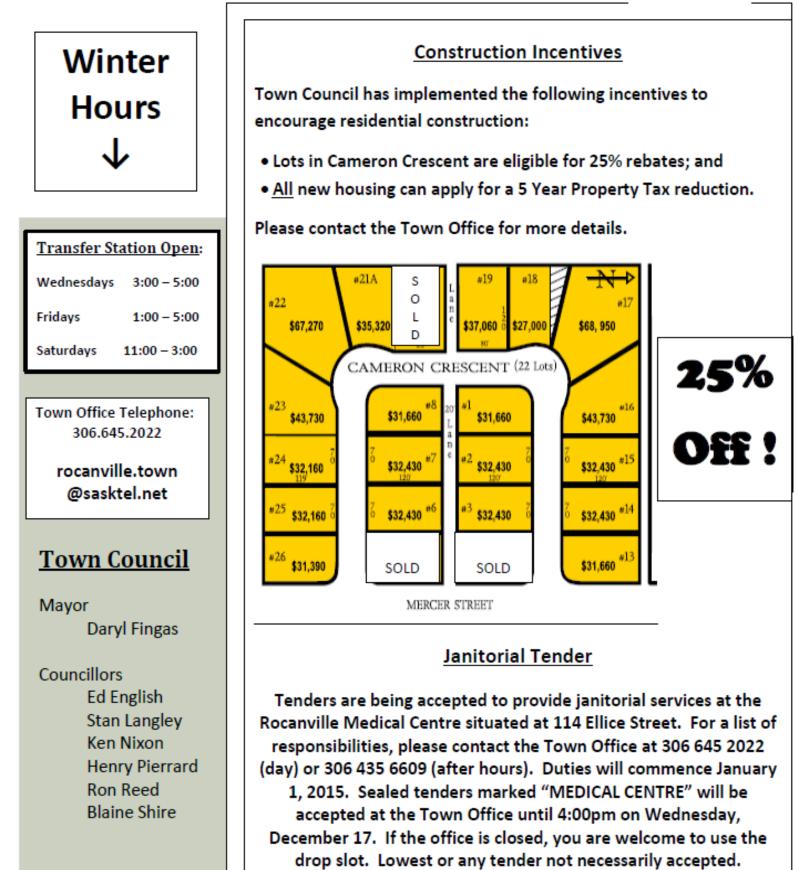
Recentle & DISTRICT Available online at www.rocanville.ca December 2014							
S U N	M O N	TUE	WED	THU	FRI	S A T	
The grading crew	1	2	3	4	5	6	

The grading crew	1	2	3	4	5	6
really appreciates when vehicles are moved off the street				Tree Lighting 7pm	REDO/BOT Meeting 8am	Universe Satellite's Open House
as well as the prompt removal of garbage/recycling	TOPS	Recycling Collection	Town Council Meeting	Christmas Craft @ Library 6pm	Recreation Office Closed Rocanville @	Rocanville @ Ochapowace
carts. THANK YOU!	Track Meeting 7PM @ Rec Office	Museum Meeting 7:30 pm @ Museum		Donna Jack's	Whitewood 8pm	8pm
7	8	9	10	11	12	13
	TOPS	Garbage Collection Tri-Valley Trails Meeting 8PM @ Rec Office		TWINKLE TOUR Wildlife Federation Big Game Scoring 7pm @ Museum FREE THE CHILDREN Bake Sale @ TD 5:30pm	Rocanville @ Theodore 8pm	Whitewood @ Rocanville 8pm
14	15	16	17	18	19	20
The Kelly's Christmas Show at Rocanville	TOPS	Recycling Collection Fire Dept /Ist Responder Meeting 7:00PM Rec Board Meeting	Town	Calendar Deadline Rocanville School Holiday	Rocanville @ Langenburg 8pm	Theodore @ Rocanville 8pm
United Church	Wellness Clinic @ Lodge # 2	4:45PM @ Rec Office	Council Meeting	Concert 6:30pm	TIGERS	<u>A Tigers</u> Christmas
21	22	23	24	25	26	27
	TOPS	Garbage Collection	Town/Recreation	Office Closed	Happy Holidays	
		Fire Dept /1st Responder Training 7:00PM		٢		
28	29	30	31	Amilian	January 2nd Rocanville @	January 3rd Ochapowace
	TOPS	Recycling Collection	Rec OfficeClosed	Carge	Bredenbury 8pm	@ Rocanville 8pm

