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CERTIFIED FINANCIAL PLANNERS

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Financial planning for special needs children:

How to support their care for a lifetime.

Most families are concerned about planning for their children's financial futures, but for families with special needs children, financial planning strategies have a different and often more complex dimension. The cost of supporting an individual with special needs adds up quickly - from therapies, medical equipment and special programs to caregiver support and transportation. While the estimated annual cost of raising a child in Canada is nearly \$14,000, the cost for families dealing with disability can be much higher. According to Easter Seals Canada, the annual cost of caring for a child with a severe disability can be more than \$40,000. Consider the statistics, and the challenges that many families face are understandable. An estimated one in seven Canadians has a disability and according to Statistics Canada. only half of Canadian adults with a disability have a job, and only 26 per cent of those with a severe disability are employed. Families with special needs children have the added challenges of developing strategies to provide financial support throughout the child's life - including when parents may no longer be able to provide daily care.

Government benefits and tax breaks - there is government assistance to help support families caring for a special needs child. The first step is to apply for the Disability Tax Credit (DTC) by submitting Form T2201 (Disability Tax Credit Certificate) to the Canada Revenue Agency. It can reduce the income tax payable for the disabled individual - or where a child or other dependent doesn't have taxable income, a parent or other relative can claim the DTC in certain conditions. Beyond the simple tax credit, qualifying for the DTC can open the door for other federal,

provincial or territorial benefits as well. There are other tax credits to take advantage of, including the Canada Caregiver Credit or medical costs and deductions for child care expenses. You may also be eligible for the Child Disability Benefit, a monthly tax-free benefit for families caring for a child under 18 who is elizible for the DTC. The Registered Disability Savings Plan (RDSP) is also available, though only a fraction of eligible Canadians have set one up since its inception in 2008. This taxdeferred savings vehicle allows Canadians under age 60 who qualify for the DTC to contribute up to a maximum of \$200,000 - and contributions can be made by anyone. If the beneficiary is under 18 years of age, the RDSP can be established by the parent. An RDSP can also be established for an adult, if their contractual competency to enter into a plan is in doubt, by a qualifying person who is legally authorized to act for the beneficiary. Savings in an RDSP grow tax-free and, depending on the age and adjusted family net income of the beneficiary, are eligible for government benefits such as the Canada Disability Savings Grant and the Canada Disability Savings bond which can add up to \$90,000 over the lifetime of the RDSP.

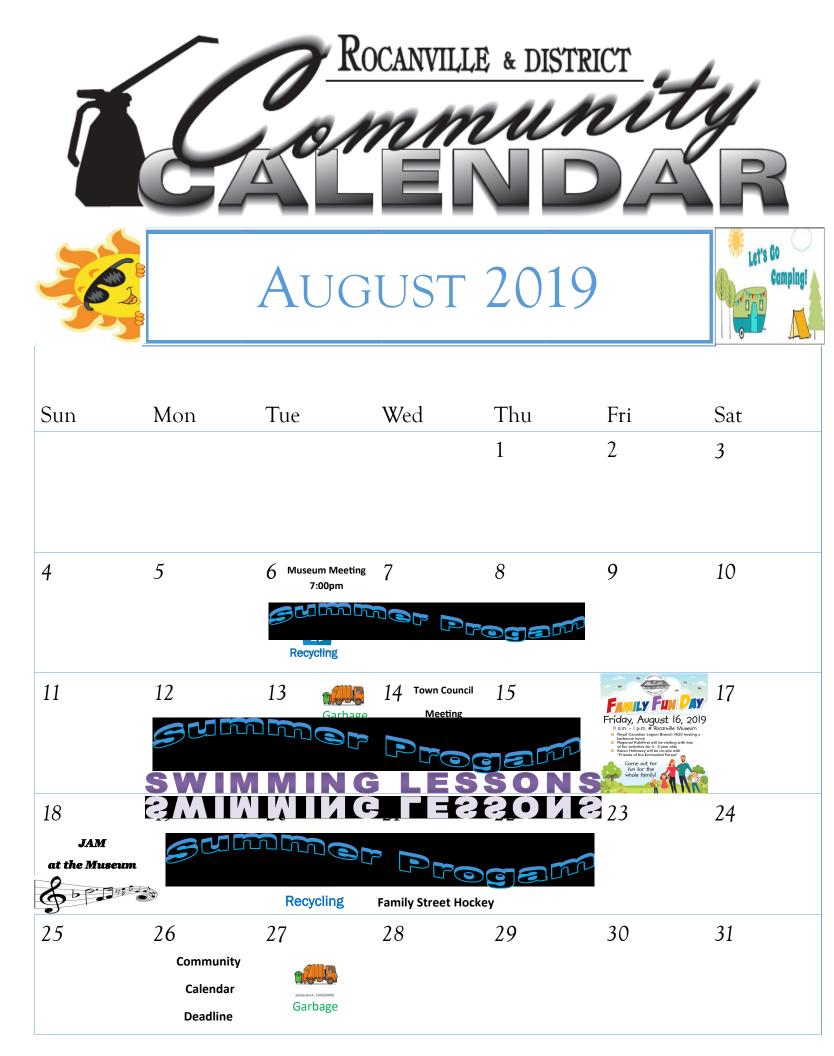
Put an estate plan in place - your estate plan should begin with frank and open family discussions about how to care for loved ones after you're gone. Creating a life plan will help to ensure you and your family have really thought through all your child's future needs. This document provides caregivers and/or trustees with detailed information describing the kind of care and lifestyles that you wish to continue for your child after you're gone. Trusts may also be an option, but their implications can very significantly from province to province. In many provinces a Henson trust, which is an absolute discretionary trust, may be helpful.

