

# 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 kcrosson@discovery-financial.ca



### Shoot to score

Not only about investments How do debt management, insurance, tax and estate planning fit into a goals-based approach? They're other essential components of a complete financial plan and can contribute to the likelihood that an investor will achieve their goals.

Debt is a drag on any financial plan, slowing it down with every dollar in interest paid. Having clear goals in mind can be a powerful inspiration to pay down debt and get rid of that drag. Your advisor can recommend strategies to be debt-free faster, including targeting the highest-interest debt first and consolidating debt into a single account with a lower interest rate.

Unexpected events can derail the best-laid plans – and that's where insurance comes in. Health and dental policies can help with the cost of medications, dental procedures and health-related services when needed. Disability and critical illness policies help protect the ability to meet goals by providing financial support <u>change</u> a case an illness or injury prevents you from working. And life insurance policies can help ensure loved ones avoid financial hardship and can continue to make progress towards their goals after the insured person's death.

#### Plan to reach your goals

With the right strategies in place, you're much more likely to reach your goals. Here are steps you can take in the short term, medium term and long term to improve your financial well-being, Remember, every step you take gets you closer to your goals.

Short-term steps	Medium- term steps	Long-term steps
Create a budget	Arrange insurance protection	Save for retirement
Start an emergency fund	Save for larger purchases	Develop an estate plan
Pay off debts	Plan for children's education	Save for "nice to haves"

Effective tax planning reduces the amount of money paid in taxes, providing more money to invest towards goals. Simple tax strategies include maximizing Registered Retirement Savings Plan contributions every year to get the biggest possible tax deduction and, where practical, earning the most highly taxed type of investment income - interest income within a registered plan where money grows on a tax-deferred or tax-free basis. For more ideas, check out this article. For many people, the goals addressed by estate planning are among the most important. Estate planning can help make sure assets pass to beneficiaries efficiently and taxeffectively, establish strategies to meet the needs of a loved one with a disability and/or set up a generous gift to charity. It can both provide significant tax savings and ensure family members are well taken care of. Speak with your advisor Defining clear goals and aligning financial planning to meet them can help you make the most of your money and avoid common financial pitfalls. For example, knowing that overspending or paying too much in interest will jeopardize your ability to have the experiences you want in life may prompt you to redouble your efforts to trim your budget and eliminate debt. Meanwhile,

knowing exactly how much income you need in retirement makes it less likely you'll skip a few months of saving, because you know the precise amount of money you must set aside regularly to stay on target towards the future you want.

Furthermore, understanding what you need your money for and when you need it can help you avoid investments that are inappropriate for your situation and focus on the ones with the risk/return profile that suits you best. An added benefit is that when you know exactly why you're invested in a specific way; you are less vulnerable to the distractions of market ups and downs and can stay invested towards your goals.

Overall, focusing on goals makes financial planning more concrete and less abstract, allowing you to mix and match strategies with a very clear idea of what they need to achieve. It can also clarify conversations with your advisor, giving them a well-defined job: to get you what you want when you want it. Speak with your advisor about how a goalsbased approach to financial planning can help you achieve your dreams.

#### How much do you need to retire? Achieving your desired retirement lifestyle depends on accurately estimating the income you will need to pay for it. As a starting point for your calculations, consider these averages from Statistics Canada. Of course, your costs

may be quite different - but it's helpful to look at which costs are likely to drop, rise or stay roughly the same after you retire.

Average expenditure per household	40 to 50 years old	65 years old and over
Shelter	\$22,019	\$13,399
Health care	\$2,673	\$2,936
Transportation	\$15,010	\$8,071
Utilities	\$2,769	\$2,286
Food	\$9,620	\$6,657
Recreation	\$4,778	\$3,208

Source: Statistics Canada, Table 11-10-0227-01: Household spending by age of reference person, August 28, 2019, www150.statcan.gc.ca/t1/tbl1/en/cv.action? pid=1110022701 (accessed July 23, 2019).

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Museum Meeting @ 7pm Recycling	2 Council Meeting 7:oopm	3	4	5
6	7	8 Garbage	9	10	11	12
13	14	15 Recycline	16 Council Meeting 7:oopm	17	18	19
20 Terry Fox Virtual run/ walk	21	22 Garbage	23	24 Community Calendar Deadline	25	26
27	28	29 Recycling	30	C C C C C C C C C C C C C C C C C C C	BACK	

# Town of Rocanville September, 2020



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	BC	Z	S)	

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 Councilors Stan Langley Irene Mclean Ed English Marcel Gagnon Ron Reed

# 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 School and Daycare, the children really don't think about traffic when going to meet their friends.