# Town of Rocanville December, 2014





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

### Lot for Sale

316 Ellice St -75' frontage X 120' deep. Large, flat, serviced lot & centrally located in town.

\$32,000.00 Call 306-949-5454, 403-201-9146 or 306-455-2645

Don't forget the Kelly Christmas Show at Rocanville United Church on December 14th and Moosomin Armoury on Dec 5th.

## DIAL A VAN

**Please consider driving** for the Dial-A-Van, we only have few drivers and we have had to cancel days due to lack of drivers. This is a vital service in our community. Please help. We will be running on Doctor days and limited others ONLY until we can increase our number of drivers. Class 5 license is required to drive. Please contact any Board Member or call 306 645 2164 if interested. Thank you!

## **Rocanville Food Bank.**

A big thank you to both the people who donated food, and to the Feed the Children's group who canvassed the town. The food collected was used for the Food Banks in the area and was very much appreciated. If you know of anyone in the Rocanville area who is in need of a Christmas Hamper please contact one of the committee members:

Darlene Williams – 306-645-2921 Vivian Sveinbjornson – 306-645-2059 Roseanne Kelly – 306-645-4561 Betty Mills – 306-645-2102 Rev. Kathleen Horwood – 306-645-0002 If you have donations for the Food Bank please drop them off at the Rocanville Coop Grocery store or at any of the local churches.

## ROCANVILLE SKATING RINK

Would like to invite applications for Caretaker for the 2014-2015 Season. The position will run from to mid March If you are interested in this position apply to:

> Daryl Fingas Box 576 Rocanville, SK S0A 3L0

<u>Or</u> bring your resume to the Rec Office. For more information call Daryl @ 306-645-2836 or the Rec Office @ 306-645-2164

## The Rocanville Cooperative Playschool

We would like to thank everyone in the community who donated bottles for the bottle drive we made \$1300! We would like to thank the Gapland Rollers for getting us to work the bar and donating all bottles as well during their home bout. We'd also wish to thank the Rocanville & District Museum for the snack, craft, tour and havride! Thank you to the Community Thrift Store for their generous donation, the Rocanville Fire Hall and Mike Nelson for the great tour. Thank you to the Blueberry Kitchen for donating Fudge and the Borderland Co-op for donating supplies for the chili supper at the REDO Old Fashioned Christmas Market.

Core & Strength Fitness Training - Monique Campbell until December 11, there will be classes every Monday & Thursday from 7 - 8 pm. Drop ins are \$12 per



class. Classes at the Rocanville School in the junior gym. Contact Monique Campbell, Certified Instructor, for more details! Or call Rec Office 306-645-2164



## **LOCAL MINOR HOCKEY** AT THE ROCANVILLE SKATING RINK

Saturday, December 13 - NOVICE TOURNAMENT Friday, December 19 @ 7:00 pm - Midgets vs Grenfell / Whitewood Saturday, December 20 @ 12:00 pm - Novice vs Moosomin White Saturday, January 3 @ 12:00 pm - Novice vs Grenfell Saturday, January 10 @ 10:00 am - Pre-Novice vs Foxwarren Saturday, January 17 - PRE-NOVICE TOURNAMENT Friday, January 23 @ 7:00 pm - Midgets vs Churchbridge / Esterhazy Saturday, January 31 @ 10:00 am - Pre-Novice vs Whitewood Saturday, January 31 @ 12:00 pm - Novice vs Whitewood Orange Saturday, February 7 @ 10:00 am - Pre-Novice vs Esterhazy 2014/2015 Novice Saturday, February 7 @ 12:00 pm - Novice vs Moosomin Blue Saturday, February 14 @ 10:00 am - Pre-Novice vs Moosomin Saturday, February 14 @ 12:00 pm - Novice vs Ochap Saturday, February 21 @ 12:00 pm - Novice vs Langenburg Saturday, March 14 @ 12:00 pm - Novice vs Esterhazy Blue

