Last-Minute Christmas Gift Guide Spectator

Reasons to shop local this Christmas!

Your local businesses need you more than ever, and there is still time to shop local for Christmas! And there are some great reasons to shop locally this Christmas season:

1 Shopping locally supports the wonderful people who run our local businesses, the wonderful people they employ, the wonderful people they donate to, and the wonderful people they support with their local taxes! One of the many benefits to having great businesses in your town, besides making your life more pleasant by enjoying the services of those stores and restaurants, is they carry much of the burden of taxation in small communities, making your life more affordable by keeping your property taxes lower than they would be otherwise.







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2 Make a point of shopping locally this Christmas and you may discover that our local shops have more to offer than you realized! There are some amazing stores in all our local communities, from clothing and furniture to florists and jewelry to pharmacies that carry everything from toys to giftware in addition to pharmaceuticals, to hardware stores that carry a lot more than hardware, to dollar stores, to some great privately run liquor stores like the Downtown Liquor Store in Moosomin, Decker's H20 and Spirits to Go in Rocanville and Best Cellars in Kipling, to gift and decor stores to specialty food retailers like the Crate House in Moosomin and Cornucopia Gardens, to art shops to fabric and quilting shops and many more!



you place an ad in the World-Spectator! Call 306-435-2445 to find out more! Do you have someone on your list that is difficult to choose a gift for?



Consider a gift that keeps on giving!

Make a Christmas wish donation to the Moosomin and District Health Care Foundation!



- We will send a card acknowledging your gift to the person you make the donation for
- You will receive a tax donation receipt
 The foundation will have additonal funds to provide for the needs of the South East
- Integrated Care Centre

CHRISTMAS GREETING DONATION

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Here is my gift of \$ _____ In honour of: _____

Please send a Christmas Greeting Card acknowledging my gift to:

- Name: ____
- Address: ___

City/Province:_____

Postal Code: _

Please sign the card as follows:

Please direct my gift to:

- Integrated Facility/Equipment
- Long Term Care
- Palliative Care

Please send tax receipt to:

Name: ____

Address: ____

Telephone: ______ We will also gratefully accept any other donation you may choose to give before the tax deadline of December 31. MDHC Foundation, Box 1470 Moosomin, SK, S0G 3N0

To donate online: www.moosomin.com/mdhcf Tax receipts will be issued for gifts over \$20. Charitable Registration No is: 88822 6867 RR0001

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3 Money spent locally has a compounding effect within the local economy. If you spend \$100 locally it circulates on average seven times before leaving the community, so you are supporting more than one local business when you shop locally! When local businesses support one another, this effect is compounded.

A Shopping locally means shopping safely this year. Staying within the local area, avoiding trips to the city, means you are doing yourself and your family and friends a favor by not travelling to areas where Covid-19 prevalence is higher. Your local businesses are working hard to keep you as safe as possible!



A little wish for big joy at the holidays!

💬 Borderland



Dec. 26: Closed Jan. 1: Closed

Enter to win at any of the participating businesses: MOOSOMIN MOOSOMIN ROCANVILLE VIRDEN Borderland Co-op Borderland Co-op Mullett's Home Boston Pizza Marketplace Hardware Food Store Home Hardware Kullberg's Furniture Borderland Co-op • The Red Barn Borderland Co-op Virden Mainline C-Store Sew Creative C-Store Borderland Co-op TJ's Pizza Borderland Co-op Motors Home Centre The World-Spectator Home Centre Bradley's GM Your Dollar Store Bumper to Bumper WHITEWOOD Celebration Ford with More • Decker's H20 & What would Borderland Co-op Denray Tire • Zaylie Furniture Spirits to Go Food Store Flaman Sales Universe Satellite **ESTERHAZY** you do with Sales Anytime Fitness C-Store IDA Pharmacy Esterhazy Tri-Star Kari's Kloset **KIPLING** Foods/Subway Kassie's Jewelry The Wireless Age Best Cellars & Giftware Your Dollar Store Lee's Carpet with More Mazergroup REDVERS Sapara's Drug Mart McPhail Travel Christmas Giveaway 2020 Today's Enterprises Erin's IDA Pharmacy Pharmasave Chicken Chef Pharmasave Wellness Centre

Monday, December 14, 2020

OVER \$5,000

in secondary prizes available to be won! Draws consisting of a gift from each of the participating businesses will also take place!

