Rocanville & DISTRICT Available online at www.rocanville.ca							
S U N	MON	TUE	WED	THU	FRI	S A T	
DIAL A VAN Volunteers Wanted: We are looking for new drivers & dispatchers. We are now only operating on Wednesday & Friday. Please call 306 434 6644 to book your trip. We also do trips to adult day care at the SEC call for more details. 306 434 6644 Market A Concert details. 306 434 6644							
4	5	6 Recycling Collection	7	8	9	10	
	TOPS Rec Office Closed	Pool Board Meeting 5:00pm @ Pool Skating Club Registration 6-6:30pm @ Skating Rink Museum Meeting @ Museum 7:30pm Rec Office Closed	Thanksgiving Craft 3:30-4:30 pm @ Library Town Council Meeting Rec Office Closed	Rec Office Closed	Rec Office Closed		
11	12	13	14	15	16	17	
	TOPS	Garbage Collection Fire Dept /1st Responder Meeting 7:00PM	REDO/BOT Meeting 8am @ Rec Office	Legion Meeting 7pm @ Rec Office			
18	19	20	21	22	23	24	
Table Top Gaming. 1-4pm @ Rec Office	Wellness Clinic @ Lodge # 2 TOPS	Recycling Collection Rec Board Meeting @ Rec Office 4:45pm	Library Open House from 9-12:30 & 2-6:30 @ Library	Calendar Deadline		Pool Halloween Party 7-10pm	
05		Town Office Closed	Town Council Meeting	Rec Office Closed	Rec Office Closed	ROCANVILLE Aquatic centre	
25 St. Paul's United Fowl Supper 5pm	26 торs	27 Garbage Collection	28 Halloween Craft 3:30- 4:30 pm @ Library	29	30		
@ Church		Fire Dept / 1st Responder Maintenance/Training 7:00PM	SWIM-A-THON 3:30-5pm @ Pool			Gapland Halloween Cabaret 8:30 PM - 2 AM @ Curling Rink	

Town of Rocanville October, 2015





Transfer Station Open:					
Wednesdays	4:00 - 6:00				
Fridays	2:00 - 6:00				
Saturdays	11:00 - 3:00				

Town Office Telephone: 306.645.2022

> rocanville.town @sasktel.net

<u>Town Council</u>

Mayor Daryl Fingas

Councillors

Ed English Stan Langley Ken Nixon Henry Pierrard Ron Reed Blaine Shire

Electronic Water Meters

75% of water meters have been replaced with the new, electronic technology. If you are ready for a new meter to be installed, please contact the Town Office and we will schedule an appointment. It only takes a few minutes to put the new meter in place.



Autumn Court

Another show home has arrived in Autumn Court! To contact a realtor, please call Allan at 306 536 7808

Interested in Online Banking?

The Town of Rocanville accepts online payments from customers of the following financial institutions:

- Any Credit Union
- CIBC

- RBC

- ScotiaBank

TD CanadaTrust

Water bills and property taxes, in any amount, can be paid online. For help setting up the new vendor, please call or email the office.

The Town also offers Preauthorized Debit. For more information, please call or email the Town Office.

Compost Collection

The final collection of compost materials from the alleys will begin on <u>October 19</u>. Only reasonably-sized amounts will be removed. Excessive volumes will remain the responsibility of the property owner or tenant.



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

Royal Canadian Legion Branch #020 Meeting on October 15th 7pm at Rec Office. We will be meeting to discuss the upcoming poppy campaign. Everyone Welcome. Contact Rec Office for more information. 306 645 2164



Rocanville First Responders NEED new members. Please call or text Bob Deptuck at 306-434-7189 for more information or to sign up.



Found: Blue "Vagabond" bike We have it at the Town Office.

Core & Strength Fitness Training - Monique Campbell

Tuesday & Thursday 715 pm to 815 in the Rocanville School small gym. \$10 per session



shutterstock - 133008434



Saturday, October 3 Playschool Bottle Drive. Please leave bottles at the end of your

driveway by 10am. Thanks for the support!

