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THURSDAY,

JANUARY 23, 2025

# The Carman-Dufferin

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**VOLUME 5** 

**EDITION 3** 



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Local artist Lisa Salazar recently spent 88 hours painting a 31-foot mural inside Carman's Wee Care Child Center.

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## Elm Creek artist paints mural for Wee Care Child Center

By Becca Myskiw

After dedicating much of her life to teaching, Lisa Salazar is now establishing herself as an artist. Salazar retired from her teaching position in 2022 and decided to focus on her art, painting whenever she had the opportunity. She set up dedicated spaces for her work in her home and camper, allowing her to hone her skills quickly. As her talent became known, people began commissioning her for custom pet portraits and photographs. yuh

"Animals are one of my favourite things to paint," said Salazar. "And I can't get away from being realistic, being exact."

Salazar's paintings reflect a realism style, capturing even the finest details, like a dog's whiskers. Recently, she has expanded her artistry by using recycled materials for her creations. Whether it's an old pallet board, saw blade, stump, rock, or small piece of wood, she finds joy in painting on these surfaces. Salazar committed to dedicating time each day to her art. Although she felt unsure about what it means to "be an artist," she embraced the learning journey. Since making this decision, she has created a website, set prices for her work,



Dinosaurs are just one part of the mural. Dinosaurs are just one part of the mural.

designed business cards, and started exhibiting her pieces in galleries. Her first exhibition took place at the Cre8ery Gallery and Studio in Winnipeg's Exchange District. Each time she sold a piece there, she replaced it with another, accomplishing this four times during her initial showing. Salazar currently has another exhibition at the gallery, showcasing larger paintings, which will be on display until January 24, 2025. During the holidays, Salazar also exhibited her work at the Golden Prairie Arts

Council (GPAC) in Carman. After the exhibition, GPAC referred her to the Wee Care Child Center for a mural project. Salazar embraced the opportunity to create a mural for a 31-foot wall inside the childcare center. Merging fantasy and realism, she depicted a scene with unicorns, castles, various modes of transport, and dinosaurs. The mural features boats floating on lakes, a sky filled with balloons, jets, and geese, as well as the Winnipeg cityscape and a farm scene complete with animals, a combine, a grain cart, a tractor, and a pickup truck. The mural also includes expansive fields, a large forest teeming with small woodland creatures, and a night sky illuminated by colorful northern lights.

In total, the project took Salazar 88 hours, each of those completed during the evening or weekend when the daycare wasn't being used. She said learning to use the latex paint for the mural was the most challenging part

CancerCare Manitoba



STANDARD PHOTOS SUBMITTED The scene depicts fantasy and realism.

Every time she added to the mural, the children at the center eagerly studied it the next day, pointing out each change and asking questions about the artwork's details. Salazar found joy in watching their interactions with her work.

"As an artist, you always beat yourself up," said Salazar. "At 88 hours, I had to be like, 'OK, I've got to stop.'"

She spent her last few hours on the mural, adding tiny details like insects in the trees to make the wall as interactive and as educational for the chil-

> dren as possible. She said she re-painted the small dog's face at least three times before she happy with how it looked.

"You see imperfections as an artist and you just hope it brings everyone else





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## First blizzard of 2025 shuts downs most of southern Manitoba

### Blizzard conditions wreak chaos on local highways

#### By Lorne Stelmach

The blizzard that swept into southern Manitoba last Friday had a bigger impact than many other winter storms in recent memory.

It led to a rare provincial emergency alert that shut down highways across southern Manitoba, with police services and emergency personnel stretched to the limit in responding to multiple serious accidents, including a number involving multiple vehicles.

It was all a result of an Alberta Clipper that even led to local emergency services setting up physical barriers to try to keep motorists off closed local highways.

The day saw winds gusting up to 100 kph, and there were not only numerous multiple vehicle accidents but power outages as well.

It was followed by another wintry day Monday that saw extreme cold warnings with windchill values that were in the -44 to -50 range as bitterly cold Arctic air remained over the re-

The high number of accidents across the entire region Friday included a six-vehicle collision six miles south of PTH 23 on PTH 3 near the Winkler Bible Camp.

A post at the time on social media by Roland Fire noted highway conditions were "deplorable" and urged people to "please stay home" as it dealt with multiple vehicles in the ditch and stuck on the road.

At nearly the same time, another incident involved a vehicle hitting a semi-trailer that had jackknifed across PTH 30 about a mile south of PTH 14.

There were then reports of many drivers disregarding the fact highways were closed, with Miami Fire and Rescue offering this reminder to motorists thinking of braving the roads:

"May we remind you that if caught you can be fined for travelling on closed roads. Long story short, it's not worth it! Keep yourself as well as other motorists safe, as well as your first responders!"

Possible fines include \$298 for light vehicle drivers and \$672 for heavy vehicle drivers who drive on closed roads and \$672 for persons who instruct light vehicle drivers to use a closed road and \$1,296 for heavy vehicle operators who instruct their drivers to use a closed road.

For the most serious incidents, maximum fines of up to \$5,000 for drivers of heavy vehicles and up to \$2,000 for drivers of light vehicles are possible. Convicted drivers also receive two demerit points.

A vast majority of local school divisions cancelled classes both Friday and Monday, but one exception on Friday was Western School Division, where schools remained open but rural school bus service was cancelled.

"We're always looking at weather conditions, road conditions ... seeing



STANDARD PHOTO BY ROLAND FIRE DEPARTMENT

Manitoba Transportation and Infrastructure asked motorists to avoid driving on all roadways in southern Manitoba as conditions worsened and the visibility was near zero with multiple highways being closed last Friday. The Roland Fire was dispatched to a six-vehicle collision, six miles south of PTH 23 on PTH 3. Fortunately, no one was seriously injured.



STANDARD PHOTOS BY DENNIS YOUNG

Wind speeds in and around Carman were 20 to 54 km/h, with gusts up to 91 km/h. Temperatures were recorded at -20 degrees C. during the day and dipped to -26 degrees at night. The north west wind made it feel colder at -29 degrees C. Help the Standard record the weather of the week and send in your photos of friends and family enjoying the outdoors. Email: news@carmanstandard.ca

what's going on in other divisions as when very cold temperatures or or change rapidly or unexpectedly.

