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Ride out volatility with a systematic approach

A systematic investing plan provides discipline and the potential for better returns. Investors who watch the markets closely can get dizzy tracking all the ups and downs – and, as prices fluctuate, often unpredictably, it can be hard to stay focused on long-term plans. When markets drop, it can be very difficult to fight the temptation to sell. When markets rise, it can be equally tough not to jump on the bandwagon and buy. The result for many investors, is selling low during market downturns and then buying back as the market rises. Yet a simple strategy can help investors ride out volatility and achieve better long-term returns. A systematic investing plan quite simply means investing the same amount of money regularly, no matter what the markets are doing. When prices are high, that amount buys fewer units. When prices are low, that amount buys more units. The average cost per unit tends to drop over time because the investor buys less at a high price and more at a low price – which is why this approach is also known as dollar cost averaging. **How it works** Here's a simple example that shows how a systematic investing plan can benefit an investor. Let's say Janice commits to investing \$100 in an equity mutual fund every week. As it happens, the equity markets are especially volatile over the next two months:

Week 7	\$100	\$11	9.1
Week 8	\$100	\$9	11.1
	Total Investments:	Average Cost per Unit:	Total Number Units purchas
	\$800.00	\$9.26	86.4

Over the eight weeks, Janice invests a total of \$800 and buys a total of 86.4 units. Her average cost per unit is \$9.26. Had Janice invested her entire amount of \$800 during week 1, her average unit cost would have been \$10.00 versus the weekly investment strategy where her average unit cost was \$9.26, a savings of 0.74 cents per unit. In hindsight, she could have done even better if she had somehow known that week 3, when the cost per unit was at its lowest, would be the best time to buy. In that case, her \$800 investment would have bought 114.3 units, worth \$1,028.70 in week 8. However, she could also have done much worse if she had wrongly guessed that week 6, when the cost per unit was at its highest, would be the best time to buy. In that case, her \$800 investment would have bought just 66.7 units worth \$600.30 in week 8. But not even the most skilled professional investors can say with certainty when the equity markets have bottomed out or peaked, so a systematic investing plan is a more disciplined approach than attempting to time the markets. By averaging out the cost per unit over time, and ensuring fewer units are purchased at high prices, systematic investing can help investors achieve greater potential capital appreciation, aligned to the mantra "buy low, sell high". **Why it matters now** While some investment strategists don't think the equity markets in Canada, the United States or around the world are overvalued, relatively, economic slowdowns tend to weaken earnings growth, which may put pressure on stock prices.^[1] Investors who are supported by the discipline of a systematic investing plan may be better able to take the long view through volatility. Perhaps the best thing about a systematic investing plan is that it's automatic and unemotional, helping investors avoid the biases that affect us all and can lead to costly investment decisions. Instead of selling when prices are low, or "on sale," investors with a systematic plan keep buying in all market conditions. Just as important, instead of missing the best days of a recovery because they're out of the

markets, those investors remain invested, leading to a potentially better outcome.

Speak with us about how establishing a systematic investing plan can help you reach your financial goals.

"Cognitive biases are an evolutionary adaptation. Our brains have evolved to have a very fast, non-analytical way of thinking. When confronted with danger, it doesn't make a lot of sense to sit down and analyze what to do. It usually makes more sense to just do anything rather than deliberate." — Dr. David Lewis, PhD, Chief Client Officer, BE works systematic investing plan takes the emotions and guesswork out of investing. Rather than spending time and energy trying to work out when to buy and when to sell, investors are always buying, a little at a time, knowing that every investment brings them closer to their long-term objectives.

