

The Reno Reader

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MEN'S BONSPIEL RESULTS

The Consul Curling Club held their annual Men's Bonspiel January 15-17, with 6 teams participating. The Wade Pridmore Rink with Randy Genert, Terry Reamer, and Stefan Genert won first place, with the Ryan Lacelle Rink placing second. Thanks to all the teams for participating.



COMING EVENTS

Consul Figure Skating Club presents "Pass the Remote" - **Thursday, February 7th** at 7 pm. Adults \$5, Students \$3, Preschool free. Raffle & flower tables available.

Mark your calendars! Grades 6-12 Science Fair on Friday, February 8 from 10:00 am - 12:00 pm. Also coming up, Consul School and **Missoula Children's Theatre** will be presenting "Jack & the Beanstalk". Performances will be Friday evening, **April 12** and Saturday afternoon, **April 13**. Everyone welcome!

Bridal Shower for Chasity Palmer and Ken Jewer, who will be married in Mexico on February 21, will be held on **February 10** @ 2:00 pm in the Senior Centre. Please consider this your invitation to attend.

Ken Overcast Concert, Monday, February 25th at 7 pm in the Consul Community Hall. St Stephen's Parish is hosting this charity concert to raise money for the Loyola Hope Centre in Togo, Africa. Tickets are \$25/adult and \$60/family (2 adults plus children 17 and younger). Light refreshments are included at intermission. Tickets are available at Manley Bread & Honey or by calling Nancy-Jean Taylor 299 4445, Susan Pridmore 299 4493 or Laurie Benjamin 299 2189.

ROCKETS' SCHEDULE

Friday, February 1	Consul @ Shaunavon	8pm
Monday, February 4	Gull Lake @ Consul	8pm
Wednesday, February 6	Frontier @ Consul	8pm

These are the last regular season games.

The Rockets will be having a shoot out during a home playoff game. Sheets are up on the bulletin board in the rink for bids. You will have the opportunity to bid on the players until the end of the regular season.

The Rockets Ski-Doo Derby has been cancelled.

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**NOTICES**

Consul Figure Skating Calendar—Please pick up your calendars at the Consul Credit Union. You may pick up your calendars at the Credit Union until January 31st then they will be mailed to you for an additional \$2.00 cost. Thank you in advance for your support of the Consul Figure Skating Club.

Jennifer Phair and Akeso Massage Therapy will be in Consul on **Tuesday, January 29th** 10:45 am to 9:15 pm and **Wednesday, January 30th** 8:00 am to 6:00 pm. To book an appointment for a massage call, email or FB. 778-2059 or 741-8026 j.phair@sasktel.net

Congratulations to Teresa Heglund for winning the free haircut from the December Christmas Draw! I will be doing hair at Senate again on **February 1st and 2nd**. If you need an appointment please give me a call @ 476-9222 or find me on facebook. Thank you, **Luree**

Warlin SGI Office will be closed for vacation from February 16th until February 25th. Please come in early for your February renewals.

Decisions, decisions – is it better to contribute to investments held within an RRSP or a TFSA?

You have limited funds and you're wondering whether it's better to put them in your Registered Retirement Savings Plan (RRSP) or Tax-free Savings Plan (TFSA) eligible investments. That depends on two factors:

1. How frequently the funds will be removed from and re-contributed to either investments within an RRSP or TFSA in the years leading up to your retirement.

If you are going to need the funds prior to retirement and intend to re-contribute them at a later date, a TFSA may be the better option because you can make withdrawals at any time and the contribution room is restored; but when you make RRSP withdrawals, you lose that contribution room.

2. What your marginal tax rate is today and what your marginal tax rate will be when you finally remove the funds.

Generally, if your marginal tax rate is lower at the time the funds are removed from your registered plan at retirement, the RRSP option will usually produce a better result – but that is only true if your marginal tax rate *actually* is lower.

Your marginal tax rate can be influenced by income-tested benefits including the Age Credit, Old Age Security (OAS), the Guaranteed Income Supplement (GIS) and the GST Credit. Because they are *income-tested benefits*, they are reduced or *clawed-back* as your income increases, ultimately disappearing entirely at an *upper threshold* that is different for each of the benefits. If the funds you remove from your RRSP after age 65 increase your taxable income and result in the loss of some or all of your income-tested benefits, you will have effectively – and perhaps substantially – reduced your income and increased the tax you pay. And you would have cancelled out some or all of the value of your RRSP withdrawal. There is no doubt that RRSPs and TFSAs play key roles in financial and retirement planning and there are strategies – like income-splitting – that you can use to reduce your taxable income and avoid clawbacks. Your professional advisor can help you decide what's best for your situation.

This column, written and published by Investors Group Financial Services Inc. (in Quebec – a Financial Services Firm), presents general information only and is not a solicitation to buy or sell any investments. Contact a financial advisor for specific advice about your circumstances. For more information on this topic please contact your Investors Group Consultant.