With this kind of trust, you leave your estate, or part of your estate, in trust for your child, but the trustee(s) can withhold or spend the income and capital as they see fit to best serve your child's interests. The estate contents would not legally be owned by the child, and therefore, he or she would still qualify for any ongoing government benefits. Give us a call or speak to your lawyer to fully understand how trusts work in your

Help protect your family with insurance - the purchase of life insurance is a good idea for any new parent, but is particularly important in the case of a special needs child. The younger you are when it's purchased the lower the premiums are likely to be. Upon your death, you can elect to pay out your life insurance directly into an RDSP or a Henson trust. Critical illness and disability insurance for caregivers is also an important consideration. If you are diagnosed with an illness or become disabled and are unable to work and/or care for your child, you'll want some insurance to help fill your income gap.

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E.OE. Article from Manulife Financial



Town of Rocanville





Town Office Telephone:

306-645-2022

Fax: 306-645-4492

Email:

rocaville.town@sasktel.net

Transfer Station Open:

Mondays 12:00-6:00 Fridays 2:00-6:00

11:00-3:00

Town Council

Mayor

Saturdays

Daryl Fingas

Councillors

Stan Langley

Irene McLean

Ed English

Marcel Gagnon

Ken Nixon

Ron Reed

HAPPY HOLIDAYS

AUGUST COUNCIL MEETING

Due to holiday commitments only one regular meeting of Council will be held on August 14th at 7:00 p.m.

All residents are welcome to attend and listen at these meetings.

DRIVERS

Please take note of the double yellow solid lines on Ellice Street, which indicate that it is illegal to pull across to park.

This office receives endless complaints, and there have been accidents and numerous near misses. If your licence plate is photographed and passed to the RCMP it could result in a fine.

DOG COMPLAINTS

The number of dog attacks has resulted in Council enforcing and updating the Animal Bylaws.

If the office receives pictures of dogs running loose we will be forwarding these to the owners. If we receive a second photograph we will be issuing fines in the order of \$500 and/or ordering its removal from Town.

FIRE PITS

PLEASE BE AWARE THAT ONLY CLEAN UNTREATED WOOD IS PERMITTED TO BE BURNT IN FIRE PITS







AT THE LIBRARY



Summer reading week August 6th, 7th & 8th

Go Science! The Natural World will be featured on August 7th from 2:30-5:30 pm.

(Must Register in advance, stop in or call the library to sign up for August 7th's program. Limited space available.)

August 6th & 8th 2:00– 4:00 pm

Summer Reading Challenge continues!

Till the end of August, stop in at the Library
and enter your name with each book you have read this summer!
We want to fill up the thermometer at the Library!
Prizes available for most books read of different age groups.



