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## Three documents everyone should consider having

Ensuring that your wishes are known and respected, both during your lifetime and following your death, is an important aspect of any plan for the future. While you are alive and well, communicating your wishes and controlling decisions that affect you is fairly straightforward. In the event that you lose your ability to communicate or your capacity to make decisions, things can get more complicated unless you have planned for such an event. And if you should die without properly setting out your wishes for your estate, you will lose all control over how it is handled.

There are three different legal documents that can help ensure that your wishes are known and honoured. It is important for individuals to understand what each document can and can't accomplish.

### HEALTH CARE DIRECTIVE

A health care directive lets others know your wishes concerning your health care treatment in the event that you lose your capacity to make or communicate such decisions. Generally speaking, a health care directive provides your doctor or other health care professional with directions about the types of medical treatment or measures that are acceptable to you. A health care directive can cover decisions regarding matters like diagnostic testing, blood transfusions, resuscitation, life support, feeding tubes, antibiotics, surgical procedures and palliative or comfort measures. Health care directives can be completely personalized and need not be limited to the examples listed above.



They can also name a proxy that is authorized to make decisions on your behalf and in line with your known wishes. A health care directive cannot authorize euthanasia or assisted suicide.

### ENDURING POWER OF ATTORNEY

An enduring power of attorney authorizes another person to act on your behalf and will continue in effect even if you later lose your legal capacity. It can be set up to deal with both your property matters—such as banking, investments, leases or sales—as well as personal affairs,

such as where you will live and how your personal care needs will be met. It can also be designed to deal with only property matters or only personal matters.

It is important to note, however, that an enduring personal power of attorney, either on its own or in combination with a property power of attorney, cannot authorize decisions concerning medical treatment—these decisions must be dealt with under a health care directive. An enduring power of attorney only applies during your lifetime and ceases to be effective upon your death.

### WILL

A will covers the distribution of your property or estate after you die. Properly drafted and executed, a will can help ensure that your property is divided the way you intended and benefits the people you intended. It can be drafted very broadly (three equal shares to my three children) or contain very specific bequests (to my only brother, David, I leave my entire art collection). A will only comes into effect upon your death and may be changed during your lifetime to reflect changes in your personal life, provided that you continue to be of sound mind.

A will can also be used as part of an overall estate plan to address matters concerning capital gains taxes, transferring farm property or business shares, roll-overs and life interests. It also allows you to name your Executor, the person that will be responsible for seeing your wishes through, and provides an opportunity to record and discuss your wishes about matters such as guardianship of your minor children or funeral arrangements.

As you can see, these three documents deal with three very distinct areas of planning for the future and cannot simply be used interchangeably. Together they can provide a good measure of security that your affairs are in order, regardless of what the future holds. As these documents are legal documents, it is important to understand what is required in order for them to be effective.

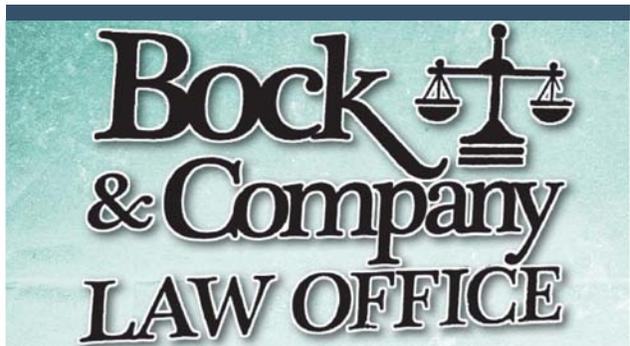
For more general information about these matters, visit [plea.org](http://plea.org).



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# Managing farming's risk with confidence

By Corie Wudrick-Mohrbutter, CPA, CA,  
Partner and Business Advisor, MNP

Farming has always been a high-stakes profession, requiring immense resilience and adaptability. From the whims of weather to the volatility of markets, every season brings its own challenges. While no producer can control these external forces, they can prepare with a robust risk management strategy. Proactive planning doesn't just help you weather the storm — it positions your operation to thrive in a shifting environment.

Risk management is about more than addressing worst-case scenarios. It's about protecting your livelihood, building a sustainable future, and finding opportunities in the face of uncertainty. Whether you're a seasoned producer or just starting, understanding and managing risk can make all the difference in preserving your farm and its legacy.

### Why risk management matters

In agriculture, uncertainty is part of the job. One season's drought might be followed by a year of record-breaking rainfall. Commodity prices can soar unexpectedly or plummet without warning. Add rising input costs, supply chain disruptions, and global inflationary pressures, and its clear why risk management has become essential for producers.

Risk management serves three significant purposes for farmers:

- **Protecting assets:** Your farmland, equipment, and operations represent significant investments. Effective planning ensures they are safeguarded.



- **Ensuring stability:** Market volatility and unpredictable weather no longer need to derail your cash flow or long-term plans.
- **Preserving your legacy:** For family farms, risk management is about protecting the business for future generations. Producers face challenges unique to their operations. Recognizing these challenges and addressing them through customized strategies is the foundation of effective risk management.

### The numbers that shape decisions

In farming, success is tied to numbers — yields, input costs, market trends, and financial data. While producers know their operations better than anyone, turning raw data into tangible takeaways can feel overwhelming. This is where structured risk management transforms confusion into clarity.

Three key steps for producers:

1. **Know your numbers:** Accurate, current data is your foundation. Whether

it's grain inventory, crop yields, or financial statements, understanding where you stand helps you plan ahead.

2. **Understand your risks:** Every farm faces unique challenges, from extreme weather to fluctuating input costs. Identifying these risks allows you to prioritize solutions.

