

N II 2	MΛN	T II F	WFN	THII	FRI	T A 2
5	ept	:em 2018		r		1
2	3	4 Recycling Collection Museum Meeting @7pm	5	Back to school BBQ 5-7 @ the school Registration night 6-8 @ the Nutrien Community Hall	7	8 Rocanville Tigers Golf Tournament & Supper
9	10	11 Garbage Collection	12 Legion Meeting 7pm Conexus Room @ Hall	13 Terry Fox Run 5-7pm Rocanville Cross Country Ski Trails	14	Market at the Museum
16	17	18 Recycling Collection	19	20	21 Calendar Deadline	22
23	Potluck @ the Senior Centre	25 Garbage Collection	26	27	28	29
30	Schol Cente	TRANS				

Town of Rocanville September, 2018





BACK TO SCHOOL

* SPEEDING *

We have speed limits all through Rocanville, we would like to remind everyone to abide by these rules as children will be walking to school and please take extra care near the Daycare, the children really don't think about traffic when going to meet their friends.

Transfer Station Open:

Mondays 12:00-6:00

Wednesdays 4:00-6:00

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

R.C.M.P. TOWN HALL MEETING

The RCMP will be holding a public meeting in the

Conexus Room at the Nutrien Rocanville Community Hall

September 10th @ 7:00 PM.

EVERYONE IS WELCOME

Come and meet our law enforcement officers

Town Council

Mayor

Daryl Fingas

Councilors

Stan Langley Irene Mclean Ed English

Marcel Gagnon

Ken Nixon

Ron Reed

PAVING

THE PAVERS ARE HERE IF ANYONE WANTS BLACK TOP ON THEIR DRIVES AND HAVEN'T PUT THEIR NAMES ON THE LIST PLEASE CONTACT THE TOWN OFFICE.

Compost Collection

Collection of compost materials from the alleys will begin again on <u>Tuesday September 11th</u>.

Only reasonably-sized amounts will be removed. Excessive volumes will remain the responsibility of the property owner or tenant.



Pastor Paul Bunz 306-434-5375



Happenings at Hope

Sunday Service: 10:30 am Bible Study: Wednesdays Coffee 9:30am Study 10:00am

FREE Movie & Popcorn Night: 2nd Friday of the month @7:00pm (Nov—April)

Men's Breakfast: 1st Saturday of the month @9:00am

SEPTEMBER, 2018



ST. PAUL'S UNITED CHURCH ROCANVILLE, SASK. WELCOMES YOU!



Regular Sunday Church Services -11:30 a.m.

Rev. Barbara Wilkins Church Office – 645-2942

Leave a message on answering machine. Starting in September, Rev. Barbara Wilkins will be in the office on Monday & Wednesdays mornings (9:00 a.m. until Noon).

Sun. Sept. 02 – Joint Service with St. Thomas Anglican at St. Paul's United Church (Pot Luck Lunch)

Sun. Sept. 09, 16, 23 & 30 - Regular services.

Bible study – starting in Sept. Bible Study will be on Wed. afternoons @ 2:00. The first Wed. of every month Bible Study will be at Lodge No. 2 (Senior Housing) and the other Wednesdays it will be in the church basement.

Senior Choir Practise - Wed. @ 7:00 p.m.

Annual Fowl Supper - Sunday October 28, 2018

Mark 4:40 – Jesus said to his disciples "Why are you so afraid? Do you still have no faith?"