<u>Rocanville Women's Hockey</u> is looking for interested players Contact Rec Office 306 645 2164 for more information

Rocanville Annual Craft & Trade Show

Saturday, November 21st, 2015

10-3 @ St. Alphonsus Catholic Church Hall

211 St. Albert Street



FREE Admission, Door Prizes and Penny Arcade

Lunch will be sold

<u>Rocanville Cross Country Ski</u> A portion of the trail has been mowed to be used a walking trail. Please come for a walk in the trees, at Rocanville Cross Country Ski. Everyone Welcome! <u>Rocanville Cross Country Ski Club</u> is opening a disc golf course and the brush is being cut to make room for the course, stop by for a walk and see the changes for yourself!





Dream Big Childcare Workbee October 3rd at Daycare @9am.

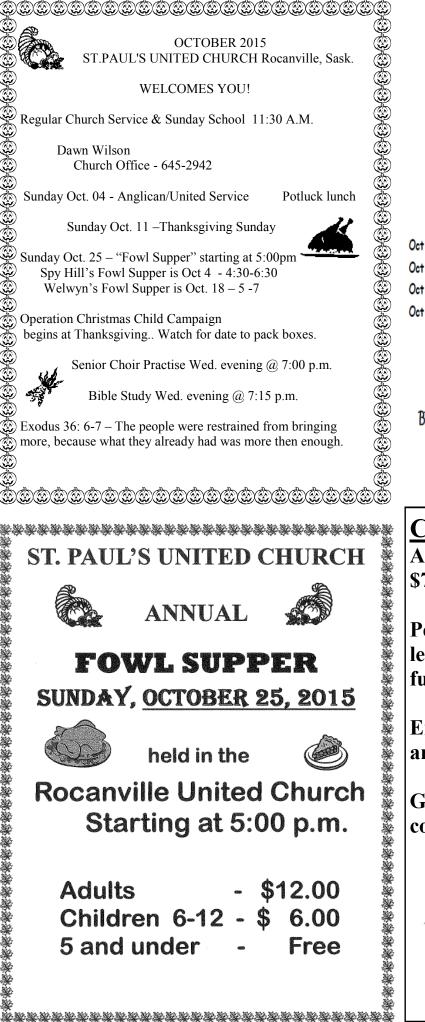


<u>Rocanville</u> <u>Skating Club</u>

Registration Night For Children age 3 and up

Tuesday, October 6 6:00 – 6:30

At the Skating Rink Lobby



St. Thomas Anglican Church

"Anglicans Serving the Community Since 1883"

ALL ARE WELCOME TO SHARE IN GOD'S WORD.

We get knocked down but we are not destroyed. ~2 Corinthians 4:9

October Servíces

Oct 4~Joint Service with St. Paul's at 11:30 am. Lunch to follow. Oct 11~Thanksgiving Holly Communion Service & Sunday School at 11 am. Oct 18~Morning Prayer & Sunday School at 11 am. Potluck Lunch to follow. Oct 25~Morning Prayer & Sunday School at 11 am.

Wheelchair accessible Hall & Church rentals, call 306-645-2107. Contact Rev.Delta for further information on BIBLE STUDY.

BRING YOUR KIDS TO OUR FUN-FILLED <u>SUNDAY SCHOOL</u> & START THEM ON THEIR FAITH JOURNEY! Call Desirae at 306-435-6156 for further information.

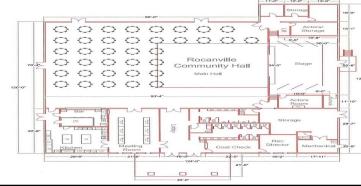
<u>Community Hall Update:</u>

As of the end of September, \$75 000.00 has been donated.

Personal and business donation letters will be mailed out in the near future.

Engineering & Architectural drawings are being finalized.

Ground breaking will commence in October, 2015.