### NOTICE OF CALL FOR NOMINATIONS

PUBLIC NOTICE is hereby given that nominations of candidates for the offices of:

Mayor:	Town of Rocanville
Councillor:	Town of Rocanville

Town of Rocanville

Number to be Elected: 6

will be received by the undersigned on the 7th October, 2020, from 8:00 a.m. to 4:00 p.m. at the Rocanville Town Office, and during regular business hours on September 21st to October 6th, 2020 at the Rocanville Town Office.

Nomination forms may be obtained at: Rocanville Town Office.

Dated this 21st day of September, 2020.

Monica Pethick. Returning Officer

## PAVING

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

September council meetings will be held at the Town Office on the

Wednesday's of 2nd and 16th at 7:00 p.m.

# **PINKS LAWN CARE SERVICE**

2020 LAWN CUTTING **EAVES TROUGH CLEANING GENERAL YARD WORK** 



CALL FLOYD FERGUSSON

306-645-2617

### PLEASE LEAVE A MESSAGE



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

www.coreindustrial.ca

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



email: sales@coreindustrial.ca

# MOOSOMIN 4-H MULT CLUR CANADA 4-H Saskatchewan **INFORMATION & REGISTRATION**

# There are over 60 Projects to choose from in Saskatchewan

Let us know if there is interest in something other than what's listed here. 4-H is open to ages 6-25 years!

# **PROJECTS PREVIOUSLY OFFERED:**

Light Horse, Small Engines/Machinery/Car Care, Archery, Foods/Cake Decorating, Canine, Goat and 4U Self-Determined

# **REGISTER BY SEPTEMBER 4, 2020**

Visit www.4-h.sk.ca for further information or call Tannis at 306-434-8301 or e-mail tnt0215@hotmail.com

**Covid-19 Protocol Rules will be in place** 

TOWN OF ROCANVILLE Statement of Operations For the year ended December 31, 2019

#### Revenues

Taxes and Other Unconditional Revenue Fees and Charges Conditional Grants Tangible Capital Assets Sales - Gain Land Sales - Gain Investment Income and Commissions Other Revenues

#### Total Revenues

#### Expenses

General Government Services Protective Services Transportation Services Environmental and Public Health Services Planning and Development Services Recreation and Cultural Services Utility Services

#### Total Expenses

Surplus (Deficit) before Other Capital Contributions

Provincial/Federal Capital Grants and Contributions

Surplus (Deficit) of Revenues over Expenses

Accumulated Surplus (Deficit), Beginning of Year

#### Accumulated Surplus (Deficit), End of Year

REPORT OF THE INDEPENDENT AUDITORS ON THE SUMMARY FINANCIAL STATEMENTS

To the Mayor and Councillors TOWN OF BOCANVILLE

Opinior

The summary financial statements, which comprise the statement of financial position as at December 31, 2019 and the statement of operations for the year then ended, are derived from the audited financial statements of the TOWN OF ROCANVILLE for the year ended December 31, 2019. We expressed a qualified audit opinion on those financial statements in our report dated July 29, 2020.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements in accordance with Canadian public sector accounting standards. However, the summary financial statements are misstated to the equivalent extent as the audited financial statements of the Town Of Rocarville for the year ended December 31, 2019.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by Canadian public sector accounting standards. Reading the summary financial statements and the auditors' report thereon, therefore, is not a substitute for reading the municipality's audited financial statements and the auditors' report thereon.

The Audited Financial Statements and Our Report Thereon We expressed a qualified audit opinion on the audited financial statements in our report dated July 29, 2020.

Our qualified audit opinion is based on the fact that Recreation Boards derive revenue from various sources the completeness of which is not susceptible to satisfactory audit vorification.

Management's Responsibility for the Summary Financial Statements Management is responsible for the preparation of the summary financial statements in accordance with Canadian public sector accounting standards.

Auditors' Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are a fair summary of the audited financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard (CAS) 810, "Engagements to Report on Summary Financial Statements."

