior Seniors Building Committee • Landfill Site Committee 	j.davis@terracebay.ca 825-9096

<p>Councilor Gino Leblanc</p> <ul style="list-style-type: none"> • Vice Chair - Protective Services Fire • Council Rep - Police Services Board • Chair – Public Works • Thunder Bay District Municipal League • Terrace Bay Ski Club Board • Children’s Coalition • Handi Transit Committee • Landfill Site Committee 	<p>g.leblanc@terracebay.ca 825-1399</p>
<p>Councilor Jamie Robinson</p> <ul style="list-style-type: none"> • Chair - Administration, Personnel & Finance • Chair - Protective Services Fire • Chair - Police Services Board • Alternate – Library Committee 	<p>j.robinson@terracebay.ca 825-1096</p>
<p>Councilor Rick St. Louis</p> <ul style="list-style-type: none"> • Council Rep - Library Board • Alternate – Community Development Committee • Council Rep – McCausland Hospital Board • Terrace Bay Superior Seniors Building Committee • Handi Transit Committee 	<p>r.stlouis@terracebay.ca 825-9723</p>

Provincial Government

Michael Gravelle is the member of provincial parliament for the Superior-North riding which includes Terrace Bay. He is in his fifth term as MPP for the region and is also the Minister of the Northern Development, Mines & Forestry.

Government Caucus Chair

Room 369, Main Legislative Building
Queen's Park, Toronto, ON
M7A 1A4
Phone: (416) 325-1559
Fax: (416) 325-1564
Email: mgravelle.mpp@liberal.ola.org

Constituency Office

Ste. 101, 215 Van Norman St.
Thunder Bay, ON, P7A 4B6
Phone: (807) 345-3647 or (888) 516-5555
Fax: (807) 345-2922
Email: mgravelle.mpp.co@liberal.ola.org

Federal Government

Bruce Hyer, of the NDP Party, is the member of federal parliament for the Superior-North riding, which includes Terrace Bay. He is in his first term as MP for the region and has held a variety of positions.

Constituency Office (Mon-Fri 9am-5pm)

69 N. Court Street, Thunder Bay, ON P7A 4T7
Tel: 807-345-1818 Toll-free: 1-888-266-8004
Fax: 807-345-4752
bruce@brucehyer.ca

Ottawa Office

House of Commons
Ottawa, Ontario K1A 0A6
Tel: 613-996-4792
Fax: 613-996-9785

HEALTH AND COMMUNITY SERVICES

McCausland Hospital



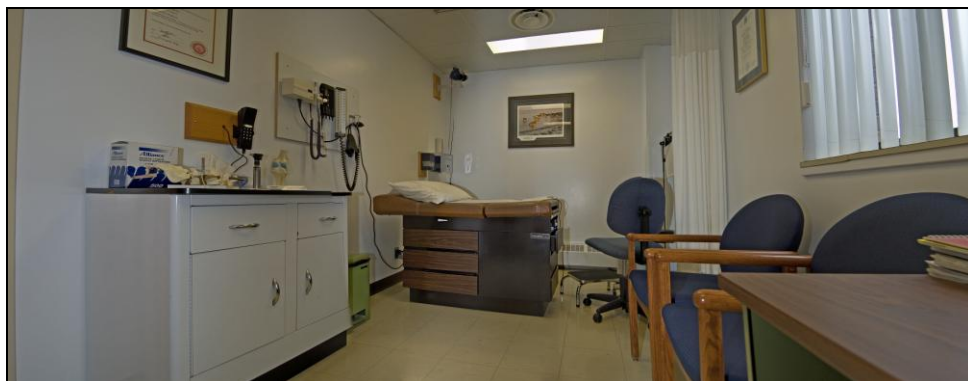
McCausland Hospital

Terrace Bay has a thriving healthcare community. McCausland Hospital is a modern, fully accredited 23 bed facility serving the immediate region with tertiary care available in Thunder Bay. A 22 bed long-term care facility will be completed in 2011. Some hospital services include: full laboratory, radiology, cardiac stress testing, ultrasound, physiotherapy, chemotherapy, emergency room, ambulance services, day surgery, diabetes education, dietary counseling, and tele-health. Related community services include: dentistry, public health, optometry, speech therapy, chiropractic services, mental health, home care and meals on wheels.

McCausland Hospital is staffed by 83 employees and works closely with provincial and regional health programs as well as specialists from other areas. Staff also coordinates programs such as the Meals-on-Wheels program, the Seniors Drop – In Program and the “Lifetime System,” which improves the quality of home life for patients. A physiotherapist from the hospital is also available for home visits.

Aguasabon and J.E. Stokes Medical Clinic

The Aguasabon and J.E. Stokes Medical Clinics are part of the North Shore Family Health Team, which was established in 2006. The Aguasabon Clinic is located within McCausland Hospital in Terrace Bay, while the J.E. Stokes Clinic is situated in Schreiber on Scotia St. There are currently four physicians, and staff shared between the two sites which includes: a nurse practitioner, a social health worker, a dietician and a nurse.



One of the exam rooms in the Aguasabon Clinic

Each clinic is fully computerized and has access to the regional hospital database. There are also two to three exam rooms per physician and emergency wait times are usually 20-30 minutes with air ambulance and ground ambulatory service available for transport to the nearest tertiary care facility, which is Thunder Bay Regional Hospital (215 km West).

Pharmacy



Stewart Guardian Pharmacy fills the prescription drug and health products related needs by compounding and dispensing medications, and more modern services related to patient care including clinical services, reviewing medications for safety and efficacy, and providing drug information. Pharmacists are the experts on drug therapy and the primary health professionals who optimize medication use to provide patients with positive health outcomes. Stewart Guardian Pharmacy moved to a new location in July 2009 and expanded its level of service to include services like dietician and registered nurse.

Stewart Guardian Pharmacy

Contact Info: 31 Simcoe Plaza, Terrace Bay, ON, P0T 2W0, Phone: (807) 825-3666

Dentistry

There is one dental clinic operating in the region and it is located in the J.E. Stokes Medical Clinic in Schreiber.

Mountainview Dental Clinic (Schreiber)

Contact Info: 501 Scotia Street, Schreiber, Ontario, P0T 2S0, Phone: (807) 824-2964

Physiotherapy

McCausland Hospital houses the largest physiotherapy department in the region and offers a wide variety of treatments including hydrotherapy, S.W.D., ultrasound, traction, interferential current therapy and ultra pulsation. A physiotherapist from the hospital is available for home visits. Heritage Physiotherapy is another clinic located in Terrace Bay and shares a location with Northern Acupuncture. A registered massage therapist also offers services locally.



Chiropractor

Dr. John Lubberdink operates a chiropractic practice in Terrace Bay and his services promote the health and well being of the spinal column and musculoskeletal frame through: postural evaluation, spinal mobilization, muscular flexibility/strength, and dietary considerations. He also assists with structural foot arch collapse with custom made arch supports (orthotics).

Contact Info: 3 Highland Crescent,
P.O. Box 87, Terrace Bay, Ontario, P0T 2W0
Phone: (807) 825-3297



Terrace Bay Chiropractic Office

Optometrist

Terrace Bay is currently without an optometrist and services are available in Marathon (45 minutes East) or Thunder Bay.

Mental Health

North of Superior Programs operate an office in Schreiber and offers assessments, referrals and counseling services. The Mental Illness Support Network is also available and provides adult mental health/addictions support, advocacy, information and education.

North of Superior Programs

Contact Info: 211 Walker Street
P.O. Box 148
Schreiber, Ontario, P0T 2S0
Phone: (807) 824-2867
Fax: (807) 824-3203

Mental Illness Support Network

Contact Info: 313 Scotia St
P.O. Box 234
Schreiber, Ontario, P0T 2S0
Phone: 807-824-1362
Fax: 807-824-1363
Email: misnschreiber@shaw.ca

Speech Pathology

Karen Figliomeni is a certified speech pathologist and operates an office out of Schreiber. Superior Speech Services provides education, assessment, and treatment of all communication disorders including articulation, voice, fluency, language, and swallowing.

Contact Info: 315 Scotia Street, P.O. Box 669, Schreiber, Ontario, P0T 2S0
Phone: (807) 824-1304, Fax: (807) 824-1305, Email: superiorspeech@shaw.ca.