Rocanville Community Centre

219 Ellice Street, Rocanville Memberships are \$10 per year, please purchase one from chairpeople. Anyone can become a member. Potluck October 26th 6 pm Everyone Welcome

Rocanville Housing Authority

Rocanville Housing Authority assists in providing moderately priced
homes for the citizens of Rocanville. Senior housing includes housing
that operate on an income-based rent. Low rental all-ages homes in
town that operate on an income-based rent are also available.Contact: Rocanville Housing Authority:
KathleenBox 86 Rocanville, SK S0A 3L0
306-434-0000306-434-0000rocanvilleha@gmail.com

Anyone who is interested in Forever in Motion is welcome to join the fun at 9:30 AM Tuesday & Thursday mornings at the Prairie View Lodge. Call Rec Office 306-645-2164.

Rocanville Food Share

Rocanville Food Share and Recipients offer our very heartfelt thanks to everyone who supports our local food share. If you know of anyone in the area in need of a hamper please contact Darlene Williams 645-2921 Vivian Sveinbjornson 645-2059 Roseanne Kelly 306-645-4561 Betty Mills 306-645-2102 Rev. Kathleen Horwood 306-434-8282

Moosomin and District Arts Council

presents

Ken Lavigne



At the Moosomin Community Theatre Tuesday, November 3, 2015 @ 7:30 pm

> Adults \$20.00 Youth \$10.00 advance Adults \$25.00 at the door Tickets Available at the Pharmasave and McNaughton Furniture in Moosomin Also at Super Thrifty in Rocanville

Rocanville Community Thrift Store Schedule October 2015 Monday, Wednesday & Friday 1 - 4 PM, Thursday 6 - 8 PM

Thursday, October 1st Marie-Anne Tremblay, Marie Nixon

Friday, 2nd Linda Bock, Audrey Bodenstaff, Sylvia Magneson, Lynn Gagnon

Monday, 5th Willa Clark, Pam Botterhill, Marjorie Thompson, Marilynn Hickie

Wednesday, 7th Penny Yung, Ann Hutcheson, Dianne Eckersley, Ben Felsing

Thursday, 8th Myrna Green Wicklund, Doreen Ferguson

Friday, 9th Eileen Etherington, Eileen Minty, Joyce Nixon, Gwenda Norrie

Monday, 12th Closed for Thanksgiving

Wednesday, 14th Ann Knight, Therese Fafard, Anna deCorby, Christina Kim

Thursday, 15th Linda Bock, Pam Botterhill

Friday, 16th Marie-Anne Tremblay, Phyliss Harper, Ann Hutcheson, Christina Kim

Monday, 19th Muriel Pateman, Maris Nixon, Audrey Bodenstaff, Lynn Gagnon

Wednesday, 21st Ann Knight, Therese Fafard, jean Howie, Gwenda Norrie Thursday, 22nd Irene Norton, Dianne Eckersley

Friday, 23rd Willa Clark, Anna DeCorby, Marjorie Thompson, Joyce Nixon

Monday, 26th Ann Knight, Marie Nixon, Marilyn Hickie, Christina Kim

Wednesday, 28th Eileen Etherington, Bev Felsing, Ann Hutcheson, Phylliss Harper

Thursday, 29th Linda Bock, Sylvia Magnusson

Friday, 30th Irene Norton, Pam Botterhill, Jean Howie, Anna deCorby

November, 2015

Monday, 2nd Penny Yung, Willa Clark, Eileen Minty, Doreen Ferguson

Wednesday, 4th Myrna Green Wicklund, Therese Fafard, Gwenda Norrie, Audrey Bodenstaff

Thursday, 5th Marie-Anne Tremblay, Marie Nixon

Friday, 6th Irene Norton, Marjorie Thompson, Ann Hutcheson, Jean Howie





As another home season draws to a close, the Gapland Rollers would like to send out a HUGE thank you to all of the amazing groups and individuals who continue to provide us with the opportunity to do what we

love so much

To our families, thank you for your continuous support and encouragement while we pursue all of our derby endeavours.

To our EMTs, thank you for your ongoing commitment to providing medical care for our skaters whenever needed.

To the skating referees, thank you for always keeping us safe and in line, and for travelling such great distances to do so.

To our volunteers and non-skating officials, thank you for the countless (and often thankless) hours you have committed to our league time and again.