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[1] https://players.brightcove.net/6016595172001/default_default/index.html?videoId=6053539921001; www.forbes.com/sites/johntobey/2019/04/19/the-stock-markets-biggest-risk-is-still-alive-slowing-economic-growth/#4c22fd027ba3

johntobey/2019/04/19/the-stock-markets-biggest-risk-is-still-alive-slowing-economic-growth/#4c22fd027ba3



August 2020

Sun Mon Tue Wed Thu Fri Sat

						1
2	3	4 Museum Meeting @ 7pm Recycling	5 Council Meeting 7:00pm	6	7	8
9	10	11 Garbage	12	13	14	15
16	17	18 Recycling	19 Council Meeting 7:00pm	20	21	22
23	24 Minor hockey AGM 6:30 pm @ the hall	25 Garbage	26	27	28	29
30	31					

Town of Rocanville

August, 2020



Transfer Station Open:

Mondays	12:00-6:00
Fridays	2:00-6:00
Saturdays	11:00-3:00

Town Office Telephone:

306.645.2022
Fax 306-645-4492
Email:
rocanville.town
@sasktel.net

TOWN COUNCIL

Mayor
Daryl Fingas

Councillors
Stan Langley
Ed English
Irene McLean
Ron Reed
Marcel Gagnon

FLUSHING WATER LINES

It is planned to commence water line flushing later this month, please watch for emails and the town notice board for dates and times.

ANNUAL WATERWORKS INFORMATION

Available At The Town Office

(As required under The Municipalities Regulations (34))

Name of Municipality—Town of Rocanville

Date July 21, 2020

WATERWORKS 2019 FINANCIAL OVERVIEW

On June 17, 2020, Town Council passed a resolution adopting the 2019 financial overview of the waterworks operation:

Total 2019 Waterworks Revenues:	\$188,500
Total 2019 Waterworks Operating Expenditures:	\$253,572
Total 2019 Waterworks Capital Expenditures:	\$0.00
Total Debt Payments on Waterworks Infrastructure Loans	n/a
Comparison of Revenues to Expenditures as a Ratio	0.74
Waterworks revenues covered 74 percent of the waterworks expenditures.	
Amount of 2019 waterworks surplus transferred to	
W/S Reserves:	\$10,000
Reserves available for waterworks capital infrastructure:	\$167,797
The 2015 Waterworks System Assessment, as required under section 35 of The Water Regulations, 2002, is available upon request.	
There are two existing agreements with respect to the provision of municipal waterworks services.	

COMPLAINTS

The town has received several complaints about neighbours' cats straying into people's property and digging up their gardens, if you have cats can you please keep them on your property. If requested the Town does set traps and relocates any caught onto an agreed farmyard. The Town cannot be held responsible if we catch someone's pet by mistake.

August council meetings will be held at the Town Office on the
Wednesday's of 5th and 19th at 7:00 p.m.

PLAYSCHOOL REGISTRATION

Rocanville Co-Operative Playschool is now accepting registrations for the upcoming school year. We accept 3 and 4 year old's who are potty trained. Classes run for two hours on Tuesdays and Thursdays. Cost is \$80 per month, or \$60 to attend one day per week. Our program is geared toward preparing children for school, as well as fun activities like walks and field trips. For more information, or to request a registration form, please email rocanvilleplayschool@gmail.com.



Playschool Teacher Needed

Rocanville Playschool is looking for an enthusiastic, experienced, and dedicated teacher. Classes run on Tuesdays and Thursdays, subject to change based on enrolment.

A successful candidate will have experience planning and running play based classes for 3-4 year olds including some field trips, be certified in First Aid (or be willing to take training) and have a satisfactory criminal record check.

Early Childhood Certification preferred. Classes run September to June.

Email resumes by August 7th, 2020, to rocanvilleplayschool@gmail.com



Rocanville Town and Country Golf Club

"The Rocanville Town and Country Golf Club is currently negotiating the purchase of a new clubhouse building to move to our golf club in the near future. A building inspection has been completed and further inspections are scheduled.

A fundraising campaign has been initiated to raise additional funds to relocate the building. Please feel free to view photos and a description of the building at the clubhouse section of our website at www.rocanville.ca/golf/clubhouse.php

The golf club would appreciate your support for donations towards the relocation of this building. Tax deductible donations can be made to the Town of Rocanville, Box 265, with "golf clubhouse" noted in the memo of the cheque.