Trails being opened up now and it being in a wide open area, it's a very difmaybe before Discovery Trails had conditions can change in a matter of opened, we could operate in town with sheltered schools without too many difficulties, but maybe that's not the case with Discovery Trails ... we may have to rethink it."

As the brutal cold continues to grip southern Manitoba, Environment Canada offersed some general guidelines to keep in mind when there are extreme weather or cold warnings, including how the risks are greater for young children, older adults, people with chronic illnesses, people working outdoors and those without proper shelter.

Frostbite can develop within minutes on exposed skin, especially with windchill, and if it's too cold for you to stay outside, it's too cold for your pet to stay outside, they remind Man-

And, of course, people are urged to keep emergency supplies in their vehicles, such as extra blankets and jumper cables.

Extreme cold warnings are issued

well," said superintendent Stephen windchill creates an elevated risk Ross, who noted there can be such to health such as frost bite and hyvarying conditions that also develop pothermia, and people are urged to monitor alerts and forecasts issued by "I think, clearly, with Discovery Environment Canada before venturing out.

Travelers should always check Manferent situation," he added. "I think itoba 511 at www.manitoba511.ca for we're certainly reflecting on Friday, current road conditions prior to makand part of considering our practices ing the decision to travel. 511 is upgoing ahead is understanding that dated regularly by road patrols, but minutes.

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### **Access CU closing Miami, Gretna, and Lowe Farm branches**

#### By Ashleigh Viveiros

Access Credit Union is shutting down branches in five small communities in southern Manitoba this spring and fall.

As of May 22, the Gretna, Lowe Farm, Miami, and Birds Hill branches will all close and consolidate with the nearest larger Access CU location (Altona, Morris, Morden, and 2526 Main St., Winnipeg, respectively). On Sept. 17, the Lundar branch will also close, consolidating with the branch in Eriksdale.

Access CEO and president Larry Davey says this move is intended to optimize resources to provide better service to members and adapt to the evolving banking landscape.

"It's certainly something we don't take lightly," he said. "But, as we've seen over the past number of years, members continue to gravitate to more convenient options along the electronic lines ... members are just visiting the branches far less than they used to."

In fact, Davey estimates less than five per cent of transactions at Access take place in person at its branches. The vast majority of members are accessing most services through mobile apps, online banking, or phone banking.

"We analyze this ongoing," Davey explained. "We are also able to understand the behaviour patterns of members as to where they're utilizing

their debit cards ... and in most situations members are travelling to the larger communities where we have branches."

The Gretna and Lowe Farm branches, for example, are only about 10 minutes away from the Altona and Morris branches they'll be consolidating with, he pointed out.

As well, an increasing number of staff at these smaller branches do not live in the communities they work in, Davey noted.

"So they're travelling, and there's situations where weather stops them from being able to go in, and that has an impact on member service as well," he said, pointing out the locations with just a handful of employees also come with security concerns for staff. "We're trying to consider all of these things."

All affected staff—these branches have about two to four employees each—will be offered employment elsewhere within the Access CU net-

"Nobody's losing their jobs," Davey stressed. "They're all being moved to other positions within the organiza-

Access CU members affected by these closures will have the same account number at their new branches.

Davey encourages anyone uncertain about making the most of the digital banking services available to stop by their local branch to learn how to use

them.

"We've really been asking staff to spend the time with members to outline the convenience and the availability of technology," he said.

Davey stressed these five communities are still an important part of the Access service area. While a physical branch may no longer be present, Access intends to continue to support community initiatives and offer programming there.

"It's one of our values that the credit union is helping our communities and investing in our communities," he said. "Those communities where we have members, we will continue to support those communities in the ways we have in the past."

There are no other branches currently slated for closure, though Davey noted they are always assessing the efficiency of their network.

"We have considerations both on the consolidation side and on whether we should open branches in areas that we might not be located right now," he said. "That's something else we continue to look at but, again, what type of branch you open is dependent on how much people are going to use it."

Various mergers in recent years have made Access Credit Union the largest credit union in the province.

The consolidation of these five locations will bring its network to 47 branches across southern Manitoba.

## This week, the way it was through the years

#### By Dennis Young

100 Years ago, Jan. 22, 1925... St Andrew's Presbyterian Church celebrates Robbie Burns Day; new Homewood School opens; Memorial Hall Movies shows Jack London's Call of the Wild and Humphries Drug Store sells 10 and 12" Victor records.

75 Years ago, 1950... Meeting held to outline regulations on growing sweet corn; Eva Grundy was honored for her 14 years as President of Legion Auxiliary; a Collegiate Girls hockey team was formed with Jack Hetherington as coach and Isobel Wood as captain.

50 Years ago, 1975... Chamber recognizes retired biz owners the Shilsons, Archie Hardt and Dr. Cunningham; Sports Reporter Tom Rockey fills the Leader pages; Parkview Manor opens with 7-1 bedrooms and 28 bachelor

**25 Years ago, 2000**... Miami's \$1.7M Collegiate expansion nears completion; Carman Committee on Media Awareness' launch to turn off TVs for family time ends; Carman Cougars went undefeated in their 31st annual hockey tournament and Carman-Dufferin Recreation Commission holds weekly Bingos in the Hall.

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## Carman Elementary promotes diversity with new school clubs

#### By Becca Myskiw

Carman Elementary is providing students with more opportunities to explore their interests. Starting this month, the school will offer a variety of new clubs and activities during lunch breaks. In addition to intramurals, students can participate in a puzzle club for grades two to five, a games club for grades four and five, a ballet club for Kindergarten to grade two, an art club for grades one to three and for grades four and five, a kindness club for grades two to five, a loom bracelet-making club for grade three, and an after-school drama club for grades five to eight. Principal Pat Hamm noted that while some of these clubs have been offered in the past, the school has never provided this many at once. Last year, students expressed interest in an art club, leading the school to create one. Based on feedback from the students, this year,

the art club has been divided into two groups to allow participants to work on projects more suited to their age levels. Students also requested a ballet club. One of the school's new teachers, who is classically trained in ballet, will teach the classes to younger students.