Harvest Cupboard Food Bank

The Harvest Cupboard Food Bank provides food for residents from Jackfish to Pays Plat who subsists on low or no income. Fundraisers such as the Medieval Festival help to support this program. Terrace Bay Food Bank hours are the third Wednesday of every month from 10 a.m. to noon and Schreiber hours are the third Wednesday of every month between 2 p.m. and 4 p.m.

Libraries

There are two libraries serving the communities of Terrace Bay and Schreiber. The Terrace Bay Library is located within the Terrace Bay Cultural Centre. The Terrace Bay Public Library was moved to a brand new location in October 2010 in the Cultural Centre and went from 2,879 sq ft of space to approximately 6,500 sq ft. Services offered include Internet, TV/VCR, CDs, microfilm and microfiche reader, Polaroid and digital cameras, Job Bank services, materials for the visually disabled, reading and study spaces and community information.



Terrace Bay Public Library Front Entrance



Terrace Bay Public Library Fireside Reading Area and Front Circulation Desk



EMERGENCY SERVICES

The Township of Terrace Bay is extremely proud of the dedication and level of professionalism it receives from the men and women and their families in the delivery of emergency services.



Emergency Services Vehicles in Front of Terrace Bay Community Centre

Firefighter Services

The Terrace Bay fire department provides a volunteer basis service with coverage throughout the boundaries of Terrace Bay (Schreiber fire department similarly covers their region). Hydrants are located throughout town and the organization is conducted within Ontario regulations for this type of service.

The fire department has an organizational structure that includes a fire chief, deputy chief, captain, lieutenants, and firefighters with a 2008 roster of approximately 20 people. The fire department has two fire engines, a triple combination pumper, a vehicle extraction truck, and a Suburban for carrying personnel as required. For more information please contact the fire department at (807) 825-3554 or email: fire@terracebay.ca or if an emergency 9-1-1.



Ambulance Services

Ambulance service is delivered through Superior North EMS which is responsible for the District of Thunder Bay. The organization has 3 full-time primary care paramedics and 2 part-time primary care paramedics. The Terrace Bay station uses a 2003 Demers Type I Single Stretcher ambulance and has a service area 7kms West of Terrace Bay, 40 kms East, and North to Mill Road. In 2009, the Terrace Bay station received 197 calls and had a 90th Percentile Response Time of 10.05 minutes which means that 90% of all emergency calls (code 4) responded to had an ambulance at the scene in 25.42 minutes or less, and in 10% of the calls it took an ambulance longer than 25.42 minutes to arrive at the scene. Please note: this average includes response times to highway traffic emergencies included within boundary of 40km East.

Terrace Bay EMS Station

2 Cartier Drive,
Terrace Bay, ON P0T 2W0

Leadhand: Jonathan Woodbeck,
Email jwoodbeck@thunderbay.ca
Phone: 807-825-3377
Fax: 807-825-3291

For more information, please visit the Terrace Bay Station on the [Superior North EMS website](#).



Police Services

The Township of Terrace Bay has a policing contract with the Ontario Provincial Police (OPP) department which covers the region. The contact information for the OPP switchboard is 1-888-310-1122 or in an emergency please call 9-1-1.

The OPP is one of North America's largest deployed police services with more than 5,400 uniformed officers, 2,000 civilian employees and 850 Auxiliary Officers focused on the organization's dual priorities of "Safe Communities" and "A Secure Ontario".

The OPP maintains approximately 163 local detachment and satellite offices throughout the province, in addition to OPP General Headquarters, five Regional Headquarters locations and the Highway Safety Division. The OPP places a significant emphasis on services related to community-level policing and to traffic safety. Members of the O.P.P. work collaboratively with municipal leaders, police services boards, community policing advisory committees and community groups to plan and deliver quality, front-line municipal and First Nations' policing and law enforcement at the local level.

For more information, please visit the [OPP website](#).

RECREATION FACILITIES AND ACTIVITIES

Community Centre (also municipal office)



The Terrace Bay Community Centre is a multipurpose building designed to host a variety of activities. It features a fitness room, saunas and change rooms, a squash and racquetball court, an activity and games lounge, an arena, a curling club, bowling alley, and meeting rooms. The arena is the setting for numerous events including figure skating and hockey. The curling club is another popular destination for active residents and features league curling on four sheets of ice with a licensed lounge.

Outside of the main complex, Terrace Bay offers other recreational facilities including a swimming pool, two ball diamonds, newly renovated tennis courts, playgrounds and a skateboard park. The heated outdoor pool with diving board and slide is open from the end of June until the end of August. Swim lessons, swim club, aquatics and other programs are offered, and the pool is available for rentals.

For young families, there are three recently renovated playgrounds in Terrace Bay, located on Poplar Crescent, Southridge Crescent and Superior Avenue. Older kids will enjoy the skateboard park situated by the swimming pool. Dean Main is the Community Development Supervisor for the Recreation Centre and Michelle Malashewski is the Community Development Assistant. For more information, call 825-3315, extension 225.

Golfing

Golfing is a popular activity among residents and visitors alike and Terrace Bay features the Aguasabon Golf Course, a picturesque 9-hole course located on one of the lower terraces in town. The course offers multi-grade layouts with elevated tees, elevated greens and sloped fairways in all directions. Services provided by the club house include a driving range, putting green, pro shop, club storage, power cart rentals, pull cart rentals, golf club rentals, a certified golf instructor, a fully licensed restaurant and bar and a serviced patio deck. The club house can be rented out for special occasions and catering services are available. Interested persons can call (807) 825-3844 (Open for business generally between May 1st and October 15th) for more information.



Hiking

The Terrace Bay region is the ideal locale for hikers. The Casque Isles Hiking Trail, which begins at Aguasabon Falls, provides some of the most spectacular scenery and challenging adventures to be found. This trail extends from Terrace Bay to Rossport, a total distance of 52 kilometers, and is divided into five units, each with its own unique features and difficult levels.



Canoeing and Kayaking Routes



The Steel River, located just twenty-four kilometers east of Terrace Bay, provides the perfect opportunity for a leisurely canoe trip. Here, you will see a variety of plant and animal life and enjoy the splendor of rugged Northern Ontario scenery. The fast water is classified as 1.5, with one being the easiest and 3 being the most difficult. There are several versions of the canoe route ranging from 3 to 10 days. The Steel River Circle Route takes between 7 to 10 days and features some very challenging portages. Interested parties can contact the Ministry of Natural Resources at (807) 825-3205 for more information.

Lake Superior's vast shores also provide the perfect setting for a kayaking journey. Several companies including Wilderness Inquiry, Caribou Expeditions and Naturally Superior Adventures offer kayaking tours which allow for sightseeing and adventure. The Slate Islands are a favorite destination and here, visitors can gaze upon rugged bays and inlets, unusual geologic features, and of course, caribou.

Snowmobile Trails

Snowmobiling is one of the most popular winter activities in Northern Ontario. Both Terrace Bay and Schreiber have member clubs in the North of Superior Snowmobile Association (NOSSA) and have trails situated on the East Loop. The head office of NOSSA is located in Nipigon and interested parties can call (807) 887-0970 to receive more information.



Local OFSC trails are maintained by the Lake Superior Snow Goers Club. However, back country snowmobile trails are neither signed nor groomed.

Terrace Bay is also part of the Superior Snow Challenge Loop, which is a 5 day package tour provided by Come Play in the Snow Inc. On this trip, participants will drive in Northern wilderness on well groomed paths. Stops include Wawa, Dubreuilville, Hornepayne, Jellicoe, Terrace Bay and White River. Interested persons can check the website www.comeplayinthesnow.on.ca or call (705) 865-3176.

Cross Country Skiing

There are two popular locations for cross country skiing in the Terrace Bay area. The Nordic trails are located between Terrace Bay and Schreiber and include 8 km of well groomed trails. The Rainbow Falls trails are located 19 km west of Terrace Bay, close to Rossport, and include 6 km of trails. The Superior Cross Country Ski Club is a not-for-profit organization run by local volunteers and memberships can be purchased from the Terrace Bay and Schreiber rec centres.

Mountain Biking

While Terrace Bay does not have any designated mountain biking trails, it is nonetheless a popular local activity on the numerous trails. The Neys Park Visitor Centre includes a bike rental service and campers often take advantage of the rugged landscape by touring the area.

Beaches and Boating

Some of the most picturesque beaches in Northern Ontario are located here along the shores of Lake Superior. Perhaps the most noticeable feature of these areas is the rough, rugged shoreline which was formed when glaciers retreated. The eroded igneous material left behind can be seen today. There are also several sandy beaches located in Terrace Bay that are well suited for picnicking, strolling and even taking a dip.



