

# Plain & Valley

Covering Southeast Saskatchewan and Southwest Manitoba

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## Esterhazy woman surprises Moosomin family with the gift of a lifetime

BY KEVIN WEEDMARK

The original purpose of a fundraiser held in Moosomin Jan. 28 for the Beckett family was to raise \$5,500 for a lift system to help Jennifer Beckett get around the house.

Jennifer lives with Cerebral Palsy and Charge syndrome, and her family needs the lift to move her safely around the home.

Jennifer's parents, Brian and Susan, felt they could also use a vehicle lift, but didn't think it would ever be financially possible.

As the Legion Hall filled with more than 200 people, it started to look like there might be enough raised to pay for the lift for the Becketts' home.

But there was a surprise for the Beckett family that evening.

Tracy Bass of Esterhazy attended the fundraiser with a gift for the family—she presented them with the home lift system they needed.

There were few dry eyes in the Legion Hall when the Becketts opened a gift-wrapped box from Bass—who they had never met before—and inside was the lift system they needed.

Bass didn't know the Becketts, but found out about their need when she read an article in the *World-Spectator*.

"We get the *World-Spectator* here at the store (Bigway Foods in Esterhazy) and I always read it," said Bass.

"I was reading the article where it said they were holding the fundraiser for the ceiling track lift, and it sounded familiar, since I was in a similar situation.

"My husband and I needed help but didn't want to ask, and our community came through for us. I immediately thought I want to help this family, and I could, because I have a track lift."

The track lift was to help her husband—who

"They think I've done something wonderful, but I'm not a hero. I'm just somebody helping someone out."

—Tracy Bass



Stephanie Lange photo

Tracy Bass of Esterhazy had a huge surprise for the Beckett family at their fundraiser in Moosomin Jan. 28. The original point of the fundraiser was to raise the \$5,500 needed for a lift system to help move Jennifer around the house, although the family can also use a lift for their van. Bass read about the Becketts' situation in the *World-Spectator*, a newspaper based in Moosomin, and donated a lift system.

has passed away—move around their home.

"My husband and I built a new house four years ago and it had a track lift system," Bass says.

"A year ago Brian passed away, so the lift wasn't being used anymore.

"I thought about donating it to the local hospital or care home, but I just never did—I don't know why.

"They needed help, I had something that would help them, so there was no question what I would do."

She contacted fundraiser organizer Kim Johnson-Hills to let her know she

wanted to present the lift system as a gift at the fundraiser.

"I talked to Debbie at the Legion, she phoned Kim, and she called me back within five minutes.

"She was already crying when she called me. She said 'this is so great!'

"I didn't want them to tell Brian and Susan, I thought we would just surprise them that night."

She said she was pleased to see the Becketts' reaction at the fundraiser—they were overwhelmed with the gift.

People were pouring

compliments on her, but she doesn't know what all the fuss is about.

"People I didn't even know came up to me and shook my hand and said what a wonderful thing I did. The community of Moosomin is just amazing. People are so friendly, so happy. Complete strangers came up and said 'you're an angel.' They think I've done something wonderful, but I'm not a hero. I'm just somebody helping someone out.

"I had to help out because I know what it's like. My husband and I were in that

position ourselves."

She said she knows how it feels to be on the receiving end of a community's generosity.

"In our case, when they had the fundraiser for us in Esterhazy, it wasn't tough to accept. It was a surprise how many people cared. You know people care, but you don't know how many. For 18 years Brian and I were on the receiving end of help. It feels wonderful to be on the giving end.

"On the other side you always wish you could do more. It can be hard to ask for help."

Bass's late husband was injured in a trampoline accident in 1993. His spinal cord was stretched in the accident, leaving him a partial quadriplegic.

"We were best friends at the time of the accident," Bass recalls. "We used to hang out together. I went to visit him at Wascana in Regina, and I visited him more and more, and our relationship developed, and we ended up getting married. I wanted to take care of him."

There was a fundraiser in Esterhazy February 1994, when her husband Brian came home from Wascana. The Esterhazy Lions put it on and it raised over \$12,000 which went toward the purchase of a van and modifications to the home.

"We lived in a little trailer at the time, and had to widen the doors for the wheelchair," says Bass.

"Later he had to go from a regular wheelchair into a power wheelchair, and we ended up building a house and putting in the lift system."

Bass said she was a little nervous about making the presentation Saturday night.