Community members who have questions or concerns regarding this venture, are encouraged to discuss further with the clubhouse committee (Jeremy Wray 434-9874, Cory Woywada 434-5039, Denise Kruppi 434-8408, Kari Lessmeister 640-8103 and Duane Hanna 434-9978).



Pickleball

Pickleball will be held every Tuesday night starting July 28, 7p.m -9 p.m. on the Skating Rink ice surface (Use SW man door to access ice surface).
Cost is \$5/person.

COVID precautions will be taken. Sanitized paddles and balls will be provided. Sanitizer will also be provided. Only one court has been set up at this time. If there is enough interest then a second court can be set up.

For any questions please contact
Sandra Logan.
Text or call
306-434-7284



Rocanville Food Share

would like to convey our heartfelt thanks to the following for their generous donations:

- Borderland Coop Fundraiser.
- DQ Cake Fundraiser Moosomin
- Food Banks of Saskatchewan
- Johnston’s Grain
- Moosomin Baptist Church
- Parish of Saskatchewan Gateway
- Rocanville Community Thrift Store

The numerous individuals who gave cash and food donations.
Our food share board is made up of representatives from each of the following churches in Rocanville.

- St. Thomas Anglican Church
- St. Paul’s United Church
- St. Alphonsus Catholic Church.
- Rocanville Pentecostal Church
- Hope Congregational Christian Church

Our food is stored at the Hope Church where people can come for pick up.
If you know of someone in the area in need of a hamper, please contact one of the committee members.

- Darlene Williams – 306-645-2921
- Betty Mills – 306-645-2102
- Pastor Paul Bunz - 306-434-5376
- Roseanne Kelly – 306-434-9484

ANNUAL WATERWORKS INFORMATION

Available At The Town Office By September 1 Of Each Year
(As required under The Municipalities Regulations (52))

Name of Municipality: Town of Rocanville
Date: July 21, 2020

WATERWORKS RATE POLICY

On August 3, 2020 Town Council will pass a resolution on a waterworks rate policy. Under the waterworks rate policy resolution, the water rates as follows will continue, as adopted under the Water and Sewer Rates Bylaw dated April 15, 2015:

Water Charges For Customers Located Within Town Limits

All customers shall be charged a basic cost per quarter of \$40.50 minimum. Regardless of meter size, the volume of water allowed under the minimum cost per quarter shall be 10,000 gallons. Excess water consumed, over 10,000 gallons, shall be charged at the rate of \$4.05 per 1,000 gallons.

All customers shall also be charged an Infrastructure Fee in the amount of \$94.50 per quarter. The purpose of the Infrastructure Fee is to generate new monies to fund capital projects.

Water Charges For Customers Located Outside Town Limits

Or

Customers Accessing Water At Key Operated Outlet For Agricultural Use:

5/8 Inch Meter (Domestic) and 3/4 Inch Meter (Domestic & Commercial) – Basic cost per quarter shall be \$63.30 minimum. Volume of water allowed under the minimum cost per quarter shall be 10,000 gallons. Excess water used over 10,000 gallons shall be charged at the rate of \$6.33 per 1,000 gallons.

1 Inch Meter (Commercial) – Basic cost per quarter shall be \$158.25 minimum. Volume of water allowed under the minimum cost per quarter shall be 25,000 gallons. Excess water used over 25,000 gallons shall be charged at the rate of \$6.33 per 1,000 gallons.

1 ½ Inch Meter (Commercial) – Basic cost per quarter shall be \$379.80 minimum. Volume of water allowed under the minimum cost per quarter shall be 60,000 gallons. Excess water used over 60,000 gallons shall be charged at the rate of \$6.33 per 1,000 gallons.

2 Inch Meter (Commercial / Agricultural) – Basic cost per quarter shall be \$633.00 minimum. Volume of water allowed under the minimum cost shall be 100,000 gallons. Excess water used over 100,000 gallons shall be charged at the rate of \$6.33 per 1,000 gallons.

Help Support the Rocanville Town & Country
Golf Course Club House Building Fund!