3. **Optimize your coverage:** Whether it's insurance programs or government initiatives, your coverage should align with your actual needs, not a blanket approach.

For many producers, these steps reveal surprising opportunities. Take, for instance, a producer, who after analyzing their risk profile, discovered they were paying for overlapping protection in one area while leaving other areas exposed. Adjusting their coverage not only saved money but also ensured they were better prepared for potential challenges.

### Biggest challenges producers face

Farming's unpredictability presents a range of challenges, each requiring a strategic approach.

These are some of the most common risks producers encounter — and how proactive planning can address them.

#### Extreme weather

Floods, droughts, and hailstorms are all too familiar to producers, yet impossible to control. Risk management strategies focus on minimizing the financial fallout. Using historical data and scenario modeling, producers can anticipate the potential impact of adverse weather and ensure they have adequate coverage to protect their cash flow and operational performance.

*Continued on page B6*

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## A TRIBUTE TO LOCAL PROFESSIONALS

# Allow your family to celebrate your life without the stress

Losing a loved one is one of the hardest experiences that any of us will ever go through. With so many things happening all at once, it's hard to know where to turn or what to do next. Our compassionate staff at Carscadden Funeral Chapels are here to guide your family through this difficult time. You can trust that every request and need is carried out with the highest level of professionalism and care.

Carscadden Funeral Chapels was founded in 1936 and has locations in Virden, Moosomin and Reston. We are grateful for the opportunity to serve these communities, along with many other communities and families in the surrounding area.

Our licensed funeral directors, Jim Stinson, John Dunfield and Ellisha Park have a combined 91 years of experience in serving our communities. In addition to our funeral directors, our funeral service attendants Johan Myburgh, Frankie Frattinger and Amanda Kokochoy complete our team of caring professionals.

Whether your choice is casket burial or cremation, Carscadden Funeral Chapels can offer your family a complete range of service and merchandise options. Today,

families are looking for more unique ways to memorialize their loved ones. We now provide modern, personalized stationary products that beautifully reflect a life well lived. We can also assist in producing video tributes and photo books from cherished family photographs, bringing these memories to life. We work with several reputable Canadian companies to provide families with additional keepsake options. These items include fingerprint jewelry, DNA preservation and testing, candles, bookmarks and more. We are also authorized Remco Memorial Counsellors and can help you create a lasting tribute for your loved one.

Over the last few years we began offering livestreaming for those that are unable to attend services in person. We know that families see the value in this service and we will continue to provide it. Family and friends from around the world appreciate the opportunity to participate in viewing the livestream or watch the recording at their own convenience.

Although we plan for important life events such as a wedding or vacation well in advance, the idea of planning ahead for end-of-life arrangements is a new concept for

many. While we know it can be difficult to discuss, taking the time to make these decisions will allow your family to celebrate your life without the added burden of making difficult decisions. Our experience has shown us that stress can be greatly reduced when funeral arrangements have been discussed, planned and if you wish, pre-funded. Our pre-planning specialist, Joy Bowman is available to provide information on the benefits of pre-planning at no cost or obligation.

We are proud to have been in the community since 1936 and are committed to supporting the communities we serve. Every year we invest in local charities, organizations, and community events.

Our promise to you is to consistently provide caring, experienced, professional service at reasonable prices and superior value. We have staff available 24 hours a day to answer your questions and explain your options, so you are able to make the best decisions for you and your family. Please know that our team at Carscadden Funeral Chapels will do everything within our professional ability to ensure that you and your loved ones are especially well cared for.

## 5 things to consider when pre-planning a funeral

It's normal to feel uncomfortable about making arrangements for your funeral. However, doing it ensures that the burden doesn't fall on your loved ones. Here are some of the things you'll need to make decisions about when pre-planning a funeral.

### 1. The funeral home

If you want a traditional funeral service, you'll need to select a venue. Factors to keep in mind when choosing a funeral home include ambiance, location and pricing.

### 2. Arrangements for the body

Do you want to be buried or cremated? Or maybe you'd rather donate your body to medical research? Deciding what to do with your remains will also likely involve choosing a casket or urn.

### 3. Presentation of the remains

You can choose to present your body



at your funeral in either a closed or open casket. If you opt for an open casket, think about the clothing, jewelry and accessories to be worn.

If you want your remains to be cremated, this can take place either before or after the funeral, making presentation of the body an option regardless.

### 4. Type of funeral service

Funeral services can be religious affairs or simple celebrations of life. Don't hesitate to personalize the service with a favourite piece of music, poem or bit of scripture. Be sure to also consider floral arrangements and other decor or mementos you may want present.

### 5. Final resting place

If you want to be buried, you'll need to select a plot in a cemetery. If you want to be cremated, you'll need to decide where your ashes will be placed. Your final resting place may be incorporated into your funeral service, but it doesn't have to be.

Pre-planning a funeral isn't easy, but you don't have to do it alone. Invite a friend or family member to help you, or work with a funeral home that can walk you through the whole process.



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**A TRIBUTE TO LOCAL PROFESSIONALS**

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Along with helping the ag industry, P&H also gives back to the communities we operate in. If you are ever at a pancake breakfast, more likely than not the pancake mix came from us.

**What's an Agrologist?**

Agrologists are science-based professionals in agriculture, bioresources, food, or the environment, who responsibly teach, transfer knowledge, or conduct research. Agrologists are:

- Regulated by legislation
- Bound by a Code of Ethics



- Mandated to protect the public
- Committed to continuing professional development

These professionals are guardians of the food system, innovators in the economy, and stewards of the environment.

Canadians continue to enjoy the safest and most nutritious food supply in the world, thanks largely to the diligence of registered agrologists in regulating and safeguarding food production and processing.