"I was nervous about it right from when I talked to Kim about it," she says. "It felt good to help them out, but I was nervous about meeting them and I was nervous about speaking in front of a bunch of people.

"But it felt good once I got there, and to give it to them, to see the reaction on their faces and to get the hug."

"It was pretty nice to see them and visit with them. I didn't know who they were before, except from the newspaper article.

"It feels so good to be able to help. It's like the movie *Pay it Forward*. That's what I kept saying all week long. I'm going to pay this forward. People helped us and now I'm able to help someone else."

  
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# Help on the way for St. Lazare flood victim

BY KEVIN WEEDMARK

Within a week of his story hitting the front page of the World-Spectator, a newspaper based in Moosomin, Fabien Leclair says it looks like the help he was denied is now on the way.

On Jan. 23 the World-Spectator reported that some St. Lazare residents were not getting the help they needed to recover from the 2011 spring flood.

Fabien Leclair has spent the coldest nights of this winter sleeping in his car, a few feet away from an unlivable five-bedroom home with a massive south-facing sunroom in the Qu'Appelle Valley just outside St. Lazare.

Leclair has been told he can't be in the mold-infested home for health reasons, so he's living in a small, unheated trailer in the yard. Small, portable heaters don't do much for the tiny trailer once the temperature dips too low, however, and that's when Leclair spends the night in his car.

He had been cut off emergency benefits that paid for temporary accommodations, and was told his five-bedroom home was not eligible for compensation because it was built on a foundation that included railroad ties when it was constructed 45 years ago.

"The government called me yesterday and said they would help with my benefits," Leclair said four days after the World-Spectator broke the story. "I talked to the lady yesterday. She said 'something's coming—we just have to decide how much.' They're going to start looking at the house now, so that's a plus. Maybe that's all they needed was a little bit of a nudge."

In addition to the government taking a new look at his case, Leclair said the Red Cross said they would see what they could do to help him out.

"I heard from the Red Cross in Winnipeg," Leclair said. "They called me and said if I need food money they can help me. I told them, as far as food wise, I got a lot of help, but I

need some help with the house. They said they will look at my situation, they will look at the house and see what kind of help they can give me. They said there are some businesses that help them with things like that when they need it and they will come out and take a look at my house and see what they can do."

The government last week offered to pay for motel accommodations for Leclair, but he was worried about his pets and decided to stay where he is.

"I said I don't need to go to the motel, but I need some help with the hydro because I'm trying to heat this trailer or the car. They said they would do something."

"The Red Cross said they could help me with my home. They said they get donations from different companies to help out people in situations like mine."

"Once the hydro is aside, I want to restore the house. I want to salvage one part and add on."

"I just want to demolish the part with the basement. I'll never ever have a house with a basement again. If I can end up with a one bedroom house out of this mess I'll be happy."

"The government said they would look at my house again, and the Red Cross said they would help, so I think it's going to be okay."

The head of Manitoba's Emergency Measures Organization has one piece of advice for Fabien Leclair and other St. Lazare flood victims: File an appeal.

"My advice is work with the folks who are there to help him and, should he decide to appeal, absolutely do so," Chuck Sanderson, executive director of Manitoba EMO told the World-Spectator in an interview Thursday.

"Our advice to this person is go ahead and appeal. We'll help him appeal. That's our job, to let people know how to appeal."

I would tell everyone work with their DFA (disaster financial assistance) person. They will help you create your own plan that's best for you," Sanderson said.

The head of Emergency Measures said officials spoke with Leclair in the days after the story came out to try to meet his immediate needs.

"Other options were presented to him. He was offered accommodations, and was shown the route into other government programs that can assist him. He was advised of all the options he's got," Sanderson said.

While Leclair said he was afraid to appeal his settlement because he thought the government might take back some of the help he has been given, Sanderson said that wouldn't happen. "What he got he is definitely entitled to, and if he wants to appeal his compensation we encourage him to do that," said Sanderson.

While some people in St. Lazare say different individuals have been treated differently, Sanderson said a strength of the program is that it is flexible and deals with different individuals in different ways.

"It'll be different for different people depending on their circumstance," he said. "If a person has received their assistance and they've been given certain moneys to go back into their home, at a certain point, the program will say you've been given the assistance."

Sanderson said Emergency Measures has paid out 25 per cent of the 4,100 individual files from the spring flooding.

For damage to a home, there is a cap of \$200,000, and contents are assessed separately outside the cap.

