

Ken Crosson, CFP, CPCA Tara-Lee Crosson, CFP, BA
CERTIFIED FINANCIAL PLANNERS
320 Gardiner Park Court Regina, SK S4V 1R9
Tel: (306) 522-5674 Fax: (306) 781-7791
www.discovery-financial.ca kcrosson@discovery-financial.ca

Why credit scores matter

How to gain more control over your financial future.

Many aspects of the economy are affected by forces well beyond our reach, but being attentive to the economic factors that you can influence directly, like spending, saving and investing, can give you greater control over your financial future. Knowing how to build and preserve a solid credit score can help expand your options down the road when it comes time to borrow funds.

What is a credit score?

Essentially, your credit score (also known as a credit rating) is a number between 300 and 900 that shows lenders how good you are at borrowing money and paying it back. Along with a credit report, it's a key piece of information that they'll look at whenever you apply for a loan, credit card, a line of credit or a mortgage. The higher the number, the more successfully it says you've managed your credit, debt and overall finances in the past – and the more likely you are to repay loans in the future. If your score registers near the higher end of the scale, you can enjoy advantages, such as access to better lending rates and more receptive responses to your applications. Lenders generally regard scores within the 660–900 range as good, very good or excellent.

What makes a good credit score?

In Canada, two credit bureaus are permitted to collect information on your financial activity: Equifax and TransUnion. Equifax and TransUnion each use the information to develop a credit report, or profile, that reflects your financial status and evaluates your risk. Both bureaus make this report available to any lenders you have asked for credit, and you're also entitled to see it for free once a year. The credit report forms the basis of your credit score. Here are some of the criteria that go into calculating your score:

- Whether you carry a balance on your line of credit or credit cards
- Whether you always pay your bills on time
- Whether your current credit products are close to or exceeding their limits

- How frequently you apply for more credit
- Whether collection agencies have been notified of your debts
- Whether you have unpaid taxes
- Whether you have ever declared bankruptcy

Remember to check your credit score

A growing variety of online credit service sites, such as CreditKarma.ca or Borrowell.com, as well as many banks, offer access to your credit score for free. Generally speaking, as long as you don't do anything too unusual in terms of credit activity, your score won't change very much. However, it's good practice to check it from time to time to know exactly where it stands, especially if you're planning to apply for more credit in the future. It's also a good idea to monitor your score in case of any errors that need to be corrected and to ensure it isn't being affected by some element of fraud.

Directions on how to obtain your free credit report from Equifax and TransUnion can be found on the Government of Canada's website.

Following these tips can help you preserve and improve your credit score:

1. Never miss a payment

Missing even a single credit or bill payment entirely can decrease your credit score. If you're in danger of missing a payment, making a partial or minimum payment is necessary to preserve your credit score. If you anticipate difficulty making a mortgage or loan payments, contact your credit provider to learn more about other possible payment options and assistance.

2. Don't rely too much on credit

Developing an appetite for too much credit can impact your score, as can carrying an excessive balance. Ideally, you should pay off any credit balances in full each month to preserve your score and to avoid costly interest charges. If this is too challenging, consider setting up a pre-authorized monthly payment plan for some or all of your credit balances. Your advisor may also be able to suggest ways to consolidate your

debt at a lower rate of interest if your balances have become too difficult to pay down.

3. Keep your oldest credit line or card active

Your credit history says a lot about how responsible you are with money, so try to keep your oldest credit card or line of credit active, even if you rarely use it. Keeping it open and in good standing is a strong indicator of your financial behaviour over time.

4. Try to use different types of credit

Using a variety of credit products can show lenders that you can handle multiple payments at once. Managing credit cards, a car loan and a student loan all at the same time may help boost your score. Ultimately, you want to demonstrate that you can pay back any money that you borrow.

5. Limit your new credit applications

Sending multiple credit applications can raise red flags for lenders, so limit how many times you apply to help steer your score away from taking a hit. If you're approaching multiple lenders for quotes, try to get to them within a short time. This way, the combined credit inquiries will appear as only a single request and reduce the damaging effect of too many inquiries.