RINK BOOTH SCHEDULE

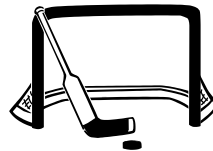
January 19th – Blake Jones, Stephen Behrman, Taylor Sanderson, Shawn Mackie
 January 20th – No workers
 January 21st – Carl Parsonage
 January 22nd – No workers
 January 23rd – Travis Seifert
 January 24th – Dustin Reamer
 January 25th – No workers
 January 26th – Quinn Zilkie, Ryan Lacelle, Cory Johnson, Tracey Schacher
 January 27th – Kevin Tittle, Scott Pridmore
 January 28th – Louise Agar, Rodney Fairbrother
 January 29th – No workers
 January 30th – Bryton Wenzel
 January 31st – Wyatt Geiger



February 1st – Riley Huery
 February 2nd – Scott Sanderson, Scott Brown, Danielle Zinger, Darryl Brost
 February 3rd – No workers
 February 4th – Randell Pierce
 February 6th – Casey Reamer
 February 7th – Maureen Hodgins, Kevin Tittle
 February 8th – Dale Pridmore, Regan Rabe, Randy Olson
 (Hosting Senior district curling)
 February 9th – Wade Pridmore, Denette Warberg, Miranda Wenzel
 (Hosting Senior District Curling)



February 10th – Geoff Fisher, Bo Rutkowski, Darryl Brown, Travis Derald
 February 11th – William Beierbach
 February 12th – No Workers
 February 13th – Kim Pridmore
 February 14th – Jean Jones
 February 15th – 24th – February Break – No workers
 February 25th – Bryan Tully
 February 27th – Jolene Gershon
 February 28th – Ken Pettyjohn



How did Groundhog Day come to be???

It's always been a pack of lies, of course, but it's fun, and we need fun if we are to survive another Canadian February. Groundhog Day was inspired by an old Scottish couplet: "If Candlemas Day is bright and clear/ There'll be two winters in the year." How groundhogs got a reputation for predicting weather patterns is a mystery, because they are not the least bit interested in their shadows or the number of winter weeks

remaining. The only reasons they come out of hibernation are for food and sex. German settlers in Punxsutawney, Pa., are said to have started the tradition of watching if a groundhog sees its shadow in 1887, thus the fame of Punxsutawney Phil, the first underground rodent given credit for predicting winter's future course. In Canada, it was 1956 before Wiarton Willie became a household name for his early February prognostications. Wiarton is a pretty town of 2,300 on the Bruce Peninsula between Lake Huron and Georgian Bay. This being an expansive nation, there are other groundhogs in other jurisdictions. Nova Scotia has Schubencadie Sam, who's the first in the country to rear his head on Groundhog Day. Then the tradition makes its way across our time zones, moving on to Wiarton Willie and Gary the Groundhog in Ontario, Brandon Bob in Manitoba and Balzac Billy in Alberta.

Source: <http://www.cbc.ca/news/canada/story/2009/02/02/f-groundhog-day.html>

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**The next Reno Reader
 deadline for
 ads & reports is
 Monday, February 11th
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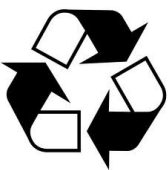
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LETTER TO THE EDITOR

The policy of The Reno Reader and Consul Museum is that letters to the editor must be submitted with the author's name, address and a daytime telephone number. We reserve the right to edit, condense or reject any contribution. Also, as we are a nonprofit organization with this paper being our fundraiser, we cannot print letters free-of-charge. The charge is the same as for reports: \$10 for a half-page; \$20 for a full-page.

Dear Editor,

In the spirit of reconciliation, I would like to see a joint venture between First Nations and PFRA patrons. I think all of us would like to see the provincial government step up to the plate and keep these lands in the public domain for the future of all of us and not just let big business or absentee owners take over with no regard for our ranching future or for our conservation initiatives. At a meeting in Consul on Jan 16, 2013, here is what I understood...

It sounds like there is a lot of money out there for the purchase of PFRA lands. First Nations could buy it, big business could buy it, or ranchers could buy it. Ranchers and I don't think First Nations want to reinvent the wheel. They like the PFRA system the way it is. First Nations don't want the land to be sold privately, but if the land is to be sold, then of course, First Nations will want to buy it, so lets work with them to keep it under the provincial umbrella. If we don't negotiate with First Nations now, then it might be too late.

A lot of us were skeptical at first but the more I think about it, the more convinced I am that the joint venture deserves serious consideration. Some of the confusion and fear stems from not knowing the facts. Ranchers want to know more about cost recovery for running the pastures, voting on agreements on occupied and unoccupied lands, compensation for oil and gas on leased land, lost revenues to the province or rural municipalities in taxes, conservation issues to protect the lands and carbon credits. A couple other questions were asked, like, what happens when chiefs change, do the agreements change? And will we get access to road allowances and surveyors? Wouldn't we rather deal with our First Nations neighbours on these issues than some absentee owners?

Who knows if First Nations people are going to be good managers or not? They will have the benefit of having the best ranchers/conservationists in the world as partners. It's time for us to get out of our cowboys-and-Indians mindset and mistrust. Let's reconcile our differences and work together in a joint venture that includes our First Nations neighbours and get informed about their issues and alternatives.

Pasture Patron's wife
June Stetar
Consul

CONSUL RINK FUNDRAISING

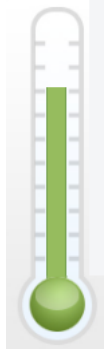
Many thanks once again to our community for their donations! We are excited to report that we are close to reaching our goal of \$187,000!!

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Money raised so far is \$152,338 plus \$25,000 grant (which has not come in but can be included) for a total of **\$177,338!!**