"We have the Liv Dance Company but not everyone can afford to go," said Hamm. "This also allows them to see if they have an interest in it."

In addition to the annual production by the Missoula Theatre Company, Grade 5 students leaving Carman Elementary asked for more drama opportunities at Carman Collegiate. In response, the school is offering an after-school drama club for its Grade 5 students, inviting Grades 6, 7, and 8 students from Carman Collegiate to join. The drama club will involve various activities leading up to a yearend production, complete with fully designed sets and costumes. Two staff members work with the theatre group in Portage la Prairie, and one performs with Back on Cue; all three will assist with the after-school club, alongside Hamm, who will oversee the overall program and ensure that all permissions are secured. The loom bracelet-making club is working towards its goal of creating a bracelet for every member of the school community this year. Once completed, each staff member and student will receive a bracelet. The kindness club aims to teach students how to support one another by creating posters and cards and connecting with people both inside and outside the school community.

"We're bringing in different ways of 'how do we treat people' and supporting leadership with our students in promoting being kind and being a nice person," said Hamm.

The puzzle club will challenge students to piece together puzzles, while the games club will foster teamwork and camaraderie through various games.

Hamm emphasized that students will not participate in the same clubs every day. It's important to maintain a balance between physical activities and the other opportunities provided by these new clubs.

"I think there's a diverse interest in children," she said. "Each reaches a different group of kids. This is just another opportunity for our students who may have other interests."

Participation in each club and activity is optional for students. They can choose to join one of the clubs, engage in intramurals, or simply enjoy outdoor recess.

## Flashback... Carman's Great Spelling Bee team



STANDARD PHOTO SUBMITTED

Carman's Great Spelling Bee team, left to right, Melissa Funke, Rachel Stege, Host Stan Kubicek, Karla Braun and Ken Wilson.

#### By Dennis Young

In the 1980s and 90s, CKND TV, along with Saskatoon and Regina stations, broadcast The Great Spelling Bee weekly. It involved Grade 6 students in those areas participating in fast-paced spelling action to win valuable prizes for their schools.

After winning all their games in Manitoba, Carman's team travelled to Regina for the championship rounds in 1990 accompanied by their coaches, Michael Funke and Marg Hand, and an entourage of fans. Despite an intense round-robin competition and a lot of tough words, they made it to the final game, defeating Saskatoon.

Back in Carman, moderator Stan

Kubicek presented a host of prizes and trophies to the school and team members. Kubicek commented, "I don't think there was a prize Carman didn't win... from best cheering section to the final championship."

He added, "Our objective is for young people to have a good time and learn about games sportsmanship... no team better displayed that. They were there to have fun and meet other kids."

Prizes included a World Book dictionary, a World Book science set, a World Book Company globe, and an atlas, plus other sponsor-donated in my elementary school life, and the class trip to Regina for the finals created a lot of lifelong memories. I was very lucky to have a team of incred-

**Ken Wilson:** "It was a really fun time ibly bright young women that carried us all the way to the end, and a supportive pair of teacher coaches in Mr. Funke and Mrs. Hand."



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## Carman Wellness Connections dedicated to improving lives

By E Antonio

Carman Wellness Connections (CWC) is dedicated to positively impacting the lives of people in and around Carman. Located in the basement of the Carman Memorial Hall, this charitable organization consists of a team of enthusiastic volunteers and three new staff members who were hired in Fall 2024.

"We work hard to connect with people in the community to create an environment where everyone can live their best life and flourish," said CWC coordinator Lisa Lehmann. CWC has six active working groups made up of volunteers focused on minimizing the impacts of poverty in the community. These teams assist vulnerable populations by helping them navigate the various resources and supports available through local services, as well as the government and health systems. Currently, the groups focus on areas such as affordable housing, education and employment opportunities, affordable recreation and leisure, emotional health support, food security, and transportation. In collaboration with Homefield: People & Strategy, CWC recently released a communitywide survey to gather data on how they can effectively assist those experiencing poverty. Homefield has been engaged by CWC to help with their strategic planning. "We are committed to strategic planning to ensure we remain responsive and effective in meeting community needs," explained Lehmann. "We wanted to gather insight, feedback, and ideas from the people and organizations we serve to maintain our relevance and sustainability. Our goal is to address the root causes of poverty while making a lasting impact in the community." Toward the end of Janu-

ary, the CWC board, facilitated by Homefield, will meet to develop their strategic plan based on data collected from over 100 survey responses. They will outline the themes related to community needs, identify areas for improvement, and seek to gather more information on what supports are necessary in Carman to create a positive, lasting impact. CWC has already dedicated many hours of volunteer service to those in need and is introducing two new programs this year. "Our newest event is Carman Community Corner," said Lehmann. Every Tuesday from 1 to 3 p.m., community members are invited to visit CWC in the basement of Carman Memorial Hall (12 Second Ave. SW) to meet others and receive help navigating available resources. This program was initially piloted a few years ago, but now, with a consistent team of staff and volunteers, it can be successfully held each week. CWC will assist participants with understanding government forms and benefits, as well as accessing various resources. Refreshments and volunteer childcare services will be provided. "It's an opportunity to meet new people and connect. We'll even have coffee and snacks available," Lehmann added. Carman Community Corner currently has no set end date, but CWC will regularly monitor the program's needs. The other new program introduced is the Circle of Security, an eight-week parenting session led by Ryan Blackman, who holds a master's degree in marriage and family therapy. He will discuss methods for enhancing relationships between parents and their children. Circle of Security sessions take place on Mondays from 7 to 9 p.m. at the CWC office in the Memo-



STANDARD PHOTO SUBMITTED

Carman Wellness Connections (CWC) is a charitable organization dedicated to improving the quality of life for Carman residents who may be experiencing poverty. Pictured are Rose Durupt and Karen Kucharsky, two of CWC's new staff members hired in Fall 2024.

rial Hall. Participants must register in advance, as seats are limited. To register, call the CWC office at (204) 750-8214. If you require transportation or childcare during the sessions, please mention this when registering. For more information on resources and services offered by CWC, visit

their website at carmanwellnessconnections.ca or email their general line at carmanwellnessconnections@ gmail.com. The office is open Tuesday through Thursday from 9 a.m. to 4:30 p.m. and on Fridays from 12:00 p.m. to 4:30 p.m.