Your credit score can be a powerful financial tool. Maintaining a strong score can ease the way forward to future funding that may help you achieve your goals. Speak us to learn more about what you can do to ensure your credit score stays in the good to excellent range.

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February 2021

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2 	3	4	5	6
7	8	9 	10	11	12	13
14 	15 	16 	17 Council Meeting 7:00pm	18	19	20
21	22  Community Calendar Deadline	23 	24	25	26	27
28						

TOWN OF ROCANVILLE

FEBRUARY 2021



Assessment Revaluation

Every four years, all Saskatchewan properties are revalued – for property taxation purposes. The last revaluation was in 2017, and the 2021 Revaluation will see assessed values updated to reflect a new base date of January 1, 2019. The legislated base date means that 2021 values reflect a property's value as of January 1, 2019.

All Rocanville properties have been revalued and owners will receive Assessment Notices shortly. Most properties will see increases in their land values with some getting a reduction in property values – this will not necessarily translate into property tax increases. If the Town continues with the minimum tax as its base it will not affect the amount paid by each property.

As you know, a portion of your property taxes are paid to the South East Cornerstone School Division. The Province sets education mill rates for residential, commercial and agricultural properties. The Town collects these education monies and pays it directly to the Minister of Finance in Regina. In 2020 this amount was over \$298,000, the figure paid in 2012 was \$192,000.

When you receive your Assessment Notice this month, please keep a few things in mind:

- You have 60 days in which to appeal the new value;
- The basis of your appeal cannot be related to property taxes; and
- Most ratepayers will want to know how the new assessment will affect their property taxes; we will be unable to determine that until budget day, when the Province announces the education mill rates.

We can provide you with more detailed information than the Assessment Notice will contain. Please feel welcome to drop into the office to discuss it further.

**THE FEBRUARY COUNCIL MEETING WILL BE HELD
ON THE 17th AT 7:00P.M. IN THE
NUTRIEN ROCANVILLE COMMUNITY HALL.**

Transfer Station Open:

Monday 11:00 - 5:00
Fridays 1:00 - 5:00
Saturdays 11:00 - 3:00

Town Office Telephone:
306-645-2022

Fax: 306-645-4492

Email: rocanville.town@sasktel.net

town@sasktel.net

Town Council

Mayor

Ron Reed

Councillors

Irene McLean

Tristen Bell

Chad Selby

Tobin Shipp

Paul Bunz

Owen Wilson

Council Meetings
17th February

PINKS LAWN CARE SERVICE

2021

LAWN CUTTING

EAVES TROUGH CLEANING

GENERAL YARD WORK



CALL FLOYD FERGUSON

306-645-2617

PLEASE LEAVE A MESSAGE

CONCRETE RESTORATION CANADA

- Preventive Maintenance
- Repairs & Restoration
- Industrial & Decorative Coatings
- Dust Proofing & Sealing
- Paint, Glue Removal & Floor Prep
- Exterior Rubber Surfaces

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



We specialize in all aspects of the residential, commercial and agricultural concrete industry.

Serving Rocanville and surrounding areas.

This includes; slabs, floors, sidewalks, drive ways, grade beams, bin pads, ICF, etc.

Phone:

306-435-0125

306-434-9601

Email:

parkconcrete@gmail.com

Website:

www.parkconcrete.ca

Find us on



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
AND FREEBIES FOR YOU!

COURTESY OF OUR LOCAL BUSINESSES!!!



CO-OP
Borderland



Rocanville C-Store
306.645.0557
HIGHWAY 8 | ROCANVILLE, SK



Borderland Co-op is pleased to welcome
Savannah Roden
as our new Community Relations Manager

Money can't buy happiness,
but it can buy
ICE FISHING GEAR
and that's kind of the same thing!



Come check out our
SUPPLIES AND BAIT
for all your ice fishing needs!

CORE
INDUSTRIAL SERVICES L.P.

Call 306.745.4844 | We are available 24/7
Commercial & Residential Services



Septic Services Water & Vac Trucks Hydrovac Earthworks Site Services
Hotshot Services Site Mechanical Steamer & Pressure Washing
Primus Line Installs

www.coreindustrial.ca email: sales@coreindustrial.ca

New shop now located at Rocanville, SK

Head Office: 609 Main ST, Esterhazy, SK S0A 0X0



FEBRUARY, 2021

ST. PAUL'S UNITED CHURCH
WELCOMES YOU!

