

Get acquainted with segregated funds

An insurance-based investment that for some, is a perfect fit.

The financial world uses a language that can be confusing for people who don't have a deep understanding of investing. It can be more difficult when it comes to a particular product they may have heard of, but don't have a firm grasp on its intent or how it works. Segregated funds are a unique kind of investment product and getting acquainted with a few key terms can help boost your knowledge.

**Segregated fund contract:** A pool of investments held by an insurance company and managed separately from its other investments. A segregated fund contract combines the growth potential offered by a broad range of investment funds with the unique wealth protection and estate planning features of an insurance contract. Segregated fund contracts can help transfer wealth to the next generation quickly, privately, and cost effectively. They can also minimize exposure to risk through various guarantees, such as death and maturity guarantees, and provide potential creditor protection – all from a single product or insurance contract. But what do each of these terms mean? Let's break it down:

**Estate planning benefits:** Because segregated funds are technically insurance contracts, they let investors name a beneficiary to allow the investment to bypass probate and the estate at death. Probate is a legal process that certifies the validity of a will and the authority of the executor(s) to facilitate the transfers of assets to heirs. It can take time – months, or even years – and in many cases, there are fees[1]. With segregated fund contracts, the money goes directly and quickly to the person who inherits the money (the beneficiary of the contract). While poor estate planning can erode your wealth for the next generation and cause distressing, potentially expensive delays, segregated fund contracts can help make sure your beneficiaries will receive their inheritance quickly and cost-effectively. They may also help to preserve confidentiality: wills can become public documents, and the information in them can be easily accessed. Segregated fund contracts are private[2].

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

**Creditor protection:** Segregated fund contracts have the potential to protect your assets from creditors. If a family class or irrevocable beneficiary[3] to the contract is named, the segregated fund contract may be protected from the owner's creditors during his/her lifetime. Also, the death benefit is excluded from the owner's estate as it is paid directly to the beneficiary, usually placing it beyond the reach of estate creditors. You can [read more](#) about estate planning and creditor protection and about how the regulations particularly apply in [Quebec](#). More insights on the creditor protection for business owners is available [here](#).

**Maturity guarantee:** With a segregated fund contract, you're guaranteed to receive at least 75 per cent of your deposits (or 100 per cent, depending on the contract), reduced for any withdrawals, when the contract matures. This is known as a maturity guarantee, and it applies at the maturity date (which occurs after a minimum number of years has elapsed or at a contract set date – for example, age 100 of the annuitant), even if markets decline during the contract period. And if markets rise, your savings grow. Some contracts even let you "reset" your maturity guarantee to lock in growth. This way, you get the opportunity to protect your capital along with growth potential.

**Death benefit guarantee:** Segregated fund contracts also include a death benefit guarantee. The guarantee can be up to 100 per cent of your deposit, again reduced for withdrawals, depending on the type of contract selected and the age of the annuitant when the product is purchased. Your named beneficiary, who can be anyone – a family member, friend or charity – receives the death benefit in the event of death. As with maturity guarantees, some contracts "reset" the death benefit guarantee to lock in growth.

**Segregated fund fees:** The guarantees and benefits of a segregated fund contract are a type of insurance, which you're paying for. Segregated fund costs include management fees, insurance fees, operating costs and applicable sales tax. A contract might also include a charge for early withdrawal.

**Segregated fund contract who's who**  
  
**Contract/policy owner:** The person who enters into and owns a segregated fund contract.

**Annuitant:** In provinces other than Quebec, this is the person on whose life the maturity guarantee and death benefit guarantee are based. For registered contracts, the contract owner and annuitant/insured must be the same person. For non-registered contracts, they can be the same, or the contract owner can decide to designate another person as the annuitant/insured. The contract owner is the person who will receive the funds at maturity of the segregated fund contract. The beneficiary is who will receive the funds when the annuitant/insured dies.

**Beneficiary:** The person(s) named on the segregated fund contract by the contract owner to receive the death benefit when the annuitant/insured passes away. Your beneficiary can be anyone – a family member, a friend, or a charity.







**Insurance company:** This is the company that you enter into a contract with and that backs the guarantees of the provisions in your contract.

**Advisor:** Your key contact! Advisors who are licensed to sell insurance (including segregated funds) can help you determine the segregated fund contract that's suitable for your needs. An advisor can also help you decide on specific funds that are available in the contract.