To our derby neighbours, the Ringleader Roller Girls, thank you for always stepping up when we need you the most, whether it's on skates, in stripes, or off the track.

To Kim Poole Photography and Sasktel Max Local On Demand, thank you for sharing your technical skills and creative know-how. The exposure you have provided our league has been completely invaluable.

To you, our fans, thank you for your neverending words of encouragement and your infectious enthusiasm. We would not be where we are today without you.



We hope to see you all again during Season 7, beginning in Spring 2016. With derby love, Gapland Rollers



Over a Decade of Helping Dieters Achieve their Personal Weight Loss Goals through our Method!

- · Supported by Comprehensive Guidelines and Tools
- · Developed and Endorsed by Medical Doctors
- · Personalized Ongoing Support

Open House, Product Tasting* and More! In US

Next Educational Seminar

Friday, October 2nd at 7pm (a) 218 Ellice St (side Door Rec office)

Tina Dauncey Level 4 Certified Coach with the Ideal Protein Protocol Phone: (306) 539-3371

WWW.IDEALPROTEIN.COM

A huge "Thank-You" to all the Volunteers that helped in so many ways on Museum Day. Without you we could not do it. We would also like to thank the people of the Community that came out and supported all the events.

Your support enables us to continue to have the Threshing Rocanville & Dis-Day.

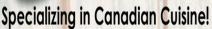




Thursday Oct 1 at 7 pm Rocanville School 1002 Francais Ave

\$6 Students \$10 Adults \$30 Family available at the school office or at the door HOJA's concert will feature a lot of new songs not performed at the school show! aworld.com voutube.com/user/HojaGalaxy

t Jus AKES SENSE!



Sandwiches
 · & Other Canadian

Ask us about

catering your event!

• Winas

• Burgers

Specialties!

Breakfast

Salads

• Wraps

Other Place

Hours:

Monday, Wednesday, Friday 8 a.m. - 4 p.m.

> Tuesday and Thursday 8 a.m. - 8 p.m.

Sunday 10 a.m. - 8 p.m. Closed Saturday

We are also your local Sears Outlet!

804 Railway Ave. Rocanville, SK 306-645-1050

You've tried most places... Now try The Other Place!

Rocanville Aquatic Centre is hosting a new fundraiser! It's a Halloween Costume Shop! Donate your old gently used costumes to our shop and then we will display all of the costumes and have an evening open house at the pool where we are open for you to purchase costumes and baking!



FREE THE

CHILDREN

We have 2 drop off locations for costumes. 1117 Maplewood Cres. & 315 Pitt St. Rec Office for details 306 645 2164

Please contact Rec Office if you are interested in having your name on a list that the pool can contact for help occasionally by email Rocanville@sasktel.net or call 306 645 2164 .We would contact you letting you know of upcoming events that we need help with and you could let us know if you are available to help.



Help Wanted: We are looking for student VOLUNTEERS to COLLECT non-perishable food items for local food banks while trick or treating on **Saturday October 31st.**

DRIVERS to go around with them and haul the food to the drop spot. Drop spot will be Devin & Kayla Goodman's garage. Everyone please help spread the word & donate if you wish! THANKS