Regular Church Services 11:30 A.M.

Rev. Barbara Wilkins
Office hrs. 9-12 Mon. and Wed.
Church Office- 645-2942

Sun. Feb. 07, 14, 21 and 28 – Regular Church Services
at St. Paul's United

Instead of the Shrove Tuesday Pancake Supper we will be taking donations of money which will be given to TeleMiracle. Donations may be given to: Rev. Barbara Wilkins during her office hours or to Phyllis Bilkey/Behrns, phone # 306-435-9739. Cheques can be made out to Tele Miracle or St. Paul's United Church Sunday School.

No Choir practice or Bible study till further notice.

Jeremiah 29: 11-12: For I know the plans I have for you, says the Lord, plans for welfare and not for evil, to give you a future and a hope. Then you will call upon me and come and pray to me, and I will hear you.



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.'

If prayers or other pastoral activities are needed, please call 306-645-4285 or 306-434-8301.

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

"Come, follow me."~Matthew 19:21

February Services

Feb 7~Morning Prayer Service at 11 am.
Annual General Meeting at 1 pm via Zoom.
Feb 14~Valentine's Day! Sunday School at 9:30 am.
Morning Prayer Service at 11 am.
Feb 15~FAMILY DAY
Feb 17~ASH WEDNESDAY
Feb 21~Morning Prayer Service at 11 am.
Feb 28~Sunday School at 9:30 am.
Morning Prayer Service at 11 am.

SUNDAY SCHOOL is via Zoom on Alternate Sundays!

For further information call 306-435-6156.

Bible Study is on most Thursdays; contact Rev.Delta at 306-645-4582.

JOB OPPORTUNITY

ROCANVILLE MUSEUM IS NOW ACCEPTING APPLICATIONS FOR THE POSITION OF SUMMER JOB. THIS IS FULL TIME FOR THE MONTHS OF JULY AND AUGUST (INCLUDING WEEKENDS) THE POSITION CONSISTS OF YARD MAINTENANCE PAINTING, GUIDING TOURISTS, CATALOGUING ARTIFACTS ON COMPUTER, AND WORKING WITH MUSEUM MEMBERS. MOSTLY OUTDOOR WORK.

SUBMIT APPLICATION AND RESUME BY MAY 15, 2021 TO;
ROCANVILLE AND DISTRICT MUSEUM
"JOB APPLICATION"
BOX 490
ROCANVILLE, SASK
S0A 2L0

We're
HIRING



Rocanville Dial-A-Van

will resume regular driving hours starting on Monday, October 5, 2020.

All Seniors in the town of Rocanville are welcome to ride the bus on Mondays, Wednesdays and Fridays from 9:00 am to 4:00 pm.

We can take you uptown, to the Market Garden, grocery shopping, to get the mail, to a doctor's appointment, to the bank, or a hair appointment all for a return trip of \$2.50.

We'll carry your groceries and will drive you from one place to the next. We have a lift if you feel the steps aren't for you.

Please call

(306) 434 6644

to book your ride.

Our drivers are all volunteers and if you feel you could help us by driving one or two days a month, then that would be appreciated.

Helping our Seniors is a great way to make our community even better than it is.



Wheelchair Swing

Rocanville School is looking to purchase a wheelchair swing for our students with mobility needs. It will be beneficial for not only our students but for those with mobility needs within our community.

The Town Council has generously agreed to match any donations given towards the swing up to a total of \$5000.00. Tax receipts will be issued for donations of \$20.00 or more.

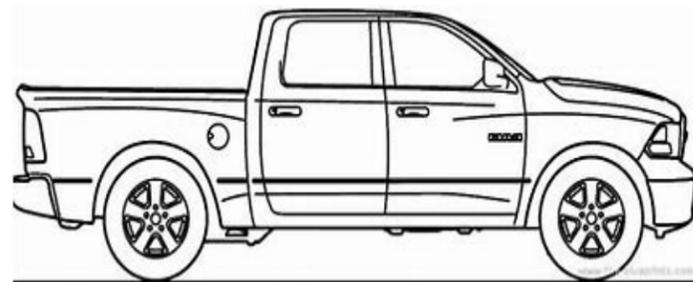
Please make cheques payable to the Town of Rocanville and send your donation to the Town of Rocanville, 103 Ellice Street, Rocanville, SK, S0A 3L0

Thank you in advance for helping us give the gift of mobility to our students.