The appeal of segregated fund contracts depends on a few key factors, such as time horizons, fees and estate benefits that differ from typical mutual funds or exchange traded funds. But what makes them unique could be what makes them the right type of investment for you. Speak with us your to see if a segregated fund contract is suitable for your investment strategy or needs.

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# January 2021

| Sunday   | Monday | Tuesday   | Wednesday  | Thursday | Friday | Saturday |
|----------|--------|---|--|----------|--------|----------|
|          |        |    |  |          | 1      | 2        |
| 3        | 4      | 5<br>Recycling<br>                              | 6  | 7        | 8      | 9        |
| 10       | 11     | 12<br><br>Garbage<br><br>Museum Meeting<br>7pm | 13<br><br>Council Meeting<br>7:00pm  | 14       | 15     | 16       |
| 17       | 18     | 19<br>Recycling<br>                            | 20   | 21       | 22     | 23       |
| 24<br>31 | 25     | 26<br>Garbage<br>                              | 27<br>Council Meeting<br>7:00pm<br><br>Community Calendar<br>Deadline | 28       | 29     | 30       |

# TOWN OF ROCANVILLE

## JANUARY 2021



## HAPPY NEW YEAR

### **EMERGENCY MEASURES COMMITTEE**

The Town is looking to set up an Emergency Committee that will look after the needs of the Town residents in an emergency.

Whilst many may think this is the role of our Fire Department, they are normally deployed in the areas of activity. We are looking for interested individuals to update our plans and be willing to co-ordinate all the products, services and supplies required to support our Fire Department and to ensure the safety of everyone during these times.

A member of council would be assigned to this committee and we are looking for volunteers to establish a board to undertake this role.

All training will be provided at no cost to anyone. If you are interested or would like more information please contact the Town office.



Invoices from the Town of Rocanville can be paid online through several financial institutions, by preauthorized debit or by using your debit card. Sorry but credit cards are not accepted. Please call the office at 306 645 2022 for more information.

**JANUARY COUNCIL MEETINGS WILL BE HELD ON THE  
13th & 27th AT 7:00P.M. IN THE TOWN OFFICE.  
IF YOU WISH TO ADD AN ITEM TO THE AGENDA  
PLEASE MAIL OR DELIVER TO THE TOWN OFFICE  
ON THE MONDAY PRIOR TO THE MEETING.**

#### **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 Council**

Mayor

Ron Reed

Councillors

Irene McLean

Tristen Bell

Chad Selby

Tobin Shipp

Paul Bunz

Owen Wilson

Council Meetings

13th & 27th January

#### **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

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Marty DeCorby

Box 731 Rocanville, SK S0A 3L0

306-645-2777 (office) 306-435-0900 (cell)

Email: [marty@concreterestore.ca](mailto:marty@concreterestore.ca)

Web: [www.concreterestore.ca](http://www.concreterestore.ca)



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306-434-9601

Email:

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Website:

[www.parkconcrete.ca](http://www.parkconcrete.ca)

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## 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!

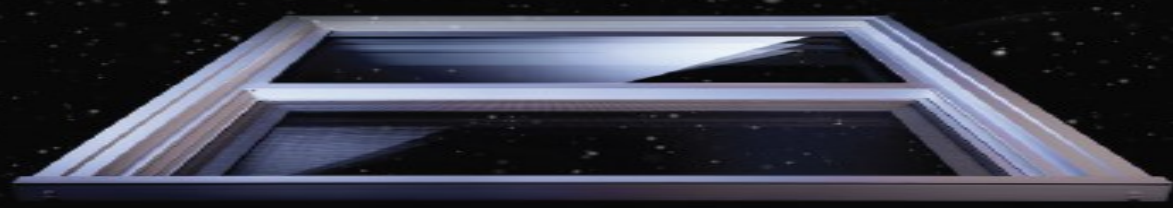
COURTESY OF OUR LOCAL BUSINESSES!!!





2021 *Winter*  
*Booking*

Smart decisions start  
with smart savings



SAVE  
**8%**

January 4 to February 7, 2021

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2020 Ellice Street  
306-645-2152

WHITEWOOD HOME CENTRE  
804 South Railway Street  
306-735-2410

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email: sales@coreindustrial.ca

New shop now located at Rocanville, SK

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

## 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.\*\*\*

"Let all God's angels worship Him." ~Hebrews 1:6

## January Services

Jan 3~Sunday School at 9:30 am.

Morning Prayer Service at 11 am.

Jan 6~Epiphany

Jan 10~Morning Prayer Service at 11 am

Jan 17~Sunday School at 9:30 am.

Morning Prayer Service at 11 am.