Terrace Bay Beach

For boaters, there is a boat launch for your convenience. The docking facilities can accommodate boats with a draft of three feet or less, and there is a ramp for launching boats up to 22 feet in length. The docking area (see below) is in a secluded bay that is connected to Lake Superior and is marked by a light at the entrance. For more information contact the recreation department at 825-3315, extension 230.



Terrace Bay Beach Seasonal Docks

Ski Hill

Trestle Ridge Ski Hill is located in Terrace Bay and offers five ski runs ranging from beginner to intermediate – advanced. For snowboarders, a terrain park is offered as well. Trestle Ridge also features a fully equipped rental shop including snowboards, and lessons are available. For the more adventurous, night skiing is also offered. Afterwards, skiers can enjoy light snacks at the chalet. The skiing season runs from late December until early April.



Trestle Ridge in Terrace Bay

Curling

The Terrace Bay Curling Club is located on the west end of the recreation complex on the corner of Selkirk Avenue and Hwy 17. League curling is very popular in Terrace Bay and the club offers a variety of services to accommodate the needs of local curlers. It features four curling sheets, jet ice and an experienced ice maker. There is a licensed bar and an excellent entertainment system. The club is also available to rent for smaller gatherings and can be rented with or without the use of the kitchen facilities or curling ice. The club seats 135 persons.



Curling Club Ice and Viewing Area

Fishing and Hunting

Fishing is a popular sport around Terrace Bay and the warm water lakes contain pickerel, northern pike, whitefish, perch and suckers. The cold water lakes have lake trout, speckled trout, whitefish, ling and suckers. Rainbow trout spawn in virtually all the streams flowing into Lake Superior, as do many of the salmon species.

Hunting and trapping are also very popular and some of the animals found in this area include moose, deer, timber wolves, fox, lynx, black bear, mink, marten, muskrat, beaver, snowshoe hare, and red squirrels. Various species of inland game birds are found in moderate numbers as well as small mammals such as shrews, mice and moles.



Fishing in Terrace Bay

TERRACE BAY REGIONAL ATTRACTIONS

AGUASABON GORGE AND FALLS

The Aguasabon Gorge and Falls are located one km west of the Tourist Information Center in Terrace Bay. From Highway 17, follow the signs to a parking lot at the falls. From the parking lot there is a boardwalk out to a viewing platform overlooking the gorge and the spectacular 100 foot falls that are flowing into the gorge from the left. The river follows fractures in the bedrock that are approximately 2.6 billion years old, and the exposed rock located on the face of the Gorge is called “granodiorite.” Enjoy the rugged beauty of the North Shore.



The Aguasabon Gorge features a large turn-around parking lot, picnic tables and washrooms. The Gorge boardwalk is wheelchair accessible and serves as an entrance point to the 52 km Casque Isles Hiking Trail.



AGUASABON GOLF COURSE



Tee off at your convenience on this challenging nine hole layout featuring striking scenery that borders the winding Aguasabon River and skirts the Terrace Bay beach. Tee off times are not required as there is usually no more than a 10-15 minute wait, however out of town visitors should call ahead to ensure a tournament or event is not scheduled.

Following a round of golf, you can relax in the clubhouse, which offers a full service restaurant, licensed bar, basic pro shop, and elevated patio deck with a view of the course and Lake Superior.



The course also features a driving range, putting green, powered gas cart rentals, golf club and pull cart rentals, and access to the Gold Association of Ontario (GAO) computerized Handicap system. Some of the things that make this course special include: affordable membership and green fees, quick playing times (9 holes less than 2 hours), incredible scenic views, and easy access to from local hotels.

BATTLE ISLAND LIGHTHOUSE



The Battle Island Lighthouse is located near Rossport. It was first established in 1877, although the present tower was built in 1911. It has a focal plane of 36 meters (118 feet) and has three white flashes separated by 4 seconds, every 24 seconds. It consists of a 13 meter (43 foot) round concrete tower with lantern and gallery and the building is painted red and white.

Interestingly, the Battle Island Lighthouse was among the last of the Great Lakes lighthouses to be automated. It is currently used as an active seasonal aid to navigation. The keeper's house is occupied by a resident caretaker who is the former keeper and he sometimes allows visitors to tour the light station.

The lighthouse is accessible only by boat and tours are available.

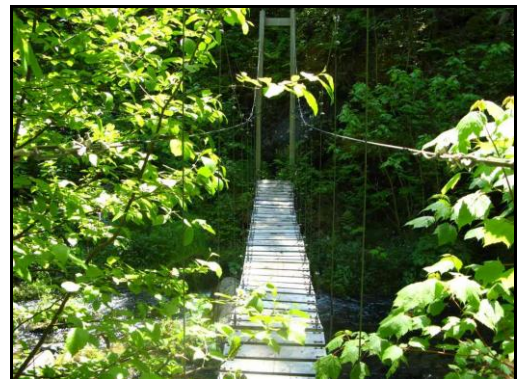


CASQUE ISLES HIKING TRAIL

The Casque Isles Hiking Trail is a 52.4 km hiking trail that runs from Terrace Bay, through Schreiber and into Rossport. It is part of a larger trail network known as the Voyageur Trail. The Casque Isles trail is well signed, well groomed and offers many campsites to accommodate the numerous visitors who are attracted to the rugged beauty of Lake Superior.

The trail follows the shoreline of Lake Superior, hopping from bay to bay, and is divided into five units, each with its own unique wilderness experience and access point from Highway 17. These units vary in hiking time and difficulty so that both the advanced and amateur hikers can enjoy the scenery. The Casque Isles Hiking Club organizes guided hikes, trail blazing parties, and general meetings to discuss ideas and issues.

If you would like more information, contact the Terrace Bay Tourist Information Centre, or call Doug Stefurak at (807) 824-2724. Ask for a schedule of the hike dates for the summer.



DRAGFEST

The Terrace Bay Dragfest was started in 1998 by members of Superior Classics Car Club. These car enthusiasts wanted to bring a high quality, high access, low cost and professionally operated drag race to the area. Since the first event almost ten years ago, the Dragfest has become highly successful with over 300 participants taking part in the weekend-long event. Held each August at the Terrace Bay Airport, it features such vehicle categories as Street, Sportsman, Super Street, Pro, Super Pro, Cycles and Sleds and Junior Dragsters. There is something for everyone to enjoy! The Dragfest is a must-see event for anyone who craves speed and thrills.

Spectators come from all over Canada and the United States to watch the cars and the population of Terrace Bay has been known to exceed 10,000 during this weekend. In addition to the races, a car show and dance are also held. Visitors and residents are encouraged to come and experience the excitement of the largest motor sports event in Northwestern Ontario. For more information, phone Dan Riley, President of Superior Classics Car Club at (807) 824 – 2001.



GHOST TOWN OF JACKFISH

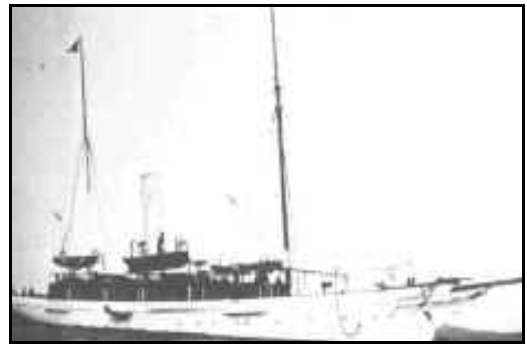


The ghost town of Jackfish is located off Highway 17, just 20 miles east of Terrace Bay. There are many weather-beaten houses and fallen foundations left from the once prosperous town. The trestle docks have long been gone, the C.P.R. churches and schools have all been dismantled and the famous hotel demolished. To get there, drive east from Terrace Bay and turn right onto a gravel road. There is a yellow sign on the back of a stop sign reading “Jackfish Siding.”

Follow this road straight to an open area parallel to railway tracks and follow the road along the end of an open area to the right. At the far edge of the open area, the road curves left towards the railway track. Park here. Walk along the tracks west to the old town of Jackfish. The walk should take 15 minutes.