		Rocanville	School OCTOB	IER 2015		
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		× · · · ·		1 Day 3 HOJA Concert @ 7:00 p.m.	2 Day 4	3 Sr. Girls V'ball Tourney @ Moosomin Sr. Boys V'ball Tourney @ Wawota
4	5 Staff Development Day (no school for students)	6 Day 5 Hot Lunch: Chili & a bun Kindergarten	7 Day 6 Pizza Day Sr. X-Country @ Oxbow Jr. Girls V'ball Roc @ Wawota	8 Day 1 Sr. Girls V'ball Moos @ Roc 6 p.m. Kindergarten	9 Day 2	10
	12 Thanksgiving Holiday	13 Day 3 Kindergarten	14 Day 4 Pizza Day Elementary Cross Country Meet @ Weyburn	15 Day 5 Picture Retakes	16 Day 6 Sr. Boys Volleyball Tourney Roc @ Oxbow Sr. Girls V'ball Tourney @ Carnduff	17 Sr. Boys Volleyball Tourney Roc @ Oxbow Sr. Girls V'ball Tourney @ Carnduff Jr. Girls V'ball Tourney @ Wawota Cross Country Provincials @ TBD
18	19 Day 1 Kindergarten	20 Day 2 Hot Lunch: Taco in a bag Open House 5:00 – 7:00 p.m.	21 Day 3 Pizza Day S	22 Day 4	23 Day 5 Sr. Boys Volleyball Tourney @ Carnduff Kindergarten	24 Sr. Boys Volleyball Tourney Roc @ Carnduff Jr. Girls V'ball Tourney @ Moosomin
25	26 Day 6	27 Day 1 Hot Lunch: Ham & Cauliflower Soup	28 Day 2 Subway Lunch	29 Day 3	30 Day 4 Sr. Girls V'ball Tourney @ Kahkewistahaw	31 Sr. Girls V'ball Tourney @ Kahkewistahaw
		Kindergarten		Kindergarten		

October is an exciting month! On the very first day of October we have our HOJA concert in the afternoon for the entire school to see as well as an evening concert for the community. The community concert begins at 7 pm with doors opening at 6:30 pm. Advanced tickets are available by contacting the school office: \$6 students, \$10 adults, or \$30 family. Proceeds from this concert will come directly back to the school and we are excited for this opportunity. Check out their website www.hojaworld.com!

Also beginning in October is our annual magazine fundraiser! This has continued to be an effective fundraiser for us throughout the years. This year we are currently accepting ideas of where we should distribute the profits, so if you have a great idea of where the profits should go to benefit the school community please let an SRC member know. Last year's profits went towards lounge furniture, a washer and dryer for the PAA lab, as well as presentations by: The Tornado Hunters, Sask Express and this year's HOJA concert. If you are interested in buying a magazine subscription and supporting our school please get in touch with any student or visit the website <u>www.qsp.ca</u> to buy. Our school code is 3732526.

This year a group of four grade 12 students attended the Saskatchewan Student Leadership Conference in Shellbrook. We watched various key note speakers including Andy Thibodeau, Theo Fleury and Ishmael Beah. It was an exhilarating week and we came away with many ideas to help promote school spirit.

SCHOOL CLOTHING:

School clothing is on SALE! We have decided to blow out our old stock at awesome prices! We will not be doing a new order this year so please take advantage of this sale while clothing lasts. See if there is something that you would like. Contact Miss Bartley (tawna.bartley@cornerstonesd.ca) to purchase school clothing.

COOKBOOKS

Cookbooks have arrived and there are still plenty left over! Thank you for your patience with this fundraiser it was a lot of work but we are extremely pleased with the results. Lots of yummy recipes in there from our school families. If you would like to purchase another cookbook please contact Miss Bartley (<u>tawna.bartley@cornerstonesd.ca</u>). Each one is \$10 and cheques can be made payable to Rocanville School. These make great gifts!