Registered agrologists provide leadership in environmental sustainability

through their efforts in conservation, wetland protection, land management techniques, and renewable resource management.

Registered agrologists provide valuable business information and services through their in-depth knowledge about financial systems, marketing trends, economic analyses, policies, and business management in order to grow Canadian markets and boost the economy.

Registered agrologists are committed to:

- Being guided by sound moral principles and personal independence in their

conduct and associations

- Carrying on their professional work in a devoted and courteous manner
- Providing competent and responsible service on behalf of employers, clients, and the public

Practising only those fields of agrology in which they are qualified

Being co-operative and supportive in relations with other registered agrologists

- Developing and continually upgrading their professional competence
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## Hearing Clinic Q&A

# Things to know before going to a hearing clinic

### Are you experiencing any of the following:

- Often ask others to repeat themselves?
- Turning the TV or radio louder than others prefer?
- Hearing but not understanding what someone says; whether in noise or quiet?
- Feel people are mumbling when they speak to you?
- Have difficulty following group conversations?
- Find it difficult to identify which direction sounds are coming from?

Hearing loss is one of the most ignored disabilities, which is unfortunate because it affects one in ten people worldwide (World Health Organization, www.who.int). It impacts people's ability to participate fully in life.

Understanding hearing loss and its impacts on your family, friends and mental health all starts with a hearing evaluation.

### Before your Appointment:

- Take note of the situations and environments in which you have had difficulty hearing or understanding in
- If you get overwhelmed easily, bring a family member or friend with you to share their observations and note important details and instructions
- Have your family doctor check your ears for wax and have it removed

### During your Appointment:

- We will be asking some detailed questions regarding your medical and environmental history and a communication assessment
- There will be a range of tests:
  - Visual inspection
  - Ear health
  - Hearing levels
  - Speech understanding levels



- Then we will review the results and go over the options available
- Be aware of competing noises such as music, air conditioners or refrigerator hum; try to reduce these noises whenever possible
- Anticipate your listening environment

### After your Appointment:

- Deciding what options are right for you can be very daunting; having family and friends help with the decision can help
- Deciding whether you should get one hearing aid or two depends on your hearing levels, as well as your financial position
- Don't try to hide you have a hearing loss; others are more likely to aid you in hearing when they are aware of your difficulties

and plan ahead; choose quieter restaurants; go at a slower time to the coffee shop; select your seating to remove the background noise sources and sit closer to the speaker

BE PATIENT; if you can't hear what people are saying, let them know.

IT'S NOT YOUR FAULT; nor is it the fault of the person speaking to you.

Work together to be informed and help each other to understand.

The sooner you get assistance, the easier it is to adapt to the new sounds and wearing a hearing aid in your ear.

At Hearing & Wellness by Porch Light, we provide top quality service with the best technology and practices to assist those who have been affected by hearing loss and to help prevent hearing loss from happening.

Bonnie Riffel has been providing hearing services to South East Saskatchewan since 2005. She is excited to return to her hometown and provide these services in a safe and welcoming environment.

May is Speech and Hearing month! Please join us for a free screening event on May 12 starting at 9:30 am. Coffee and tea will be provided. We will be providing an informational Q&A session from 11 am to 2 pm. Call 306-435-2500 to schedule your free screening.

# Managing farming's risk with confidence

Continued from Page B3

### Market volatility

Commodity prices fluctuate due to factors outside a producer's control, such as geopolitical events, changing demand, or global trade policies. Risk management tools can help producers run what-if scenarios to evaluate how price changes might affect their bottom line and adjust their operations accordingly.

### Rising input costs

Inflation, labour shortages, and supply chain disruptions make budgeting more challenging than ever. Risk management strategies can help producers lock in favourable contracts, reduce unnecessary expenses, and plan ahead for rising costs, preserving margins in an unpredictable market.

### Planning for the future

The agricultural industry is dynamic, with new risks and opportunities emerging every year. Climate change, technology advancements, and global market trends all contribute to a dynamic environment that demands adaptability.

Proactive risk management helps producers stay ahead by focusing on:

- **Future scenarios:** Planning for events like prolonged droughts or rising fuel prices ensures producers are prepared for a range of outcomes.
- **Sustainability:** Integrating sustainable practices into risk management strategies can reduce costs, protect the environment, and ensure long-term viability.
- **Legacy planning:** For family farms, preserving the operation for future generations is a top priority. Strategic risk management ensures assets are protected and succession plans are in place.

### Steps to take today

Getting started with risk management doesn't have to be overwhelming. Seeking advice from an experienced advisor can provide clarity and help you develop a tailored plan that aligns with your operation's unique needs and goals. The first step is evaluating your current position by reviewing your finances, risks, and coverage. This includes assessing whether you're over- or under-insured and identifying any gaps in your risk management strategy.

Having an outside perspective can simplify complex decisions and ensure your strategies are grounded in both expertise and practicality.

Finally, it's important to view risk management as a continuous process rather than a one-time activity. As your farm evolves and the broader agricultural landscape shifts, regularly revisiting and refining your strategies will ensure you're always prepared for what's ahead.



## Hearing & Wellness by Porch Light

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Hearing & Wellness by Porch Light is bringing hearing awareness to Moosomin and surrounding communities. We provide top quality service with the best technology and practices to assist those who have been affected by hearing loss and to help prevent hearing loss from happening. Bonnie Riffel has been providing hearing services to South East Saskatchewan since 2005. She is excited to return to her hometown and provide these services in a safe and welcoming environment.

When in need of assistance, look for the Porch Light to guide you!

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# Southeast College trained professionals affecting lives in their communities

Vadym Barnas, an electrician who graduated from the Southeast College program in Moosomin last year, is positively impacting lives in his community. After completing the program, Vadym could not find a job in Moosomin, so he relocated to Yorkton.