GUNILDA

Although Lake Superior is home to many shipwrecks, the sinking of the Gunilda is the most famous example in our area. The Gunilda was a 195-foot steam yacht owned by oil baron William L. Harkness who was one of the world's wealthiest men at the time. In 1911, Harkness took some friends and family for a cruise up the Great Lakes with plans to fish for speckled trout in Lake Nipigon. En route, the vessel drew stares of admiration for her fine mahogany woodwork and gold scrollwork on her immaculate white hull.



Harkness put in at Jackfish Bay to inquire about renting a local guide to navigate the channel but balked at the fee. Sure that his crew of 20 could ease the steel-hulled yacht safely through the final leg of the journey to the fishing grounds, he ordered his captain to “carry on!” At his command, the majestic vessel steamed across the bay on the foggy morning of August 29 on what would be the Gunilda’s final journey.

On August 31, the Gunilda slammed into McGarvey Shoal, just 8 km from Rossport and sank 265 feet near the community. Today, it sits upright facing Rossport Harbour and is now protected by Heritage Shipwreck. Divers with the proper certification and training are rewarded with pristine views of a world class yacht. Guests can also visit the Gunilda gift shop in the community of Rossport which sells souvenirs and provides information on the wreck.

LAST SPIKE AT NOSLO MONUMENT



The history of the railroad is intertwined with that of Terrace Bay and Schreiber and is perhaps no more evident than at Noslo, just west of Jackfish. After much debate, the bill to build a railway across Canada was signed on February 15, 1881. William C. Van Horne was hired as the General Manager. Some members of Parliament fought to have the Lake Superior section go through the American side; however, Van Horne convinced them to create an all-Canadian line.

The last spike driven between Montreal and Winnipeg was at Noslo on May 16, 1885. Colonel Oswald of the Montreal Light infantry hammered home the last spike. Oswald was on the troop train that was traveling home from an armed rebellion in Saskatchewan. A major factor in the completion of the Lake Superior section of the railway was due to the necessity of getting militia forces from the east to the Northwest Rebellion as quickly as possible.

On May 16, 1935, a few of the original workers and veterans of the C.P.R. re-enacted the drive of the last spike at Noslo. A stone and cement monument reads: Driving the Last Spike between Montreal & Winnipeg May 16th, 1885 was re-enacted here by veterans and some original participants May 16th, 1935. This monument was built on the spot to commemorate the historic occasion.

MOUNT GWYNNE



Mount Gwynne is located on the Schreiber Point Section of the Casque Isles Hiking Trail and is the highest point in the area. It sits 260 km above Lake Superior and boasts a spectacular 360° panoramic view of the forested hillsides and the vast expanse of the lake. The Schreiber Point Section has a trail time of 6.4 km and a section time of 12.2 km or 3 – 5 hours. Visitors can gain access to this section of the trail by following Worthington Bay Road or Winnipeg Street and Isbester Drive in Schreiber. The view from the summit of Mount Gwynne is well worth the hike!

NEYS PROVINCIAL PARK

Neys Provincial Park is located 50 km East of Terrace Bay, on Highway 17. It is a Natural Environment Class park and includes the historic Coldwell Peninsula as well as the surrounding island system. The ghost village of Coldwell, which lies just outside the eastern boundary of the park, was home to an old railway and fishing community until the 1960s. All that remains of the village now are a few foundations, shipwrecks in the harbour and a cemetery.



The history of Neys also includes the establishment of a Prisoner of War camp, in which hundreds of German inmates lived. These men were imprisoned from 1941 to 1946. At the end of the war, Neys became a processing camp for all POW detained in Northwestern Ontario and was then turned into a minimum security work camp for prisoners from the Thunder Bay area. The camp was dismantled in 1954. Visitors can view a model of the camp at the Visitor Centre.

The park features weathered and rounded gray or pink rock along the western side of the Coldwell Peninsula. In fact, Neys is home to one of the hardest and rarest mineral complexes in North America, the Coldwell Alkaline Complex, which formed over 1 billion years ago when magma chambers formed beneath the surface, causing surface swelling to occur. Eventually, the swelling turned into an active volcano! Today, the once hot magma chamber is exposed surface rock on the northern shore of Lake Superior. The park has an interpretive trail (Under the Volcano Trail) with detailed information plaques that explain the process with more detail.

The park has four campgrounds providing 144 campsites (61 with electricity). Toilets, water taps and firewood are available at each campground along with a centrally located comfort station equipped with showers and laundry facilities. Popular activities at Neys include hiking, boating, fishing, swimming, canoeing/kayaking & wildlife viewing. There is much to see and do at Neys Provincial Park. For more information, phone (807) 229-1624.



RAINBOW FALLS PROVINCIAL PARK

Rainbow Falls Provincial Park is located on Highway 17, 26 kilometers west of Terrace Bay. Visitors have two sites to choose from; Rainbow Falls, which is located on Whitesand Lake, and Rossport campground. The former includes 113 tent and trailer sites, 28 of which have electrical hookup, while Rossport has an additional 40 sites, with 16 including electricity. The park is named for the rainbows that often rise from the glittering cascades that fall down the rocky steps from Whitesand Lake to the Whitesand River, which also lie within the park's boundaries.

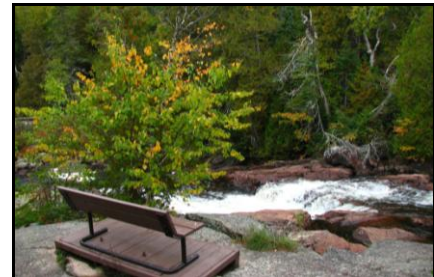


Rainbow Falls is a surprise. The falls don't begin and end all at once, but rather the erratic jointing of the bedrock has caused the river to run over a number of ledges and drop in a series of cascades rather than one large fall. Furthermore, the falls look pink, as the water drops over the reddest of granites. Masses of lichen turn the same pink bedrock gray.

Wildlife found within the park includes hares, chipmunks and squirrels, as well as the occasional appearance of deer, moose and black bear. Grouse and great blue herons also make their home in the park. Visitors are encouraged to try to identify the flora and fauna of the area.

For the adventurous visitor, there are three trails to explore within the park, as well as a segment of the larger Voyageur Hiking Trail. The Rainbow Falls Trail is a self-guiding 11/2 mile trail which follows the Whitesand River before crossing the falls. Further on, there are signs for the Casque Isles section of the Voyageur Hiking Trail., which winds along the shores of Superior, from Terrace Bay to Rossport. The second trail is the Back 40 Trail, which is rated as the most challenging of the park's trails. It is an 11/2 mile climb that reveals grand vistas of the two lakes and surrounding country. Finally, the Superior Trail begins with a series of high, rocky steps that terminate on a flat slab of Canadian Shield. Here are terrific views of Lake Superior and the surrounding hills. The trail winds over this rocky stretch before funneling into a spruce forest.

Canoeing is another popular activity at the park. Whitesand Lake has sand beaches for swimming as well as a boat launch. Visitors can rent canoes and paddle boats from the park for a day of paddling or pedaling. Whitesand is home to good populations of smallmouth bass, while the Whitesand River is the place for rainbow and speckled trout in spring and steelhead during the fall run.



Rainbow Falls Provincial Park runs a small Natural Heritage Education program with a small visitor centre on the beach as well as an interpretive program being offered during the summer months. The park's gates are shut during the winter, but skiers can tackle the campground roads that double as cross-country trails. For more information, phone (807) 824 – 2298.

ROSSPORT CABOOSE MUSEUM

Railway enthusiasts and people of all ages will enjoy the Caboose Museum located on Main Street in downtown Rossport. The museum is housed in a re-furbished rail car and features artifacts and photos showing the history of the community, with particular emphasis on commercial fishing and the C.P.R. The museum is open July and August from 11 a.m. to 6 p.m. daily except Mondays and Tuesdays. For more information, contact Cathy Gerow-MacEwen at (807) 824-3321.

SCHREIBER BEACH

Schreiber Beach is a must see for tourists who prefer a more relaxing pace. Lake Superior's sandy beaches provide the perfect opportunity for swimming, picnicking or hiking. Stop for a rest in Schreiber's beautiful gazebo. To find this secretive beach, ask a local or proceed to the downtown area, pass through the CPR underpass and turn right immediately following the underpass.