## Why is it called the Wolf Moon?

The first full moon of 2025 - known as the Wolf Moon - brightened the night sky alongside Mars on Jan. 13. Beverly McLean captured this shot just outside of Carman. The temperature recorded on the night was -26 degrees



C. with a high of -15 degrees C. during the day. Full Moons are given names that reflect what is happening in nature during the different months of the year. The Old Farmer's Almanac publication began printing full Moon names back in the 1930s. January's full Moon apparently became known as the Wolf Moon because wolves were more likely to be active at this time of year, so their howling could be heard more often in January. It is sometimes also called the Ice Moon or Old Moon. Help the Standard record the temperature of the week and send in your photos of friends and family enjoying the outdoors. Email: news@ carmanstandard.ca



STANDARD PHOTO BY BEVERLY MCLEAN

# Circles of rhythm help YFC girls live fully

The Back Door Youth Centre provided girls with the opportunity to exercise, express themselves, and bond with each other all at once.

On Jan. 15, during Girls Drumming Night, the female members of Youth for Christ (YFC) Carman gathered to participate in an energetic drumming workout. Led by Evelyn Hoogerdijk, the event, also known as a pound workout, served as a light resistance, full-body cardio session where participants drummed on the floor with drumsticks. Each song lasted between two to four minutes and was carefully selected to include interval peaks and extended sequences for the members to follow along.

"It's a great way to not only exercise, but to have community as well as an activity to vent," she said.

At the event, she combined the drumstick workout with a few kicks, and called the night "kicks and sticks." She went with the theme of the power of spoken word, having brief scripture, warm-up time, and instruction before each song. At the end, the group did an activity called "be still and loved", where Hoogerdijk spoke life over each of them and wrapped the evening up.

After an invigorating drumming session that left everyone sweating, smiling, and laughing, the group enjoyed some yogurt, fruit, and granola to-



STANDARD PHOTO SUBMITTED

YFC Carman girls' night had attendees drumming and dancing together on Jan. 15 for physical activity, community, and a form of venting.

gether before heading home for the night.

Hoogerdijk is an in-scope paramedic. She's also a Taekwondo instructor, running Rogue 101 Taekwondo in Carman.

The Back Door Youth Centre's girls' night program occurs biweekly on Wednesdays from 7:30 p.m. to 9:30 p.m. Each meeting attracts 40 to 50 girls

from Grades 6 to 12. Stevie Jeske, who helps run the girls' night program, explained that they chose the drumming activity to keep the girls active and engaged during the cold winter months. Hoogerdijk has previously taught the group Taekwondo and self-defence techniques, proving to be a valuable resource for the program.

## Cyber attack on PowerSchool affects school divisions, including PRSD

By Becca Myskiw

PowerSchool users across North America have fallen victim to a security breach.

In a letter dated Jan. 8, the Prairie Rose School Division (PRSD) informed the public about a cybersecurity incident that occurred in late December. The attack targeted PowerSchool, leading to unauthorized access to client information and impacting customers throughout Canada and the United States.

PowerSchool is a cloud-based student information system that allows divisions and schools manage a wide variety of information. Out of Manitoba's 37 school divisions, 28 currently use PowerSchool — including PRSD.

In the Jan. 8 letter, PRSD Superintendent Kevin Clace said the division was working with PowerSchool to "ensure the integrity and stability" of data going forward. The letter said PowerSchool had worked with cybersecurity experts to resolve the situation, deactivating accounts and initiating enhanced processes for passwords and access. They received notice of the attack just the day prior.

"PowerSchool has provided us with assurances that the accessed data has now been deleted," said Clace in the letter. "Furthermore, PowerSchool has confidence that the data was not

erSchool is actively engaged with cybersecurity professionals to continue to monitor this event."

He added that PRSD worked with the "appropriate professionals" to respond to the situation, and no other school division systems or data was accessed or compromised.

"We are currently investigating the impact of this cybersecurity event in Prairie Rose School Division," he said. "At this time, we believe that the data accessed included information about students and staff — particularly contact information and other information provided to the Division at the time the student was registered, and the staff commenced their employment. No banking information was accessed, and no images of students were accessed."

On Jan. 13, PRSD released another letter with an update on the situation, saying PowerSchool's investigation is ongoing and details about the information accessed still aren't available. PRSD said those details should be available soon, and once they are, they'll share them with students, parents, and staff.

There is no evidence of malware or continued unauthorized activity in the PowerSchool environment. PRSD continues to operate as usual, with day-to-day operations remaining un-

copied or uploaded elsewhere. Pow- affected. The Standard reached out to to answer our questions at this time. Clace for comment, but he was unable



## Elm Creek seeks local artists to paint mural on fire hydrant

#### **By Becca Myskiw**

The Elm Creek fire hydrant is set to receive a fresh look to enhance the town's appeal for visitors. After discussions with a friend and the Elm Creek Local Urban District (LUD), Lorne Zacharias recognized the need to revitalize this popular tourist attraction. The fire hydrant, which is the second largest in the world, is located just off Highway 3 on the way into Elm Creek. Many travelers stop to take pictures with it as they pass through town.

"We thought it might as well be a positive image for our community," said Zacharias. "It should at least portray the community well, and that's what we're hoping for."

Last year, the fire hydrant was sandblasted and repainted as part of the project to enhance the surrounding area. This year, a blank wall next to the hydrant will be adorned with three or four small murals created by local artists.

Currently, the town is inviting local artists to submit their mural ideas and proposals. Interested individuals can submit their proposals via email at info@rmofgrey.ca or drop them off at the town office. Proposals must include a general idea and sketch of the artwork to hang on 4′ X 8′ plywood, the total cost of the mural. Artists can propose to do one mural or a series of two or three. Those who aren't artists but have ideas to submit are also welcome to do so. All proposals are due into the office by March 11, 2025.

Mural work is set to begin this spring, accompanied by landscaping, flower planting, the addition of picnic tables, and more. The goal is to create an inviting space where people can stop, relax, and feel welcomed in Elm Creek.

"It's neat to see projects in these little towns they become known for," said Zacharias. "It's a positive thing for people to remember us by."