Now through October 31, 2020, shop at Rocanville Super Thrifty and
donate your Perks Rewards points! Super Thrifty will remit the dollar
value of your Perks points to the club house building fund.

For the month of August we will match your Perks donation!

Not a Perks Rewards member? Join today to discover the many benefits of membership!

- Receive one Perk for every \$10 you spend at Super Thrifty Drugs
- Once you’ve collected 15 Perks, redeem them in-store for a \$5 discount on your next purchase of \$10 or more
- Choose Option+ products to earn more Perks Rewards even faster
- Collect Perks points on specially marked items throughout the store and receive weekly money-saving, points-building offers



Earn Faster, Save Sooner	
15 Perks = \$5	60 Perks = \$20
30 Perks = \$10	75 Perks = \$25
45 Perks = \$15	90 Perks = \$30

All consumers will be eligible for a 5% discount on current charges only when paying during the month of invoicing (February, May, August and November). A penalty of 10% will be added to all water and sewer accounts outstanding at the date of the next billing.

Basic charges that vary due to water meter size are justified because the Town’s infrastructure was been built to accommodate their potential requirements.

The objective of the waterworks rate policy is to ensure that waterworks are self-financing, where the users pay for the cost of the service. To accomplish this, waterworks rates need to be regularly evaluated to ensure that revenues cover operating costs and provide excess monies to build reserves in order to cover future infrastructure maintenance and replacement costs. These future capital expenditures have been identified in the 2015 waterworks assessment required by *The Water Regulations, 2002*.

Including both operating and capital expenditures, the utility department concluded 2018 with a loss of \$156,789 this loss was subsidized through infrastructure fees. In recognition of an upcoming, long-term capital project (to replace aging water mains), Town Council successfully applied to increase the quarterly infrastructure fee from \$39.00 to \$94.50. This took effect August 1, 2015.

To be fair to water customers residing within the community, Council increased rural rates effective February 1, 2010.

In 2013, the Town of Rocanville installed a variable frequency drive in Well #2 and we continue to convert traditional water meters over to electronic meters with 394 of the required 400 installed. All meters have now been converted to electronic and are read quarterly with a hand held reader.

In 2018 water lines were extended through Qu’Appelle Street and looped to the Trailer Court to provide a continuous line to avoid dead ends which creates turbidity and also supply this end of Town with Fire Hydrant service.



The shout out to the Dream Big Child care staff was missed in the July Community Calendar. We appreciate all of the staffs dedication to keeping our children safe and well cared for.

**Shout Out to the Amazing Staff at Dream Big
Childcare!**

The center has remained open this entire time. The team of dedicated Early Childhood Educators have gone above and beyond to ensure that the children in their care received the best quality of programming and support to the families. The staff ensure that the school age children attend their Team meetings, complete their assignments on top of the enhanced cleaning, emergent curriculum projects, and their commitment to physical activity for children and creating a positive environment to work in. During the past 4 months the staff has also taken part in professional development, completed college courses towards their certifications and diplomas while coming into work every day to work.

**Thank You! Chris, Danielle, Bethany, Shauna,
Bailey and Tristen. You are truly remarkable
and strong!**

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Marty DeCorby
Box 731 Rocanville, SK S0A 3L0
306-645-2777 (office) 306-435-0900 (cell)
Email: marty@concreterestore.ca
Web: www.concreterestore.ca





AUGUST 2020

ST. PAUL'S UNITED CHURCH
Rocanville, Sask.
Rev. Barbara Wilkins



Wishing you a fun summer while keeping safe and well.

Rev. Barbara Wilkins will be on Holidays for the
month of August.

She will still be available and can be reached at her home
phone number if there is a need.

Rev. Barbara Wilkins home number: 306-645-0201

Regular Church Services and Bible Studies are cancelled
until further notice. The email services will continue
in September until we can be back in church.

Phillipians 4: 6&7 – Have no anxiety about anything, but in
everything by prayer and supplication with thanksgiving
let your requests be made known to God.
And the peace of God, which
passes all understanding will keep your hearts
and your minds in Christ Jesus.