For those visitors interested in geology, what is possibly North America's most diverse, best preserved and internationally known collection of micro-fossils within Precambrian rock is found in the Schreiber Channel. This nature reserve is located just southwest of Schreiber. As one hikes along the shore of Lake Superior, one comes across a group of unusual concentric rings embedded in the rock. The rings vary in colour and size, with the largest more than three feet in diameter. They are clearly visible over a couple hundred square yards of bedrock that slopes down to the lake. It is not readily apparent what caused these intriguing circles, or stromatolites, in the rock. Schreiber Beach also provides access to Mount Gwynne through a rugged 2-4 hour hike that provides those successful with a breath-taking 360° view of the area.

SCHREIBER RAILWAY HERITAGE AND FESTIVAL SITE



Schreiber is home to the Railway Heritage and Festival site that highlights the town's background as the oldest railway community on the North Shore of Lake Superior. It builds on the history and culture both of Schreiber and the Canadian Pacific Railway. Schreiber was first founded in the 1880s as a railway construction camp. Initially called Isbester's Landing, the town later was renamed after a railway engineer, Sir Collingwood Schreiber, and it became a booming terminal for C.P.R.

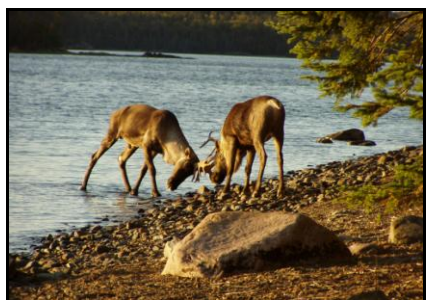
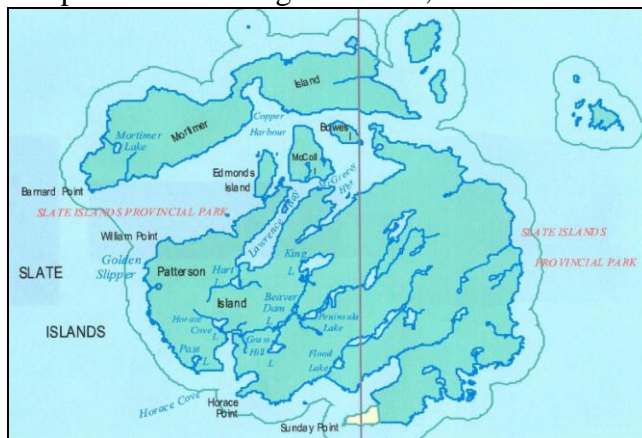
Subsequently, the area became home to hundreds of immigrants from Southern Italy, whose descendants remain there today. It is a must see for all railway enthusiasts and other visitors who are interested in the past. The museum is seasonal and is open in the summer months.

SLATE ISLANDS



The Slate Islands Lighthouse is the tallest on Lake Superior standing 224 feet above sea level

The Slate Islands is one of the jewels of the North Shore of Lake Superior! It is a provincial park that is made up of two main islands, five minor islands and numerous islets located 11 km across Lake Superior from the Terrace Bay docks. The islands cover 36 square kms and are accessible by boat or plane, usually from Terrace Bay or Rossport. The two largest islands, Patterson and Mortimer, surround protected waters, coves, bays and smaller islands. The islands are populated by a variety of species, most notably, the concentrated presence of woodland caribou, whose ancestors crossed from the mainland on winter ice in 1907. According to the Ontario Ministry of Natural Resources, it is the largest known unpredated herd of this species. Other mammals found on the islands include beaver, muskrat, snowshoe hare, short-tailed weasel, red-backed vole, and red fox.



The islands are believed to have formed over a billion years ago when a huge asteroid smashed into the earth. They are not made of slate, but mainly of metamorphosed, igneous rock and rise to nearly 400 feet, 122 m above lake level. The meteor strike has left the Slates with a 10 m long shattercone, which is believed to be the largest in the world. Additionally, the glacial effects and pounding waves of Lake Superior have made the area rich in valuable and accessible minerals.

A lighthouse was built on Patterson Island in 1903, to help ships locate the harbour at the nearby town of Jackfish, Ontario. In 1985, the Slate Islands were protected as an Ontario provincial park. There are no facilities and the islands' remoteness is enforced by almost 9 km of water and its distance from any large communities. It is frequented by naturalists, fishing parties, sailors exploring the Great Lake, and recently by an increasing number of sea kayaking parties. Charters and tours to the islands are available.

To visit the Slate Islands, contact one of the local tourist operators on page 4 of this document.

STEEL RIVER

The Steel River is located twenty-four kms east of Terrace Bay, off Highway 17, above Lake Superior's north shore. This river area consists of long, narrow lakes, rugged cliffs, ravines, swamps, ponds, oxbow lakes and a 20-meter waterfall. The waterway is home to a variety of Northern Ontario plant and animal communities, including the Great blue herons, which nest on the islands of Cairngorm Lake. The Steel is one of the finest freestone steelhead rivers on the north shore. It has good flow throughout the year, with an average width of more than 50 feet.



One of the few north shore rivers never used for log drives, the Steel has deep pools and long riffles and rapids. An old road on the east side and heading south provides access to Henry's Pool and to the mouth entering Santoy Bay. On the west shore, a hiking trail leads north as the river transcends steep canyons and rugged bedrock terrain. Deep pools on the bends can hold steelhead all year. The Steel has more than 5.2 miles of steelhead water and is often fishable well into December.

To experience the Steel River, contact a local tourist operator on page 4 of this document or contact the Terrace Bay tourist information centre at 1-800-968-8616 or tourism@terracebay.ca.

TERRACE BAY BEACH



Aguasabon Rivermouth at the Beach

This huge sandy beach on Lake Superior offers delight to everyone, whether you like walking the beach, having a picnic, or taking a dip in Lake Superior's invigorating waters, there is something there for everyone.

If you want to get out onto Lake Superior, the beach has a boat launch for your convenience. The docking facilities can accommodate boats with a draft of three feet or less, and there is a ramp for launching boats up to 22 feet in length.

TERRY FOX BEACH

Terry Fox Beach is located in Jackfish, just a 15 minute drive east of Terrace Bay. In 1980, while on his Marathon of Hope, Terry tested the waters of Jackfish Lake with his artificial leg and was photographed splashing around with Greg Scott, another young boy with cancer. Terry spent the night here before resuming his journey, and the beach was named after him to honour that poignant moment. The long sandy beach located off the highway is perfect for swimming or lazing around and is easily accessible.



WHITESAND LAKE



Whitesand Lake, located just ten minutes west of Schreiber along Highway 17, provides a pleasant swimming and picnic area. It boasts a sandy, well-maintained beach, picnic tables and play area. A swimming raft is anchored just off shore during the summer months. A boat launch is located a short distance further down the beach so there is easy access to good fishing for small mouth bass, lake trout and perch.

Some local residents make Whitesand their year-round home. Others take advantage of this ideal natural setting for canoeing, waterskiing, sea-dooing, paddle boating, or just about any family water activity.

WORTHINGTON BAY

Worthington Bay, an example of rugged Lake Superior shoreline at its finest, is accessible from Worthington Bay road (not regularly maintained) off Highway 17, by hiking the Casque Isles Trail from Schreiber Beach, or by boat.

The bay features one of the few historic pictograph sites on Lake Superior. They are the signatures of native hunters who passed through our area hundreds of years ago.

Also in the area is Mt. Gwynne, which is the highest point in the area. There are also remnants of the once productive North Shore gold mine. Derelict machinery, building foundations and old rails evoke images of long past mining activities. Sightings of bald eagles and other wildlife will enhance your Superior North experience, so pack a picnic, hike the trail and enjoy a day at beautiful Worthington Bay



REGIONAL EVENTS

February

The “Peel Off Winter” Celebrations in Schreiber are held every February and are perfect for winter enthusiasts of all ages! Sledding and other sporting events are held. If you are hoping to beat the winter blues, then this is the event for you



April

The Green Tradeshaw is held the last weekend in April and features environmentally friendly products and services from regional businesses and groups.

June

The Marathon Music Festival occurs in June and features entertaining events and activities all weekend long. It is a great weekend getaway for the entire family.

The Rossport Island Sea Kayak Symposium is scheduled for the 3rd week in June and involves kayaking events and instruction for all levels from beginner to expert.

July



Canada Day celebrations in Terrace Bay are always popular with both residents and visitors. Highlights include fireworks, a beach party and a Canada Day ceremony. Don't miss all the family-friendly festivities that are held in the recreation complex!

Schreiber Heritage Days occurs every 3rd week in July, and the whole town comes out to celebrate its unique history. Events include town-wide yard sales, bocci tournaments, ball games, theme dinners, and a spectacular parade.