Have a fabulous month! SRC 2015-2016







October Pool Schedule



HQUATIC CENTRE				nganize centre			
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
If you are excited to have an indoor pool in your community make good use of it so we can keep our doors open. EVERYONE WELCOME! Water is warm and ready for you to swim!			l 9-10 Parent&Pre Swim 10-12 Rental 3:30-5 Public Swim 5-6 Lesson 6-7 Lane swim 7-8 Fitness	2 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	3 10-12 Family Swim 1-4 Public Swim		
4 2-5 Public Swim	5 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	6 9-10 Parent&Pre Swim 10-12 Rental 3:30-5 Public Swim 5-6 Lesson 6-7 Lane swim 7-8 Fitness	7 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	8 9-10 Parent&Pre Swim 10-12 Rental 3:30-5 Public Swim 5-6 Lesson 6-7 Lane swim 7-8 Fitness	9 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	10 10-12 Family Swim 1-4 Public Swim	
11 2-5 Public Swim	12 1-4 Public Swim	13 9-10 Parent&Pre Swim 10-12 Rental 3:30-5 Public Swim 5:30-6 Water Jog 6-7 Lane swim 7-8 Fitness	14 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	15 9-10 Parent&Pre Swim 10-12 Rental 3:30-5 Public Swim 5:30-6 Water Jog 6-7 Lane swim 7-8 Fitness	16 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-9 Staff Inservice	17 10-12 Family Swim 1-4 Public Swim	
18 2-5 Public Swim	19 1 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	20 9-10 Parent&Pre Swim 10-12 Rental 3:30-5 Public Swim 5:30-6 Water Jog 6-7 Lane swim 7-8 Fitness	21 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	22 9-10 Parent&Pre Swim 10-12 Rental 3:30-5 Public Swim 5:30-6 Water Jog 6-7 Lane swim 7-8 Fitness	23 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	24 10-12 Family Swim 1-4 Public Swim Halloween Party @ Pool 7-10 pm	
25 2-5 Public Swim	26 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	27 9-10 Parent&Pre Swim 10-12 Rental 3:30-5 Public Swim 5:30-6 Water Jog 6-7 Lane swim 7-8 Fitness	28 9-10 Fitness 10-12 Rental 3:30-5 Swim a Thon 5-6 Lane Swim 6-8 Public Swim	29 9-10 Parent&Pre Swim 10-12 Rental 3:30-5 Public Swim 5:30-6 Water Jog 6-7 Lane swim 7-8 Fitness	30 9-10 Fitness 10-12 Rental 3:30-5 Public Swim 5-6 Lane Swim 6-8 Public Swim	31 10-12 Family Swim 1-4 Public Swim	

2015 Price List

Fitness/Lane Swims 10 pack - \$50.00 or \$7.00 at the door. **Public Swim** Student - (7 & up) 10 pack \$35.00 or \$6.00 at the door. Adult - 10 pack \$50.00 or \$7.00 at the door. (NOT interchangeable with Fitness/Lane swims)

Family – 10 pack \$100.00 or \$15.00 at the door. (1 or more parents MUST be in the water with children)

Lessons (8 lessons) Parent & Tot/Pre-School\$50 Learn to Swim Program \$60 Advanced – inquire for prices & times (subject to class size) Passes Yearly Family Pass only. \$750.00. Good for all public swims. (Family Swim times only, 1 parent MUST be in the water). NO child under 7 will be admitted without supervision in the water by an adequate care giver. All prices include GST. Prices subject to change without notice.

Rentals

\$85.00 per hour, 0 - 49 people. Add \$10.00/hr for each additional 10 persons. ¹/₂ Day - \$300.00, 0 - 49 people. Add \$10.00/hr for each additional 10 persons. Full Day - \$550.00, 0 - 49 people. Add \$10.00/hr for each additional 10 persons.

Birthday Parties

\$125.00, 0 - 20 people. Add \$10.00/hr for each additional 10 persons. Includes cake and drinks. 1 hr in pool and $\frac{1}{2}$ hour for refreshments.

Please NOTE Public Swims will not be cancelled for rentals/birthday parties less than 4 hours long.

If space can't be found during available times, they will be in conjunction with the public swim time.



Lotus day Spa

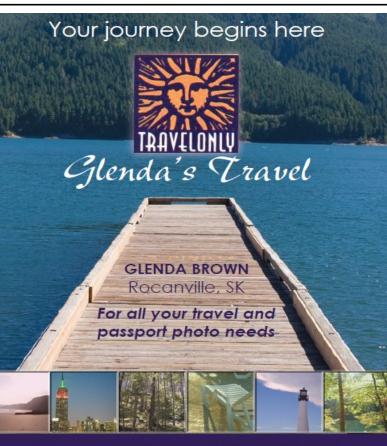
Full Service Esthetics OPENING Monday Oct. 5th

*FACIALS*MANICURES*PEDICURES* *WAXING*LASH EXTENSIONS* *LASH & BROW TINTING* *GEL NAILS*ACRYLICS* *NAIL TIPS & WRAPS*

I am currently looking for models that are willing to allow me to practice the skills I have learned on all of the services listed above. I will have certification in all of the above services, with the exception of the Gel & Acrylic Nails. I am a certified Skin Technician and upon the completion of the Nail course, a certified Nail Technician.