"It can get complicated," Sanderson said. "Many farmers will have a farm claim, a house claim, and a business claim." He said employees have been busy but not overwhelmed with the volume of claims.

"4,100 is the highest number we've ever had from one event," he said. "This flood was so widespread, it hit so many areas, and the 2011 flood is one of 11 disasters DFA has responded to in the last three years."

"It wasn't overwhelming, though. We had geared up. We knew this could be bad. We were ready to go."

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# Moose Mountain Meats open for business

BY KEVIN WEEDMARK

It's been a long time coming, but Wawota's new abattoir is now open for business.

Hundreds of people attended an open house in January at the facility, owned by Moose Mountain Meats Cooperative.

Jack Wilson, a board member from Carlyle, said he was happy to see the crowd out at the open house, and he was looking forward to seeing the first beef processed in the facility.

"This is something that we need in this area, and I think it's going to get good support," he said.

"We've got people from all over who are part of this, and in a couple of weeks we'll have the cattle start coming in from all over."

Manager Sue Leney has moved from Innisfail, Alberta, where she had 10 years experience in the meat industry, to run the new abattoir.

"I came here because this is a brand new plant," she said. "It's going to be a definite challenge—this will be my baby."

She said the Wawota area is already starting to feel like home.

"I've been here a week and a half, and it seems like a great community," she said.

Wawota's Ken Wilson chairs the board of Moose Mountain Meats, which has gone from coffee talk to steel siding in a little over three years.

"It was October of 2008 when we started talking about it," he said.

The work toward the new abattoir started after the local grocery store changed hands and the new owners had no interest in custom cutting meat.

"A guy phoned me and said we have to do something about this," Wilson recalls.

"I contacted a few guys and we got going. Before we even called a second meeting some of us went out and drove around the country and came back with 30 grand and a lot of pledges."

Moose Mountain Meats has 120 shareholders, all of whom have at least one \$1,000 share and some of whom have several. Each shareholder in the venture has one vote, regardless of the number of shares held, but if the venture makes a profit, dividends will be issued per share, so those who own more shares will reap more of any financial rewards.

Wilson said that, while cattle producers form the core of

the shareholder group, many others have invested in the new venture as well.

"There are lots of people who don't have cattle," he said. "Grain farmers, businessmen, retired people, anybody who wanted to see it go and invest \$1,000—we have shareholders as far away as Calgary, Regina, Weyburn, Arcola, Redvers, Langbank—it takes in a large area."

The business plan for Moose Mountain Meats anticipates animals being sourced from a 100 km radius of the plant. "We know the business is here to make this work," Wilson said.

"There was never any doubt about that. There was an abattoir, and it was busy, but when the new people took over the store they didn't want to do custom processing so we were having to go a long way and be on a waiting list for several months to get any custom processing."

"Now we just have to get the clientele back."

Wilson said the board tried not to rush the new abattoir—they raised their capital and carefully selected a contractor to build the new facility.

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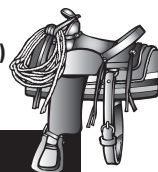
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# Not everyone enjoying the mild winter

## Snowmobilers, towns with natural ice rinks having a tough time with weather

BY KEVIN WEEDMARK

Most people have enjoyed the relatively mild winter this year, but for some people the mild winter has caused a few headaches.

Some communities with natural ice in their rinks have had shortened seasons, or have had to do extra work to try to keep the ice frozen on warm days.

### KEEPING DOORS OPEN AT NIGHT

Bryan Swallow, the caretaker of Maryfield Rink, said it has been tougher than usual to maintain the ice in the community's skating rink this year.

"We had ice in on Dec. 7—it was cold enough then to get the ice in," he said.

"It's been a little challenging after that to keep it in, though.

"The biggest thing is to keep the doors open at night and close them up in the morning. A couple of days the kids couldn't skate because it was getting soft."

### NO ICE AT CHRISTMAS

The ice didn't go in as early as usual in Welwyn's rink because it wouldn't freeze.

"Once you get it in, if it freezes at night you're okay," said Tera Harper. "It's getting it in that's the hard part. You just have to lay a little water at a time."

"Usually people rent the ice during Christmas, but they

couldn't do that this year because of the weather," she said. "They couldn't get it to freeze. This is the only year this has happened—that we didn't have ice at Christmas." Welwyn's rink is the centre of the community in the winter, with public skating, shinny, and volunteers selling hot chocolate and candy bags in the canteen.