Prize: \$100 Gift Card FROM: ANYTIME FITNESS

Prize: Gift Basket with Treats FROM: BEST CELLARS

Prize: AppLights Snowflurry Projection FROM: BORDERLAND CO-OP

Prize: \$100 Gift Card FROM: BOSTON PIZZA

Prize: Milwaukee Combo **Tool Impact and Hammer** Drill Kit FROM: BUMPER TO BUMPER

Sponsor

Major

Prize: Vehicle Health Check Package FROM: BRADLEY'S GM Prize: \$100 Gift Certificate

FROM: CELEBRATION FORD Prize: Dinner for Two on a Saturday Night with

Prize: HILTI Drill Set

FROM: FLAMAN SALES

Brylee

Developments

Conexus

Credit Union

Cork & Bone

(Esterhazy)

MNF

ing Skies Realty

from Husky and \$100 Gift Certificate from Subway Live Entertainment FROM: CORK & BONI FROM: ESTERHAZY Prize: \$150 Gift Certificate TRI-STAR FOODS/SUBWAY FROM: DENRAY TIRE

> Kim Setrum Royal LePag

Martin Libert

Sask Realty

Motel 6

Pat's Pictures

Polished

Beauty Bar

The World-Spectator · Moosomin, Sask

Prize: \$100 Gift Certificate FROM: GLASSER'S T

FROM: DECKER'S H20 &

and a Gift Basket

FROM: FRIN'S LD A

Prize: \$50 Gift Certificate

Prize: \$100 Gift Certificate

Wiebe)

SPIRITS TO GO

Prize: \$100 Gift Certificate Prize: Bistro Set FROM: HOME HARDWARE (VIRDENI)

> Prize: \$100 gift card FROM: IDA (MOOSOMIN)

Prize: Duffle Bag Set as well as \$25 Kari's Kloset Cash FROM: KARI'S KLOSET

Prize: Elle Pendant FROM: KASSIE'S JEWELRY & GIFTWARE

Prize: \$100 Gift Certificate FROM: KULLBERG'S FURNITURE

Prize: \$100 Gift Certificate FROM: LEF'S CARPET

Monday, December 14, 2020

Prize: Milwaukee M-18 Compact Tool Combo Kit FROM: MAZERGROUP

Prize: Gourmet Charcuterie Gift Pack FROM: MCPHAIL TRAVEL

Prize: Two Night stay in a Kitchenette Suite FROM: MOTEL 6

> Prize: Gift Basket Full of Goodies

- Borderland Co-op
- Borderland Co-op Home Centre

LANGENBURG

- Bumper to Bumper
- Chicken Chef
- Grand Prize: \$15,000 to spend locally at any or all of the participating businesses

The World-Spectator - Moosomin, Sask

Prize: \$100 Gift Certificate FROM: ESTERHAZY & LANGENBURG CHICKEN CHEF

Prize: \$100 gift card FROM: MULLETT'S HOME HARDWARE

Prize: Frigidaire 10-Piece Stainless Steel Cookware Set

FROM: PHARMASAVE Prize: \$125 Value Spa

Manicure and Pedicure FROM: POLISHED BEAUTY BAR

FROM: SAPARA'S DRUG MART

FROM SEW CREATIV FROM: UNIVERSE SATELLITE SALES Prize: \$100 Gift Certificate Prize: \$50 Gift Certificate FROM: YOUR DOLLAR STORE FROM: THE RED BARN WITH MORE - ESTERHAZY Prize: Ultra-Link Smart WiFi

Prize: \$100 Gift Certificate

Video Doorbell

FROM: THE WIRELESS AGE

Prize: \$50 Gift Card

FROM: TJ'S PIZZA

Prize: 5-Year Subscription

FROM: THE WORLD-SPECTATOR

Prize: \$400 Gift Certificate

FROM: TODAY'S ENTERPRISES

Prize: \$50 Gift Certificate FROM: YOUR DOLLAR STORE WITH MORE - MOOSOMIN

Prize: \$100 Gift Certificate FROM: 7AYLIE FURNITUR

Prize: Arctic Cat Jacket

Prize: \$50 Gift Certificate FROM: BERRY GOOD FARMS (MYRON AND LANA WIEBE)



Corporate Sponsors Thank you to our sponsors for supporting this project Rolna Pranke **RF/MAX** Blue **Chip Realty** Tom's Electric Skulmoski Plumbing & Heating **Berry Good Farms** (Myron & Lana



Draw Date: December 22, 2020





Reasons to shop local this Christmas!

5 Your local businesses provide service second to none, and have adapted to find ways to serve you safely through the Covid-19 pandemic. Your local businesses are always just a phone call or a click away and are always happy to serve you. Manitoba businesses can usually help you over the phone and with curbside pickup due to the restrictions in Manitoba right now. In Saskatchewan our businesses are not operating under the same restrictions but can always help you over the phone, by email, through facebook or however you want to contact them. I have to admit Kara and I bought some electronics when we had to be in Regina for a day recently—we called Glasser's and ordered a couple of items that will be under the Christmas tree this year.



VOLVERINE SUPPLIES YOUR ONE STOP SHOP FOR EVERYTHING FIREARMS · ARCHERY · OUTDOORS

SHOP ONLINE / SHOP IN STORE / ARRANGE FOR CURBSIDE PICKUP

WE ARE OPEN!