Rocanville Pentecostal Church

Knowing Jesus & Making Him Known

1002 RAILWAY AVE (306) 645-2841

PASTOR NICHOLAS ALMEIDA: 306-434-9536

PASTOR BETHANY ALMEIDA:

306-434-5104

NICHOLAS.ALMEIDA@V-MAIL.CA

BETHANYDJALMEIDA@GMAIL.COM

SERVICE SUNDAY @ 11AM

YOUNG MENS BIBLE STUDY MONDAY @ 7:30PM

YOUNG WOMEN BIBLE STUDY MONDAY @ 7:30PM

MIDWEEK BIBLE STUDY WEDNESDAY @7PM

PRAYER FRIDAY @ 10:30AM

MOM'S GROUP FRIDAYS @ 10AM. STARTING SEPTEMBER 14

YOUTH NIGHTS FRIDAY @ 7PM. STARTING SEPTEMBER 14

KIDS ART NIGHT TBD, CONTACT PASTOR BETHANY FOR MORE

DETAILS

VERSE OF THE MONTH:

THE SPIRIT OF THE LORD IS ON ME, BECAUSE HE HAS ANOINTED ME TO PROCLAIM GOOD NEWS TO THE POOR. HE HAS SENT ME TO PROCLAIM FREEDOM FOR THE PRISONERS AND RECOVERY OF SIGHT FOR THE BLIND, TO SET THE OPPRESSED FREE,

St. Thomas Anglican Church "Anglicans Serving the Community Since 1883"

201 Carlton Street~~

Rev. Dr. Trish McCarthy~306-434-8378

ALL ARE WELCOME TO SHARE IN GOD'S WORD

For by one sacrifice He has made perfect forever those who are being made holy.~~Hebrews 10:14

September Services

Sep 2~Joint Worship Service & Sunday School in St. Paul's at 11:30 am. Potluck Lunch to follow.

Sep 9~Holy Communion Service & Sunday School at 11 am. BLESSING OF THE BACKPACKS!

Potluck Lunch to follow.

Sep 16~Morning Prayer Service & Sunday School at 11 am. Sep 23~Outdoor Worship Service at Fort Esperance at 3 pm. Sep 30~Morning Prayer Service & Sunday School at 11 am.

<u>SUNDAY SCHOOL</u> begins with a fabulous, engaging program for the children! ALL children of ALL ages are welcome to join our fun-filled <u>Sunday School</u>.

Call Desirae for further information at 306-435-6156.

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

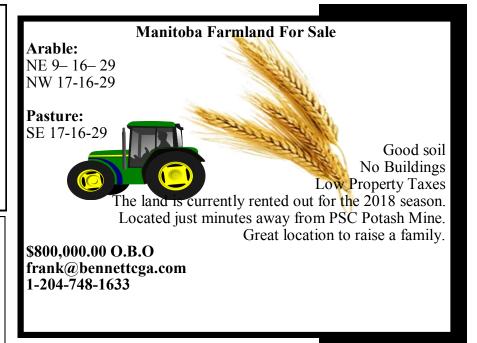
FOR SALE... NOTICES....LOST....FOUND..... COMING EVENTS

LOT FOR SALE - REDUCED IN PRICE

316 Ellice Street
75' frontage X 120' deep.
Large, flat, serviced lot & centrally located in Rocanville.
\$29 900 OBO
Call 306-533-7057, 403-201-9146
or 306-455-2645.

Dial-A-Van Schedule July:

The Dial-A-Van will run every Monday, Wednesday & Friday Please call 306-434-6644 to book your ride.



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 645-4561 Betty Mills 645-2102

FOOD OR Cash Donations appreciated Receipts for income tax available upon request

If cost is a barrier for your children to participate in sports please call or visit the office and we would be happy to provide you with a KidsSport form.

Be sure to like us on Facebook to keep up with all of the events happening in the community!

Also head on over to our town's website, rocanville.ca, to keep up with upcoming events and facility schedules!



Dream Big Child Care Inc.

Dream Big Child Care Inc.
Is hiring for a part time term
Enhanced Accessibility Worker
For more information please call
Kim or Wanda at 306-645-5455
Or drop off your resume at Dream
Big or email them to
dreambig.director@gmail.com

Rocanville Welcome Wagon

If you are new to town please contact the Rec Office @ 306-645-2164 to request a welcome wagon package full of important information and freebees courtesy of our local businesses!