The Elm Creek fire hydrant stands at 29.5 feet tall. It was constructed by volunteer firefighters over seven months in the early 2000s and was officially unveiled on Canada Day



STANDARD PHOTO SUBMITTED

The LUD of Elm Creek is inviting local artists to submit mural ideas and proposals to make the town fire hydrant into a tourist attraction.

(July 1) 2001. It is the second largest fire hydrant in the world, surpassed only by the nearly 40-foot hydrant in

Columbia, South Carolina, which is operational.

## Elm Creek student selected to Canadian Commission for UNESCO

#### By Ty Dilello

Scarlett Friesen, a Grade 11 student at Elm Creek School, has been selected to join the Youth Advisory Council of the Canadian Commission for UNES-CO (United Nations Educational, Scientific and Cultural Organization).

The Canadian Commission for UNESCO (CCUNESCO) acts as a bridge between Canadians and the

important work of UNESCO. Through its networks and partners, the Commission promotes UNESCO's values, priorities, and programs in Canada while bringing Canadian voices to the international stage.

The Youth Advisory Council (YAC) consists of about forty high school students from across the country. The council meets virtually once a month,

and occasionally, members from the same province gather at provincial UNESCO meetings.

"My main job as a member of the Youth Advisory Council is to take the ideas that we talk about and share in our meetings and enact them in my own community," said Friesen. "If there is a UNESCO event happening in my province, I might be asked to go and either speak at it or just attend the event."

Having a diverse group of youth from various regions helps UNESCO identify pressing issues that need to be addressed in communities.

"We can take those issues, discuss them as a group and get other people's opinions, which also benefits communities where those same issues might be prevalent," said Friesen. "Currently, we are looking into different action projects focused on anti-racism and gender equity. We then will talk about the different ideas everyone had at our next meeting and some next steps to take to bring our ideas to life in our own communities. I will then bring the discussion to my school UNESCO group, and we will work together to do these projects in our school."

Friesen aims to bring a fresh rural perspective to the Youth Advisory Council since most other members



STANDARD PHOTO SUBMITTED

Elm Creek School Grade 11 student Scarlett Friesen was selected in October to be a part of UNESCO's Youth Advisory Council, a United Nations organization.

come from larger cities and schools.

"I have a unique perspective of issues in smaller, more agriculture-based communities, and I believe that makes me a valuable asset to the council. I look forward to working with this group of other incredible young people as we work on Action Projects in our communities."













## Verticillium stripe a growing issue for Manitoba canola growers

By Becca Myskiw

Did verticillium knock you down in 2024? That's the question Justine Cornelsen was asking on Jan. 22 at Manitoba Ag Days.

Cornelsen is the Agronomic and Regulatory Services Manager for BrettYoung, an agricultural seed company. Her in-field experience there, combined with her time at the Canola Council of Canada, makes her an expert on verticillium stripe.

First identified outside Winnipeg in 2014, the disease's fungal species, verticillium longisporum, has now been found in six provinces across Canada. Damage from verticillium stripe typically isn't seen until late in the season when canola plants start to ripen prematurely. The plant stems eventually dry out, turn beige, and begin to shred, resulting in significant yield loss. It's a soil-borne disease that moves easily, most commonly at har-

Verticillium stripe is highly affected by the environment, thriving in especially hot and dry conditions, much like the summers Manitoba'shas experienced for the past few years.

Cornelsen's presentation at Manitoba Ag Days started with an introduction to the disease before she got into canola disease survey results from 2024. Last year, there were perfect conditions for verticillium stripe to thrive, and the numbers prove it the disease was found in 60 percent of canola fields surveyed in Manitoba. The annual survey done by Manitoba Agriculture surveyed 138 fields in 2024, each chosen best to represent the number of canola fields in the municipality.

In 2019, verticillium stripe was found in under 20 percent of surveyed fields in Manitoba, compared to just two percent in 2017.

"That's obviously an alarming increase there," said Cornelsen. "But we didn't know what we were looking for, and surveyors didn't know what they were looking for."

Because the disease is so new, the industry has only figured out how to identify it in the field, meaning information on how much it's grown is only becoming available now. Cornelsen said the incidence, which reflects the number of plants affected







STANDARD PHOTOS SUBMITTED

Verticillium stripe is one disease that's becoming more of a problem in canola, and farmers should keep an eye out for it.

with verticillium stripe in a field, is even more alarming than the survey results. 2024 results show that 32 percent of canola plants per field were infected with verticillium stripe.

"So that's a big number," said Cornelsen. "For reference, blackleg incidence is typically 10 to 15 percent. What it means is [verticillium stripe is] widespread across the province and it's at high levels within the fields."

She noted that other canola diseases like clubroot or blackleg are often patchy within a field, while verticillium stripe is across the entire crop. Because the disease has grown so much only in the last five years, research on it hasn't yet been able to figure out its severity. Though work on it has been done in Europe, where they've been dealing with verticillium stripe for longer, Cornelsen said those numbers are inconsistent and come in wide

Without numbers to base her conclusions on, Cornelsen relies on anecdotes from industry sources. One person she's worked with called Verticillium stripe the "largest field robber in the Red River Valley," while a grower she knows said the disease was so intense in 2024 that growing canola in future years will be extremely challenging. She's had people estimate their yield losses to be 10 to 15 percent because of the disease.

There are no fungicide options for

verticillium stripe, which leaves very few management methods for growers to use right now:

- Crop rotation
- Controlling brassica weeds
- Growing resistant hybrids That last bullet has only become an

option recently as seed companies begin to look at verticillium-resistant traits.

"We definitely see differences at a field level but we're trying to figure out why we're seeing them," said

Cornelsen, meaning that though they see resistance traits in testing, they don't know what that resistance is exactly — it could be slowing the rate of infection, blocking the pathogen from entering the plant, strengthening the stem, or something else entirely. "Is it true resistance or tolerance? Will it hold up? We don't know how they're resistant vet."

Once companies have these traits

Continued on page 10



## How Manitoba farmers can navigate profit challenges in 2025

By Lori Penner

As Manitoba farmers gear up for the 2025 growing season, economic pressures remain a significant concern. Darren Bond, a farm management specialist with Manitoba Agriculture, recently shared insights and strategies to help producers manage costs, navigate market challenges, and turn a profit despite an ongoing cost-price squeeze.