Regina, Saskatchewan July 29, 2020

2019 Budget	2019	2018
\$ 1,129,083 740,648 101,780 (2,500) - 7,576	1,151,558 735,068 132,964 (3,681) - 22,993 3,627	\$ 1,137,933 837,777 129,378 57,319 - 16,133 19,443

\$	10,788,089	\$	10,742,982	\$	10,439,571
	10,439,571		10,439,571		10,167,937
_	348,518		303,411		271,634
_	217,699		296,922		127,721
_	130,819	-	6,489		143,913
	1,845,768	1	2,035,840		2,054,070
L	262,263		253,572	_	273,332
I	520,608		667,897		729,133
	182,594 27,726		193,791 46,078		162,655 51,471
	482,377	1	488,609	1	484,643
	117,320	I	150,582		117,530
	252,680		235,311		235,306

noldy + Conyoury Dudley & Company LLP

Chartered Professional Accountants

#### TOWN OF ROCANVILLE Statement of Financial Position

As at December 31, 2019

Statement 1

	2019	2018
3SETS		
nancial Assets		
Cash and Temporary Investmenta	8 1,132,411	\$ 936,529
Taxas Receivable - Municipal	20,604	35,842
Other Accounts Receivable	195,511	170,190
Land for Resale	72,678	72,878
Long Term Investments	160,689	263,024
Other		-
dal Financial Assets	1,582,093	1,478,463
ABILITIES		
Bank Indebtedness		
Accounts Payable	54,460	50,404
Accrued Liabilities Payable		-
Deposits		
Deterrod Revenue	70,408	96,816
Accrued Landfil Costs		-
Oftwar Liadolities		
Long-Term Debt	909,678	969,114
Lease Obligations		-
Liability for Contaminated Siles		
stal Liabilities	1,054,549	1,118,336
		360.127
ET FINANCIAL ASSETS	527,547	380,121
Tangitie Capital Assets	10.170.740	10.032.227
Prepayment and Deferred Charges	16.624	20.210
Stock and Supplies	28.171	27.004
Other		
stal Non-Financial Assets	10,215,435	10,079,444
counsisted Surplus (Deficit)	\$ 10.742.982 s	10.439.571

#### MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING.

To the Pesidents of the TOWN OF ROCANVELLE

Management of the TOWN OF ROCANVILLE has the responsibility for preparing the accompanying financial assements and ensuring that all information in the related reports is consistent with the statements. This responsibility includes selecting appropriate accounting policies and making objective judgments and estimates in accordance with Canadian public sector accounting standards.

In discharging its responsibilities for the integrity and fairness of the financial statements and for the accounting systems from which they are derived, management maintains the necessary systems of internal controls designed to provide assurance that transactions are authorized, assets are safeguarded and proper records maintained.

Ultimate responsibility for financial statements to the residents of the municipality lies with the Council who review the financial statements in detail with management prior to their approval for publication.

External auditors are appointed by the Council to audit the financial statements and are available to meet separately with both the Council and management to review their findings. The external auditors have full and free access to the Council to discuss their audit and their findings as to the integrity of the municipality's financial reporting and the adequacy of the system of internal controls.

# Terry Fox Walk/Run

This year the Terry Fox run will be held on September 20th. Unfortunately we won't be able to host our usual run and wiener roast but we would like to encourage everyone to get out for a walk or run (the ski trails are beautiful) that

dav. Pledge forms are available at the

Rec Office.



### **Core Fitness**

Location to be announced.

All fitness levels welcome.

\$10 drop-in fee.

Please bring your own yoga mat.

**Contact Monique Campbell** Certified personal trainer and coach for more information 306-728-7020 monique.campbell@hotmail.ca



**Terry called his run the Marathon** of Hope because he believed that a cure could be found for all cancers. who is

Terry lost his right leg to cancer at age 18.

Terry wanted to raise money to find a cure for cancer so he decided to run across Canada to ask for help.

in St. John's, Newfoundland but had to stop in Thunder Bay, Ontario because cancer had returned in his lungs.

Terry died in June 1981 knowing that **Canadians had raised \$24 million for** cancer research, his goal reached.

Canadians never forgot Terry. The Terry Fox Run has been held every year since 1981, in Canada and around the world, raising more than \$800 million for cancer research.

Terry Fox Run. Sunday September 20. One Day. Your Way Register and fundraise at terryfox.org

We are sad to announce that Museum Days is cancelled this year. Thank you to all of the visitors and volunteers that have continued to support the museum during this unprecedented summer. Follow us on Facebook and Instagram @rocanvillemuseum for more information and closer looks at the museum over the winter months! Hope to see you all next year!