To book an appointment with Kathy Brown Call 1-306-435-6725 or email kmblotusdayspa@yahoo.com





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





Open Monday - Saturday 9:00-6:00 Until October 31

Fresh Local Baking Every Friday, Huge Selection of Pumpkins, 10 Different Fresh Vegetables, Local Honey. FREE Weekly Door Prizes!

> 2 miles South of Rocanville on #8 Highway Call 306-434-8400

Open Again December 3 to Dec 19 Thurs., Fri. & Sat.1:00-6:00 Fresh Christmas Trees! You Choose We Cut!

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

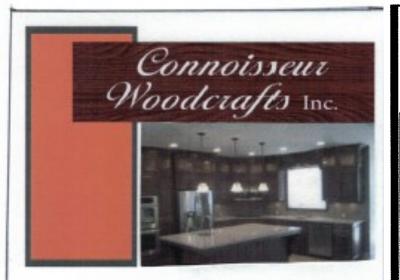


We're more than just metal

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





30 Years Experience

Custom cabinets made with YOU in mind !

Call us for a free quote @ 306-733-0001 or email @ Connoisseurwoodcraftsinc@gmail.com

Health is the thing that makes you feel **NOW** is the best time of year.

Debra Brown Certified BodyTalk Practitioner

306-643-4914 debrabrown.bodytalk@xplornet.ca

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

BodyTalk Whole Health Care designed by your body www.bodytalksystem.com



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

Having Trouble Getting a Mortgage at the Bank

5 Year VRM Prime -.55% (Prime dropped to 2.85%) (rates subject to change, OAC)

*Purchasing a home? *Is your current mortgage coming up for renewal? *Do you need <u>EQUITY OUT</u> for renovations or debt consolidation? *Is your current rate <u>TOO HIGH</u>?

CALL NOW FOR FREE MORTGAGE ADVICE

Lynn Bryan Mortgage Associate #316319 306-570-8948 <u>I.bryan@sasktel.net</u>





To book an appointment: Visit rocanvilleremedialmassage.ca Call 306-645-0077 Rocanville Remedial Massage Therapies Opening October 1, 2015

113 Ellice Street Rocanville, Saskatchewan

Therapeutic Massage

Hot Stone Massage

Reiki

Lymphatic Drainage

Manicures

Pedicures

Facials

And more!



From the production company that brought you "Les Miserables" and "Joseph and the Amazing Technicolor Dreamcoat", Creative Vision Productions proudly presents:

REREDITH WILLSON'S THE SON'S MUSSIC

Friday, Nov. 18, 2015 – 7 p.m. Saturday, Nov. 14, 2015 – 7 p.m. Sunday, Nov. 15, 2015 – 1 p.m. & 7 p.m. Conexus Convention Centre Moosomin, SK

> For Tickets contact Isabelle Dietrich Phone or Text: 306-435-3581 Email: isabellerdietrich@gmail.com













Story Time severy Wed. morning, from 10-11 pm.

Saskatchewan Library Week- On Wed. October 21, the library will be holding an

<u>Open House from 9-12:30, and 2-6:30 pm</u>. Refreshments will be served, and 2 draws will be made, one for adults, and one for children. Take time to stop in and see what the library has to offer you! We have many new books, public computers with free Internet and Wi– Fi, comfortable seating, adult and children's programs and so much more!

Children's Crafts-



<u>Thanksgiving Craft –</u> Wed. Oct 7, from 3:30-4:30 pm. <u>Halloween Craft-</u> Wed. Oct. 28, from 3:30-4:30 pm For both of these crafts the children will make a craft that they can take home. A snack will be provided. No charge.



<u>New Books</u>-Brother's keeper- by David Robbins Promises Kept- by Scarlett Dunn Tough Love- by Lori Foster Hush- by Karen Robbards

Not Always a Saint- by Mary Jo Putney Tall, Dark and Immortal-by Cat Devon Unlucky 13- by James Patterson Blossom Street Brides- by Debbie Macomber

And many more!