"I love my job because I get to work on projects that affect the safety and comfort of people. For example, installing and wiring streetlights allows people to walk safely at night. I also work with security systems, including cameras, motion sensors, and alarms, which help protect homes and businesses," explains Vadym.

The Electrician program is now offered in Whitewood. In the program, students will learn how to install, test, replace and repair lighting fixtures, wiring and electrical equipment. Also, they also will receive lots of hands-on practice using standard tools of the trade.

Vadym has this advice for people who are interested in the program.

"I would say go for it. The course is informative and hands-on, giving you a head start in your electrical career."

Like Vadym, Janina Tierney, a graduate of the Continuing Care Assistant program in Whitewood is also impacting lives in the community of Esterhazy. Janina, a resident of Spy Hill, completed her program at Southeast College in 2023.

"It was a good program. The atmosphere was a mixture of professionalism and comfort. You weren't afraid to try things and try again when we did clinicals and stuff like that. We became a close-knit group."

Janina says she was working in long term care before doing her studies. She also says the program at Southeast College has enriched her performance on the job, allowing her to provide better service to her community.

"Continuing Care Assistants are needed. There is a lot of shortage in our department. I have gotten to see a lot of different areas, different needs and different tasks. There's acute type of situations and palliative type of situations."

Janina recalls many situations in which her skills have helped her to affect lives. Here's a recount of an incident with a patient:

"There was this client that I could relate to health wise. The staff were researching their disease. They felt alone but I was able to help educate my coworkers about this patient's illness. I was able to help him, and he's happier now," explains Janina.

She's encouraging anyone who's interested in the program to just do it.

"Because it is more hands on with the patients, you are the baseline between the patient and the rest of the world. You are the one who adjusts and helps them with their care. I like this position; it allows me to be one on one with everyone. If you are caring and want to help, absolutely do it!"

The Continuing Care Assistant program is offered in Whitewood, Estevan, Weyburn and Assiniboia. Like Janina, many graduates who leave the program are now professionals who work directly with patients in long term care, home care and assisted living, among other areas. They find their job fulfilling.

"For over 50 years, Southeast College has been training students throughout southeast Saskatchewan," says Sheena Onrait, Vice President of Communication and Strategic Enrollment.

"We take great pride in the educated, high-quality



Sheena Onrait, Vice President of Communication and Strategic Enrollment



Janina Tierney is a graduate of Southeast College's Continuing Care Assistant program.



Vadym Barnas graduated from Southeast College's Electrician program and enjoys being able to help people with the trade he learned at Southeast College.

graduates who have joined the workforce and continue to make significant contributions to our local communities."

Like these professionals, students in the Early Childhood Education (ECE) – Level 2 program in Moosomin are getting ready to enter the world of work. The Early Childhood Education course is a two-year diploma program. As early childhood educators, these professionals will support children as they learn through play. Their role will be to create developmentally appropriate curriculum and design inviting and effective quality learning environments. They are learning how to develop holistic programs that include early literacy and language, creative arts, numeracy, and open-ended play experiences both indoors and outdoors.

Meanwhile, graduates from the English as an Additional Language (EAL) program in Moosomin are also preparing to affect lives in their community. Southeast College's

EAL classes offer newcomers training in speaking, listening, reading, and writing English. Classes are interactive and responsive to student needs, questions, and English skill level. Classes are delivered to serve learners with different levels of English proficiency. The program is also offered in Assiniboia, Estevan, Weyburn, and online.



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## SHA programs continue to enhance health care

### Moosomin

The ambulatory care department at Moosomin's Southeast Integrated Care Centre (SEICC) has recently expanded. A team of physicians, nurses, and local leadership worked together, with the support of the Moosomin and District Health Care Foundation, to obtain treatment room space and equipment. This change has increased the number of patients seen for treatments, procedures and follow-up appointments for those needing to see a doctor or nurse for ambulatory care services.

The Community Oncology Program of Saskatchewan (COPS) is a program of the Saskatchewan Cancer Agency (SCA). The primary goal of COPS is to provide cancer patients with care, treatment, and support in or near their home communities. There are 16 COPS centres located throughout Saskatchewan, where specially-trained health-care professionals administer treatments and provide cancer care. The Moosomin COPS center saw a total of 534 patients between 2023 and 2024.

The Southeast Family Medicine Residency training program prepares residents to become family physicians serving rural Saskatchewan and operates training sites located in Moosomin, Humboldt, and Weyburn. The program currently has eight family medicine residents, with a program administrator based in Moosomin.

Established in 2022, the Southeast program is the newest addition to the University of Saskatchewan's Family Medicine Residency Program, which also includes sites in Regina, Saskatoon, Prince Albert, Swift Current, Moose Jaw, La Ronge, and North Battleford. As the program continues to grow, it highlights the crucial role rural physicians and communities play in Saskatchewan's

health care system.

Long-term care (LTC) staff at SEICC, with the support of the Moosomin District and Health Care Foundation, had the pleasure of receiving training through the DementiaAbility Methods program. DementiaAbility's goal is to "expose the abilities—and the potential—of each person living with dementia." By using evidence-based education and training opportunities, staff at the LTC home in Moosomin are enhancing resident centered care, and helping residents and their families discover what residents can do, and how to reach their full potential.

### Kipling

The addition of the Authorized Advanced Practice Registered Nurse (RN AAP) role in Kipling allows patients to be treated for minor ailments that would otherwise require them to book an appointment with a physician or Nurse Practitioner. The RN AAP works within their scope to provide patient care by assessing, diagnosing and treating approximately 50 common, minor medical disorders.