Rocanville Community Centre

The Centre will be open every Thursday afternoon at 1:00 PM for cards, board games, pool, shuffleboard and all crafts. All members and nonmembers of all ages welcome. Come & join us for fun & fellowship. For more information on membership please contact Mel Strong or Linda Bock or another board member. Thank you! Membership \$10

EVERYONE is welcome to become a member.

Terry Fox Walk/Run

The Rocanville Recreation Board is hosting a
Terry Fox walk/run on
September 13th, 5:00-7:00
The walk will take place at the

Rocanville Cross Country Ski Trails and will be followed by a wiener roast.

Pledge forms can be picked up at the Rocanville Rec office.

We also have Terry Fox T-shirts available for purchase.

T-shirt prices

XXL - \$20 XL - \$20 L - \$20 SM - \$20 Youth M - \$15



THE TERRY FOX

FOUNDATION



Community Registration Night

September 6th from 6:00-8:00 at the Nutrien Community Hall

Here is a list of what you can register for so far:

Minor Hockey

Canskate

Gymnastics

Art Lessons

Dance

Core Fitness

Youth Running

Yoga

4-H

Rocanville Community Thrift Store Schedule September, 2018

Monday, Wednesday & Friday 1 - 4 PM, Thursday 6 - 8 PM

Mon. Sept. 3 – LABOUR DAY HOLIDAY

Wed. Sept. 5 – Eileen Etherington, Denise Callin, Irene Ruhland, Marjorie Thompson

Thurs. Sept. 6 – Willa Clarke, Marie Nixon, Glenda Brown

Fri. Sept. 7 – Penny Yung, Eva Swanson, Christina Kim, Phyllis Harper

Mon. Sept. 10 – Irene Norton, Eileen Etherington, Terry Fletcher, Anna DeCorby

Wed. Sept. 12 – Irene Norton, Therese Fafard, Marjorie Thompson, Suzanne Wushke

Thurs. Sept. 13 – Linda Bock, Dianne Eckersley, Kendra Wells

Fri. Sept. 14 – Denise Callin, Penny Yung, Joyce Surridge, Eva Swanson

Mon. Sept. 17 – Willa Clarke, Christina Kim, Phyllis Harper, Marie Nixon

Wed. Sept. 19 – Eileen Etherington, Terry Fletcher, Marilyn Hickie, Irene Ruhland

Thurs. Sept. 20 – Penny Yung, Linda Bock, Sandra Maki, Bev Casemore

Fri. Dept. 21 – Denise Callin, Eva Swanson, Suzanne Wushke, Dianne Eckersley

Mon. Sept. 24 – Irene Norton, Marjorie Thompson, Anna DeCorby, Terry Fletcher

Wed. Sept. 26 – Linda Bock, Therese Fafard, Irene Ruhland, Marie Nixon

Thurs. Sept. 27 – Eileen Etherington, Marilyn Hickie, Tracey Moore

Fri. Sept. 28 – Willa Clarke, Joyce Surridge, Suzanne Wushke, Christina Kim

Mon. Oct. 1 – Penny Yung, Anna DeCorby, Phyllis Harper, Dianne Eckersley

Wed. Oct. 3 – Linda Bock, Therese Fafard, Eva Swanson, Terry Fletcher



Summer Program 35



Summer Program has come to an end. Thank you to our fantastic teachers for giving the kids a fun summer. Thank you to our sponsors for your continued support. We look forward to Summer Program 2019!!



Teachers: Delaney Hickie Madisyn Gulka Alex Gulka Bailey Logan











SATURDAY, SEPTEMBER 15, 2018

PANCAKE BREAKFAST

8:00 a.m. - 10:00 a.m. Adults: \$7 • 12 & Under: \$4

DEMONSTRATIONS

Starting at 10:00 a.m.
Demonstations run throughout the day

LUNCH AVAILABLE

11:30 a.m. • Provided by Pathfinders UCW

THRESHING

Starts at 1:00 p.m.