Bond, who specializes in crop production costs, risk management, and farmland rental, emphasizes that every agronomic decision must also account for economic costs and benefits.

"At the end of the day, farming is a business," he says. "Making informed decisions based on accurate cost and revenue projections is crucial for success."

Bond notes that while the cost of production has eased slightly over the past two years, it remains historically high.

"What's really impacting farms in 2025 is the significant drop in grain prices," he explains. "This has created a cost-price squeeze where revenue is not keeping up with expenses."

Manitoba Agriculture's annual Guidelines for Estimating Crop Production Costs show that many of the province's top crops are projected to incur losses when factoring in land and equipment costs.

"We're looking at losses of around \$30 to \$50 per acre for most crops," Bond states. "Farms with higher equity might still see profits, but those carrying significant debt, particularly younger farmers or those who've recently expanded, are feeling the pinch."

In a challenging economic climate,

careful planning becomes essential. Bond advises farmers to start by calculating their costs of production.

"The best numbers for producers are their own," he says. "Take your total costs, divide them by your expected yield, and calculate your cost per bushel. This gives you a clear picture of your breakeven point and helps inform your marketing and cropping decisions."

He likens the process to navigating a ship. "The earlier you make course corrections, the more options you have," he explains. "Waiting until the last moment often leaves fewer, less desirable choices."

One of the most significant opportunities for farmers lies in optimizing their cost structures. However, Bond cautions against cutting corners that could reduce yields.

"If you cut \$20 worth of costs but lose \$40 in yield, that's not a trade-off you want," he says. "The goal is to reduce expenses without compromising production."

Fertilizer management is one area where producers can make meaningful savings.

"Fertilizer is incredibly expensive," Bond notes. "If we can use it more efficiently, such as by applying it closer to the crop's needs, we might save \$10 or \$20 per acre. Small adjustments like this can add up."

Bond encourages farmers to review all areas of their operation to identify opportunities for efficiency.

"Every farm is different, which is why understanding your specific cost structure is so important," he says. "Whether it's fertilizer, fuel, or equipment costs, knowing where you stand compared to others can reveal areas for improvement."

Cost-price squeezes are not new to agriculture, Bond notes.

"Our parents and grandparents faced similar challenges," he points out. "What's different today are the sheer scale and cost of farming. Equipment and input costs are so much higher, which increases the risks. A small loss per acre can quickly turn into a significant financial setback."

Despite these challenges, Bond highlights that certain fundamentals of farming remain unchanged. "Too much moisture, too little moisture – these are things farmers have always dealt with," he says. "Mother Nature hasn't changed. What's important is to plan for these variables and stay adaptable."

Bond recommends that farmers seek professional advice to enhance their decision-making.

"No farmer can be an expert in everything," he says. "Some might excel at machinery maintenance but need help with financial management, while others might have strong financial skills but need agronomic advice."

Working with a consultant can provide valuable insights and support.

"A good advisor doesn't just solve problems; they also help farmers build their own skills," Bond emphasizes. "By learning alongside your advisor, you'll be better equipped to ask the right questions and make informed decisions in the future."

Bond also stresses the importance of choosing the right consultant.

"Ask for a quote and ensure you understand what you're getting," he advises. "The relationship should be collaborative, with a focus on developing the farmer's own management

abilities."

With challenges comes opportunities. Bond encourages farmers to stay informed about market trends and explore alternative cropping strategies.

"Consider shifting acres to crops



STANDARD PHOTO BY LORI PENNER Farm management specialist Darren Bond at the recent Farm Days event in St. Jean Baptiste.

that offer higher profitability with less risk," he suggests. "What worked last year might not work this year, and being flexible is key."

Winter is an ideal time for planning and evaluation.

"Take this time to review your operations, analyze your costs, and make strategic decisions for the coming season," Bond advises. "The earlier you start, the better prepared you'll be to navigate whatever 2025 brings."

Farming in 2025 requires a balance of tradition and innovation. While economic pressures are undeniable, careful planning, cost management, and professional support can help Manitoba farmers weather the storm.

"Farming is always about managing risks and rewards," Bond concludes. "With the right strategies in place, producers can not only survive but thrive in challenging times. By staying informed, proactive, and adaptable, Manitoba's farmers can position themselves for long-term success."



#### > VERTICILLIUM, FROM PG. 9

down, the process for commercializing them is long. For example, clubroot was first found in 2003, and the first resistant hybrid didn't come out until 2009. Just a few years later, the disease was already overtaking the trait in the



field. Cornelsen ended her presentation by posing a research question for attendees: does straight cutting allow verticillium stripe to thrive?

There's no work to validate this question yet, but because of the disease's life cycle moving the inoculum into the stem, by letting the plant stand longer, you could potentially be allowing verticillium stripe to build up in the stem. As Manitoba is a predominantly straight-cut province when it comes to harvest techniques and the disease is most prevalent here, it begs the question: have we helped increase the pressure of verticillium stripe because of this harvest management strategy?

## Elm Creek native wins Canadian Choice Award for Gladstone business

By Becca Myskiw

An Elm Creek alumnus has won a Canadian Choice Award for their gift

Jackie McLaughlin owns Butterfly Whispers Custom Silk Florals in Gladstone, a custom silk floral and handmade gift shop. After growing up in Elm Creek and graduating from high school in 2011, she moved to Virden, where she later met her husband. When the couple moved to Gladstone in 2019, McLaughlin didn't plan on opening her own business, but just a few years later, she opened the gift shop.

"I honestly started this business as a hobby for close friends and family," she said. "I had always had a love for florals growing up, as I watched my mom, grandma, and other family members make florals. I fell in love with it."

With a nudge from her husband, family, and friends, McLaughlin decided to turn her hobby into a fulltime affair, and three years later, she's glad she did.

Butterfly Whispers Custom Silk Florals offers silk florals for any occasion—weddings, funerals, birthdays, and more — and handmade baby blankets, tote bags, sunglasses cases, keychains, gifts, and more. McLaughlin's floral arrangement is unlike the next, making every item ordered a one-of-a-kind piece.