2008 Dodge Ram
1500 ST TRX Hemi 5.7 Quad Cab
204xxx kms
mechanically sound
No issues
regular oil changes
weather tech
floor mats
chrome box rails.
Chris Watson
306 645 4540

**FOR
SALE**



Rocanville Community Thrift Store—February 2021

Store Hours

Monday, Wednesday & Friday—1pm—4pm

Thursday—6pm-8pm

Mon. Feb. 1 – Irene Norton, Penny Yung, Marjorie Thompson, Sylvia Magnusson

Wed. Feb. 3 – Pam Botterill, Christina Kim, Therese Fafard, Terry Felsing

Thurs. Feb. 4 – Linda Bock, Marie Nixon, Tracey Moore

Fri. Feb. 5 – Denise Callin, Phyllis Harper, Eva Swanson, Anna DeCorby

Mon. Feb. 8 – Willa Clarke, Marilyn Hickie, Eileen Etherington, Irene Ruhland

Wed. Feb. 10 – Penny Yung, Sylvia Magnusson, Christina Kim, Therese Fafard

Thurs. Feb. 11 – Irene Norton, Marjorie Thompson, Sandra Maki, Bev Casemore

Fri. Feb. 12 – Linda Bock, Joyce Surrudge, Eva Swanson, Marie Nixon

Mon. Feb. 15 – FAMILY DAY HOLIDAY

Wed. Feb. 17 – Denise Callin, Pam Botterill, Terry Fletcher, Irene Ruhland

Thurs. Feb. 18 – Penny Yung, Marilyn Hickie, Glenda Brown

Fri. Feb. 19 – Irene Norton, Eileen Etherington, Phyllis Harper, Joyce Surrudge

Mon. Feb. 22 – Willa Clarke, Marjorie Thompson, Christina Kim, Anna DeCorby

Wed. Feb. 24 – Linda Bock, Therese Fafard, Sylvia, Magnusson, Eva Swanson

Thurs. Feb. 25 – Pam Botterill, Terry Fletcher, Deb Selby

Fri. Feb. 26 – Denise Callin, Irene Norton, Joyce Surrudge, Phyllis Harper

Mon. March 1 – Willa Clarke, Irene Ruhland, Marie Nixon, Eileen Etherington



Rocanville School February 2021



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Day 2 Semester 2 Starts	2 Day 3	3 Day 4 Gr. 10-12 Report Cards 	4 Day 5	5 Day 6	6
		Kindergarten		Kindergarten		
7	8 Day 1 Milk Contest Feb 8-12 (see Pg. 3 for details)	9 Day 2	10 Day 3	11 Day 4	12 Day 5 Milk Contest Draw 9:00 a.m.	13
	Kindergarten		Kindergarten		Kindergarten	
14 	15 <i>Family Day</i>	16 <i>February Break</i>	17 <i>February Break</i>	18 <i>February Break</i>	19 <i>February Break</i>	20
21/28	22 Day 6	23 Day 1	24 Day 2	25 Day 3	26 Day 4	27 
		Kindergarten		Kindergarten		



714 Railway Ave, Rocanville

306-645-4352



Thank You

On behalf of Rocanville Food Share and recipients, we would like to thank the following for their very generous donations:

- Nutrien Rocanville Division
- Cando Rail Services
- Rocanville Community Thrift Store
- Borderland Coop Rocanville
- Rocanville Super Thrifty Drug Mart
- Conexus Credit Union (Rocanville Branch)
- TD Canada Trust
- Johnston's Grain
- Dairy Queen Moosomin
- Rocanville School Staff
- Caring Communities
- Rocanville Track
- Parish of Saskatchewan Gateway
- Rocanville United Church
- Welwyn United Church
- Moosomin Baptist Church
- Rocanville United Church Sunday School
- All individuals who donated money, groceries, and fresh vegetables



Fifteen Christmas hampers were distributed to Rocanville and surrounding area.