BARBECUE BEEF SUPPER

5:00 p.m. - 7:00 p.m.
Barbecue Beef, Baked Potatoe,
Coleslaw, Baked Beans, Buns,
Beverage and Dessert included
Adults: \$15 • Ages 6 - 12: \$6
5 & Under: FREE

MUSICAL ENTERTAINMENT

Throughout the Day

MARKET AT THE MUSEUM

10:00 a.m. - 5:00 p.m.
Vendor Tables: \$20
Call 306-645-2113 or e-mail
rocanvillemuseum@gmail.com

HAY RACK RIDES 50/50 DRAW

NO GATE ADMISSION

Donations are greatly appreciated

Come and join us for a full day of entertainment!





Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
						Closed
l Closed	3 Public Swim 1-4	4 Closed	5 Fitness 9-10 Public Swim 3:30-7 Lane Swim 7-8	6 Closed	7 Fitness 9-10 Public Swim 3:30-7	8 Closed
9 Public Swim 1-4	10 Fitness 9-10 Public Swim 3:30-7 Fitness 7-8	11 Closed	12 Fitness 9-10 Public Swim 3:30-7 Lane Swim 7-8	13 Closed	14 Fitness 9-10 Public Swim 3:30-7	Last Day Public Swim 1-3 Stay tuned for details

Did you know?

When you work at the pool you get to swim AND exercise for free!

You and your coworkers become a tight knit group, almost like a family!

Working at a pool looks great on resumes and university applications too. Since you have to take courses to work it shows you have ambition, desire to learn, and a willingness to do what it takes to become employed. You also gain valuable experiences that you can not get anywhere else.

You start above minimum wage and the more courses you are willing to take the more money you earn!!!!!!

If you stick with it and take and pass the NLS course when you are 16 you receive a high school credit!!!!!

Here is how to do it

Age 13 take Bronze Medallion

Age 14 take Bronze Cross and Standard First Aid

You can now begin your employment

Age 16 take NLS and if you decide you want to teach lessons also take LSI

It is really that simple!

We have great instructors who are willing to put in time and help you succeed to reach your goal.

Look for more to come on the courses being offered in the community calendar, Facebook page and posters around town

September Junior
Running Club will be
Saturday Morning's at
10:00.
Please meet at the high
school doors.

Core Fitness with

Monique Campbell
Tuesday's and Wednesday's
starting September 4th
7:15-8:15 in the
elementary gym.
Cost - \$10/session
Students are free







Moosomin Multi 4-H Club is starting a new year!

In the past, we have had Projects including Archery, Canine, Foods, Small Engines, Light Horse, Quilting and Photography.

Projects options are endless and can also include things like Veterinary, Car Care, Woodworking and Astronomy.

4-H Saskatchewan is over 100 years old and is dedicated to the growth and development of our Members and volunteers through our motto "Learn to Do by Doing".

Visit www.4-h.sk.ca for further information or call Tannis at 306-645-4285.

Information and Registration will be at:

Rocanville Community Registration Night September 6th starting at 6 pm Nutrien Hall

Club Information & Registration Session September 8th starting at 2 pm St. Alban's Anglican Church Hall, Moosomin

Dream Big Child Care would like to thank the following businesses for their generous donations for our BBQ Fundraiser:

Goodman Steel Rocanville Remedial Massage Sharpes Soil Services Blueberry Kitchen Town of Rocanville Deckers' H2O & Spirits to Go Conexus

Thank you to everyone that came out to support the children by purchasing lunch. Without all of you none of this would be possible.

Thank you to Sask Lotteries for their generous donation that allowed us purchase new cribs!