Library hours & open days changing effective September 1, 2019.

New hours: Wed: 9 AM- 12 PM

& 2 PM- 6 PM

Thurs: 2 PM- 6 PM

** Friday: 2 PM- 6 PM **



Interested in being a Board Member?

The Library is looking for new members for new input and ideas for the library. If interested, call the Library at 306-645-2088, or stop in to inquire.

Next Board Meeting:

Wed. September 11, 2019 6:00 pm at the Library.





Tues: 1:30-5:00 PM

Wed: 9 AM-12:30 P M

and 2:00-6:30 PM

Thurs: 1:30-5:00 PM

Phone: 645-2088

218 Ellice Street

3 CLOSED FOR MAINTENANCE	10:00-12:00 Family Swim 1:00-4:00 Public Swim	17 10:00-12:00 Family Swim 1:00-4:00 Public Swim	24 10:00-12:00 Family Swim 1:00-4:00 Public Swim	4
2 8:00-9:00 Lane Swim 9:00-10:00 Aquasize 10:00-1:00 Public Swim 1:00-5:00 Public Swim 5:00-6:00 Lane Swim	9 8:00-9:00 Lane Swim 9:00-10:00 Aquasize 10:00-12:00 Parent & Tot 12:00-1:00 Public Swim 1:00-5:00 Public Swim 5:00-6:00 Lane Swim	16 8:00-9:00 Lane Swim 9:00-10:00 Aquasize 10:00-1:00 Public Swim 1:00-5:00 Public Swim 5:00-6:00 Lane Swim	23 8:00-9:00 Lane Swim 9:00-10:00 Aquasize 10:00-1:00 Public Swim 1:00-5:00 Public Swim 5:00-6:00 Lane Swim	30 8:00-9:00 Lane Swim 9:00-10:00 Aquasize 10:00-1:00 Public Swim 1:00-5:00 Public Swim 5:00-6:00 Lane Swim
1 8:00-9:00 Lane Swim 9:00-10:00 DeepWater Aquasize 10:00-2:00 Public Swim 2:00-6:00 Public Swim 6:00-7:00 Lane Swim 7:00-8:00 Aquasize	8 8:00-9:00 Lane Swim 9:00-10:00 DeepWater Aquasize 10:00-12:00 Parent&Tot 12: 00-2:00 Public Swim 5:00-5:00 Public Swim 6:00-7:00 Lane Swim 7:00-8:00 Aquasize	15 8:00-9:00 Lane Swim 9:00-10:00 Preschool Lessons 10:00-11:00 Lessons 12:00-1:00 Lessons 00-6:00 Public Swim 6:00-7:00 Lane Swim 7:00-8:00 Aquasize	22 8:00-9:00 Lane Swim 9:00-10:00 DeepWater Aquasize 10:00-4:00 Public Swim 7:00-10:00 GLOW SWIM PARTY	29 8:00-9:00 Lane Swim 9:00-10:00 DeepWater Aquasize 10:00-2:00 Public Swim 2:00-6:00 Public Swim 6:00-7:00 Lane Swim 7:00-8:00 Aquasize
	7 8:00-9:00 Lane Swim 9:00-10:00 Aquasize 10:00-12:00 Parent&Tot Lessons 0:0-6:00 Public Swim 6:00-7:00 Lane Swim 7:00-9:00 Public Swim	14 7:00-8:00 Lane Swim 8: 00-9:00 Aquasize 9:00-10:00 Preschool Lessons 10:00-11:00 Lessons 12:00-1:00 Lessons 1:00-6:00 Public Swim 6:00-7:00 Lane Swim 7:00-9:00 Public Swim	2.00-9:00 Lane Swim 9:00-10:00 Aquasize 10:00-6:00 Public Swim 6:00-7:00 Lane Swim 7:00-9:00 Public Swim	28 8:00-9:00 Lane Swim 9:00-10:00 Aquasize 10:00-6:00 Public Swim 6:00-7:00 Lane Swim 7:00-9:00 Public Swim
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	4 CLOSED FOR MAINTENANCE	11 10:00-12:00 Family Swim 1:00-4:00 Public Swim	18 10:00-12:00 Family Swim 1:00-4:00 Public Swim	25 10:00-12:00 Family Swim 1:00-4:00 Public Swim

St. Thomas Anglican Church

"Anglicans Serving the Community Since 1883"
201 Carlton Street
ALL ARE WELCOME TO SHARE IN GOD'S WORD

"Let not the wise boast of their wisdom or the strong boast of their strength or the rich boast of their riches," "Jeremiah 9:23

August Services

Aug 4~ Morning Prayer Service at 11 am. Aug 11~Morning Prayer Service at 11 am. Aug 18~ Holy Communion Parish Service at 11 am. with

> Rev.Delta Kelly at St. Peter's Spring Creek.