**Rink Schedule** December 20 **Door: Kurbis** Clock/Box: Lowe. Lawrence, Kitchen: Roden, Gervin, Taylor

Dec 19 vs Grenfell Door-Richter Clock-Brolund, Hutchinson Music-Green Kitchen-Green, Pritchard, Park

Saturday December 20th come down to the Rocanville Arena and watch the Tigers play the Theodore Buffalos. The beer gardens will be open for the game in the south east end once again. After watching the game and enjoying the action you will want to stick around the upstairs lobby and spread some Christmas cheer. Puck drop at 8.



Anyone interested in working in the kitchen for hockey games please contact 306 645 2164 to be added to the list.

**Bantam Moosomin Rangers Rocanville Parents' Work Schedule** 

Date	Door & 50/50	Clock	Kitchen
Sat. Nov 22 <sup>nd</sup>	Pam	Clem	Nicole
		Mike	Sandra
			Jolaine
Fri. Dec 5th	Clem	Darcy	Tanis
		Brenda	Robin
			Pooky
Sat. Dec 6 <sup>th</sup>	Pooky	Mike	Pam
		Cam	Nicole
	-		Sandra
Sat. Dec 20th	Brenda	Cam	Jolaine
		Kent	Tanis
			Robin

Check out our calendar online: http://rocanvilleminorhockey.devhub.com Please note the above calendar is updated regularly only for Rocanville minor hockey. Please contact the rink directly for bookings or to confirm the scheduled times.

### **Rocanville Community Centre**

219 Ellice Street, Rocanville Swing by to see our new sign! Exercises on Monday, Wednesday and Friday at 9:00 am. Starting in January, potlucks will be members only. Memberships are \$10.00 per year, you can get membership from chair people. Anyone can become a member .

## **Rocanville Curling Club**

We would like to thank the Thrift Store for their generous donation. Curling season is delayed until early January to complete needed repairs. **Bonspiels are as follows:** 

Ladies Jan. 23/24

Farmers Jan. 30/31

Skins Feb. 6/7

Men's Feb. 27/28



### GAPLAND ROLLERS

The wait is over! We'd like to announce the first ever Team Canada Junior Roller Derby player from our

community. Exciting news!! The Gapland Rollers would like to congratulate fellow Gapland and Smashers skater *Bones & Beauty* (<u>McKenna Langley</u>) for her well-earned position on the first ever Team Canada Junior Roller Derby roster! Best of luck from all of your derby family!

#### **Rocanville Smiles**

**Dr. Vincent Lewis** 

114 Ellice Street Call and book an appointment @ 306-645-2131

Our office is accepting new patients

## Rocanville Community Thrift Store Schedule December 2014 Monday, Wednesday & Friday 1 - 4 PM, Thursday 6 - 8 PM

Wednesday December 3 Irene Norton, Penny Yung, Eileen Minty, Christina Kim

Thursday December 4 Willa Clark, Marjorie Thompson

Friday December 5 Myrna Green Wicklund, Doreen Ferguson, Joyce Nixon, Anne Hutcheson

Monday December 8 Marie-Anne Tremblay, Pam Botterhill, Anna DeCorby, Lynn Gagnon

Wednesday December 10 Eileen Etherington, Marilyn Hickie, Jean Howie, Christina Kim

Thursday December 11 Linda Bock, Marie Nixon

Friday December 12 Irene Norton, Sylvia Magnesson, Eileen Minty, Dianne Eckersley

Monday December 15 Penny Yung, Doreen Ferguson, Marjorie Thompson, Phyliss Strong Wednesday December 17 Willa Clark, Therese Fafard, Phyliss Harper, Christina Kim