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





<u>Next Board Meeting:</u> Wed. Nov 18, 2015 at 5:30 pm at the Library.





Ken Crosson, CFP, CPCA
Certified Financial Planner320 Gardiner Park CourtTel: (306) 522-5674Regina, SKS4V 1R9Fax: (306) 781-7791www.discovery-financial.cakcrosson@discovery-financial.ca

A missed opportunity

Skip the tax refund and put your money to work throughout the year.

The idea of a tax refund, particularly a large refund, is cause for celebration for most people – but it shouldn't be. The reality is that a tax refund means you have paid the Canada Revenue Agency (CRA) too much tax throughout the year. In essence, you have provided the government with an interest-free loan. The larger the refund, the larger the loan amount. Fortunately, there is a way to keep more of your hard-earned money working for you throughout the year.

The solution

If you have non-payroll Registered Retirement Savings Plan (RRSP) contributions, child care expenses, interest expenses on investment loans, maintenance or spousal support payments, charitable donations or rental losses, you can have the amount of tax deducted by your employer reduced.

Simply complete CRA's Form T1213, "Request to Reduce Tax Deductions at Source." а straightforward one-page form, and send or take it to your local tax office. This form can be filed at any time of the year, providing you are up to date with all your income tax filings and payments. Once approved, CRA authorizes your employer to deduct less tax from your pay. Call 1-800-959-8281 to find the tax services office closest to you.(1)

Quebec residents must also complete and file Form TP-1016, "Application for a Reduction in Source Deductions of Income Tax," with the Ministere due Revenu du Quebec so that their provincial source deductions are also reduced.

How much could you keep?

Let's assume you make \$80,000 a year and have a marginal tax rate of 35%. Let's also assume you make nonpayroll RRSP contributions of \$6,000 and have child care expenses of \$5,000 per year. By filing Form T1213, you can increase your monthly after-tax income to \$4,900 from \$4,580. That's additional monthly cash flow of \$320.(2)

Imagine the possibilities. What would you do with that extra money? Before you start envisioning a bigscreen TV, think about how you could put that money to work for you. The best use of your additional cash flow will depend on your situation and goals. Consider the methods below to help eliminate debt and save for the future.

Options to help reduce your debt

Pay down your credit card or consumer debt

If you are carrying a balance, your money is going towards paying high interest rates instead of saving. Reduce the cost of credit by paying down debt with the highest interest rate first.

Pay down your mortgage

Whether you have a traditional mortgage or a flexible mortgage with a line of credit, reducing your principal today could save you thousands of dollars in future interest costs and enable you to pay off your mortgage faster. Review the terms of your mortgage contract to make full use of the prepayment options available to you without incurring any penalties.

Options to help increase your savings Maximize contributions to your RRSP

Make a commitment to contribute the extra money you have available to your RRSP. Contributing higher amounts throughout the year allows more time to take advantage of taxdeferred compounding of investment income. The goal: a bigger nest egg for your retirement.

Top up your TFSA

In a Tax-Free Savings Account (TFSA), any investment growth accumulates tax-free, and the money can also be withdrawn tax-free. This flexibility makes it an ideal savings vehicle for mid-to-large signed purchases. A TFSA can also serve as an emergency fun to cover the costs of unexpected events such as job loss, an illness or a major home repair.

Contribute to an RESP

A Registered Education Savings Plan (RESP) allows a contributor to save money for a beneficiary's postsecondary education on a 'taxdeferred' basis. Contribute early to take advantage of compounding investment income and government grants.

Contribute to an RDSP

A Registered Disability Savings Plan (RDSP) allows families to plan for the long-term financial security of a relative with disabilities. Early contributions to an RDSP benefit from compounding investment income and may also attract government grants.

Don't give the government an interestfree loan. Put the money that already belongs to you back into your pocket – and, without adding a single cent of extra money, you could be on your way to financial independence sooner. For more information, speak with your accountant or tax specialist.

(1)Offices are also listed at <u>www.cra-arc.gc.ca/cntct/tso-bsf-eng.html</u> (2)For illustration purposes only