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Snap decisions and investing don't mix

How to recognize biases to avoid financial mistakes.

It's not always easy to make wise investment decisions, and this is especially true during uncertain times. When we're stressed, we tend to make choices more intuitively and are less likely to spend time carefully sifting through all the pros and cons. The trouble is that intuitive snap decisions won't necessarily help us meet our long-term financial goals. Taking a moment to step back and work to understand the cognitive biases that may steer us in the wrong direction can help us make better decisions about our finances and reach the goals we are striving to achieve.

What are cognitive biases? Cognitive biases are underlying belief systems that affect decision making. A long time ago, our ancestors' brains evolved to create shortcuts to conserve energy and act fast in the face of danger. Back then, spending too much time considering a threat meant the difference between life and death. Today, our brains still use those ancient survival techniques, especially when we feel threatened by something, like volatility and falling markets.

Understanding our cognitive biases can help shed light on the choices we make about everything from whom we choose as friends to which job offer we accept to what we buy and how we invest

A deeper dive on common biases

Behavioural economics is the study of how investors make decisions related to money. Research in this field has identified many biases that commonly influence the financial choices people make. Here are just a few. Overconfidence The overconfidence bias comes into play when people overestimate their knowledge or abilities. In investing, they may think they understand the markets better than they do and that, if things don't work out as expected, they will be able to escape bad outcomes. This bias can lead people to take on too much risk, hold overly concentrated portfolios and trade too frequently. It may also make people ignore advice from others, including professional advisors.

Loss aversion People generally feel the pain of loss more than the joy of gain, and this bias is known as loss aversion. It can cause people to keep money "safe" in a savings account that earns less than the rate of inflation, rather than investing in markets that can provide the potential for higher gains but also the potential for losses. As a result of this bias, investors can miss out on opportunities to build their wealth and achieve goals.

<u>Illusion of control</u> When things feel chaotic, people often get anxious and look for ways to regain a sense of control. In response to feeling that they are powerless, people may decide that doing anything is better than doing nothing. This may lead them to ignore well-thought-out strategies and take unnecessary, irrational actions. Such actions can provide the illusion of control, but it isn't real control, and it can derail long-term plans.

Representativeness The

representativeness bias is behind people's focus on recent investment returns as an indicator of future performance. We tend to assume current market conditions, current headlines and even current weather can help make sense of the future – but what's happening right now isn't necessarily representative of what will happen next. Prioritizing too slim a sampling of data can lead to the wrong conclusions. Anchoring People tend to become attached to the first piece of information they get on a subject. That introduction becomes the anchor against which they evaluate all subsequent information. For example, let's say someone encounters an investment on a day when it is valued at \$10 per unit. If the investment rises to \$20, it will seem expensive even if it's still a good value based on underlying fundamentals. The anchoring bias can lead to decisions based on an impulsive first impression.

Overcoming biases with a trusted

second opinion Recognizing the biases that influence our decisions is an important first step – but even when we know they're there, it can still be hard to sidestep them. Asking an advisor for a professional opinion can help promote rational, thoughtful, biasresistant decisions and protect an investor's ability to reach long-term financial objectives.

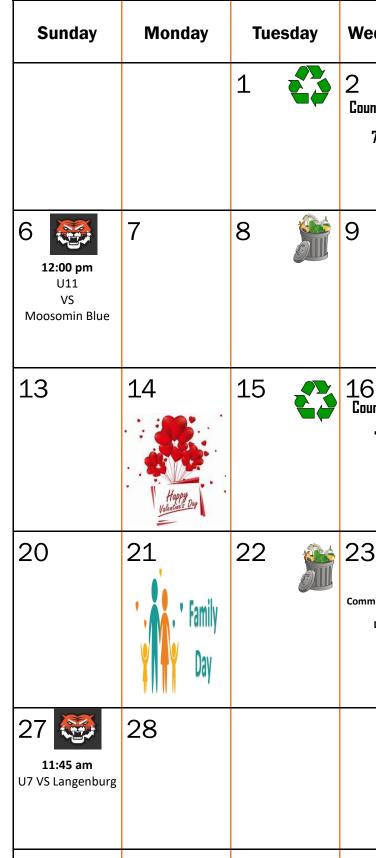
Specifically, an advisor can:

- Provide simple, precise, direct explanations and advice
- Outline the consequences of making (or not making) a decision
- Compare the potential outcomes of lower-risk and higher-risk strategies
- Make different plans for longterm and short-term assets
- Give concrete examples with real numbers to illustrate different scenarios
- Offer context and a farsighted, long-term perspective
- Help connect investments to specific lifestyle goals

Financial decisions made today can have a profound effect on future financial well-being, so they need to be as well informed and unbiased as possible – even (perhaps especially) when times are tough and stress can interfere with decision making.