The Pays Plat Annual Pow Wow is held each July and is one of the main social gatherings on the reserve. Pays Plat is just 25 km west of Schreiber, and visitors will be treated to a fascinating experience. Events to see include booths, displays, drumming and dancing.

August

The Terrace Bay Annual Drag Fest is the biggest motor sports event in Northwestern Ontario and is held every August at the local airport. Participants come from all over Canada and the United States to showcase their vehicles.

The Township of Terrace Bay swells to over 10,000 people with this event and visitors should definitely book their rooms in advance.



August Continued ...

Red Rock's "Live from the Rock" Folk Festival is a three-day music and art festival with on-site camping, five stages, a family area and an artisan's village. Held in August, it is a celebration of community and the arts on the northern shore of Lake Superior.



Wadgefest is an explosion of activities in Manitouwadge during August and fun for everyone.

The Annual Neys Nostalgia Days are held each August in Neys Provincial Park, just west of Marathon. Past events have included a spirit campfire, games, a voyageur snack, a scavenger hunt and more! This is a fun-filled weekend that everyone will enjoy.

The Nipigon Blueberry Blast Festival is held during the long weekend in August and features various family events such as a parade, pancake breakfast, live entertainment, teddy bear picnic and of course, lots of blueberries.

September

The annual Terrace Bay Fall Fair occurs in September and features numerous exhibitions including crafts, baking and artwork. There is something for everyone.

The Nipigon Fall Fishing Derby is not to be missed by fishing enthusiasts! It is held in September, and is the largest held derby on the North Shore. There is lots of fun and activities occurring all week long as well as prizes to be won.

November

The Schreiber Medieval Festival is an evening filled with great food, exciting events and all-around good fun! Come out and see fantastic costumes, medieval dancing and classical guitar instrumentals as well as children and adult games and crafts. This event occurs in November at the Schreiber Recreation Centre and proceeds go to the North Shore Harvest Food Bank



December

The Terrace Bay Old Fashioned Skating Party is held at the local arena. The party involves an open skate for the public with activities including a visit from Santa for children. Come out and enjoy an evening of old-time fun.

More Information

For more information on Terrace Bay, Schreiber, and Rossport events, please visit the regional community calendar at www.terracebay.ca/events or the other Municipal websites at:

- www.nipigon.net
- www.marathon.ca
- www.redrocktownship.com
- www.manitouwadge.ca

LOCAL TOURISM OPERATORS

Caribou Charters – Doug Caldwell, (807) 825-3719, www.cariboucharters.com



Caribou Charters has been doing charters for years and services the Slate Islands with a 24 foot Honda powered Glastron boat that is able to carry up to 5 sea kayaks and paddlers.

Lake Superior can be rough and unpredictable, but you are in good hands with Caribou Charters. Call for price quotes and visit our website for some great videos of our encounters with caribou!

Northern Phin Charters

Gary Salesse, (807) 825-9685

Your premiere Lake Superior charter service out of Terrace Bay, the Eastern gateway to the new Lake Superior National Marine Conservation Area. We supply fishing charters, sightseeing tours, and shuttle service to the Slate Islands and surrounding area. All services will be provided aboard a beautiful 26 foot Seaswirl Offshore Boat.



Bluebird Charter Boat – Linda & Come Oiseau, (807) 824-3353

www.bluebirdcharterboat.com, Email: info@bluebirdcharterboat.com



Bluebird Charters will help you fully appreciate the natural beauty that lies within Northwestern Ontario. Located off the shores of Lake Superior, Bluebird Charters provides full or half day fishing excursions, boat rides, and site seeing tours.

Visit our website for more information and pictures and feel free to contact us anytime.

Naturally Superior Adventures – (807) 824-1075, www.kayakcrossport.ca

Naturally Superior Adventures is nestled among the Rossport Islands, the largest archipelago on Lake Superior. The islands provide not only protection, but are also rich in wildlife and rugged beauty, making this a favorite spot among sea kayakers. We offer a wide range of sea kayaking tours and instructional programs suitable for every age and ability level. Our group sizes are small, and our certified staff is dedicated to provide you with a safe rewarding and enjoyable kayaking experience.



AVAILABLE FUNDING, FINANCING & INCENTIVES

For current programs, please visit www.terracebay.ca - the site selector information section

Self-Employment Benefits Program

The Self-Employment Benefits Program provides unemployed Employment Insurance eligible individuals with income and entrepreneurial support while they develop and implement their business plan. In addition, the program assists those individuals to prepare for, obtain and maintain employment resulting in savings to the Employment Insurance Account. Financial and entrepreneurial support is provided for a maximum of 52 weeks (up to 78 weeks for an individual with a disability) and is done with the assistance of eligible coordinators (sponsors) who provide business support.

Apprenticeship Incentive Grant

The Apprenticeship Incentive Grant (AIG) is a taxable cash grant of \$1,000 per year. It is available to registered apprentices once they have successfully completed their first or second year or level of an apprenticeship program in one of the Red Seals trades. Specifically, the AIG is meant to help cover some of the tuition, travel and tool costs and encourage apprentices to complete their apprenticeship program and get their Red Seal, which will allow them to apply their skills and knowledge anywhere in Canada.

Red Seal trade program

The Interprovincial Standards Red Seal Program was established to provide greater mobility for skilled workers across Canada. The Red Seal program allows qualified tradespeople to practice their trade anywhere in Canada where the trade is designated without having to write further examinations. To date, there are 49 trades included in the Red Seal Program on a national basis, which account for over 88% of all apprentices and more than 80% of the total trades workforce in Canada. To find out more about Red Seal trades available in your province or territory, contact your provincial or territorial apprenticeship authority.

Skills Development

The Skills Development program provides a negotiated amount of financial support for skills training to Employment Insurance eligible individuals. The aim is to find the most direct route possible to employment, which would result in savings to the Employment Insurance Account. Eligible individuals who are approved under the Skills Development Program select, arrange and pay for their own training. An application for funding under the Skills Development Program must be approved by Service Canada in advance of the applicant commencing training. Agreements are generally for up to 52 weeks, but may be approved for a period of up to three years.

Youth Employment Strategy - Summer Work Experience

The Canada Summer Jobs initiative is specifically designed to assist students experiencing difficulty finding summer jobs as a result of location and/or other barriers. Summer Work Experience includes Canada Summer Jobs, which is a new initiative that provides wage subsidies

to help Canadian employers, not-for-profit organizations, public sector and smaller private sector employers (50 or fewer employees) create career-related summer jobs for students between the ages of 15 to 30 at the start of employment. It also includes Service Canada Centres for Youth (SCCY), which helps students with their summer employment needs. The program is delivered by Service Canada. See Appendix D for contact and application information.

Internship Program with Innovative Small and Medium Enterprises

This program provides financial assistance to innovative Canadian SMEs (small and medium-sized enterprises) for the hiring of post-secondary graduates to work on innovation projects in these firms. In addition to meeting the needs of innovative firms, this program will facilitate the advancement of highly skilled young people within a rapidly changing labor market. Firms that participate in the program will work alongside an NRC-IRAP Industrial Technology Advisor to develop and submit a project proposal. Upon commencement of the internship, the graduate will complete a brief survey to be submitted to NRC – IRAP, which will highlight the graduate's strengths and weaknesses in the work environment. When the internship is finished, the graduate, the firm and NRC-IRAP will evaluate the experience. The evaluations will help determine if the internships are achieving their objectives. Internships last between six to twelve months and are available anywhere in Canada. Maximum support provided will be \$15,000 to help cover a part of the graduate's salary. The firm is responsible for covering other expenses such as fringe benefits and overhead costs. See **Appendix D** for eligibility requirements and application information.

Collaborative Research Internships

This program provides financial assistance to innovative Canadian SMEs (small and medium-sized enterprises) towards the employment of post-secondary graduates. The graduates will be employed by innovative SMEs that are collaborating in the development of products and processes with commercial potential in conjunction with the National Research Council (NRC) and/or the Communications Research Centre (CRC) of Industry Canada. The graduates will participate in the research and development phase, as well as in the commercialization of these technologies. They may be located in the collaborating NRC or CRC laboratories or in the SMEs. In addition to meeting the needs of innovative firms, this program will facilitate the advancement of highly skilled young people within a rapidly changing labor market.