Thursday December 18 Eileen Etherington, Penny Yung

Friday December 19 Irene Norton, Marie-Anne Tremblay, Jean Howie, Anna DeCorby Monday December 22 Muriel Pateman, Penny Yung, Audrey Bodenstaff, Joyce Nixon

December 24,25,26 - CLOSED

Monday December 29 Irene Norton, Marie-Anne Tremblay, Pam Botterhill, Marie Nixon

December 31 - CLOSED January 1 - CLOSED

Friday January 2 Myrna Green Wicklund, Marjorie Thompson, Phyliss Harper, Audrey Bodenstaff

Monday January 5 Linda Bock, Sylvia Magnesson, Marilyn Hickie, Jean Howie

Wednesday January 7 Penny Yung, Therese Fafard, Eileen Minty, Dianne Eckersley

Thursday January 8 Eileen Etherington, Ann Hutcheson

## Please Note: TUESDAY is a WORKING day we

are NOT open for business. Happy Holidays!



# St. Thomas Anglican Church

"Anglicans Serving the Community Since 1883" ALL ARE WELCOME TO SHARE IN GOD'S WORD. (Mary) brought forth her firstborn Son, and wrapped Him in swaddling cloths, and laid Him in a manger.~ Luke 2;7 December Schedule of Services

Dec. 7~Joint Service in St. Paul's United at 11:30 am. Lunch to follow. Dec.14~Morning Prayer & Sunday School at 11 am. Dec.14~Kelly Christmas Concert at 7 pm. Dec.21~Holy Communion & Sunday School Christmas Program at 2 pm. Bishop Rob Hardwick presiding. Potluck Dessert & Coffee to follow. Dec.24~Christmas Eve Joint Communion Service in St. Paul's United at 7 pm.

Dec.28~Morning Prayer & Sunday School at 11 am.

\*\*\*Wheelchair accessible Hall rentals, call 306-645-4285.\*\*\* BIBLE STUDY is on Thursday evenings. Contact Rev.Delta

## Is this the "most wonderful time of the year"?

Relentless winter...relentless water...relentless wind... ...heartaches...body-aches...money-aches...

### If it's keeping you from feeling merry, you are not alone

Join us for a momentary retreat...

a non-traditional holiday service for those who are stressed, lonely, or hurting



## EVERYONE IS WELCOME!

St. Paul's United Church Rocanville, Saskatchewan

Wednesday, December 3 at 7:30pm 30 minutes of Reflection With refreshments to follow



## Congregational Christian Church

Rev. Dr. Kathleen Horwood 306-645-0002

Sunday Worship Service 10:30 am

Every Friday morning 8:00 am to 9:00 am A time of quiet reflection and prayer open to all in the community. Keep Christ in



"November Christmas" Friday, December 12 at 7:00 pm

Have blessed holiday!





December 2014 St. Paul's United Church is Wishing

You a Merry Christmas & We Welcome you to join us for church services & Sunday school at 11:30 A.M. Dawn Wilson Church Office - 645-2942

Wed. Dec 3<sup>rd</sup> Blue Christmas Service @ 7:30 pm Interdenominational - Everyone Welcome! Sun. Dec. 7th Anglican\United Service at St. Paul's Pot luck lunch

Sun. Dec. 21<sup>st</sup> United Church Sunday School Christmas concert during regular Church service

Wed. Dec. 24<sup>th</sup> Anglican\United Christmas Eve Service 7:00 pm Communion

Sun. Dec. 28st No church service at St. Paul's United

Senior Choir Practice Wed. evenings @ 7:00 pm Bible Study Wed. evenings 7:15 pm

Matthew 5:16 - Let your heart shine before others, so that they may see your good works and give glory to your Father in Heaven.



Rocanville's Free the Children Club is having a

## Christmas Baking & Rafiki Sale!

Where: At the TD Bank in Rocanville during late night shopping. When: December 11, 2014 @ 5:30pm until we run out!

Who Free the Children is an international charity and educational partner that believes in a world where all young people are free to achieve their fullest potential as agents of change.