In July 2024, the virtual physician program was implemented in the emergency room (ER) at the Kipling Integrated Health Centre. As an interim measure while physician recruitment is ongoing, the virtual physician program works by using the existing technology of Health-Line 811 to provide nursing staff with remote access to a physician via voice or video, during periods when physicians are not available to provide on-site ER coverage. All patients are assessed, triaged, and receive treatment based on their care needs. Through this program, residents in Kipling continue to receive safe, high-quality patient-centred care as close to home as possible.





We are currently hiring for a wide range of positions throughout the province, from entry-level positions to trained health care professionals.

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# A TRIBUTE TO LOCAL PROFESSIONALS

## Optometrists play an important role in your health

Optometrists examine eyes to assess and diagnose ocular diseases and disorders. They prescribe and fit eyeglasses and contact lenses and recommend treatments such as exercises to correct vision problems or ocular disorders. They work in private practice, hospitals, clinics, community health centres, rehabilitation centres, the optical industry, government, and universities.



Some of the main activities and tasks that Optometrists have to perform include:

- Examine patients' eyes, conduct tests and use ophthalmoscopes, biomicroscopes and other specialized instruments to determine ocular health and visual efficiency
- Prescribe and provide treatment (excluding surgery) to maintain, improve and correct vision and manage other ocular diseases and disorders
- Prescribe, dispense

and fit eyeglasses, contact lenses and other visual aids

- Educate, counsel and advise patients on contact lens use and care, ocular hygiene, surgical and non-surgical options, and preventive care and maintenance related to occupation and lifestyle
- Refer patients to ophthalmologists or other physicians and surgeons for treatment of ocular diseases or conditions such as

cataracts, glaucoma and macular degeneration and systemic conditions such as diabetes and high blood pressure

- Collaborate with ophthalmologists and other healthcare professionals to provide pre- and post-operative care for patients undergoing eye surgeries such as laser vision correction

Optometrists play an important role in keeping you healthy!

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## A TRIBUTE TO LOCAL PROFESSIONALS

# Dr. Knezacek and Bomboir passionate about eye health

Esterhazy Optometry clinic is located at 519 Main Street in Esterhazy. The clinic was established in 2002 by Dr. Nathan Knezacek who was born and raised in Esterhazy.

The clinic has an excellent team including Dr. Nathan Knezacek (Owner & Optometrist), Evan LaJambe & Darla Kweens (Optical assistants), Danny MacDonald (Ophthalmic technician), and Sierra Cook (receptionist). The clinic is excited to welcome Dr. Tanisha Bomboir as their newest optometrist!

Dr. Tanisha Bomboir was raised in Melville, Saskatchewan and graduated with a bilingual diploma (in French) from Melville Comprehensive School in 2015. She went on to complete a Bachelor's in Biochemistry from the University of Saskatchewan in 2018, then graduated from the Doctor of Optometry program from the University of Waterloo in 2022. She was awarded the Dr. Margaret Hansen des Grosseillers Leadership Award for the demonstration of excellent leadership skills while at the University of Waterloo.

Upon graduation, Dr. Bomboir and her husband Quinn moved to Gander, Newfoundland. There she worked at a clinic for two and a half years. During her time there she gained experience practicing in a rural setting. In addition to offering primary care eye examinations, she had the opportunity to offer dry eye care and treatments, glaucoma management, and speciality contact lens fitting. She prides herself on truly listening to her patients' needs and providing personalized vision and treatment recommendations. Dr. Bomboir believes that the eyes truly are the window to the rest of the body and works closely with each patient's health care team in order to provide thorough care.

Dr. Bomboir and her husband welcomed their first child this past year and have now decided to move their family back to Saskatchewan.

"One of the most important things regarding eye health is early detection. There are countless eye conditions including glaucoma, macular degeneration, retinal holes, diabetic retinopathy, etc. that can be treated to prevent further complications if caught early," Dr. Bomboir explains. "Many of these eye diseases do not have very obvious symptoms initially and therefore routine eye examinations are crucial for early detection."



Dr. Tanisha Bomboir, left, and Dr. Nathan Knezacek, right, are passionate about keeping people's eyes healthy. Dr. Bomboir is the clinic's newest optometrist.

The Canadian Association of Optometrists has set recommendations for the frequency of eye examinations. They recommend infants should undergo their first eye examination between 6-12 months, at least one exam between ages 3 and 5, then annually while in school. Adults aged between 20-64 should have an eye examination every two years, and then annually for adults over 65 years of age.

"Those first eye examinations for young infants and toddlers are essential for setting children up for success! If a child has difficulty seeing out of one eye, a parent or caregiver may not notice as the child seems to see fine with both eyes together. If it is not caught, the brain will choose to ignore the weaker eye and the child will become amblyopic—in other words, they will develop a lazy eye. If caught early, this can be treated and the vision can be corrected. However, if it's left for too long without treatment, the eye may never see clearly."

Dr. Bomboir is very passionate regarding children's eye health and loves seeing kids of all ages for their routine eye examinations.

Saskatchewan Health covers annual eye examinations for all children with a Saskatchewan health card from 0-18 years old. Saskatchewan health also covers all emergency eye examinations and annual diabetic eye exams.

Dr. Bomboir and Dr. Knezacek urge patients to call the Esterhazy Optometry clinic for all eye related emergencies and concerns.

"If you have a red eye, new flashing lights or floaters, eye pain, metal in the eye...etc, call the clinic and we'll book you in promptly! Your visit will be covered by Sask Health."

Both doctors are both accepting new patients of all ages! If you'd like to book an appointment you can visit the clinic's website at <https://EyeSage.net/> to book online or call 306-745-2524.