### NO SNOW NO GOOD FOR SNOWMOBILE DEALER

Stan Langley runs Universe Satellite Sales at Rocanville, the local Arctic Cat dealer. He said his service shop has been quiet as people have not been running their snowmobiles because of the lack of snow, but he has surprisingly been selling some snow machines.

"For us, with Arctic Cat having a new model year, that has helped us out," he said. "We sold a lot of sleds, it was actually a decent year on that end—we sold 80 new ones and took in 60 used ones, and we have only five of them left."

While Universe Satellite had a good year for sales this year, those sleds have hardly been ridden or haven't been out at all, meaning they're not likely to be traded in on a

new model next year.

"This year was a decent year for us, but everybody going into next year has a new snowmobile from this year," Langley said. "We have a lot of people trade every year, but they won't be doing it next year."

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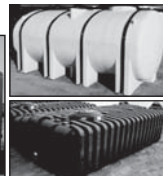
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## Weddings 2012



### Finding the gown of your dreams

BY JILLIAN AUSTIN

For nearly 18 years, Faye Couling has been helping brides in Brandon and Westman find the perfect wedding gown.

Couling, the owner of Promises Bridal, says it's one of those jobs where it's a joy to go to work every day.

"Everybody's so upbeat and positive," Couling said. "It's an exciting time. It's fun with the girls—they're a blast."

She's at the point now where she is seeing former flower girls come into the shop as a bride.

"You've become friends with them," she said. "For a year, they are in and out. It's a blast being a part of the whole experience most of the time."

While it's an exciting time, planning a wedding can also have its difficulties.

"Emotions do get in there. The majority of the time everybody's great, but every once in a while there's a stressful moment," Couling said.

So what advice does Couling have to make the experience as smooth and stress-free as possible?

"Bring a couple of people with you, but not a huge group," she said. "It gets overwhelming, you get ex-

hausted. There's too many opinions . . . Bring a couple of opinions that are important to you but don't bring everybody."

Couling's next piece of advice is to make a budget and try to stick close to it.

"Don't try on something that's twice the price, because you are going to love it," she said.

Couling suggests brides should begin shopping anywhere from eight months to a year before the wedding.

"They should allow four to six months for delivery on a wedding gown," she said.

Alterations also have to be made before the big day, so the earlier the gown is in their hands, the better.

It's good to have an idea what you're looking for in a dress, as there are a wide range of options.

"There's a little bit of everything," Couling said. "Strapless is still by far the biggest trend."

Ballgowns are coming back, and popular fabrics continue to be taffeta and satin.

The birdcage veil is also making a comeback, Couling said, and brides are choosing headbands and flowers for their hair, rather than tiaras, which were quite popular over the past few years.



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## Weddings 2012



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them going home and saying, "Wow, I had such a great time."

Now comes the part that everyone is dreading—price. A DJ is definitely a more budget friendly alternative to live bands, and we play for your whole evening. We don't take breaks, and we don't stop, unless requested. So you and your guests can be prepared to dance for five hours or more. Shop around, check prices, and when you get a price quote, ask what it all includes.

There should be no hidden costs, and if you choose a DJ you should feel good knowing that you've talked to a professional and that he/she will do everything to make your special day spectacular.

Submitted by Saddles and Steel Music

## Common misconceptions about formal hairstyling

**1. Growing your hair out for wedding or grad.** If you plan to wear your hair up shoulder to mid back is plenty of length to make a pretty updo, down to lower back makes it harder on your head cause it can get heavy and will require a lot more bobby pins. Also if you have always had short hair and plan to cut it off the week after the occasion, don't go thru the stress of growing it you'll look back at the pics and feel it doesn't reflect the real you!

**2. Dirty hair styles better.** Hair with some styling product worked through and blow dried nicely is ideal. 2 day dirty hair thrown in a pony is not ideal or easy to work with. Come to the salon with hair washed the night before or the morning of and dried upside down with some Paul Mitchell sculpting foam or the like, in it. Also no clips or pony or definite parts that can make the styling more difficult and may not achieve the look you are going for.

**3. You don't require a trial style.** You do. In order to be absolutely sure you and your stylist are on the same page get a trial. It will save stress, struggle, and tears on the big day. Bring a picture, bring lots of pictures, one of the bang you want, the type of curl, the position of a bun, etc...