E.OE. Article from Manulife Financial





/ednesday	Thursday	Friday	Saturday			
uncil Meeting 7:00pm	3 6:00 pm U13 VS Moosomin	4	5 10:00 am U7 VS Moosomin White 2:15 pm U11 VS Grenfell			
	10	11	U7 HOME TOURNAMENT 8:00 pm Sr. Tigers VS Grenfell			
6 ouncil Meeting 7:00pm	17	18	19 4:30 pm U13 VS 4 Nations			
3 EEST Control of the second s	24	25	26 ESSERT			

TOWN OF ROCANVILLE FEBRUARY, 2022



Transfer Station Open:				
Mondays	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 Council

Mayor Ron Reed Councilors Irene McLean Tristen Bell Chad Selby Tobin Shipp Paul Bunz Owen Wilson Council Meetings 2nd & 16th February

Welcome!

Council would like to welcome Tanya Strandlund as our intern administrator

2022 ASSESSMENT NOTICES

This is NOT a PROPERTY TAX NOTICE

You may receive a 2022 Assessment Notice for one

- of the following reasons:
- *You have added a foundation
- *Your house is now finished

*You added/modified/removed a deck, detached

- garage, house, finished your basement
- *You amalgamated properties
- *You purchased or sold property
- *The condition rating of your home changed
- *Your construction project has advanced closer to
- completion.

Please FOLLOW THE INSTRUCTIONS on the Assessment Notice and contact the Town Office if you have any questions.



COMMUNITY GARDEN—Council has been asked to provide a Community Garden. Please send an email to the Town if you would be interested in renting an allotment

PINKS LAWN CARE SERVICE

2022 LAWN CUTTING **EAVES TROUGH CLEANING GENERAL YARD WORK**



CALL FLOYD FERGUSSON

306-645-2617

PLEASE LEAVE A MESSAGE



- HYDROVAC
- LINE JETTING/CLEANING
- DAYLIGHTING
- SLOT TRENCHING PRESSURE TESTING
- WATER HAULING





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

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306-435-0125

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parkconcrete@gmail.com

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www.parkconcrete.ca

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- LINE THAWING
- CULVERT THAWING

CALL 306-745-4844 OR EMAIL US AT SALES@CORFINDUSTRIAL.CA



St Alphonsus R.C. Church Rocanville, SK Liturgical Celebrations for the month of February 2022

Celebrant - Father Franklin Emereuwa

Feb 06	- 5 th Sunday in OT	11:00 am
Feb 13	- 6 th Sunday in OT	9:00 am
Feb 20	- 7 th Sunday in OT	9:00 am
Feb 27	- 8 th Sunday in OT	9:00 am

Weekday celebration on Wednesdays at 5:00 pm

"O come, let us worship and bow down, Let us kneel before the Lord, our Maker!" (Psalm 95:6)

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.' <u>In-Person services are happening in the Parish Hall</u>

<u>starting Feb. 20th.</u>

Sunday services are by Zoom. Please contact us if you'd like to participate. If prayers or other pastoral services are needed, please call 306-645-4285 or 306-434-8301.

"Watch and pray so that you will not fall into temptation. The spirit is willing, but the flesh is weak."~Matthew 26:41

February Services

Feb 6~Combined Service in St.Paul's United Church at 11:30 am.
Feb 13~Parish Holy Communion Service at 11 am in St. Alban's, Moosomin. Parish Annual General Meeting to follow.
Feb 14~ST.VALENTINE'S DAY!!
Feb 20~Morning Prayer Service at 11 am.
Feb 21~FAMILY DAY!!
Feb 27~Morning Prayer Service at 11 am.