**DR. NATHAN KNEZACEK, OD**  
**EYESAGE.NET**

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- Dr. Tanisha Bomboir**  
(Optometrist)
- Evan LaJambe**  
(Optical Assistant)
- Darla Kweens**  
(Optical Assistant)
- Danny MacDonald**  
(Ophthalmic Technician)
- Sierra Cook**  
(Receptionist)



Box 1270, 519 Main St., Esterhazy, SK, S0A 0X0



## A TRIBUTE TO LOCAL PROFESSIONALS

# Trade chaotic for calm with help from a professional designer

In a world filled with constant busyness, our homes should feel like a sanctuary—a place of beauty, comfort and function. But too often, clutter and disorganization get in the way, making our homes feel chaotic instead of calm. That's where Jennifer Gray, a professional designer specializing in decluttering, organizing and home transitions, comes in. With an expert eye and a passion for creating order, Jennifer helps clients turn their homes into a home that is beautifully put together, that is a space that reflects their personal style and improves everyday living.

Unlike traditional organizers, Jennifer brings a unique approach to decluttering—one that combines organization with interior design expertise. "It's not just about clearing out clutter; it's a deep dive into why you are keeping the clutter," she says. "I provide some coaching to keep a clutter free space and then curating a home that truly works for you. A well-organized home should feel effortless, where every item has a home, every item has a purpose and enhances the overall aesthetic."

Blending functional storage solutions with stylish design, Jennifer creates homes that are both practical and visually beautiful. Whether it's refreshing a cluttered living room, organizing a chaotic kitchen or transforming an overstuffed closet, the result is a home that feels intentional and inspiring.



### Helping clients through life's transitions

Beyond organizing, Jennifer specializes in home transitions—helping clients navigate major life changes that impact their living spaces. These transitions might include:

- Downsizing: Moving to a smaller home and needing to declutter years of belongings while maintaining a sense of style and comfort.
- Empty Nesting: Transforming underutilized rooms into purposeful, elegant spaces once children move out.

- Merging Households: Blending two homes into one cohesive, well-organized space.

- Post-Life Changes: Whether due to a loss, divorce, or a fresh start, reimagining a home to reflect new beginnings.

These transitions can be overwhelming, but Jennifer provides compassionate, hands-on support, guiding clients through the process with ease. "Decluttering isn't just about getting rid of things—it's about making space for what truly matters," she says.

### A personalized approach to every home

No two homes—or clients—are the same, which is why Jennifer takes a personalized approach to every project. Each consultation begins with a conversation about the client's goals, lifestyle, and personal aesthetic. From there, a customized plan is created to streamline possessions, enhance functionality, and introduce stylish organizational solutions.

One satisfied client shared their experience: "I was drowning in clutter and didn't know where to start. Jennifer not only helped me organize my home, but also made it look more beautiful than I could have imagined. Now, I feel lighter, more at peace, and actually enjoy spending time in my home."

Another client's daughter shares "My Mom is living again! She goes out because she is not managing her stuff all day. She has friends over on a regular basis, it is so nice to see."

Jennifer deeply believes that a well-organized home leads to a better quality of life.

For those looking to declutter, reorganize, or transition into a new chapter, Jennifer offers consultations and customized solutions to fit every need.

To book a consultation or learn more, visit [Jennifergraydesigns.ca](http://Jennifergraydesigns.ca) or contact [Jennifer.gray@sasktel.net](mailto:Jennifer.gray@sasktel.net), 306-435-7926.

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Let's turn your home into a place of beauty and ease.

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 Jen.gray@sasktel.net  
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JENNIFER GRAY  
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## Working with a Sun Life Financial advisor

The goal of a Sun Life Financial advisor is to help you achieve lifetime financial security and live a healthier life. Your advisor works with you to create a plan to meet your needs today and in the future, so you can achieve peace of mind.

Our client-centered approach uses the following steps to build a holistic plan that grows with you.

### 1. GETTING TO KNOW YOU

We understand your personal situation, to help you to create a more customized plan. We focus on:

- Your goals and needs
- What's most important to you
- Your health & financial situation

### 2. REVIEWING YOUR PLAN

We provide you with product recommendations and strategies that fit your needs and timeline. This includes:

- Recommendations for life, health and



John Jamieson

wealth

- Make adjustments based on budgets, needs, comfort, etc.
- Questions about products or strategies

### 3. YOUR PLAN INTO ACTION

We decide together on the best course of action. We can:

- Submit your insurance and wealth applications
- Help you to understand process timing and details

### 4. ADJUSTING YOUR PLAN

We optimize your plan based on your changing needs and goals.

We can adjust for economic and life events like career changes, buying a home or health-related issues

There are many ways you can connect with your advisor including with a face-to-face meeting, videoconferencing, or by phone or by email. Get in touch with us today!

## How to sell your property with peace of mind

Over the past two years, demand for real estate has been rising. Are you thinking of moving in with your partner or retiring to a seniors' residence? Now's the perfect time to put your house up for sale. Here are a few things to consider to ensure the sale goes as smoothly as possible.



### Surround yourself with the right people

First and foremost, do business with an experienced real estate broker who knows the market inside and out. Real estate professionals take a lot of your plate and handle a variety of tasks, including:

- Setting a fair and impartial selling price
- Verifying information about the property
- Taking photos and videos
- Staging the home
- Promoting your ad on different platforms
- Managing showings

- Preparing contracts and various documents
- Evaluating purchase offers

Real estate brokers are subject to an ethical code that governs their handling of your property. Therefore, you can rest assured they're trustworthy and have your best interests in mind. Moreover, a real estate broker will help you avoid making costly rookie mistakes.

Furthermore, find your future home be fore putting your residence up for

sale. It's a good idea to work with a housing consultant or the same real estate broker handling the sale of your home to make your life easier.