Thanks to those who helped deliver hampers and to those who helped in any way. This would not be possible without the kindness and generosity of so many.

THANK YOU ALL ONCE AGAIN



Thank You

The library now has an iPad courtesy of Sask. Lottery grants! The iPad will be used to provide online programming for kids and adults. Follow us on Facebook for the most up-to-date information.

Welcome to Cindy Gossling, our new librarian! Pop in to the library and introduce yourself!

Masks are mandatory at this time. Please wear your mask if you are visiting the library. Patrons are still able to browse the stacks. Hand sanitizing and social distancing is required.

Only 5 patrons in the Library at a time still.

Curbside pickup is still available to anyone that would like to utilise it. Only available during regular open hours.

All returned items must be quarantined for 24 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.

PROGRAMMING: Sign up through Facebook for take-and-make craft bags. Puzzles are now available to borrow over the winter. Contact the Library for more information.

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.

LIBRARY HOURS:
Wed: 9 AM-12:00 PM
and 2:00-6:00 PM
Thurs: 2:00-6:00 PM
Friday: 2:00-6:00 PM
Phone: 645-2088
218 Ellice Street

Interested in joining the Library Board?
We are looking for community-minded individuals to provide fresh input and new ideas!
If interested, please call the Library @ 306-645-2088.

NEXT BOARD MEETING:
AGM: Friday, March 12, 2021, 6:00 pm
Board Meeting: Friday, March 12, 6:30pm
at the Library

Opening February 9/21



Tuesday
Wednesday
Thursday
10:00 - 3:00

Text 306-434-8861

FB Darsart@Rocanville

ART SUPPLIES Pick of the Month

These Decorative metal sheets come in 2 styles. They are lightweight alluminum that can be cut with scissors! Sturdy enough to use inside or out. Use with old frames, or can be decorated, spray painted, etc.

12" x 24" \$22.50



DREAM BIG CHILD CARE WOULD LIKE TO GIVE A VERY HEARTFELT

THANK YOU



Zaylie Furniture Bedding & Appliances
815 Broadway Avenue
Moosomin, Sk

Dream Big Child Care was in need of a new drier. I reached out to Zaylie Furniture and Appliances to ask about the cost of delivery and installation. Their response was that they would happily deliver it to Rocanville, install it and take the old one away AND Donate the new drier!!!!

Small Town amazingness!

Thank you Zaylie Furniture for your kindness and generosity we greatly appreciate it.

<https://www.zaylie.ca/>

AGM

Annual General Meeting



ROCANVILLE MINOR BALL

WEDNESDAY, MARCH 10, 2021

7:00PM

CONEXUS ROOM AT THE HALL

Please consider attending this meeting



BEAR CREEK MEAT CO LTD Custom Meat Cutting & Processing



Rocanville, SK
306.645.2611

Quality

- BEEF
- PORK
- POULTRY

*Value added products available @competitive prices

We accept

- Debit
- Visa
- Mastercard

Come check out our new store front, contactless shopping

COVID measures in place

6 miles West

2 miles North of Rocanville on Bearcreek Road



Follow us on Facebook

Bearcreek Meat Company Ltd.



Hwy. #8
P.O. Box 55
Rocanville, SK S0A 3L0
Bus: (306) 645-2050
Fax: (306) 645-2919

PARTNERS WITH:



ALL YOUR BUILDING NEEDS: SPF LUMBER, TREATED LUMBER, PLYWOODS AND OSB. INSULATION, HARDWARE, FLOORING, CLOVERDALE PAINT AND PAINT ACCESSORIES, OVERHEAD DOORS, INTERIOR AND EXTERIOR DOORS, VINYL AND METAL SIDING, TRAERGER SMOKERS AND SUPPLIES, ROOFING METAL AND SHINGLES, GARDEN SHEDS BUILT TO YOUR SPECS, FENCE POSTS, AND A WHOLE LOT MORE. FREE ESTIMATES. COURTEOUS AND PROFESSIONAL EMPLOYEES. 306-645-2050.

YOUR LOCAL MEMBER