Revised December 2014

Music and Arts Night

@ the Library

Friday, September 28th at 7pm we will be featuring

James Calloway

*Followed by a JAM SESSION



For more information contact

Halloween **Family Dance**

Saturday, October 26th From 6-10 PM Nutrien Community Hall

Advance tickets \$15 adult / \$3 age 3+ / Free under 3 Available in Rocanville at Conexus, Rocanville Remedial Massage, or from any Dream Big Child Care Board Member At the door \$20 adult / \$5 age 3+ / Free under 3



MOOSOMIN & DISTRICT ARTS COUNCIL

For ticket information contact: Gwenda Norrie@645-2181

Tuesday, October 30, 2018 7:30 PM **Moosomin Community Theatre**

Guitar, saxophone, huge song writing, and a voice that won him a 2013 Canadian Folk Music Award for Contemporary Singer, Ian Sherwood Brings the Light to every stage he stands on. A born story teller and a constant creator, his music dances the line between folk and pop. Ian sings about relatable topics such as love, forgiveness, regret and harmony. His use of creative word-play, dynamic live looping and irresistible east coast charm captivates listeners and completely destroys fourth walls.

www.iansherwood.com





PRETTY ARCHIE

Wednesday, November 21, 2018 7:30 PM **Moosomin Community Theatre**

Pretty Archie's honest, heartfelt writing connects listeners with a saltwater perspective on modern living. The band continues to push the genre lines of Americana, Bluegrass, Country and Blues creating the uniquely "Pretty Archie sound". Their albums have received multiple East

Coast Music Award nominations, and have entertained audiences Coast to Coast. Footstomping-high-energy songs, mixed with poignant 4pc-harmony ballades are what these Cape Breton musicians are best known for by their fan across Canada.

www.prettyarchie.com

RED MOON ROAD

Tuesday, February 26, 2019 7:30 PM **Moosomin Community Theatre**

Red Moon Road was formed in 2012 by Daniel Jordan, Sheena Rattai and Daniel Peloquin-Hopfner, 'Sorrows and Glories' (their third album) has delighted listeners worldwide. The three collaborative yet distinct writers frame immaculately crafted songs with original and innovative instrumental work. With tastes of Albertan country,

Parisian aires, banjo driven anthems and the tradition folk storytelling in a Canadiana style, the music carries the stories as compellingly as the lyrics. The Winnipeg folk trio is known for surviving adversity, spinning stories into songs and, more often, breaking hearts with stunning musicianship. Live, Red Moon Road makes a much bigger sound than one

would expect from a trio. In an impressive well-choreographed show, bordering on spectacle, the trio incorporates impeccable three-part harmonies, a roots drum kit split entertainingly but pragmatically between two band members and an acoustic guitar rigged to allso be a bass.

www.redmoonroad.com





Denis Dufresne and Aaron Young (2 multiple award winning session and live players) met at 19 years old and

GHOSTBOY

Tuesday, March 26, 2019 7:30 PM **Moosomin Community Theatre**

had toured the world before the age of 22. World Instrumental Music was the genre and by the time they reached 25, had been played on every PBS station, documentaries and were part of "The Hottest Fiddle Show in the World" as dubbed by the Walt Disney Corporation. The 2 moved on to explore other musical passions. Aaron became a soughtafter Guitarist and Vocalist in the Jazz community in Canada and Denis became

a sought after player in the country music genre garnering him 5 CCMA' awards for Instrumentalist of the Year. Together again, they are putting their superb playing, vocals and songwriting abilities together as Ghostboy. This band separates the men from the boys.....and, rest assured, these guys won't be Ghost's for long!

www.ghostboymusic.com





30

September 2018— Rocanville School

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Kindergarten: Day 1, 3 & 5						1
2	3 Labour Day	4 Day 1 Back to School	5 Day 2	6 Day 3 SCC BBQ & OPEN HOUSE	7 Day 4	8
9	10 Day 5 School Pictures	11 Day 6	12 Day 1	13 Day 2 Cherrydale Run	14 _{Day} 3	15
16	17 Day 4	18 Day 5	19 Day6	20 Day 1	21 _{Day 2}	22
23	24 дау з	25 Day 4	26 Day 5	27 Day 6	28 Day 1	29 Cross Country track meet @ Roc. Golf Course

STEAK FUNDRAISER

STEAK FUNDRAISER

FRIDAY, SEPTEMBER 28, 2018

ROCANMILLE GOMMUNITY HALL (NO MINORS)
HAPPY HOUR: 5 P.M. - 6 P.M. - STEAK SUPPER: 6:00 P.M.
AUCTION STARTING AT 8:30 P.M.