<u>SUNDAY SCHOOL</u> runs every 2nd week via Zoom until the 20th, which will be in person Contact 306-435-6156 for further info. <u>Youth Night</u> (Grades 7-12) is Fridays at 7 pm at the Pentecostal Church <u>Confirmation Classes</u> & B<u>IBLE STUDY</u> being offered. Please call the numbers above for further information.



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Rocanville Town & Country

Golf Club

Is still accepting donations for the Clubhouse project.

You may have noticed the new Clubhouse is here but there is still much more work to be done.

Any donation is greatly appreciated

Tax receipts available

Rocanville Recreation Walking Club

Currently the Rocanville School Band is using the hall for daily band practice. If you wish to walk at the hall we recommend calling (645-2164) ahead to see what availability is like.

Times that seem to be best for walking would be first thing in the morning, lunch hour and between 3:20 & 4:00pm.

Please note that these times are not guaranteed and the safest option is to call the Rec Office before you head out.



Rocanville Skating Rink



Public Skate:

Sunday - 3:30-4:30pm Monday - 3:30-5:45pm Wednesday - 4:30-5:15pm Friday - 3:45-4:30pm

\$2/skater Season passes available

Shinny:

Sunday - 4:30-5:30pm Tuesday - 3:30-5:15pm Wednesday -3:45-4:30pm Thursday – 3:45-5:30pm Friday - 4:30-5:30pm



Preschool/Adult Skate: Wednesdays and Fridays - 1:30pm-3:30pm

Schedule can change to accommodate hockey games and rentals. Please visit <u>www.rocanville.ca</u> to view the most up to date schedule.

Rocanville Public Library Branch February 2022

Programming:

- Employment Assistance Presentation: Independent Futures Inc. is coming to the library for a presentation and some one-on-one help for those looking to enter or re-enter the work force. Many great topics will be covered in this session. February 3 at 2 p.m.
- Squishy Circuits Makerspace Kit: Come on in to try your hand at some fun with physics! Month of February.
- Story Time: Wednesdays at 10:30-11:30 a.m. Bring your kiddos out for a story or two and a craft to follow. February 2, 9, 16, 23.
- Stitch and Chat Night! Come on out for an evening of knitting, crocheting, embroidery, drawing or any project you would like to bring to work on. February 9 at 7 p.m.
- Learn to Brew Beer! Come on out for an afternoon of learning how to brew beer! February 24 at 2 p.m.

*Please note, for all programming, that they are subject to Government of Saskatch ewan health regulations pertaining to COVID -19 guidelines. Follow us on Facebook for ongoing updates.

Rocanville Public Library Branch

218 Ellice Street Rocanville, SK SOA 3LO Phone: 306-645-2088 Open Hours

Wednesday: 9 a.m.-12 p.m., 1:30-5:30 p.m. Thursday: 1:30-5:30 p.m. Friday: 1:30-5:30 p.m.









Announcements

2022 Library Card Challenge! Each time you come to the library, present your library card, and have your name entered in to a draw for a prize near the end of each month! Winners will be announced on Facebook and in the Community Calendar! For the month of January, congratulations to Gertrude Franklin!

We currently have a lots of COVID-19 Rapid Test Kits. Each kit contains 5 tests and are free. Kits are available while supplies last.

At this time, masks are mandatory in the library. We are not requiring proof of vaccination or a negative COVID-19 test.

We want to send out a big thank you to the Thrift Store for the \$300 donation to the library!

Did you know ?! As a community, for the year 2021, patrons who used the library saved \$69,368.24 by borrowing books, DVDs, etc!

Free e-Resources



Hoopla-Movies, music, TV Shows audiobooks & eBooks, comics



Press Reader -Newspapers & magazines



Creativebug Online arts & crafts classes



AudioBookCloud-Audiobooks



Libby-eBooks & eAudiobooks



TumbleBooksnteractive Children's Books

WWW.SOUTHEASTLIBRARY.CA



February 2nd, 2022—Willa Clarke,

Christina Kim, Sylvia Magnusson,

February 3rd, 2022—Jean Howie,

February 4th, 2022—Paul Bunz,

Therese Fafard

Marie Nixon

Rocanville Community Thrift Store

February 2022

Store Hours

Monday, Wednesday & Friday—1pm—4pm

Thursday—6pm-8pm

February 16th, 2022—Pam Botterill, Jean Howie, Therese Fafard, Eva Swanson February 17th, 2022—Linda Bock, Marilyn Hickie, Barbara Wilkins