Similarly, relying on the expertise of a mortgage broker will save you a lot of work, especially when it comes to transferring your mortgage.

In short, surrounding yourself with the right people is the key to a stress-free experience. Contact a broker near you to get started.



Raise your family, build your future.

I can share helpful tips and recommendations on how you can plan for a brighter financial future.

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**John Jamieson\***

Tel: (306) 575-7465

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# Health care services in Moosomin

## Doctors and other health care professionals

The Moosomin area has a number of health care professionals who serve the health care needs of people across a large area of southeastern Saskatchewan and southwestern Manitoba.

The doctors of the Moosomin Family Practice Centre also provide medical services in Elkhorn, Rocanville, Maryfield, Whitewood, Wawota, Kahkewistahaw, and at the Nutrien mine.

There are 12 physicians, two resident physicians, and one nurse practitioner who are part of the Family Practice Centre, as well as one ultrasound technician, and two physiotherapists.

The Moosomin Family Practice physicians include Dr. Crouse, Dr. Foy, Dr. Jayeoba, Dr. Kerkhoff, Dr. Erika Roets, Dr. Wessel Roets, Dr. Selestin, Dr. Van der Merwe, Dr. Sathary, Dr. Woodside, Dr. Fallis, and Dr. McIntyre. There are two resident physicians including Dr. Afence, and Dr. Kirubaharan. Kristin Canart is the nurse practitioner.

## Southeast Integrated Care Centre

The Southeast Integrated Care Centre opened in 2008, the realization of a dream for many people in the Moosomin area. It includes the following services:

### OUTPATIENT/AMBULATORY CARE SERVICES

Outpatient/Ambulatory Care provides scheduled services or services ordered by your physician.

Laboratory and x-ray services are provided on weekdays during regular hours with an order from your physician.

The Community Oncology Program of Saskatchewan (COPS) supports an outreach clinic in Moosomin Hospital for delivery of chemotherapy and related services.

Visiting professional services are available at various times each month. Talk to your doctor to find out what services are available and when you can receive them.

Equipment and medical supplies (such as splints, crutches, cervical collars, fiberglass casts) will be provided at cost or for a rental fee.

Minor procedures are done by appointment only.

Appointments are booked through your physician's office. Minor elective procedures are done under general anesthesia by appointment only, booked through your physician's office.

Foot care clinics through Home Care and Advanced Foot Care Services are scheduled on a regular basis.

Information and Education is provided on an individual or group basis.

### EMERGENCY SERVICES

Immediate emergency care is provided at the Southeast

Integrated Care Centre Physician services and/or emergency consultations are provided 24 hours a day, seven days a week. Emergency laboratory and x-ray services are provided.

### INPATIENT SERVICES

Inpatient services provides medical care to adults, youth and children 24 hours a day.

Perinatal/Delivery Care is care of pregnant women during or around the time of delivery.

Palliative Care services provide compassionate, supportive care to the terminally ill.

Observation Services are provided to assess your condition prior to your admission or discharge from hospital.

Emergency respite provides respite care resulting from an urgent and immediate need. Standard respite care fees apply to this service.

### LONG-TERM CARE

The Southeast Integrated Care Center, Long Term Care has 58 beds in total, 55 for permanent residents, and three for those requiring a temporary stay. The home is divided into four houses, each with its own dining room and kitchen area to provide the residents with choice, freedom, and the chance to connect within their small groups. Therapeutic recreation services are provided to the residents five days a week, and hairdressing services are available as well.

# Health care services in Esterhazy

Public health care facilities in Esterhazy include St. Anthony's Hospital, which is a 21-bed hospital, a public health office, mental health services, a home care program, physiotherapy, and a care home.

At present, five doctors and two nurse practitioners practice from the Esterhazy District Medical Clinic, located in the Mosaic District Medical Building, at 300 Gonczy Avenue on the corner of Schafer Street and Gonczy Avenue—Dr. Nel, Dr. Khodabakhshi, Dr. Pasha Azad, Dr. Armaghan, Dr. Sharifi Rad, and Nurse Practitioners Wanda Buchberger and Kelsey Finch.

St. Anthony's Hospital is located at 216 Ancona Street, at the corner of Ancona Street and Gonczy Avenue.

Esterhazy's Centennial Special Care Home is also located on the south end of town, at 300 James Street.

Esterhazy District Medical Clinic in the Mosaic District Medical Building, is located at 300 Gonczy Avenue, corner of Schafer Street and Gonczy Avenue.

- Medicine
- Outpatient Services
- Pastoral Care
- Visiting Healthcare Professional Services
- X-ray

## St. Anthony's Hospital

St. Anthony's Hospital has 14 acute care beds and offers the following services:

- 24 Hour Emergency
- Visiting dietician
- Laboratory

## Centennial Special Care Home

The Centennial Special Care Home offers:

- 52 long term care beds
- 1 respite bed
- Adult Day Wellness Program
- Purposeful Interaction

# Health care services in Redvers, Wawota, Kipling, and Maryfield

## Redvers

The Redvers Health Centre is an integrated facility, which consists of acute care (offering services of a well-equipped laboratory), ambulance, long term care, home care (meals on wheels), community health, physiotherapy, palliative care, addictions, and nutrition services.

Acute care services have been offered since 1948, with a new acute care portion of the integrated facility opened on October 1998. The long term care portion of the facility was built in 2012, and has 23 long term care beds and one respite bed. There are two houses with 12 rooms in each. Ambulance services are provided on a 24-hour basis (911).

Services include: Dietitian, Foot Care, Hairstylist, Laboratory/X-ray, Occupational Therapy, Palliative Care, Recreational Therapy, Resident and Family Council, Respite Care, Speech Language Pathology, and Telehealth.