Internships last between six to twelve months and are available anywhere in Canada. NRC's Industrial Research Assistance Program (NRC-IRAP) is responsible for delivering the program through its 235 Industrial Technology Advisors situated in 90 communities from coast to coast. Maximum support provided will be \$15,000 to help cover a part of the graduate's salary. The firm is responsible for covering other expenses such as fringe benefits and overhead costs.

First Nations and Inuit Youth Work Experience Program

This is one of four programs administered by Indian and Northern Affairs Canada (INAC) under the First Nations and Inuit Youth Employment Strategy (FNIYES). Eligible participants include First Nations and Inuit youth aged 15 to 30 who ordinarily reside on reserves or in recognized communities and who are out of school, unemployed, or underemployed. The objects of the program are as follows: to support the provision of opportunities for mentored work experience,

to support the development and enhancement of essential employability skills, such as communication, problem solving and working with others, to expose youth to a variety of career options and to promote the benefits of education as being key to labour market participation. The non-profit sector is eligible to receive a contribution of up to 100% of the applicable minimum wage plus mandatory employment related costs (MERC) and the private sector up to 50% of the applicable minimum wage only. However, where a participant with disabilities is hired, all employers are eligible to apply for 100% of the wage. A maximum contribution of \$3,000 per participant may be available, on an actual cost basis, for special equipment and facilities to accommodate the participant's needs. **Projects must not exceed 11 months and must be completed by March 31st.**

FedNor Youth Internships - Not-for-Profit

The Youth Internship - Not-for-Profit Component encourages employers to provide young northerners with education-related job experience which would ideally lead to permanent full-time employment with the host organization or another Northern Ontario employer. The initiative does this by providing recent post-secondary school graduates with valuable work experiences in not-for-profit organizations which carry out community economic development activities and/or provide support services, information and skills training to entrepreneurs and small businesses across Northern Ontario. Eligible applicants include organizations located in Northern Ontario, including the census divisions of Parry Sound, Muskoka and Nipissing. Eligible recipients include non-profit organizations, municipalities, First Nations, and community economic development corporations, located within the designated FedNor boundaries. FedNor designed its Youth Internship Initiative as a way to complement the Government of Canada's Youth Employment Strategy and at the same time continue to support business oriented, not-for-profit organizations in their efforts to create a positive environment for the growth of small business.

FedNor Youth Internships - Private Sector

The Youth Internship - Private Sector Component encourages employers to provide young northerners with education-related job experience which would ideally lead to permanent full-time employment within Northern Ontario. The initiative does this by providing recent post-secondary school graduates with valuable work experiences within small businesses that are conducting incremental, project-based activity in the areas of **innovation, connectedness and trade** across Northern Ontario. Eligible applicants are private sector businesses which are defined as commercial operations that shall normally be restricted to small and medium-sized firms in Northern Ontario with fewer than 250 employees and less than \$20, 000,000 in annual sales. Applicants must also have been in continuous operation for a minimum of two years. FedNor will contribute up to 90% to a maximum of \$27,500 of eligible costs for a period of up to 12 months or 52 weeks. Eligible costs are the incremental salary for the full-time intern and mandatory employee benefit expenses incurred by the organization. Agreements of less than 12 months or 52 weeks will be pro-rated accordingly. The Youth Internship Initiative was designed as a way to complement the Government of Canada's Youth Employment Strategy and to support efforts to create a positive environment for the growth of small business.

Summer Jobs Service

The Ontario government offers the Summer Jobs Service program to help students aged 15 to 24 years (and up to 29 years for disabled persons) find summer jobs. These students must also be planning to return to school in the fall. The program includes the following services: free training on how to develop job-search and self-marketing skills to help students land and keep jobs, a \$2/hr hiring incentive for employers to hire students, jobs that can last up to 16 weeks, lasting from April to September, and finally, summer and year-round job postings.

Apprenticeship Tax Training Credit

The Apprenticeship Training Tax Credit (ATTC) is a refundable tax credit for corporations and unincorporated businesses employing apprentices in certain skilled trades during the first 36 months of an apprenticeship program. This service is available to businesses that have permanent establishments in Ontario, are subject to Ontario Income Tax and that incur eligible expenditures in training apprentices in designated skilled trades. For further information on eligibility requirements and the list of designated skilled trades, refer to the tax credit bulletin at www.ontario.ca/jobgrow or contact the Tax Advisory Services Branch at (905) 837-3814.

Employer Signing Bonus

The 2004 Ontario Budget included a new \$2,000 Employer Signing Bonus initiative to encourage employers in the trades to register new apprentices in sectors where there is a high demand for skilled workers. This initiative will assist employers to hire and register youth under 25 years of age who have left school and require upgrading to meet the registration standards for apprenticeship training. The Employer Signing Bonus will be delivered in two equal installments over six months. To be eligible for the first installment, employers must meet all the specific apprenticeship requirements to provide training in the trade, and hire and register an apprenticeship scholarship candidate as an apprentice. To receive the second installment, employers must continue to employ the apprentice and provide on-the-job training for at least six months from the date that the apprentice was registered. For more information, call the toll-free Employment Ontario Hotline at 1-800-387-5656, or (416) 326-5656 in Toronto for the phone number and location of the apprenticeship office in your area.

Sector Initiatives Fund

The Sector Initiatives Fund (SIF) helps industry sectors and organizations develop training programs, standards, and materials for their workforces. This approach encourages the sector-wide research and planning needed to address skills gaps. In order to be eligible for assistance under SIF, an organization must represent a sector of the Ontario economy. Trade and professional associations, representative employer groups and unions are all eligible to submit proposals that meet program requirements to the Ministry for consideration at any time. Call the toll-free Employment Ontario Hotline at 1-800-387-5656, or (416) 326-5656 in Toronto for the phone number and location of the office in your area.

Ontario Job Creation Partnerships

Ontario Job Creation Partnerships is an employment program that provides work experience to unemployed job seekers within projects that benefit the community or local economy. At the end

of their participation, participants in the program will have recent work experience and additional skills to add to their résumés, increasing their chances of successfully finding long-term employment. Eligible sponsors may include businesses, non-profit organizations, Crown corporations, municipalities or provincial/territorial governments, First Nations councils and public health and educational institutions.

Ontario Targeted Wage Subsidy

The Ontario Targeted Wage Subsidy is designed to provide on-the-job work experience to unemployed people who are or have recently been eligible to receive Employment Insurance and are experiencing difficulty finding work. In addition, it enables employers to hire people who face barriers to employment (people they might not otherwise hire) by offering temporary wage subsidies. Job seekers who are unemployed can apply to participate if they meet one of the following conditions: they established a claim for Employment Insurance benefits or their Employment Insurance benefit period ended within the past three years, or they established a claim for Employment Insurance maternity or parental benefits and were paid benefits within the past five years and are re-entering the labour force after having left it to care for newborn or newly adopted children. For the purpose of determining whether an individual qualifies as a participant, the date the completed application is received by Employment Ontario is the date when he or she is considered to have requested assistance. The following organizations are eligible to apply for the Ontario Targeted Wage Subsidy: businesses, non-profit organizations, municipalities, First Nations councils, public health and educational institutions.

NOHFC YOUTH INTERNSHIP AND CO-OP PROGRAM

Through this program, young northerners will have access to work placements and internships that will serve as a springboard to rewarding and successful careers. By investing in our highly skilled young workforce, Northern Ontario employers prepare them for future employment right here in the North. Eligible employers include private and public sector employers involved in the following areas: health care, social services, value-added manufacturing, emerging technologies, environmental sciences and other activities that will result in an economic or social development advantage for the region. Candidates who enter co-op placements must be graduates of a Northern Ontario secondary school and be 29 years of age or under and currently attending an accredited college or university. Those seeking internships must also have graduated from a Northern Ontario secondary school, fulfill the same age requirements and have recently graduated from an accredited college or university.