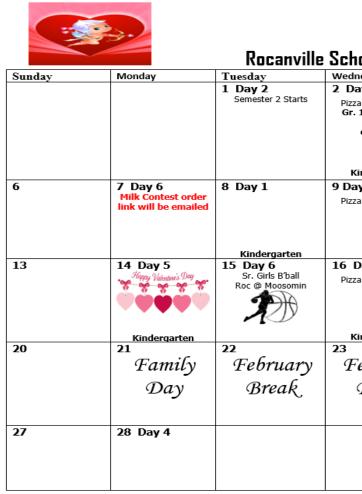
February 18th, 2022—Irene Norton, Tammy Lalonde, Anna DeCorby, Joyce Sunridge

February 21st, 2022—CLOSED

-----FAMILY DAY-----February 23rd, 2022—Denise Callin, Brenda McLeod, Christina Kim, Marie Nixon February 24th, 2022—Penny Yung, Sylvia Magnusson, Deb Selby February 25th, 2022—Pam Botterill, Paul Bunz, Barbara Wilkins, Irene Rutland February 28th, 2022—Jean Howie, Irene Norton, Eva Swanson, Phyllis Harper March 2nd, 2022—Linda Bock, Terry Fletcher, Therese Fafard, Marilyn Hickie

714 Railway Ave, Rocanville

306-645-4352



MOOSOMIN & DISTRICT ARTS COUNCIL

TICKETS: ADULT \$20; STUDENT \$10; 5 & UNDER ARE FREE ADVANCE TICKETS AVAILABLE AT: MOOSOMIN PHARMASAVE, THE WORLD_SPECTATOR, ROCANVILLE SUPER THRIFTY DRUG MART AND WAWOTA CREDIT UNION. AT-THE-DOOR BEGINNING AT 6:30PM. COVID RESTRICTIONS WILL APPLY AS PER GOVERNMENT HEALTH GUIDESLINES AT TIME OF CONCERT.



BLUE MOON MARQUEE Wednesday, March 02, 2022 7:30 PM

Moosomin Community Theatre

Dlue Moon Marguee currently makes their home in upright bass but also brings the swing with her feet playing drums all while singing island shack on the coast of the Salish Sea in harmonies. A.W. Cardinal's distinctive thick and smoky vocals barrel out like a British Columbia. A.W. Cardinal and Jasmine Colette raging bull. His guitar crackles with the swinging energy of jazz-tinged blues. Recent nominations include Blues Artist of the Year, 2021 Western Canadian Music Awards; (a.k.a. "Badlands Jass") write and perform original compositions influenced by early blues, swing, jazz Indigenous Songwriter of the Year, 2021 Canadian Folk Music Awards; Indigenous and ragtime including artists such as Lonnie Johnson. Artist of the Year, 2018 WCMA; New Artist of the Year, 2013s 6 Maple Blues Awards (2016). Known for their authenticity, this versatile act presents as duo, trio or quartet. www.bluemoonmarquee.com

Howlin' Wolf, Memphis Minnie, and Django Reinhardt. Blue Moon Marquee's passionate performances and smoldering onstage chemistry is their trademark. It's something that enthralls audiences from back-room bars to festival stages, to velvet-seated theatres. Jasmine Colette, the rhythm section, not only commands the

Irene Norton, Tammy Lalonde, Joyce Sunridge February 7th, 2022—Linda Bock, Pam Botterill, Phyllis Harper, Marilyn Hickie February 9th, 2022—Penny Yung, Brenda McLeod, Eva Swanson, Anna DeCorby February 10th, 2022—Irene Norton, Barbara Wilkins, Sandra Maki,