Aug 25~Morning Prayer Service at 11 am.

SUNDAY SCHOOL will re-start in Septemberl
For further information at 306-435-6156,
***Wheelchair accessible Hall & Church rentals, call
306-645-0203***
Bible Study will re-start in the Fall,

AUGUST, 2019

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

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

Rev. Barbara Wilkins and Dawn Wilson Church Office 645-2942

Sun. Aug. 04 – No Church Service Sun. Aug. 11 – Back to Regular Church at 11:30 a.m. Pot Luck Lunch

Sun. Aug. 18 & 25 – Regular 11:30 a.m. services.

Special note: <u>Aug. 8th</u> - Church housecleaning will be done starting at 9:30 a.m. Many hands make light work.

Senior Choir Practise starts Wed. Aug. 28th @ 7 p.m. Bible Study at the Lodge #2 starting Sept 4th @ 2 p.m.

Annual Fowl Supper – Sunday, October 27, 2019 Annual Bazaar – Saturday, November 30, 2019

1 Samuel 16:7 – The Lord said to Samuel..."People look at the outward appearance, but the Lord looks at the heart".

Rocanville Pentecostal Church

Knowing Jesus & Making Him Known Growth | Servanthood | Mission | Action

1002 RAILWAY AVE

PASTOR NICHOLAS ALMEIDA: 306-434-9536

PASTOR BETHANY ALMEIDA:

306-434-9536 306-434 NICHOLAS.ALMEIDA@V-MAIL.CA BETHANY

306-434-5104 BETHANYDJALMEIDA@GMAIL.COM

SERVICE SUNDAY @ 11AM

YOUNG MENS BIBLE STUDY OFF FOR SUMMER

YOUNG WOMEN BIBLE STUDY OFF FOR SUMMER

KIDS ART NIGHT OFF FOR SUMMER

MIDWEEK BIBLE STUDY OFF FOR SUMMER

PRAYER OFF FOR SUMMER

COFFEE AND PLAY OFF FOR SUMMER

YOUTH NIGHTS SUMMER EVENTS EACH MONTH

FAMILY FUN NIGHTS

STREET HOCKEY GAME IN FRONT OF SCHOOL ON AUGUST 21 @7PM. ALL AGES WELCOME!



DEMENTIA CAREGIVER SUPPORT GROUP

2nd Tuesday of each month @ 1:30 Southeast Integrated Care Center

Moosomin Sk contact info:



Diane McLeod 306-435-7432

Or

Claudia Grant 306-435-2244

St. Thomas Anglican Church

"Anglicans Serving the Community Since 1883" 201 Carlton Street

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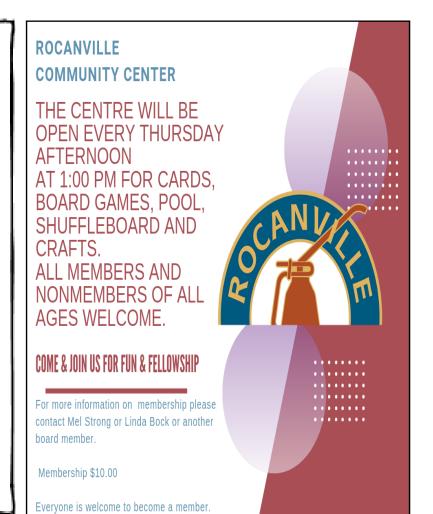
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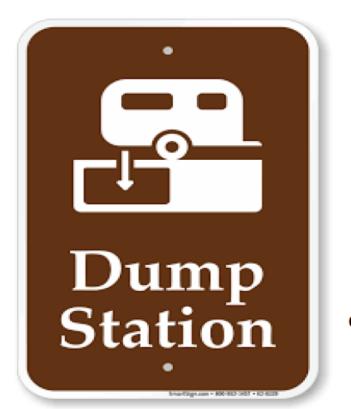
IF YOU ARE NEW TO TOWN
PLEASE COME BY THE REC OFFICE
MONDAY—FRIDAY 9AM—3PM
OR CALL 306-645-2164

WE'VE PREPARED A WELCOME
WAGON PACKAGE, FULL OF
IMPORTANT COMMUNITY
INFORMATION
AND FREEBIES FOR YOU!