St. Thomas Anglican Church

"Anglicans Serving the Community Since 1883"

201 Carlton Street

'A Jesus-centered community for believers and doubters and
everyone in between.'

***All in-person services and functions are cancelled until September.

If prayers or other pastoral activities are needed, please call

306-645-4285 or 306-645-0203.***

***If you would like to be a part of our Sunday services by Zoom, please
contact us.***

"He was pierced for our transgressions, ...and by his wounds we are
healed."~Isaiah 53:5

August Services

Aug 2~Morning Prayer Service at 11 am.

Aug 9~Morning Prayer Service at 11 am.

Aug 16~Morning Prayer Service at 11 am.

Aug 23~Morning Prayer Service at 11 am.

Aug 30~Morning Prayer Service at 11 am.

****Our PEACH fundraiser is ON!! Contact us if you'd like to order.****

SUNDAY SCHOOL is on break for the summer!

For further information call 306-435-6156.

Wheelchair accessible Hall & Church rentals, call 306-645-0203

Bible Study information, contact Rev.Delta at 306-645-4582.

Rocanville Community Thrift Store Schedule—August 2020

Store Hours—Monday, Wednesday, & Friday—1-4pm, Thursday 6-8pm

Wed. Aug. 5 – Linda Bock, Pam Botterill, Sylvia Magnusson, Irene Ruhland

Thurs. Aug. 6 – Anne Knight, Marie Nixon, Glenda Brown

Fri. Aug. 7 – Willa Clarke, Denise Callin, Joyce Surridge, Eva Swanson

Mon. Aug. 10 – Irene Norton, Marjorie Thompson, Eileen Etherington, Phyllis Harper

Wed. Aug. 12 – Irene Norton, Linda Bock, Therese Fafard, Christina Kim

Thurs. Aug. 13 – Penny Yung, Terry Fletcher, Deb Selby

Fri. Aug. 14 – Denise Callin, Willa Clarke, Sylvia Magnusson, Anna DeCorby

Mon. Aug. 17 – Anne Knight, Eileen Etherington, Irene Ruhland, Marie Nixon

Wed. Aug. 19 – Linda Bock, Eva Swanson, Phyllis Harper, Marjorie Thompson

Thurs. Aug. 20 – Willa Clarke, Pam Botterill, Tracey Moore

Fri. Aug. 21 – Penny Yung, Joyce Surridge, Christina Kim, Terry Fletcher

Mon. Aug. 24 – Denise Callin, Anne Knight, Marie Nixon, Irene Ruhland

Wed. Aug. 26 – Linda Bock, Pam Botterill, Eva Swanson, Therese Fafard

Thurs. Aug. 27 – Irene Norton, Marjorie Thompson, Sandra Maki, Bev Casemore

Fri. Aug. 28 – Irene Norton, Willa Clarke, Anna DeCorby, Joyce Surridge

Mon. Aug. 31 – Penny Yung, Christina Kim, Terry Fletcher, Sylvia Magnusson

Wed. Sept. 2 – Anne Knight, Denise Callin, Eileen Etherington, Therese Fafard

Rocanville Pentecostal Church

Knowing Jesus & Making Him Known
Growth | Servanthood | Mission | Action

1002 RAILWAY AVE

PASTOR NICHOLAS ALMEIDA:

306-434-9536

NICHOLAS.ALMEIDA@V-MAIL.CA

PASTOR BETHANY ALMEIDA:

306-434-5104

BETHANYDJALMEIDA@GMAIL.COM

KNOW SOMEONE WHO NEEDS HELP IN OUR
COMMUNITY? LET US KNOW!

SUNDAY SERVICES NOW HAPPENING AT THE
CHURCH.

LIVE STREAMED SERVICE AVAILABLE EVERY
SUNDAY 11AM ON FACEBOOK.COM/
ROCANVILLEPAOC!