The Rocanville Cross country trails are open for walking. There are 2 km 's of gorgeous, maintained trails!

Trails are free of charge.



You found the lucky loonie!! For a chance to win \$100 please email rocanville@sasktel.net and tell us that you read this months addition of the Community Calendar. Names will be entered into a draw.



For more information on the up and coming Dance and CanSkate season please contact Janelle Kurbis at the corresponding emails.

rocanvilledance@gmail.com rocanvillecanskate@gmail.com



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Interior - Exterior

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



Rocanville Economic Development and Rocanville Recreation would like to remind you that this is a municipal election year. If you are looking to make a difference, consider running for a seat on town council.

Inquiries can be made at the Town office.

Together we can do great things.

# Are you passionate for recreation? Do you want to grow our community? Would you like to see more businesses in our town?

#### SEPTEMBER, 2020



ST. PAUL'S UNITED CHURCH Rocanville, Sask.



Rev. Barbara Wilkins will be in the Church Office Mon. & Wed. mornings 9 - 12.

Church Office 306-645-2942 or Rev. Barbara Wilkins home 306-645-0201

Rev. Barbara Wilkins has been making up her sermons and submitting them to Mildred Muir to email out. If you wish to be on this list Mildred Muir can receive your email address through this email address – rocunitedchurch@sasktel.net

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.

2 Corinthians 9:10&11 – He who supplies seed to the sower and bread for food will supply and multiply your resources and increase the harvest of your righteousness. You will be enriched in every way for great generosity, which through us will produce thanksgiving to God.

### 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 306-645-0203.\*\*\* \*\*\*If you would like to be a part of our Sunday services by Zoom, please

<u>contact us. We are in the final steps of putting our in-person services</u> <u>together. Watch for updates.\*\*\*</u>

"Shall we accept good from God, and not trouble?"~Job 2:10

### September Services

Sep 6~Morning Prayer Service at 11 am.

Sep 13~Morning Prayer Service at 11 am.

Sep 20~Morning Prayer Service at 11 am.

Sep 27~Morning Prayer Service at 11 am.

<u>SUNDAY SCHOOL</u> is back up an running in September by Zoom! For further information call 306-435-6156. \*\*\*Wheelchair accessible Hall & Church rentals, call 306-645-0203\*\*\* <u>Bible Study</u> information, contact Rev.Delta at 306-645-4582. THANK YOU! WE WOULD LIKE TO THANK THOSE WHO SENT CARDS, FOOD, PHONED AND VISITED DURING DEAN'S RECENT MEDICAL ISSUES. THANK YOU TO THE ROCANVILLE THRIFT STORE FOR THEIR GENEROUS DONATION TOWARDS DEAN'S MEDICAL EXPENSES. WE ARE SO BLESSESD TO LIVE IN A CARING COMMUNITY. DEAN & SHEILA GOODMAN



### Jersey Return

Last years Minor Hockey jerseys can be returned to the Rocanville Rec Office between the hours of 9:00 & 4:00 (Monday-Thursday).

Pleases remove name bars from jerseys.

Thank you.



We are pleased to announce that the history book "Tales of Tantallon and Hazelcliffe 1880 - 2004" is at the printer's. It will be available to purchase before Christmas 2020. The price is \$55.00 a book plus postage if mailed. We need an approximation of how many to order. Let us know if you will be purchasing a book. To order please contact... Sheila Bradley at bradleyls@outlook.com or 306-745-3864 Or Lillian Goodman at clark.goodman@sasktel.net or at 306-643-2134. Please reply by September 15th 2020



2020-2021 Rocanville Minor Hockey Registration		FOR SALE NOTICESLO
Returning players please email name of returning player and any changed information to rmha77@g	mail.com	<u>Community Calendar Advertising Rates:</u> \$5 - small ad
Any parents interested in coaching or managing a team, please indicate in your email		\$20 - 1/4 page ad
		\$40 - 1/2 page ad
E-transfers can be sent to rocanvilleminorhockey19@gmail.com or cheques made payable to Rocanv Hockey can be given to Amanda McKean	ille Minor	\$80 - full page ad
Player Name:		**\$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
Address:		///////////////////////////////////////
Town: Postal Code:		ROCANVILLE FOOD SHARE
Date of BirthHealth Card Number:		
Previously played hockey? If so, where?		If you know of anyone in the area in need of food
Parent Information:		please contact Darlene Williams 645-2921
Father's / Guardian's Name:		Rev. Paul Bunz 434-5375 Roseanne Kelly 434-9484
Phone Number:		Betty Mills 645-2102
Address (if different than above):		FOOD OR CASH DONATIONS APPRECIATED
Email:		CHEQUES MADE PAYABLE TO THE TOWN OF ROCANVILLE RECEIPTS FOR INCOME TAX AVAILABLE
Mother's / Guardian's Name:		UPON REQUEST
Phone Number:		
Address (if different than above):		
Email:		
Emergency Contact Name:		
Emergency Contact Phone Number:		
Would you be interested in coaching your child's team? Yes No (appropriate courses must be obt	(baried)	LO
		RFD