Bev Casemore

February 11th, 2022—Denise Callin, Terry Fletcher, Christina Kim, Tammy Lalonde

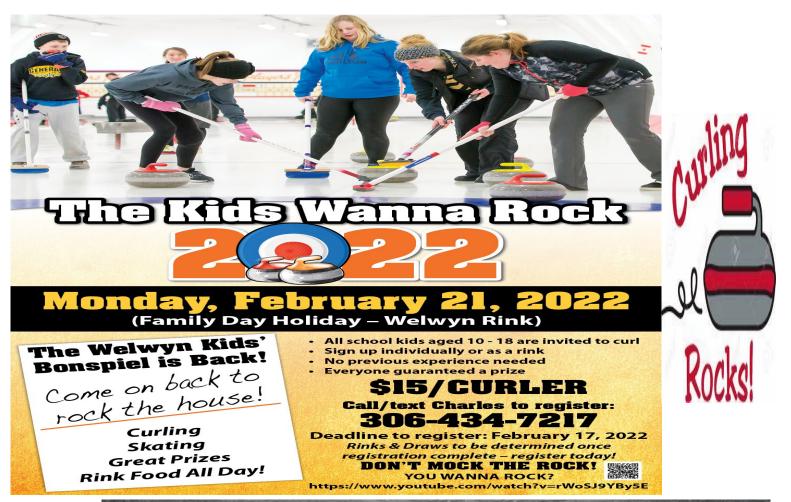
February 14th, 2022—Paul Bunz, Sylvia Magnusson, Marie Nixon, Irene Rutland





Rocanville School February 2022

nesday	Thursday	Friday	Saturday
a Day a Day 10-12 Report Cards on Edsby (Cards) Cards on Edsby	3 Day 4	4 Day 5 Kindergarten	5 Sr. Girls B'ball Canora Tourney
y 2	10 Day 3	11 Day 4	12
a Day	Pre-orders for the Milk Contest due.	11 Day 4	12
Day 1	17 Day 2	18 Day 3	19
a Day		Milk Contest (please see Pg. 3 for details) Kindergarten	
	24	25	26
ebruary Break	February Break	February Break	





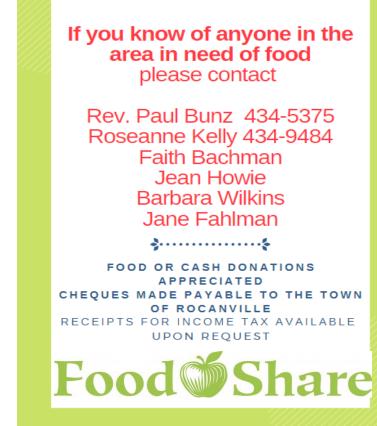
Saturday, February 12, 2022 Dinner: 6 p.m. - 8 p.m. Live Music by The Kelly Brother Band 8 p.m. - 1 a.m. Act soon: Limited Tickets available



Call/Text Trent Harper: 306-434-6999

Call/Text Jessica Cuthill: 306-745-0169 Please get your tickets and specify steak or chicken as soon as possible to help us with ordering/quantities

Any and all public health restrictions in place will be observed. Current regulations at the time of printing include masking, proof of vaccination or third-party PCR negative test (within 72 hours) for entry.



ROCANVILLE FOOD SHARE

Rocanville Senior's Centre

Rocanville Senior's Centre is open for rentals in keeping with all Covid – 19 rules in place.

Phone Mel Strong @306-645-4412 or Linda Bock @ 306-645-4287 for rental bookings.

The Centre is open for cards on Thursdays from 1:00 to 3:30 every week.

Memberships are now due and can be paid to Penny Yung, chairperson of the membership committee.





<u>February Hours:</u> <u>Tues - Thurs 10:00-3:00</u> <u>or By appointment</u> Text: 306-434-8861

Closed Feb 18-March 7

Resin Beach Tray Feb. 11, 7:00 - 9:00 pm OR

> Feb. 12, 2:00 - 4:00 only 3 spots available per class

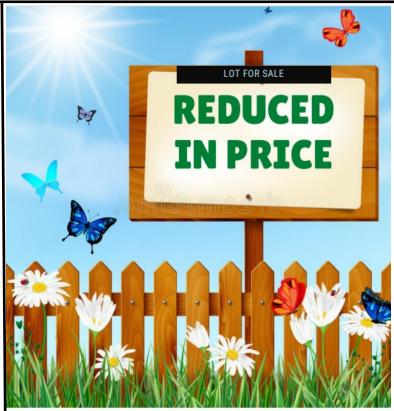
12"x16" \$75





Intro to Alcohol Ink Framed ready to hang! Class size : 4-6 pp \$50.00 ea 2 hrs March 11, 7:00-9:00 pm OR March 12, 10:00-12:00 am