Jan 24~Morning Prayer Service at 11 am.

Jan 31~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 will reconvene on most Thursdays; contact Rev.Delta at 306-645-4582.



# Happy New Year

JANUARY 2021 *HAPPY NEW YEAR*

**ST. PAUL'S UNITED CHURCH**

Rocanville, Sask.

WELCOMES YOU!

**Regular Church Services 11:30 A.M.**

Rev. Barbara Wilkins

Office hrs. 9-12 Mon. and Wed.

Church Office- 645-2942

Sun. Jan. 03, 10, 17, 24 & 31 – Regular Church  
services at St. Paul's.

Bible Study and Choir Practise cancelled till further  
notice.

Matthew 8:26 – Jesus replied, "You of little faith,  
why are you so afraid?" Then he got up and  
rebuked the wind and the waves, and it was  
completely calm.



# CORE FITNESS

**Where:** Pentecostal Church

**When:** Tuesday/Thursday at 7:15 pm

**Cost:** \$10 Adult \$5 Youth

Please bring your own exercise mat!

Monique Campbell  
Certified Personal Trainer

(306) 728-7020  
monique.campbell@hotmail.ca



## Rocanville Senior's Centre

Rocanville Senior's Centre is open for rentals in keeping with all Covid-19 rules in place. The Centre is open for cards on Thursdays from 1:00 to 3:30 every week. We will not be having any potluck suppers until it is safe to do so.

Memberships are now due and can be paid to Penny Yung, chairperson of the membership committee. Hoping to see you all as soon as things return to as normal as possible.

## 2020 Community Calendar Advertising Costs

Small Ad - \$5

1/4 Page - \$20

1/2 Page - \$40

Full Page - \$80



**\*\*There is a \$5 preparation fee for all ads that are hand written or we must design ourselves.\*\***

A 20% discount is given if an ad is purchased every month in a calendar year. The ad can be changed/edited but must appear in every calendar throughout the year. If you would like to take advantage of this option it must be indicated in January each year.

When submitting an ad please include your name, phone number, box number, size of ad you would like and how long you would like to run the ad.

Your Calendar Ads can be payed at both the Town Office and at the Rec Office.

Please make cheques payable to the Town of Rocanville.

Thank you.



The Rocanville Aquatic Center is now accepting applications for Lifeguards and Swimming Instructors

Please send resumes to  
[rocanville@sasktel.net](mailto:rocanville@sasktel.net)  
by January 25th.

Training Provided - training dates to be determined

For More information please contact the  
Rocanville Recreation Office  
645-2164 or [rocanville@sasktel.net](mailto:rocanville@sasktel.net)



316 Ellice Street  
75' frontage X 120' deep.  
Large, flat, serviced lot & centrally  
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Call 306-533-7051,  
403-620-8268,  
or 306-577-9510

  
**parks • recreation**  
Box 576  
Rocanville, Sk.  
SOA 3LO

Rocanville Recreation Office

Andrea Logan—Rec Director

Kelly Woywada—Assistant Rec Director

We want to wish everyone a very Happy New Year and we hope everyone had a great Christmas Holiday. We look forward to a very different looking year this year. It is our hope that we will be so busy making fun and exciting community activities and helping with facilities. We look forward to the challenge.

We cant wait for the opportunity to work for the community this year

Office Hours

Monday to Friday

9am-3pm





Rocanville Community Thrift Store—January 2021

Store Hours

Monday, Wednesday & Friday—1pm—4pm

Thursday—6pm-8pm

Fri. Jan. 1 – NEW YEARS DAY HOLIDAY – HAPPY NEW YEAR!!!!