"I found out that I had been nominated through email and to say at the least, I was at a total loss for words," she said. "I couldn't believe it. I have never won anything, and to even be nominated was a huge honour for me. To actually think my florals meant that much to those who have had anything to do with them."

Butterfly Whispers Custom Silk Florals won the Canadian Choice Award in the gift shop category. The Award honours Canada's business world, shining a spotlight on small and medium-sized businesses across the country.

Customers nominate businesses for the award. The more nominations a business gets, the more likely it is to become an official nominee. A panel of judges then chooses three finalists in each category based on services, reviews, and credibility, and one winner is chosen in each category through a nominator survey, an independent analysis, and a finalist questionnaire.

"This award has humbled me to my core and makes me appreciate what I do so much more," said McLaughlin. "It shows that not only am I making people's florals come to life, it shows the love and dedication I put into each and every one of my orders. It shows





STANDARD PHOTO SUBMITTED

Jackie McLaughlin, owner of Butterfly Whispers Custom Silk Florals and Gifts in Gladstone won a Canada's Choice Award for the gift shop category..

that what I do matters, and I couldn't tion going. Until then, she'll continue ask for anything more."

McLaughlin hopes to pass on her love and talent for florals to her daughter to keep her family's tradiwith what she's been doing. The Canadian Choice Award will give her online advertising advantages along with a physical award.

## Male Hawks on three-game winning streak

**By Lorne Stelmach** 

The male U18 Pembina Valley Hawks took a three-game winning streak into action this week.

The Hawks edged the Southwest Cougars 2-1 last Wednesday in Souris and then returned home to Morden and picked up another victory with a 6-2 win over the Norman Northstars Sunday. A home game with the Winnipeg Thrashers was postponed Friday as a result of the blizzard.

Cole Secord's 10th goal of the season at 12:07 of the third period became the winning goal after the Hawks and Cougars had each scored in the second period.

Carson Hiebert also scored for Pembina Valley, and Karsen Dyck backstopped the win with 33 saves as fourth-place Southwest outshot the Hawks 34-23.

Ryder Wolfe had a pair of goals and a three-point game as the Hawks took period leads of 2-1 and 3-1 on Nor-

Also scoring for Pembina Valley were Secord, Adrien McIntosh, Gavin Rondeau, and Parker Henderson, while Ryler Gates made 23 saves as the Hawks outshot the Northstars 39-

The Hawks remain in ninth place

at 15-14-3-2 for 35 points, but they are eight ahead of Norman and have pulled even with Interlake while sitting just two back of Parkland.

Pembina Valley started their week in Portage Tuesday against Central Plains before hosting Yellowhead Friday and the Winnipeg Wild Sunday.



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# Corinne Schroeder named Second Star of the Week

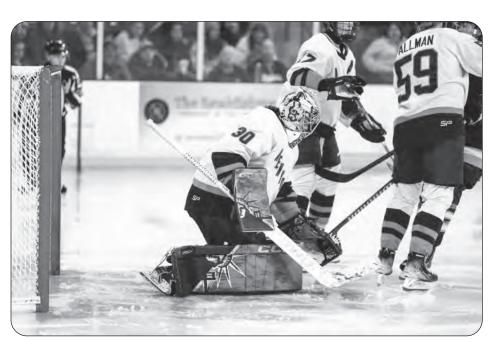
#### By Lana Meier

Elm Creek's Corinne Schroeder, goaltender for the New York Sirens was named Professional Women's Hockey League Second Star for the week of Jan. 6-12...

At Prudential Center Sunday, Schroeder stopped 28 Toronto shots to collect her second consecutive shutout and help the Sirens squelch the Sceptres, 1-0 in overtime. Schroeder, the first PWHL goaltender ever to post consecutive regular season shutouts and author of the only two shutouts in the league this season, also turned 26 saves into a 5-0 conquest of the Frost at Minnesota on Jan. 4. She has stopped 64 consecutive shots since

Ottawa's Kateřina Mrázová scored at 6:53 of the second period in a 3-1 Charge victory Dec. 29 and has mounted a shutout streak of 156 minutes, 44 seconds.

The 24-year-old Schroeder also has helped the Sirens withstand nine consecutive opposition power-play opportunities and pull into a tie for third in the PWHL standings. Her 1.86 goals-against average leads the PWHL, and with a 5-2-0 record, Schroeder is tied for the league lead in victories with Minnesota's Maddie Rooney. Her .935 save percentage shares the league's top spot with Ottawa's Emerance Maschmeyer.



STANDARD PHOTO SUBMITTED

Montréal Victoire forward Marie-Philip Poulin, New York Sirens goaltender Corinne Schroeder from Elm Creek and Boston Fleet defender Sidney Morin were named the Professional Women's Hockey League (PWHL) '3 Stars of the Week' presented by Shark Beauty Canada following games from Jan. 6-12.

## Pilot Mound hosting women's curling provincials this week

#### By Lorne Stelmach

Pilot Mound has mobilized for the first Manitoba curling championship ever staged in the south-central Manitoba community.

The Women of the Rings provincial ladies curling championship is taking place at Pilot Mound's Millennium Recreation Complex this week, and organizers are keen to put on a good show for curling fans.

"We're the smallest community ever to host an arena event, womens or mens, so this is pretty exciting for a smaller community," said organizing committee co-chair Jackie McCannell.

She was looking forward to the excitement it is going to create in the Pilot Mound Curling Club and in the extended community.

"From experience attending other events and talking with organizers

in other communities, we know that hosting the championships provides benefits beyond the curling club," McCannell said. "Working together to stage a successful event is important for community image and community pride."

"It is special to give curling fans in this great curling community a chance to watch their favourite sport in an arena setting close to home," said Curl Manitoba executive director Craig Baker.

"The Manitoba championship's new 12 team format has given us the opportunity to bring the event to new communities which have never hosted before," he noted. "We are pleased to be adding Pilot Mound to the list of Manitoba towns hosting one of our arena championships for the first

time"

McCannell said they look forward to having a high level of curling on display with such top names as Kate Cameron, Beth Peterson and Hailey McFarlane. The list also includes the Carberry team skipped by Alyssa Calvert and the Manitou foursome skipped by Cheyenne Ehnes.