COURTESY OF OUR LOCAL BUSINESSES!!!







Rocanville has its own Dump Station for RV's and campers

Located at 1099 Francis Avenue corner of Fort and Francis opposite the south east side of the school

There is a hose and water provided to wash out

FOR ALL YOUR HOME REPAIR AND RENOVATION NEEDS:

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

Kitchens - Bathrooms

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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

PINKS LAWN CARE SERVICE

2019

LAWN CUTTING

EAVES TROUGH CLEANING

GENERAL YARD WORK



CALL FLOYD FERGUSSON

306-645-2617

PLEASE LEAVE A MESSAGE



Sponsored By Borderland



Couples Night

Aug 9th and Aug 30th

Starting at 6:00pm

\$20 per Couple

Shotgun start



Please sign up ahead of time at **Rocanville Golf Course**

(306)645-2640



REGISTRATION SEPTEMBER 5TH, 2019

SCHOOL COMMUNITY COUNCIL

WELCOME BACK BBQ

4:30PM - 6:30PM

EVERYONE WELCOME

FALL REGISTRATION

6:00PM-8:00PM, SEPTEMBER 5TH

@ THE NUTRIEN COMMUNITY HALL

IF YOU WOULD LIKE TO BOOK A TABLE FOR YOUR ORGANIZATION OR CLUB PLEASE CALL THE REC OFFICE 306-645-2164!

TABLES INCLUDE: MINOR HOCKEY, CASKATE, GYMNASTICS, DANCE, ART, YOGA, 4-H, FITNESS

SEE YOU THERE!



Rocanville Aquatic Centre

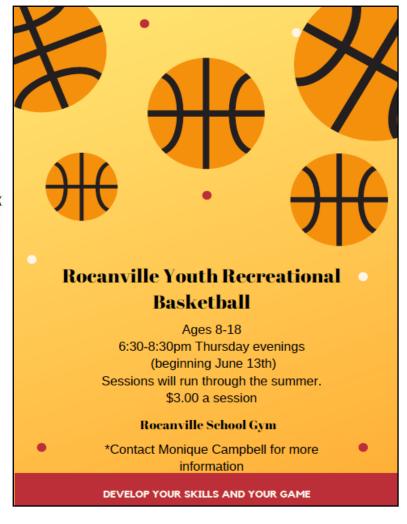
vould like to Thank the Market @ the Museum fo giving them the opportunity to benefit from the May Market

The Pool brought home just over \$2600.00

Thank you to the Museum and the Community

A grateful
Thank you to
Larry Magnusson
from the
Community,
Minor Ball
and Slow Pitch

for supplying and maintaining
the Porta Potties
at the ball diamonds for the
ball season



Rocanville Curling Club would like to send out a

BIG Thank you

to Borderland Co-op for their generous donation of smokies and buns plus condiments for our

Fundraiser held on June 22, 2019



Rocanville Curling Club would like to CURLING

Thank Conexus

for their generous donation from their



Annual Member BBQ held on June 21, 2019

Rocanville Minor Hockey

Annual General Meeting Monday, August 26th, 2019 @ 6:30 pm

Nutrien Community Hall Conexus room

- Everyone is welcome to attend





Rocanville Recreation Summer Program



August 2019 Summer Program Calendar

O			•			
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31	01 Skittles Day - Who can wear the most GREEN? Carlton Trail for 9-12s	02 No summer program	12'S SUMMER
04	05 Civic Holiday No Summer Program	06 Mexico Theme Day	07 Adventure Around the World Day	Binscarth Pool Day for 9-12s!	09 No summer program	10
11	Swimming Lessons	13 Swimming Lessons Science Day!	Swimming Lessons Adventure Around the World Day	Swimming Lessons	16 No summer program	17
18	19 Hawaiian Day	Pirate Day	21 World Day Skittles Day - Who can wear the most ORANGE?	Last Day! Sports/Olympic Day	23 No summer program	24
25	26	27	28	29	30	31



Limited spots available for **Summer Program! Register** quickly if you would like your child to attend! The program runs weekly from Monday to Thursday, and children aged 5-12 can attend Summer Program.