CHECK OUT OUR NEW WEBSITE!
ROCANVILLECHURCH.COM

YOUTH WORSHIP NIGHTS WEDNESDAY
7-9PM



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New shop now located at Rocanville, SK
Head Office: 609 Main ST, Esterhazy, SK S0A 0X0


Welcome to Rocanville!
 IF YOU ARE NEW TO TOWN
 PLEASE COME BY THE REC OFFICE
 MONDAY—FRIDAY 9AM—3PM
 OR CALL 306-645-2164

**WE'VE PREPARED A WELCOME
 WAGON PACKAGE, FULL OF
 IMPORTANT COMMUNITY
 INFORMATION
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 COURTESY OF OUR LOCAL BUSINESSES!!!


FOR ALL YOUR HOME REPAIR AND RENOVATION NEEDS:
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 Interior – Exterior

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 estimate for your project: we are here to help!

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 306-645-2050


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2020

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Community Calendar Advertising Rates:
 \$5 - small ad
 \$20 - 1/4 page ad
 \$40 - 1/2 page ad
 \$80 - full page ad

****\$5 preparation fee for all ads that we must design****
Buy 12 months for a 1/4 page ad and up and get 20% off!

Rocanville Gymnastics club is looking for
 a new coach.
 If you are interested please contact
 Deanna Carver
 (deannacarver_64@hotmail.com)



ROCANVILLE FOOD SHARE

**If you know of anyone in the
 area in need of food
 please contact**
 Darlene Williams 645-2921
 Rev. Paul Bunz 434-5375
 Roseanne Kelly 434-9484
 Betty Mills 645-2102

**FOOD OR CASH DONATIONS
 APPRECIATED**
**CHEQUES MADE PAYABLE TO THE TOWN
 OF ROCANVILLE**
**RECEIPTS FOR INCOME TAX AVAILABLE
 UPON REQUEST**


Are you interested in
 running for Mayor of
 Rocanville
 or for a position on
 council??

November is election
 month for Rocanville
 Town Council.

We would like to encourage
 people to use the BlockTalk app 
 BlockTalk is an app that is free for
 all community members to use and
 is a great way to keep everyone
 informed. You can post anything
 you feel the community needs to be
 made aware of, lost pets, stolen
 property, or any other information
 you feel is of value.
 Other social media platforms are
 great but often we have to scroll
 through so much information to
 find out what is going on right here
 in our own town.

Minor Hockey AGM
 August 24th, 6:30 @ the hall.
 Social distancing and COVID restrictions will apply


Each year our local businesses are sought out for donations to fund events and projects in our community.

We would like to encourage groups receiving donations to give back by shopping local. We understand that materials can sometimes be purchased cheaper at big box stores however it is unlikely those stores will be funding your event.

*Let's work together as a community
and support each other.*

*If you wish to continue to receive
donations from your local businesses,
please support local.*

*Love where
you live!*



AT THE LIBRARY

At this time, the library is slowly reopening to the public. We are offering Curbside pickup for your library requests or Holds during regular open hours.

Beginning August 5th- Public able to enter Library with a limit of 5 patrons at a time. Can drop off returns, pick up holds and place requests. One public computer available for essential use. No shelf browsing until the next stage of our reopen plan is announced. Curbside pickup will still be available.

All returned items must be quarantined for 72 hours before processing. If you are sent a notification of having overdue items but have returned them already- do not be alarmed. No late fees will be charged and items will be checked in the following week as we are only operational over 3 week days.

NO PROGRAMMING until further notice.

If you have any questions regarding the current policies, would like to place holds or place a curbside pick up order- feel free to contact the Library @ 306-645-2088, by email rocanville@southeastlibrary.ca or through our Facebook page/messenger.

Interested in joining the Library Board?

The Library is looking for more Board Members to provide fresh input and new ideas! If interested, please call the Library @ 306-645-2088.

Library Hours:

**Wed : 9 AM-12:00 P M
and 2:00-6:00 PM**

Thurs: 2:00-6:00 PM

Friday: 2:00-6:00 PM

Phone: 645-2088

218 Ellice Street



Next Board Meeting:

Yet to be determined