The health centre is supported by the Redvers & District Community Health Care Foundation, local businesses, organizations, and citizens of the of the district through donations and bequests for capital equipment purchases.

## Wawota

Physicians from the Arcola Family Health Clinic attend the Wawota Clinic Monday and Friday each week. They see patients by appointment only.

Deer View Lodge is located on Wilfred Street. This beautiful facility has 32 long-term care beds. There is a one day a week medical clinic on site with access to physician support. Deer View Lodge offers numerous services and programs including: Day Program, Foot Care, Hairstylist, Home Care, Laundry, Occupational Therapy, Recreational Activities, Spiritual Care, and Telehealth.

## Kipling

The Kipling Integrated Health Centre opened its doors in 2015. The facility replaced the aging Willowdale Lodge

long-term care facility and the Kipling Memorial Health Centre.

Kipling Integrated Health Centre has 12 inpatient beds, an operating Emergency Room and full laboratory services. Kipling Integrated Health Centre offers 32 long-term care beds and one temporary care bed.

Services include: Day Program, Hairstylist, Laundry, Occupational Therapy, Physiotherapy, Recreational Activities, Respite Care, Spiritual Care, Telehealth, Volunteer Program.

## Maryfield

The Maryfield Primary Health Centre has two doctors and a nurse practitioner who are on site three to four times a week.

There is a Primary Health Nurse at the centre on Mondays and Wednesdays, and public health, mental health and a diabetic specialist and dietician all provide services once a month at the centre.



## Ready to buy or renovate? These financial programs could save you thousands!

For many, the dream of homeownership often feels like an unreachable goal, overshadowed by the complexity and cost of the process. But what if that dream is closer than you think? With the right financial programs and guidance, the path to owning or renovating your home can be more attainable—and affordable—than ever before.

I'm Lisa Campion, Mobile Mortgage Specialist at Cornerstone Credit Union, and for over 20 years, I've dedicated myself to making the mortgage process simpler for people just like you. Whether you're purchasing your first home or looking to renovate, I'm here to provide personalized advice and help you navigate the financial opportunities available to make your dream home a reality.

### Financial Programs That Can Save You Money

Whether you're a first-time homebuyer or planning a renovation, there are several programs that could significantly reduce your costs.

#### 1. First-Time Home Buyers' Federal Tax Credit:

If you're buying your first home, the Canadian government offers a non-refundable tax credit of up to \$1,500 for eligible buyers. If neither you nor your partner have owned a home in the last five years, this credit is yours to claim.

#### 2. Saskatchewan's First-Time Homebuyers' Provincial Tax Credit:

In addition to the federal credit, Saskatchewan provides a provincial tax credit that can save you \$1,050 or up to \$1,575 starting in 2025, based on the first \$10,000 of your home purchase.

#### 3. GST Rebate:

For new homebuyers, the GST Rebate can offer significant savings. This rebate allows you to claim a portion of the GST paid on a newly purchased or substantially renovated home, potentially returning up to \$6,300.

#### 4. PST Rebate:

Saskatchewan residents who purchase newly constructed homes may also qualify for a PST Rebate of up to 42% of the provincial sales tax paid.

#### 5. Métis Nation-Saskatchewan First Time Home Buyers Program:

For Métis citizens, there's an additional benefit of up to \$15,000 toward a down payment on a new home, plus an extra \$2,500 to help cover closing costs.

These financial programs, along with various tax credits and rebates, are designed to make homeownership more affordable by helping you keep more money in your pocket.

### Let Your Money Work Harder for You

It's not just about buying a home—it's about building a strong financial foundation. Consider these additional tools that can make saving for your home more efficient:

#### 1. First Home Savings Account (FHSA):

This new tool allows you to contribute up to \$8,000 per year, using tax-deductible funds, to save for your first home. What makes the FHSA so attractive is that all income and gains earned are tax-free when used toward purchasing your first home.

#### 2. Home Buyers' Plan (HBP):

If you already have an RRSP, you can withdraw up to \$60,000, penalty-free, to put toward the purchase of your home. The best part? You can repay the amount over 15 years, replenishing your savings while you invest in your future.

### Renovating Your Home? These Credits and Rebates Could Help

If you're not a first-time homebuyer but are instead looking to renovate your current home, there are programs that can help ease the cost of your project:

#### 1. Saskatchewan's Home Renovation Tax Credit:

Returning in 2025, this credit helps homeowners save up to \$420 annually on eligible renovations. Seniors can save even more—up to \$525 annually—on projects like home repairs, labor, and building materials.

#### 2. SaskEnergy's Residential Equipment Replacement Rebate:

Looking to upgrade your home's energy efficiency? This rebate helps you replace old systems with high-efficiency models, including furnaces, boilers, and water heaters, all while benefiting the environment.

#### 3. SaskPower's Solar and Wind Pump Grant:

For those with remote properties, this grant helps cover up to 50% of the costs for solar or wind-powered water pump systems, making it a great option for wells, dugouts, or streams.

### Navigating Your Financial Options

Whether you're buying or renovating, these programs are designed to make your journey easier and more affordable. It's important to note that each program comes with its own eligibility criteria, so taking the time to fully explore them can ensure you get the most out of these opportunities.

I'm here to help you navigate the details and find the best options for your unique situation. As a trusted mortgage professional, I can guide you through the process, answer your questions, and help you make the most of what's available to you.

Feel free to reach out—I'm just a phone call away, ready to assist you in turning your dream home into a reality.

*Lisa Campion is a Mobile Mortgage Specialist at Cornerstone Credit Union. With over 20 years of experience in the mortgage industry, Lisa is committed to simplifying the home-buying process and helping individuals achieve their homeownership goals.*



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