WE WILL BE AUCTIONING OFF 31 NHL HATS WITH AUCTION STARTING AT 8:30 P.M.

WE WILL BE AUCTIONING OFF 31 NHL HATS WITH AUCTION STARTING AT 8:30 P.M.

WE WILL BE AUCTIONING OFF 31 NHL HATS WITH AUCTION MINOR HOCKEY DIAPERS OF THE FUNDRAISED GOING TO MINOR HOCKEY PLAYERS OR FROM A ROCANVILLE MINOR HOCKEY PLAYERS OR FROM A ROCANVILLE MINOR HOCKEY BOARD MEMBER

HOCKEY BOARD MEMBER



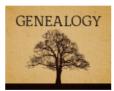




AT THE LIBRARY



_Story Time begins again on Wed. Sept. 12 at 10 AM!



<u>Genealogy Open House</u>— Wed. September 19th from 2-5 pm. Come in and learn more about how to search and use the genealogy website. Computers will be available and refreshments offered.

Alzheimer's Coffee Break! - Thursday Sept. 20th from 2-5 pm. Please come in and help yourself to coffee and cookies, and give a donation. There will also be collection boxes in Rocanville at the Super Thrifty Drug Mart, Conexus Credit Union, and the Toronto Dominion Bank, if you would like to give your donation there. Receipts are given for donations of \$15 or more. All proceeds will go to the Saskatchewan Alzheimer's Society.

Music & Arts Night- Our next night will be Friday, Sept. 28 at 7 pm, featuring James Calloway! Come in and enjoy the evening with coffee and dessert, and top it off with the Jam Session. Everyone welcome. For more information contact Joelle 306-645-0203, or Raelene 306-434-7188.

Senior's Tea— A Senior's Tea will be held next month at the Library on Wednesday, October 3, from 3-4 pm to celebrate Senior's Week. Come in and enjoy some tea, coffee, and dainties, compliments of Rocanville Library. The Dial-A-Van will be available, free of charge for any senior that needs a ride. Contact the Dial-A-Van at 306-434-6644.

Library Hours:

Tues: 1:30-5:00 PM Wed: 9 AM-12:30 PM

and 2:00-6:30 PM

Thurs: 1:30-5:00 PM

Phone: 645-2088 218 Ellice Street



Next Board Meeting:

Wed. Sept. 12, 2018 6:30 pm at the Library.



PINKS LAWN CARE SERVICE

2018 LAWN CUTTING EAVES TROUGH CLEANING GENERAL YARD WORK



CALL FLOYD FERGUSSON 306-645-2617 PLEASE LEAVE A MESSAGE

FOR ALL YOUR HOME REPAIR AND RENOVATION NEEDS:

Gyproc - Insulation - Flooring - Paint and Stain - Windows - Doors

Kitchens - Bathrooms

Interior - Exterior

ALSO AVAILABLE:

House, Garage, Shop and Shed Packages



We're more than just metal

Stop in and check out our show room, ask for your free estimate for your project; we are here to help!

FIND US NORTH OF THE GOLF COURSE HWY #8, ROCANVILLE 306-645-2050

Rocanville Dental Clinic



Now Open at 114 Ellice St. Rocanville

Hours will be 9-5 Monday, Wednesday and Friday open late Tuesday & Thursday 306-645-1000 to book appointment

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: <u>marty@concreterestore.ca</u> Web: <u>www.concreterestrore.ca</u>







KARLLON'S CLEANING & RESTORATION

Specializing In:



- Carpet & Upholstery Cleaning
- Stone, Masonry, Ceramic Tile Cleaning
- Flood, Fire & Smoke Restoration
- Janitorial Cleaning

Call or Text 306-740-8958 for Service 24/7

INDUSTRIAL SERVICES L.P.