Our group, Rocanville's Free the Children Club, organizes campaigns, drives, and activities.

Why: All proceeds are going towards buying goats for families in India! If there is anyone interested in helping out or willing to donate baking you can contact our group on Facebook, 'Rocanville's Free the Children Group' or call Chantelle Ollivier at: 1-306-434-7972.



Look who will be joining Free the Children at TD BANK: Artwork by Kali Lynnes (Grade 7 student) Kali donates 100% of sales to the Canadian Foodgrains Bank. To date, she's raised \$6,900 towards ending world hunger (2014). http://www.extinguishhunger.blogspot.ca/ If you can't make it on the 11th you can still purchase cards. \$2 each or 6 for \$10. Free Delivery in town. Call Melissa at 645-2944 or text 434-6115.





## **Rocanville School December 2014**



Rocanville School December 2014						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Day 1 Kindergarten	2 Day 2	3 Day 3 Kindergarten	4 Day 4	5 Day 5 Kindergarten	6
7	8 Day 6	9 Day 1 Kindergarten	10 Day 2	11 Day 3 Kindergarten	12 Day 4 Sr. Boys Basketball Tourney @ Moosomin	13 Sr. Boys Basketball Tourney @ Moosomin
14	15 Day 5 Kindergarten	16 Day 6	17 Day 1 K-12 Student Luncheon	18 Day 2 Elementary Christmas Concert	19 Day 3 Kindergarten	20
21	22 Day 4 Gr. 7 – 12 Fun Day	23 Christmas Break	24 Christmas Break	25 Merry Christmas	26 Boxing Day	27
28	29 Christmas Break	30 Christmas Break	31 Christmas Break			First Day Back in 2015 –Monday, January 5



You are invited to attend an evening of music, and drama at Rocanville School.

> Thursday, December 18<sup>th</sup> 2014 @6:30pm



Rocanville 400m Walking/ Running Track Committee wish to thank Dana Crosson for creating the perspective of our track & Welwyn Acres Inc. for sponsoring it's

creation. You can view the Perspective at Conexus Credit Union.

Our next meeting is at the Rec Office. **Monday December 1st at 7pm** Follow us on facebook for more info:





# Easton's Clear Water Inc.

Quality Drinking Water - Cooler Sales & Rentals - Liquor Franchise Box 459: Rocanville, SK; S0A 3L0 Bus: (306) 645-2828 Cell: (306) 435-9225 Res: (306) 645-2923

# 2014 EXTENDED CHRISTMAS HOURS

We will be open all regular store hours in December, 2014 Monday to Saturday - 9:00 a.m. to 6:30 p.m. with these extended hours and exceptions.

Thursday, December 4, 2014 - 9 am to 9 pm Thursday, December 11, 2014 - 9 am to 9 pm Thursday, December 18, 2014 - 9 am to 9 pm Tuesday, December 23, 2014 - 9 am to 6:30 pm Wednesday, December 24, 2014 - 9 am to 4 pm Thursday, December 25, 2014 - CLOSED Friday, December 26, 2014 - CLOSED Saturday, December 27, 2014 - 12 noon to 4:00 pm Sunday, December 28, 2014 - CLOSED Monday, December 29, 2014 - 9 am to 6:30 pm Tuesday, December 30, 2014 - 9 am to 6:30 pm Wednesday, December 31, 2014 - 9 am to 4 pm Thursday, January 1, 2015 - CLOSED Friday, January 2, 2015 - 9 am to 6:30 pm

STORE HOURS RETURN TO NORMAL - Friday, January 2, 2015 - 9 am to 6:30 pm



# In-Store Líquor Taste Testing

Thursday, December 4, 2014 Thursday, December 11, 2014 Thursday, December 18, 2014 from 5:00 p.m. to 9:00 p.m.