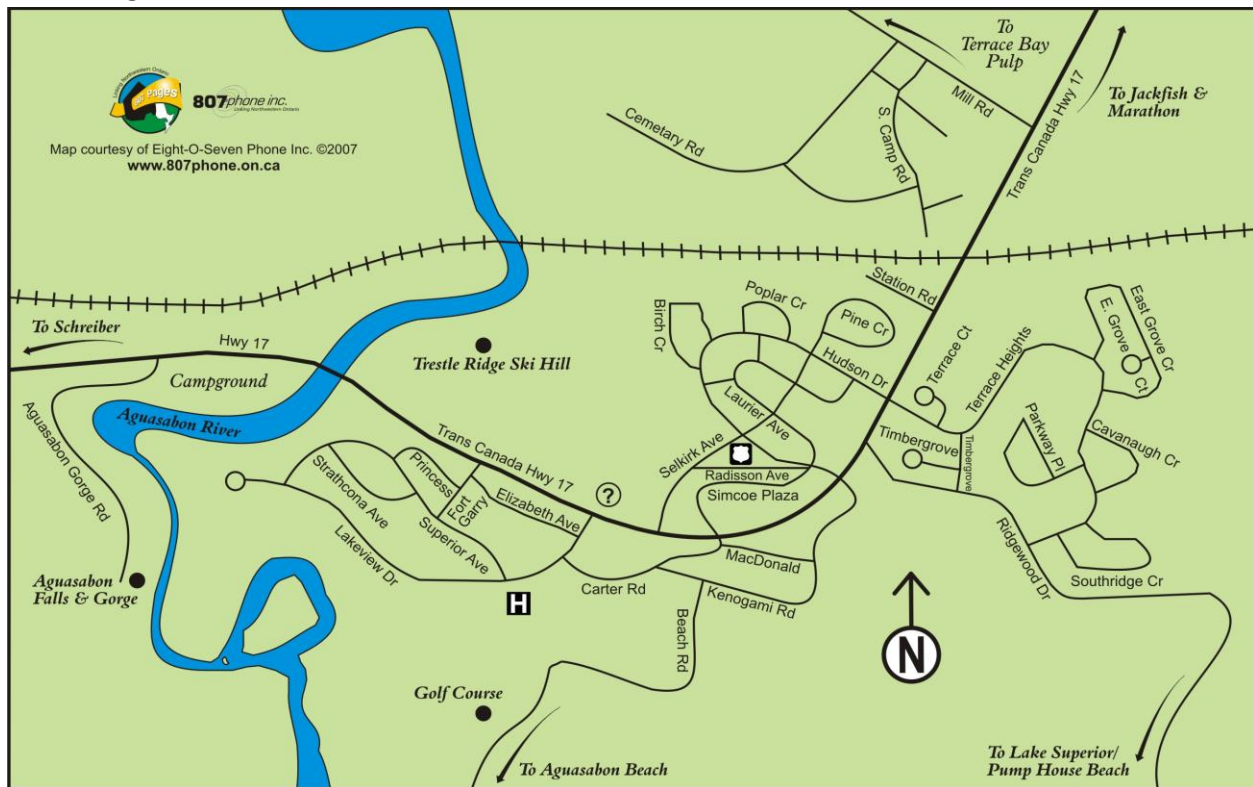
NOHFC YOUNG ENTREPRENEUR PROGRAM

The NOHFC Young Entrepreneur program aims to mobilize a new generation of entrepreneurs and community builders in the North, securing a more prosperous future for tomorrow's northern families and workers. Eligible recipients include residents of Northern Ontario, aged 18 to 29 years, who are planning on starting their own for-profit business in the North. The new venture cannot be an expansion or natural extension of a similar business owned by the young entrepreneur and/or family members or direct relatives.

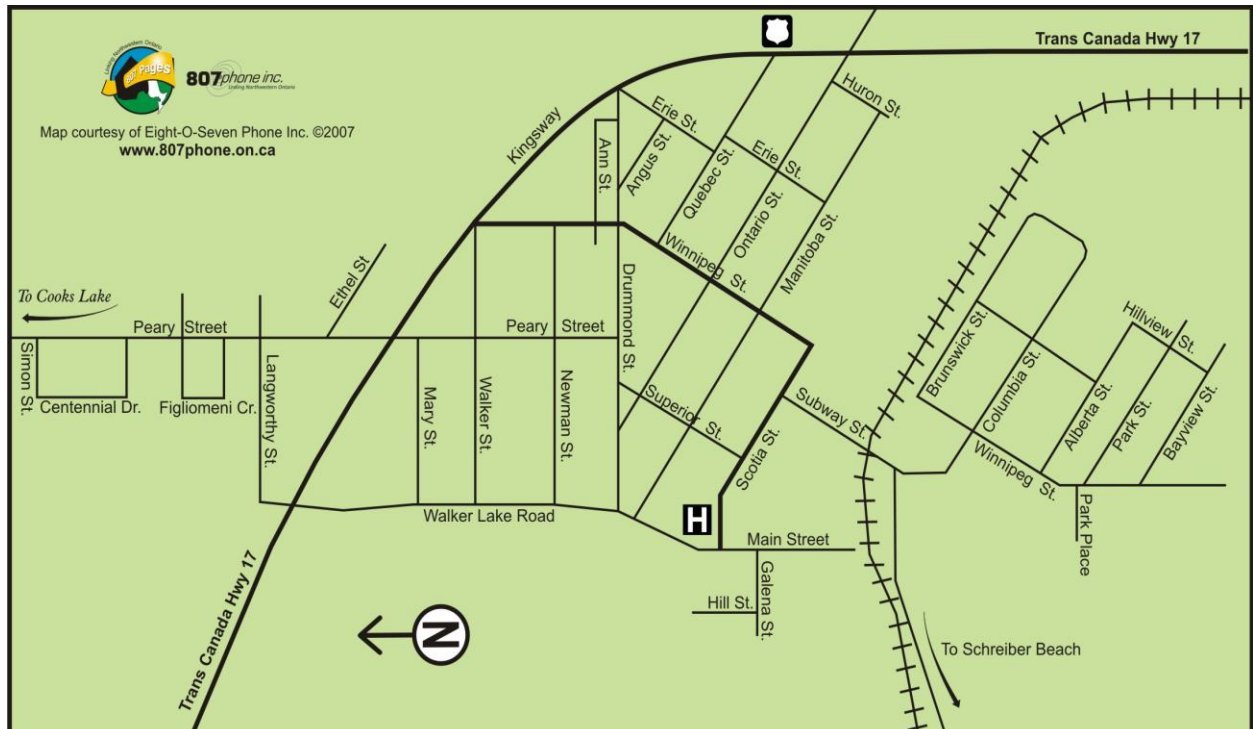
Note: these programs may change at any time and information should be confirmed by contacting economic development staff.

APPENDIX A –TERRACE BAY & SCHREIBER STREET MAPS

TERRACE BAY



SCHREIBER



APPENDIX B – TRANSPORTATION COMPANIES

These are some of the transportation companies in Thunder Bay:

McKevitt Trucking

1200 Carrick Street
Thunder Bay, ON, P7B 5P9
Phone: (807) 623-0054
Fax: (807) 622-8616
Email: info@mckevitt-trucking.com
Web: www.mckevitt-trucking.com

Large logistics provider with warehousing,
Daily LTL and Truckload services into
southern Ontario, Freight Consolidation
Refrigerated, heated, dry vans, flat deck trailers

Quik X Transportation

1510 Dawson Road,
Thunder Bay, Ontario, P7G 1H8
Phone: (807) 768-4330
Toll Free: (877) 944-3600 (Canada & U.S.)
Fax: (807) 768-4313
Web: www.quikx.com

Large LTL transportation company with
various head offices and warehouses.

Freight Managers Inc.

P.O. Box 29096
Thunder Bay, ON, P7B 6P9
Toll Free: (800) 608-7304
Fax: (807) 474-4209
Web: www.freightmanagers.com

Small, more personalized freight intermediary

Arnone Transport Limited

300 South Water Street
Thunder Bay, ON, P7B 6P6
Phone: (807) 344-7772
Fax: (807) 343-0466
Toll-Free: (800) 377-3397
Email: info@arnonetransport.com
Web: www.arnonetransport.com

Privately owned and operated transportation,
logistics and warehousing company with a
fleet of tractors, trailers, flat beds, straight
trucks and warehouse facilities

Erb Transport Ltd.

580 8th Avenue
Thunder Bay, Ontario, P7C 1R2
Phone: (807) 344-2323
Fax: (807) 345-3496
Email: contactus@erbgroupp.com
Web: www.erbgroupp.com

A drop trailer program and fleet of modern 48'
and 53' air ride refrigerated trailers.

Courtesy Freight System Ltd.

340 Simpson St.
Thunder Bay, ON, P7C 3H7
Phone: (807) 623-3340
Fax: (807) 622-6340
Email: info@courtesyfreight.com
Web: www.courtesyfreight.com

Daily freight service across Northwestern
Ontario with a variety of different types