915 Gonczy Avenue

Esterhazy, SK.

E-mail: sales@coreindustrial.ca

Find us online at www.coreindustrial.ca

- Septic Service— Residential & Commercial
- Water & Vac
- Hydrovac
- Earthworks
- Washroom Rentals
- Construction Rentals
- Hotshots



Ken Crosson, CFP, CPCA Certified Financial Planner

320 Gardiner Pk Crt Regina, SK S4V 1R9

www.discovery-financial.ca kcrosson@discovery-financial.ca

AVOID A LEGACY OF TAXES

Seven ways to help minimize taxes on your estate.

American Inventor and Politician Benjamin Franklin wrote, 'In this world nothing can be said to be certain, except death and taxes.' And while the thought of death can be unpleasant, so can the prospect of leaving your family a large tax bill. With a little planning, you can help minimize the taxes on your estate once you've passed on. Here are a few tax-savings strategies to consider.

Leave assets to your spouse

Assets left to a spouse or spousal trust (a trust that entitles income to a spouse) are considered disposed of at the deceased's adjusted cost base (the ACB is the amount of your investment that has already been taxed). The tax is deferred until the surviving spouse (or trust) sells the assets, or until your spouse's death.

Give assets away

If you know that you won't need certain assets in your lifetime and have already designated heirs, you may want to consider making those gifts while you're still living. Giving assets away when you're alive can help your estate avoids potential tax bill. Not to mention you get the joy of seeing your loved ones put your gift to use.

For tax purposes, however, giving assets away is generally considered a disposition. This means that if the fair market value at the time of the gift is greater than its ACD, the result is a tax bill. For example, if the fair market value is \$1000 and the ACB is \$700, you would pay tax on a \$300 capital gain. This strategy works best if the assets you're giving

away are likely to appreciate in the future.

Choose beneficiaries with a tax strategy in mind

If tax deferral is the priority, consider leaving assets that have appreciated in value to your spouse first. If you're planning to leave assets to others, it may be more strategic to pass on tax-friendly assets, such as cash, guaranteed interest contracts (GICs), money market funds or assets that have not greatly appreciated in value since you acquired them.

Make the most of exemptions

When it comes to tax, it can pay to take advantage of exemptions. The two most common are:

The principal residence exemption: This can be used to offset capital gains on one property you own. This could be your home, but it could also be a cottage or to her second property that you ordinarily inhabit (rental properties do not qualify).

The enhanced capital gains exemption:

This can be used to offset up to \$800,000 (indexed for inflation after 2014) of capital gains on your shares in certain private companies, a qualifying farm or fishing property.

Donate to charity

You can leave part of your estate to charity (usually via your will). Your estate will be able to claim a donation tax credit for the fair market value of the gift.

File multiple tax returns

In the year of death, up to four tax returns can be filed. A claim can be made for some personal tax credits, such as the basic personal amount, on each of the returns filed, effectively multiplying the number of credits claimed. In addition, your estate would benefit from the lower graduated tax rates more than once in the year of death.

Tel: (306) 522-5674

Fax: (306) 781-7791

Buy life insurance

Life insurance can assist in funding your estate's eventual tax liability. This helps ensure that your heirs will be left with as much of the estate proceeds as possible, and protects your assets from being liquidated in order to pay your estate's tax bill.

If you are looking to minimize your estate's tax bill and which to leave more assets to heirs, planning now can save a lot of money and difficulty for your loved ones. Let us know if you want to see if any of these tax-saving strategies can help you achieve your financial goals. We can review your estate plan and help identify assets that could present tax —planning opportunities.

(ShAlbert Henry Smyth, The writings of Benjamin Franklin, Vo. X (1789-1790)(New York/Moonibus 1907):n.69.