AND WE LOOK FORWARD TO SERVING YOU THROUGHOUT THIS HOLIDAY SEASON! Visit our website for information on how we are safely navigating the current COVID-19 restrictions.

WE'VE GOT GIFT IDEAS

N D LVER

Check out our website for complete inventory and a ton of great gift ideas! Full selection of Firearms, Optics, Ammo, Accessories, Archery and Thermal Gear to keep the whole family warm while enjoying the outdoors! GIFT CERTIFICATES available too!

STRIVING TO PROVIDE UNBEATABLE CUSTOMER SERVICE SINCE 1989. THANK YOU TO EVERYONE IN OUR COMMUNITY AS WE CONTINUE TO SUPPORT EACH OTHER THRAUGH THESE DIFFICULT TIMESI

#SUPPORTLOCAL

WOLVERINE SUPPLIES - VIRDEN, MB | P (204) 748-2454 E SALES@WOLVERIENSUPPLIES.COM VIEW FULL INVENTORY AND SHOP ONLINE 24/7! WOLVERINESUPPLIES.COM

Reach over 12,000 local readers every time you place an ad in the World-Spectator! Call 306-435-2445 to find out more!

CO-OP Valleyview **#ShopLocal Oak River** Kenton Virden **Oak Lake** Reston Melita Pierson www.valleyviewco-op.crs



Reasons to shop local this Christmas!

6 Shop locally and you can win! You can shop at participating businesses to enter to win \$15,000 to spend locally, or one of dozens of other prizes in the World Spectator's \$15,000 Christmas Give-away! As well, in Moosomin the Chamber of Commerce is running its Countdown to Christmas Draw until December.

We are very, very lucky to have the stores we have in our local communities. There are some amazing stores in our communities for only one reason—because people support them.

Those local stores are there when you need them, their owners and managers are important parts of your community, they employ your friends and neighbors, they support your kids' hockey team and figure skating fundraisers.

As you do your Christmas shopping, please support the businesses that support your community!







'I'm maxed out'-looking beyond RRSPs

For years, you've invested in a Regis-tered Retirement Savings Plan (RRSP)— good for you, a RRSP is the best tax-saving, income-building investment vehicle for most Canadians. And to get the most in im-mediate tax savings and to maximize the potential long-term growth of your RRSPs, you always make your maximum allow-able contribution each taxation year. But with all of that taken care of, what

do you do now? Let's look at money-saving and financial growth options beyond your RRSP

Contribute to investments held in a Tax-Free Savings Account (TFSA)

It complements your RRSP because in-vestments within a TFSA grow tax-free. You can currently contribute up to \$6,000



Visit snapshot.investorsgroup.com/.

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in new money to a TFSA each year and get your contributions and accumulated income out at any time, for any purpose, tax-free. However, there is no deduction against your taxable income for TFSA contributions.

Add to your non-registered investments

With your RRSP and TFSA topped up, consider adding your tax refund to your non-registered investments. The most tax-efficient strategy is to hold your fixed-income investments in a RRSP or TFSA, and stocks and equity mutual funds in a non registered account (to the other transnon-registered account (to the extent your investments exceed your RRSP and TFSA contribution room). This is because RRSP withdrawals are included in your taxable income in the year of the withdrawal and are taxed at your marginal tax rate, but stocks and equity mutual funds held in a non-registered account are taxed at a mare favourable capital gains inclusion rate when you dispose of them. As well, divi-dends from most Canadian corporations are eligible for the dividend tax credit.

Pay down debt

It's a fact: Simply paying down debt delivers a risk-free, after-tax return which may be comparable to many investments. Start with costly, high-interest credit card debt and then pay down non-deductible debt such as your home mortgage—a single prepayment could save hundreds, even thousands of dollars in interest payments.

For parents

and grandparents Establish and contribute to a Registered Education Savings. Plan (RESP) for your children or grandchildren. An RESP is the most effective way to create an education fund that grows to offset the future cost of education

For (some) business owners

It can make sense to build a retirement investment portfolio inside your company instead of paying out that corporate in-come to a shareholder. The company can also fund an individual Pension Plan (1PP), which has the potential for greater tax as-sisted savings than through RRSPs or De-fined Contribution pension plans. Be aware however that these business

fined Contribution pension plans. Be aware, however, that these business-related options require careful planning and the guidance of financial and legal pro-fessionals. There are tax and income-building ad-vantages and disadvantages to each of these "beyond RRSP" options. You need to look at them in relation to your overall tax situation and financial objectives. Your professional advisor can help you make the professional advisor can help you make the right decisions for your unique situation.

Submitted by Kelsey Nagy with IG Wealth Management in Moosomin



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The World-Spectator's Financial Planning page runs once a month!

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Call 306-435-2445 or email world_spectator@sasktel.net to find out more!