Google image formal hairstyles/updo/wedding/grad/prom and print them out or email them to your stylist.

Submitted by Angela Thorn of Evolution Hair Studio



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# Wapella's Bud Holloway taking a different route

BY TAYLOR SHIRE

Although Bud Holloway is an ocean away from any National Hockey League team, the dream hasn't gone away.

Holloway, a 23-year-old hockey player from Wapella, is currently playing professional hockey in Sweden with Skelleftea AIK in the Elitserien league, or better-known in Canada as the Swedish Elite League or the SEL.

"The SEL is a lot different than North American hockey," said Holloway of the highest-level professional league in Sweden. "It's a high-paced league with more puck possession and speed. And playing against that speed and skill every night helps a player develop."

Growing up playing minor hockey in Wapella, Holloway dreamed of playing in the NHL. He spent four full seasons with the Seattle Thunderbirds from 2004 to 2008 in the Western Hockey League.

For the next three seasons, he played in the American Hockey League with the Manchester Monarchs, the farm team of the Los Angeles Kings. Holloway led Manchester in scoring the past two seasons, but never got called up to the NHL.

"You'd think that deserves a shot but you never know what the parent club is thinking or what their plans are," said Holloway. "And truthfully, as a player trying to get a call up, you're better off not to worry or think about it. Some decisions you'll agree with and some will leave you speechless. This is why I always try to stay positive and not get bothered by the things I can't control."

Knowing that Los Angeles has a good crop of very talented rookies, like himself, waiting to crack the roster, Holloway had a big decision to make in the off-season. Should he stay another year in the AHL, knowing he likely won't get a shot at the NHL, or should he find an opportunity elsewhere? He talked it over with his agent and his family.

"We were doubtful of a full-time spot in LA, especially with their off season pick-ups," said Holloway. So he looked elsewhere. He decided a change of scenery was necessary.

"My agent put my name out to his representative in Sweden and got back



Bud Holloway slips the puck under the glove of Providence Bruins goalie Dany Sabourin while playing for the Manchester Monarchs.

a handful of offers," said Holloway.

"After that, it was about what place would help my career the most and give me opportunity to play."

Holloway deliberated between teams, but once he found out his teammate from Manchester, Oscar Moller, was playing with Skelleftea, it made his decision a lot easier.

Holloway is doing well in his first year overseas playing alongside Moller. Skelleftea is sitting in first place and he currently

leads them in scoring with 35 points in 42 games.

"Personally, I'm having a good year," said Holloway. "But a bigger thing than the points is trying to find that consistency and compete every night. If your stick isn't working that night, you still need to bring something to the table to help better the team."

Holloway might be enjoying Sweden, but he can definitely see himself coming back to North America soon.

"Playing in the NHL is almost every Canadian boy's dream, and I'm no different," he said.

It might take another change of scenery before Holloway gets a shot in the NHL. Ian Clark, who covered the Manchester Monarchs for the New Hampshire Union Leader during Holloway's previous two seasons with the team, said it's tough to crack the Kings roster.

"I just think it's a numbers crunch for them in Los Angeles," said Clark. "(Holloway's) a guy who needs to be on a top-two line and have guys that can score and set him up, and L.A. just doesn't have room for a player like that."

Clark said a new opportunity for Holloway and others like him could come as early as Feb. 27, the NHL trade deadline day.

"The Kings are definitely a dealing team when it comes to the deadline," said Clark. "They have a lot of potential pieces, and if they think they are in a position to make a push,

and turn things around and make a push for the Cup, then I could see them easily getting rid of some of the guys that have talent and could play elsewhere like Bud."

"I don't know how likely, but it's a definite possibility that he could get moved."

Holloway signed a one-year deal in Sweden. So at the end of this season, if he doesn't get traded, it will be decision time again.

"Being a hockey player trying to crack the NHL isn't the most stable job so you don't really plan too far ahead," he said. "Once the spring comes, I imagine I'll get on the phone with my agent and see what's out there. If it's back in North America with an NHL team, great."

"If it isn't, I'll just keep trying to improve wherever hockey takes me."

Taylor Shire is a fourth-year student in the University of Regina School of Journalism. He grew up in Rocanville and spent a summer writing for the World-Spectator before entering journalism school.