Age Group	Total Fees due on Sept 10, 2020	Fees After Sept 10, 2020
U7 – (Pre Novice) (born 2014 and prior)	\$375.00	\$400.00
U9 (Novice)(born 2012-2013)	\$450.00	\$475.00
U11(Atom) (born 2010-2011)	\$450.00	\$475.00
U13 (Pee Wee)(born 2008-2009)	\$450.00	\$475.00
U15 (Bantam)(born 2006-2007)	\$450.00	\$475.00
U18 (Midget) (born 2003-2005)	\$450.00	\$475.00

### OST....FOUND..... COMING EVENTS



316 Ellice Street 75' frontage X 120' deep. Large, flat, serviced lot & centrally located in Rocanville. **\$23000** OBO

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



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.





As many of you know, the town of Rocanville has a stray cat problem. These cats are sick and malnourished. They can reproduce. This is not a fair life for the cats or the people of Rocanville.

I have decided to start a nonprofit organization to help control the stray population. I am seeking the help of some town residents. A couple to be board members and some who would like to help with other aspects such as fundraising and mailings.

I am hoping as a community that we can come together and provide these cats with a better life.

If you are interested in helping at any level or for just more info on how the basics of the organization will run, then please call or text me at 306 -434-6749. I can also be reached by email at <u>cgbourgeois@hotmail.com</u>.

Thank you for your time

Cindy Bourgeois



ROCANVILLE COMMUNITY THRIFT STORE SCHEDULE - SEPTEMBER 2020 STORE HOURS - Monday, Wednesday & Friday - 1-4 P.M., Thurs. 6-8 P.M. Wed. Sept. 2 - Linda Bock, Denise Callin, Eileen Etherington, Therese Fafard Thurs. Sept. 3 – Penny Yung, Marie Nixon, Deb Selby Fri. Sept. 4 – Willa Clarke, Pam Botterill, Marjorie Thompson, Eva Swanson Mon. Sept. 7 - LABOR DAY HOLIDAY Wed. Sept. 9 - Irene Norton, Phyllis Harper, Terry Fletcher, Anna DeCorby Thurs. Sept. 10 – Linda Bock, Sylvia Magnusson, Glenda Brown Fri. Sept. 11 – Denise Callin, Joyce Surridge, Eileen Etherington, Christina Kim Mon. Sept. 14 – Penny Yung, Marjorie Thompson, Eva Swanson, Marie Nixon Wed. Sept. 16 - Linda Bock, Pam Botterill, Therese Fafard, Marilyn Hickie Thurs. Sept. 17 – Willa Clarke, Terry Fletcher, Sandra Maki, Bev Casemore Fri. Sept. 18 – Denise Callin, Joyce Surridge, Phyllis Harper, Sylvia Magnusson Mon. Sept. 21 - Penny Yung, Marilyn Hickie, Christina Kim, Eva Swanson Wed. Sept. 23 - Linda Bock, Eileen Etherington, Anna DeCorby, Marie Nixon Thurs. Sept. 24 – Irene Norton, Pam Botterill, Tracey Moore Fri. Sept. 25 - Irene Norton, Willa Clarke, Marjorie Thompson, Terry Fletcher Mon. Sept. 28 - Denise Callin, Sylvia Magnusson, Christina Kim, Eileen Etherington Wed. Sept. 30 - Penny Yung, Phyllis Harper, Therese Fafard, Eva Swanson Thurs. Oct.1 – Willa Clarke, Pam Botterill, Deb Selby Fri. Oct. 2 - Irene Norton, Terry Fletcher, Marjorie Thompson, Joyce Surridge



# **Borderland**

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**SEPTEMBER 3**