"Merry Chrístmas" & "Happy New Year"

# ROCANVILLE PARKS AND RECREATION WILKIE FIELD PLAY STRUCTURE FUNDRAISER

All-inclusive 7-night vacation for 2 at 5-star El Dorado Seaside Suites Mayan Riviera, Mexico

Includes flights from Regina and airport transportation. Value: \$5,000 DRAW DATE: January 14, 2015





# TICKETS ARE AVAILABLE FOR PURCHASE:

In Rocanville; Glenda's Travel Rocanville Recreation Office Conexus Credit Union Easton's Clear Water TD Canada Trust In Moosomin: The World-Spectator Maple Farm Equipment

In Esterhazy: Merit Ford

In Whitewood: Lisa Istace • Phone 306-735-7301

In Carnduff: Carnduff Agencies/Cheryl Young

In Tantallon: Valley View Hotel



TICKE

EACH

\$10.

# Winter Warmer Party

Join us for a party on the draw date - January 14 at the Rocanville Curling Club. The party starts at 4 p.m. and the draw is at 7 p.m. Join us for Mexican themed finger food and drinks! Stay tuned for more details on this Mexican themed fiesta!

Tickets will also be available from various community members or by phone.

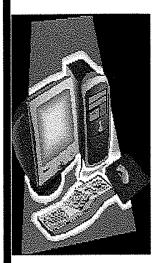


Call Glenda at 306-645-4422 or toll-free 1-877-645-4422 9922E OGMATED BY Glenda s Travel acamine E7756E 482 - ginnerstraveleriy an

# 

Phone: (306) 645-4422 \* Cell: (306) 435-6492 Fax: (306) 645-2937 \* Toll Free: 1-877-645-4422 Email: gbrown@travelonly.net

# **Computer Problems?** TJK Technologies can help!

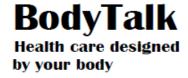


TJK Technologies Trent Kurbis Rocanville, SK Specializing in Computer Sales & Service for Home and Business

Complete Home Theatre wiring for new and existing homes

Security Solutions—CCTV & IP based surveillance systems for business and agriculture

Tel: 306-434-9385 Email: tjktech@sasktel.net





- Helps the body to operate more efficiently and more effectively respond to injury, illness & stress.
- Reveals the underlying causes of emotional and physical imbalances, then stimulates your body's natural ability to heal itself.
- Is non-invasive, completely safe and easily integrated with other health care.

Introductory Special: First Time Clients: 2 sessions for the price of 1: \$60

Debra Brown, Certified BodyTalk Practitioner

Sessions available at: Rocanville Wellness Center Moosomin: Enchanted Touch Day Spa

306-643-4914

www.bodytalksystem.com

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Kristin Walchuk 306-435-7726

www.kristinwalchuk.my.tupperware.ca Fundraiser 40% Profit



\* Renovations \* Call John @ 306-434-6939 Quality & Design

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

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408 Main St Welwyn, SK

Kitchen\*Bath\*Display Cabinets

Custom molding- Base, window & door trim.

Can't find the molding you want? Bring it in & we can make it!Laminate & solid surface counter tops

Computer design cabinets

Free Estimate

Email cbowey@xplornet.com

306.434.9258 or 306.434.8342

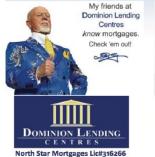
## Having Trouble Getting a Mortgage at the Bank

Current Rates: 2.99 % 5 YR fixed 2.79 % 3 YR fixed VRM Prime -.55% (rates subject to change, OAC)

\*Purchasing a home?

\*Is your current mortgage coming up for renewal? \*Do you need **EQUITY OUT** for renovations or debt consolidation? \*Is your current rate **TOO HIGH**?

CALL NOW FOR FREE MORTGAGE ADVICE





Lynn Bryan Mortgage Associate LIC # 316319 Rocanville, SK 306-570-8948 (cell)

Please come into Easton's Clear Water Inc. Make a reasonable donation to *stars* and your name will be entered in a draw to win a Portable BBQ.