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FEB. 20	MONDAY		CLOSED
FEB. 22	WEDNESDAY	FEEDER SALE	9:00 AM
FEB. 27	MONDAY	BUTCHER SALE	9:00 AM
FEB. 29	WEDNESDAY	PRESORT FEEDER SALE	10:00 AM

### MARCH

MAR. 2	FRIDAY	BRED COW C/C SALE	11:00 AM
MAR. 5	MONDAY	BUTCHER SALE	9:00 AM
MAR. 7	WEDNESDAY	FEEDER SALE	9:00 AM
MAR. 12	MONDAY	BUTCHER SALE	9:00 AM
MAR. 14	WEDNESDAY	PRESORT FEEDER SALE	10:00 AM
MAR. 19	MONDAY	BUTCHER SALE	9:00 AM
MAR. 21	WEDNESDAY	FEEDER SALE	9:00 AM
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How change affects your retirement date, lifestyle, and requirement for retirement income

- Great news! You're going to enjoy retirement for many years. Most people can expect to live longer and healthier lives. So it's prudent to plan and ensure you don't outlive your income.

- You can retire when you want. For most occupations, 65 is no longer the mandatory retirement age. You can choose to work after age 65 and accumulate more money for retirement. Or you can continue working part time after retirement either to supplement your income or simply because you want to.

Your company may want you to keep working. Older, more experienced employees are increasingly being

viewed as a valuable resource. You may even be offered incentives to stay in the workplace after age 65.

- Don't assume you'll receive a 'defined' retirement income. Defined benefits pension plans are becoming less common. You may have to bear more responsibility for your retirement income planning.

How a flexible, lifestyle approach to investing lets you cope with change

- A lifestyle approach to investing takes into account your financial needs and ability to save at the three main stages of your life

- Ages 25 to 40 The savings years when your expenses are usually higher and you have less to invest. On the other hand, you have a longer time horizon to retirement so you can choose an aggressive investment strategy that includes more volatile investments that may go down in the short term but may produce higher returns in the long term. Be sure to maximize contributions to your RRSP eligible investments.

- Ages 40 to 60 The wealth building year. Your debt is down or gone and you have more capital to invest. As your retirement nears, consider redirecting your portfolio

into lower risk, fixed income investments. Continue to make max contributions to your RRSP eligible investments.

- Ages 60 and over The retirement years. You'll likely tap into your investments for your retirement income. Focus on investments that preserve capital but also consider growth investments that can add to your income and protect against inflation.

An effective investment strategy contains many other elements, of course (like proper diversification and asset allocation). Your professional advisor can help you make the best choices for you, regardless of change.

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## Feeling on edge? Don't let the markets get you down

If you're like most investors, recent events in the North American financial industry have probably put you on edge. There has been a string of announcements about distressed U.S. banks either going bankrupt or being taken over, apparently as a result of very loose lending practices.

The turmoil has been reflected on the markets. Recently, the Dow Jones Industrial Average has fallen and risen sharply; the Toronto Stock Exchange has also experienced extreme volatility.

Newspapers across the continent and around the globe have been peppered with gloomy headlines chronicling the downturn of the economy, raising fears of a recession. Some articles are even calling the situation the worst financial crisis since the Great Depression. These events have certainly provided us with a wealth of dramatic stories; however, it has done nothing to calm the fears of investors.

But if dramatic changes in the markets scare you enough to sell your investments, think carefully first, instead of making a hasty decision you may regret later.

### DIVERSIFICATION IS KEY

One of the best weapons against market volatility is diversification. A portfolio that has a mix of equities and bonds, international and domestic, large and small, is the best way to protect yourself from feeling the brunt of wild swings in the markets.

This means avoiding the temptation to put all of your investments in low-risk money market funds if that doesn't reflect your long-term risk profile. While these products have less risk attached to them, they also provide very little growth potential. In some cases, they don't even keep pace with inflation.

For the long-term investor, staying the course is imperative in order to achieve the long-term gains that most people are after when they enter the market.

But remaining patient during turbulent financial times is easier said than done. Doing a proper risk assessment and scheduling regular meetings with your financial advisor will increase your chances of success and more importantly, improve your comfort level.

If there's a positive scenario that a bear market presents, it's the lure of a good bargain. A drop in the markets can be a great opportunity to invest.

### QUICK TIPS FOR CALM DURING TURBULENT MARKETS

#### 1. Keep to your plan

Don't panic and make an emotional decision. Remember that bad news sells for the media, and the headlines reflect short-term events. Saving for retirement is a long-term project that demands a long-term perspective.