Mon. Jan. 4 – Linda Bock, Anne Knight, Marilyn Hickie, Irene Ruhland

Wed. Jan. 6 – Penny Yung, Marie Nixon, Marjorie Thompson, Therese Fafard

Thurs. Jan. 7 – Willa Clarke, Eileen Etherington, Sandra Maki, Bev Casemore

Fri. Jan. 8 – Irene Norton, Pam Botterill, Joyce Surridge, Eva Swanson

Mon. Jan. 11 – Denise Callin, Sylvia Magnusson, Terry Fletcher, Anna DeCorby

Wed. Jan. 13 – Linda Bock, Irene Ruhland, Marie Nixon, Phyllis Harper

Thurs. Jan. 14 – Anne Knight, Willa Clarke, Tracey Moore

Fri. Jan. 15 – Penny Yung, Irene Norton, Eva Swanson, Eileen Etherington

Mon. Jan. 18 – Pam Botterill, Linda Bock, Sylvia Magnusson, Terry Fletcher

Wed. Jan. 20 – Denise Callin, Willa Clarke, Therese Fafard, Marilyn Hickie

Thurs. Jan. 21 – Irene Norton, Marie Nixon, Glenda Brown

Fri. Jan. 22 – Penny Yung, Anne Knight, Joyce Surridge, Marjorie Thompson,

Mon. Jan. 25 – Linda Bock, Pam Botterill, Phyllis Harper, Eileen Etherington

Wed. Jan. 27 – Denise Callin, Eva Swanson, Irene Ruhland, Anna DeCorby

Thurs. Jan. 28 – Willa Clarke, Terry Fletcher, Deb Selby

Fri. Jan 29 – Anne Knight, Marie Nixon, Marilyn Hickie, Joyce Surridge

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



714 Railway Ave, Rocanville

306-645-4352



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Renovations are almost complete in my new Studio.  
Soon I will have a much larger space where I can offer ;

Private Art Lessons \* Instruction  
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YOUR LOCAL



MEMBER

## 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.



## Rocanville School January 2021



| Sunday  | Monday   | Tuesday  | Wednesday  | Thursday   | Friday                                     | Saturday |
|---|--|--|--|--|--|----------|
|   |  |  |  |  | 1<br>Happy New Year                        | 2        |
| 3   | 4 Day 1  | 5 Day 2  | 6 Day 3  | 7 Day 4  | 8 Day 5                                    | 9        |
|   | Kindergarten   |  | Kindergarten   |  | Kindergarten                               |          |
| 10  | 11 Day 6<br>Milk Contest<br>Jan 11-15<br>(see Pg. 4 for details) | 12 Day 1   | 13 Day 2   | 14 Day 3   | 15 Day 4<br>Milk Contest<br>Draw 9:00 a.m. | 16       |
|   |  | Kindergarten   |  | Kindergarten   |  |          |
| 17<br> | 18 Day 5   | 19 Day 6   | 20 Day 1   | 21 Day 2   | 22 Day 3                                   | 23       |
|   | Kindergarten   |  | Kindergarten   |  | Kindergarten                               |          |
| 24/31   | 25 Day 4   | 26 Day 5<br>Gr. 10 – 12 Final Exams<br><br>Kindergarten | 27 Day 6<br>Gr. 10 – 12 Final Exams<br><br>Family Literacy Day<br> | 28 Day 1<br>Gr. 10 – 12 Final Exams<br><br>Kindergarten | 29<br>PD Day<br>(No school for students)   | 30       |

Thank you

On behalf of myself and my  
family we would like to Thank  
the Community and Friends for  
all their support and generosity  
during my illness.

We greatly appreciate it!

Jenna & Family

**THANK-  
YOU**



The Royal Canadian Legion – Branch #020 would like to thank Tara  
Harper for organizing and Rocanville and Moosomin Borderland Coops for donating the Christmas  
packages recently delivered to veterans and/or their spouses.

We would also like to thank all those who bought tickets to support our recent Quilt raffle fundraiser.  
Congratulations to Irene McLean the lucky winner of the beautiful "Canadian themed" quilt. Thanks  
again to Nora Fergusson for making and donating the quilt. Thank you to Decker's H2O for selling tickets  
in their business; and thanks to Conexus Credit Union for displaying the quilt and selling tickets.

Our Legion Branch thanks members of the community who helped us judge the Rocanville School Poster  
and Literary Contest entries (under different circumstances due to COVID restrictions). Your time and  
support is greatly appreciated. The winning entries have now gone on to the next levels (Zone, District  
and Provincial) of judging. Thank you to the students and staff at Rocanville School for participating in  
this year's contest. Educating youth about the sacrifice of veterans, both past and present, is an  
important part of our Legion mandate.

Sincere thanks.

Rocanville Branch #020 – Royal Canadian Legion

Just a small note to say

**THANK YOU**

To the residents of Rocanville for your support and trust in me as your Mayor for the last 20 years.

My 29 years on council has seen many changes on the growth of our town.

Thank you to our office staff, public works staff, past councilors and the RM of Rocanville for the  
great working relationships. Its been a pleasure working with all of you.

Thanks  
Daryl Fingas



**THANK YOU**

Once again we must

Thank the Thrift Store  
for their continued support  
and donation of \$300.00

for Minor Hockey.

We appreciate all you do for the  
community and helping out all of  
all Rocanville's organizations