STARS' is ONE of my Many Heros that has made it possible for me to have a second chance at life. I was airlifted in serious condition by STARS' to Regina General Hospital on June 25, 2014 following a MV accident. -Jillian Easton

## Do you have trouble setting up your documents? Do you want to avoid pesky typos? Do you find yourself wishing for an editor?

# 

Providing page layout, editing and proofreading services.

## Working with:

- newsletters
- catalogues
- training manuals
- procedural documents

Working in:

- Adobe Acrobat XI
- Adobe InDesign CS4
- Adobe Illustrator CS4
- Microsoft Publisher 2010

# Contact Joelle at 306.645.0203 or joelle.purelysimple@gmail.com



Choose & Cut Christmas Trees Now Available!



Nov. 27 to Dec. 20 Hours: Open every Thurs., Fri. & Sat. 1:00-6:00 Come out and Choose your own Tree & Cut it yourself! Rides leave every hour on the hour (1:00, 2:00, 3:00, 4:00, 5:00)



Vegetables also available: Carrots, cabbage, potatoes, onions & beets. Great Gift Ideas too! Come & See!

2 miles South of Rocanville on #8 Highway Call/Text 306-434-8400 for more info



Rocanville Economic Development Organization (REDO) Presents:



'Tis the season for family, gatherings, and of course shopping! To assist with your shopping needs the shop will be open Thursday evenings until 8pm, until Christmas. Our 17th anniversary is on December 4th. Come and join us for dainties, coffee and of course anniversary deals. Enjoy the season !



Find us on:

facebook

### Easton's Clear Water IN, Thursday, December 4, 2014 Thursday, December 11, 2014 Thursday, December 18, 2014 Thursday, December 18, 2014 Thursday, December 18, 2014 Thursday, December 19, 2014

Borderland Coop Grocery will be open until 8pm on Dec 4<sup>th</sup> - Roughrider Sweatshirt give away. And Appetizer Night Dec 11<sup>th</sup> – Christmas Basket giveaway. (\$50). Hot Instore Deals from 4 – 8pm only. CO-OP

<u>December 4th</u> : The Library will be having a Children's Christmas Craft at the library at 6 pm. Please pre-register your child by phoning 306-645-2088, or by stopping in. Fire Department will be hosting hot dogs & hot chocolate on the 4th for the Tree Lighting

Tree Lighting with musical guests the After Eights & School Glee Club 7pm

<u>December 11th:</u> Rocanville's Free the Children Club is having a Christmas Baking & Rafiki Sale in TD Bank during late night shopping starting at 5:30pm until they run out! Joining them with her beautiful Christmas Cards is local 12 year old artist Kali Lynnes. ALL her SALES are DONATED TO THE CANADIAN FOODGRAINS BANK. Cards are \$2 each or 6 for \$10.

We will also have the Hayrack running (weather permitting) and the Dial a Van touring around for the TWINKLE TOUR. Tour the town and VOTE at the businesses below for your favourite. \$50 in prizes to be won by the best residential and commercial decoration. NO THEME this year!

Spend \$5 and enter to win our door prize each Thursday Dec. 4th and 11th and receive a free Thank You gift from Rocanville Super Thrifty with every purchase. \*Twinkle Tour Voting Station\*



Blueberry Kitchen Thursday December 11th we will be hosting a Turkey Buffet

and Dainties are available. First Come First Serve. Thank you! \* Twinkle Tour Voting Station \*



<u>Story Time</u>-Story Time is every Wed. from 10—11 am. Bring your children in and let them enjoy a story or two and an activity or craft!





<u>Christmas Craft</u> -The library will be having a Children's Christmas Craft at the library on Thursday night Dec 4, at 6 pm. Please pre-register your child for this by phoning 306-645-2088, or by stopping in.

<u>Parents</u>- Enjoy coffee and some delicious Christmas baking while your children are having fun with the craft. And check out our books and DVD movies while you are here!

## Closed for the Holidays-

The Library will be closed from December 24 to January 1. We will be open again on Tuesday, January 6.



<u>Thank You</u>- To the Rocanville Community Thrift Store once again for their very generous donation to our library. The money will be put towards some new public computer desks.