#### 2. Talk to your advisor

You may have used an advisor to help you to determine what types of investments you are comfortable with, and which investments are right for you. Your advisor can also help you weather the storm.

#### 3. A diversification portfolio spreads the risk

A well diversified portfolio of stock, bond and cash investments is ideal for spreading the investment risk across many investment types. Investing in different geographies provides even more diversification. Managing risk is an important part of your investment plan.

#### 4. Look for guarantees

For the risk-adverse, there are products on the market

which are guaranteed. Segregated funds are a good example of this, and these guarantees can be an important component of helping achieve lifetime financial security. This is particularly true in retirement, where market fluctuations have a bigger impact, because assets are being withdrawn at the same time.

#### 5. Make regular investments over time

If you've been borrowing money in February to contribute to your RRSP, why not set up an automatic monthly withdrawal plan? Making regular payments over the year instead of one lump sum payment will help you manage the higher investment prices by taking advantage of the lower investment prices, so that the average price lies somewhere in the middle.

*Submitted by Meredith Swanson and Jim Beale of Sun Life Financial in Wawota.*

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# Pipestone Villas on track for summer completion

BY KEVIN WEEDMARK

Construction on Moosomin's Pipestone Villas is right on track, and the project should be ready for people to move in this summer.

Fifteen of the 24 units in the first phase of the project are spoken for at this point. Bridge Road Developments started the ball rolling on Pipestone Villas in late 2010. A group of local investors put their money into the project and formed a board of directors.

The 24-unit building under construction is the first of three potential phases that could be built on Pipestone Villas' block

of land between Wright Road and Henry Street north of Lloyd Bradley Park.

Colette Branigan of Bridge Road has worked on development of Pipestone Villas, and a similar project in Redvers.

The Redvers project started a year ahead of the Moosomin project, and had its grand opening last fall.

Branigan said Pipestone Villas is on course for a summer opening. "Some projects are a little quicker, and some take a little longer," she said. This one is on track to be right in the middle.

"Redvers was completed in the fall, people moved in, and it's at full occupancy,"

she said. "Phase 2 will start within the next couple of months."

Branigan said each project is a little different. "With Moosomin we're seeing a lot of interest from retired people, while in some locations we're seeing people a little younger, in their 50s."

"Most of our tenants at Moosomin are from the local area. We have an individual from Manitoba coming to Moosomin, but most are from the local area."

Branigan said she expects tenants to come forward to the remaining units once spring arrives.

"We've had a lot of interest, and once things get a little closer to being finalized, come spring, I think you will see at least three or four more people."

She said construction is right on schedule. "We're hoping to start move in June 1 and at this point we're right on track for that," she said.

Bill Thorn, who chairs the board of directors at Pipestone Villas, said he is happy with how the project has gone so far.

"It's just 18 months since we started talking about it," he said. "To go from talking about it to getting the investors lined up to getting it to this point in construction in 18 months is pretty impressive, I think."

He feels the time is right for a project like this in Moosomin.

"With the other economic activity around the area, I think timing was good for this project," he said. "Because the economy is doing well this fits the need right now."

He said everything is falling into place for the opening of Phase 1 in a few months.

"The marketing group is busy trying to get the last few spots filled up, and we're in the process of hiring a manager, which should be done by the end of February," Thorn said.

"Then we just look forward to being able to open the doors and get people moved in. Hopefully it will be filled by the middle of summer."

He said that tenants who have signed up are excited to move in. "It's geared to seniors and people who are wanting to downsize a bit," he said. "It will give people the opportunity to live in a place where they can have a few activities with their neighbors and have some companionship rather than being stuck in their own home when it's cold in the winter."

"It gives people a chance to spend time with people without having to go outside."



Kevin Weedmark photo

The first phase of Moosomin's Pipestone Villas is under construction at Moosomin.

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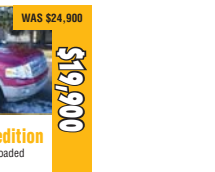
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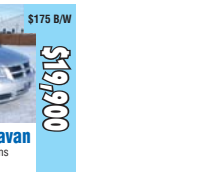
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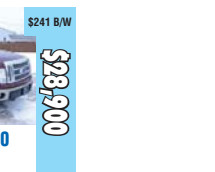
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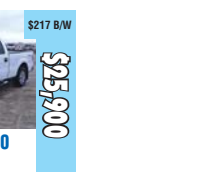
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