Daily Cost: \$15

Cost for a week (4 days): \$50 Call the Rocanville Rec Office at 306-645-2164 to register your child!



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



Thursday, Aug .1—Ann Knight, Marilyn Hickie, Deb Selby

Friday, Aug .2—Linda Bock, Christina Kim, Joyce Surridge, Irene Ruhland

MONDAY, AUGUST 5TH—

SASKATCHEWAN DAY HOLIDAY

Wednesday, Aug. 7—Pam Botterill, Therese Fafard, Anna DeCorby, Marjorie Thompson

Thursday, Aug. 8—Penny Yung, Marie Nixon, Ruth Desiarlais

Friday, Aug. 9—Anne Knight, Denise Callin, Sylvia Magnusson, Suzanne Wushke

Monday, Aug. 12—Irene Norton, Gloria Tebb, Christina Kim, Eva Swanson

Wednesday, Aug. 14—Irene Norton, Phyllis Harper, Irene Ruhland, Eileen Etherington

Thursday, Aug 15—Linda Bock, Marjorie Thompson, Tracey Moore

Friday, Aug. 16—Denise Callin, Joyce Surridge, Marilyn Hickie, Suzanne Wushke

Monday, Aug. 19—Anne Knight, Marie Nixon, Sylvia Magnusson, Eva Swanson

Wednesday, Aug. 21—Penny Yung, Gloria Tebb, Anna DeCorby, Therese Fafard

Thursday, Aug. 22—Pam Botterill, Eileen Etherington, Sandra Maki, Bev Casemore

Friday, Aug. 23—Linda Bock. Irene Ruhland, Phyllis Harper, Marilyn Hickie

Monday, Aug. 26—Denise Callin, Suzanne Wushke, Marjorie Thompson, Marie Nixon

Wednesday, Aug. 28— Anne Knight, Christina Kim, Therese Fafard, Gloria Tebb

Thursday, Aug. 29—Irene Norton, Sylvia Magnusson, Glenda Brown

Friday, Aug. 30—Irene Norton, Pam Botterill, Joyce Surridge, Eileen Etherington

MONDAY, SEPTEMBER 2ND-

LABOUR DAY HOLIDAY

Wednesday, Sept. 4—Penny Yung, Linda Bock, Eva Swanson, Phyllis Harper

ROCANVILLE DIAL-A-VAN SCHEDULE

THE DIAL-A-VAN WILL RUN EVERY MONDAY. WEDNESDAY & **FRIDAY**

PLEASE CALL 306-434-6644

TO BOOK YOUR RIDE.

If there is more then 1 person



WALKING **CLUB**

at the Nutrien Rocanville Community Hall

Monday & Thursday 1:00-3:00 Tuesday, Wednesday & Friday 9:00-11:00

Admission to Walking Club is by donation









Services

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Residential Form

RENOVATIONS

Any Interior or
Exterior Renovation

Contact

Stefan Coburn 306.434.0400 stefan.coburn@graypoint.ca

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- Dust Proofing & Sealing
- Paint, Glue Removal & Floor Prep
- Exterior Rubber Surfaces

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

Web: www.concreterestrore.ca























Borderland



ROCANVILLE C-STORE
306.645.0557
HIGHWAY 8 • ROCANVILLE, SK



HILLCHAR SEED FARMS LTD

Ernest and Dawn Holland

306-645-4223

Various Blends of Lawngrass seed available





II a.m. - I p.m. @ Rocanville Museum

- Royal Canadian Legion Branch #020 hosting a barbecue lunch
- Regional KidsFirst will be visiting with lots of fun activities for 0 - 5 year olds

Karen Holloway will be on-site with "Friends of the Enchanted Forest"