## Library Hours:

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

## Alerry Christmas



<u>Next Board Meeting:</u> Wed. Jan. 14, 2015 at 6:30 pm at the Library.





Ken Crosson, CFP, CPCACertified Financial Planner320 Gardiner Park CourtTel: (306) 522-5674Regina, SK S4V 1R9Fax: (306) 781-7791www.discovery-financial.cakcrosson@discovery-financial.ca

## Protect your People and your Business Group benefits can help achieve many personal and professional goals

If you're a small business owner, you've likely spent years honing your craft and building your company. You've won customers, learned how to keep them, gained experience, and created a reputation and a brand for yourself and your business. Chances are, you haven't been working in isolation; you've likely had a strong team of employees underpinning your success and helping your company thrive. For one reason or another, though, you may not offer a group benefits plan.

Here's why you may want to reconsider: maintaining a healthy workplace and a healthy workforce are two critical pieces of every business plan, and group benefits can help achieve those dual objectives.

#### A good thing to do for your employees, your business and yourself

Perhaps, as time ticks on and medical needs grow, you're recognizing that providing health coverage and financial protection is a meaningful way to thank your employees for their hard work. After all, one of the greatest gifts you can give your team is the confidence that comes with knowing many of their own medical needs – and those of their family members – are covered and that their loved ones can be protected financially in the future.

Or, maybe you're starting to realize that you need group benefits to attract and retain skilled employees who will help keep your business strong and viable, protect your investment and enable you to reach your personal financial goals before you retire.

Let's look at a hypothetical example that might ring true for you.

#### Case study: growth puts pressure on the owner and the team

Sharon is the 56-year-old owner of an environmental consulting firm. The company performs environmental assessments and monitoring, and consults on the clean-up and remediation of urban brownfield sites – former industrial and commercial lands. Due to changing government regulations, and a recent foray into the booming energy sector, Sharon's enterprise has grown from seven to more than 20 employees, and she's opening two small satellite offices to put her company closer to her newest contracts.

Over the past year, Sharon has devoted her energy to winning new customers; hiring new staff; training her new, young employees; opening offices; leasing equipment and vehicles; and meeting the many other demands of a growing company. During this period of growth, Sharon has had less time to devote to her long-term employees.

In recent months, Sharon has seen some employees leave, including one key team member she depended on. These staff departures have happened in the midst of Sharon's efforts to hire talented people who will help support the growth of her firm. With big plans for the future, she is now anxiously looking for new ways to attract and keep high-performing staff. Sharon realized that she has to take steps to keep all her employees – both new and long-term – satisfied in order to continue building her business.

In the past, Sharon never gave serious thought to offering group benefits to her employees. Her husband had a good program, and so did many of the spouses of her employees when the company was small. With a growing company, Sharon knows it's time to seriously consider offering her employees a benefits plan. She wants to help protect them, and she wants to protect the company that she worked so hard to build.

## Sharon's advisor helps her create a plan

Sharon sets up an appointment with her advisor to discuss the possibilities and finds out there are several quality options available, from simple, more affordable benefits plan to more flexible solutions that give the employer greater choice.

At the end of the discussion, Sharon sees that the simpler plan may have satisfied her needs two or three years ago, but given the growth of her firm she now requires a program that will offer flexibility to her diverse workforce and give employees a strong incentive to stay.

Simple, more cost-effective benefits plans are ideal for new small business owners, why may not have the time or resources to maintain a more involved plan and are looking for a streamlined, almost "set it and forget it' solution.

Established business owners - like Sharon, with her sights set on growth and staff retention - are great candidates for a flexible, customizable benefits plan with more comprehensive coverage to meet the needs of her employees.

#### Talk to your advisor

Implementing a group benefits plan helps your employees and their families, and it can also be an important tool that helps keep your business strong and protect your investment in it. No matter what stage you're at with your business, your advisor can guide you towards solutions that best meet your needs.

#### MERRY CHRISTMAS AND ALL THE BEST IN 2015!!