Text or message me to book your Spot or Group



316 Ellice Street 75' frontage X 120' deep. Large, flat, serviced lot & centrally located in Rocanville. \$22000 OBO

> Call 306-533-7051, 403-620-8268, or 306-577-9510



Winners

Week #1-Michele Easton

Week #2—Nicole Tingly

Week #3-Teresa Minty

Week #4—Denise Moore

Week #5—Iris Perrin

Week #6— Rod Reavie

Week #7—Shawna Green

Grand Prize Winner

Week #8–Jody Hart

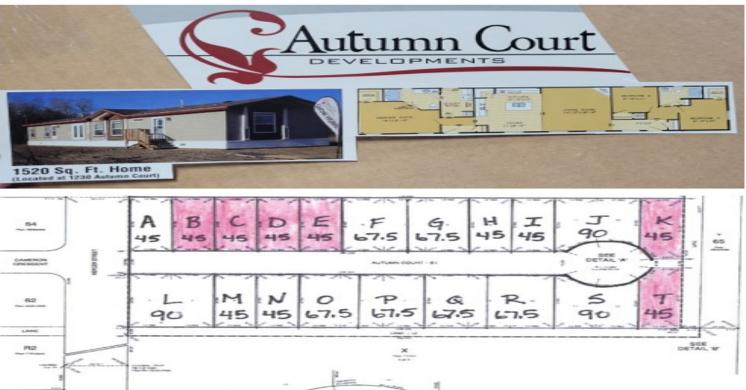
A huge Thank you to **Rocanville Economic Development** For making this possible

Rocanville Economic Development Board



306-645-2164

rocanville@sasktel.net



This beautiful 1520 Sq. Ft. home is on lot G (67.5 ft lot) and is ONLY \$225,000.00 plus taxes. It has 3 bedrooms and 2 bathrooms. Gas fireplace, fridge, stove and dishwasher. It has large laundry room and a pantry. Call 306-645-2669 and ask for Tanis to book a viewing.

Food Share says Thank You



On behalf of the Food Bank Committee, we would like to thank everyone who gave food donations and cash donations to the food bank this last year. The last year has been challenging for everyone including the Food Bank program. Covid 19 restrictions have forced us to make some changes as far as distributions of food hampers went but all in all the program ran well.

We had a successful Christmas Hamper distribution once again this year. We gave out 16 hampers in the Rocanville and Welwyn areas. We would like to thank:

Nutrien Rocanville Potash once again for purchasing the gifts for the children and for the gift cards.

Conexus Credit Union for the opportunity for people to leave items under the Christmas Tree for the food bank. Very successful again this year. The schools, in Rocanville and French Immersion in St Lazare, Blue Berry Kitchen, the Rocanville churches who gave items throughout the year. To all who gave food items and cash donations, and the list is long we say thank you.

48- Food share hampers were delivered throughout the year. 16 - Christmas Hampers were sent out.

Our shelves are full. Thank you

Paul Bunz, Barb Wilkins, Jean Howie, Faith King Jane Fahlman



Pipestone Branch Changing Its Meeting Time

Starting in January 2022, join us at our monthly meetings on the 3rd Wednesday of each month at 2:00 p.m. in the Moosomin Library. We meet each month except for June, July, August & December.

- Our branch members include genealogists of all calibers from beginners to those who have researched their family tree for many years
- We have a member who is the Genealogist for the Saskatchewan Branch of the United Empire Logalists' Association of Canada
- If you are interested in your family history, attend the meetings and let us help you find your family







Tickets available from pool board members Rocanville Rec Office • Rocanville Remedial Massage

Ever dream of going to the races? We are going to bring the races to you! Get dressed up, place some bets, have some fun and support the Rocanville Aquatic Centre's new pool!

Proof of vaccination / Negative test to attend • All Covid protocols will be followed

AT THE RACES

FEBRUARY 5, 2022 DOORS OPEN AT 7 PM • RACES START AT 8 PM **ROCANVILLE NUTRIEN HALL**

TICKETS PRESALE - \$15 • DOOR - \$20