"We're missing some of the bigger names, but the ones that are coming are still well known and very competitive curlers," she said.

McCannell recalled that she started working on Pilot Mound taking a shot at hosting about three years ago.

"I said to them one time what are the chances that Pilot Mound could do this? I would really like to take it on," she said, noting they were originally led to believe it would be in 2026, but

they were bumped up to 2025 and then had just over a year to pull it all together.

"It's been a lot of work, but hopefully it's going to be very rewarding," McCannell said. "Right now, we have 143 volunteers, and 28 of those people are on more than one committee, and we've got high school kids coming down to help with cleaning shifts during the day."

Ticket options included an event pass for \$150, a day pass for \$40, or the last draw of the day for \$20. Children 12 and under are free. Tickets can be purchased at the door, but it is cash only.

You can also email pmrockies25@ gmail.com for more information or go to curlmanitoba.org.

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ecadmin@g.prsdmb.ca Miami School

(204) 435-2441 miamischool@g.prsdmb.ca

Your child's birth certificate or Manitoba Health Card MUST be presented at the time of registration.

We encourage parents to register their children during the designated registration  $% \left( 1\right) =\left( 1\right) \left( 1\right$ period from February 3 to February 21, 2025. However, all children residing within the school catchment are welcome to register at any time.

Please contact the school by phone or email to make arrangements.

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#### **RURAL MUNICIPALITY OF GREY NOTICE OF NOMINATIONS**

NOTICE IS HEREBY GIVEN that on the following days: Thursday, February 6, 2025

Friday, February 7, 2025 Monday, February 10, 2025 Tuesday, February 11, 2025 Wednesday, February 12, 2025

between the hours of 8:30 a.m. and 4:30 p.m. at the Rural Municipality of Grey Municipal Office located at 27 Church Avenue East, Elm Creek, Manitoba

I will receive nominations for the offices of:

Office:

**Vacancies:** 

Ward 2 Councillor

1

L.U.D. of Elm Creek Committee

1

Nominations deadline is <u>Wednesday February 12, 2025 at</u> 4:30 p.m. Nominations cannot be accepted after this time.

All nominations shall be made in writing and shall be signed by at least twenty-five voters or NOT less than 1% of the voters (whichever is the lesser) of the authority or ward (as the case may be), but in all cases by at least two voters. Each nomination shall also be accompanied by the candidate's declaration of qualification

Nominations must be filed in person at the above location on the dates and hours specified. To obtain a nomination paper, and/or candidate's declaration of qualification, contact the S.E.O. at the address or telephone number listed below.

Nomination papers not accompanied by the required documents and not properly filed shall be rejected.

Dated at Elm Creek on January 13th, 2025. Kim Arnal

Senior Election Official (S.E.O.)

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#### **CARD OF THANKS**

Dufferin Agricultural Society Inc., Draw Date January 9, 2025. Winners: 1st Prize - Shirley Reimer, 20V Dewalt battery, #671; 2nd Prize -Evan Harder, catered dinner for 8, #471; 3rd Prize - Wendy Parvais, barn quilt, #18; 4th Prize - Albert Scott, \$50 Fas Gas gift card, #91. TOC Lottery License #: 26/2024.

The DAS would like to thank all our raffle sponsors and everyone who supported our . Winter Raffle!

> **FIND THE RIGHT PERSON FOR THE POSITION** with an

**EMPLOYMENT/** CAREERS AD in

**BIRTHDAY** 



Happy 90th Birthday **Velma Cummer** -Much love, your family

#### NOTICE OF BRANCH CLOSURE TO: All members of Access Credit Union Limited (the "Credit Union")

Notice is hereby given, in compliance with the Credit Unions and Caisses Populaires Regulation, that the Credit Union will be closing the Miami branch located at:

517 Norton Avenue, Miami, MB R0G 1H0

The branch will close effective as of May 22, 2025.

The Miami branch members will be consolidated with 430 Stephen Street, Morden. Members may also select any other branch location in Manitoba that may be more convenient with no changes of membership number or account numbers.

DATED this 23rd day of January, 2025 ACCESS CREDIT UNION LIMITED By order of the Board of Directors



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Sudoku Answer

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**Crossword Answer** 

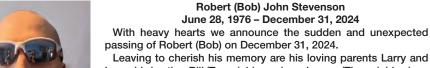
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## Announcements Classifieds

Book Your Classified Ad Today - Call 204-467-5836 news@carmanstandard.ca

STANDARD

#### **OBITUARY**



passing of Robert (Bob) on December 31, 2024. Leaving to cherish his memory are his loving parents Larry and

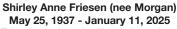
Irene; his brother Bill (Tanya); his nephew Jeremy (Tianna); his niece Emily; several aunts, uncles and cousins, as well as numerous friends and co-workers.

Funeral service was held on Monday, January 20, 2025 at the Carman Community Hall. Interment took place in the Riverside Cemetery, Graysville.

In lieu of flowers, memorial donations can be made to the Carman Area Foundation, Box 160, Carman, MB, R0G 0J0, Aurora Recovery Center, Box 1977, 20025 Lakeside Road, Gimli, MB, R0C 1B0 or to a charity of your choice.

Doyle's Funeral Chapel of Carman in care of arrangements

#### **OBITUARY**



Shirley Anne Friesen, beloved wife and mother, passed away suddenly January 11, 2025 at Boundary Trails Health Centre. She was born May 25, 1937 in Carman, Manitoba to George and Helen Morgan (nee McMaster).

Shirley and Menno were married on May 19, 1962 and for 59 years enjoyed farm life and travel together. Shirley lived her early life in Carman. After her two older sisters, Vivian and Georgina had married. Shirley lived with her mother in Winnipeg. She worked at many jobs in her younger years, and was working at Canada Packers when she met Menno. She worked until she had her daughter Lori Anne in 1965. They lived and worked in Winnipeg and farmed on the weekends for three years until they moved to the farm at Dallas, Manitoba in 1968.

Shirley struggled with extreme hearing loss much of her adult life, but that didn't stop her from enjoying travel, family, nature, and special pets - her house cats Pinky and Snow, and Fergus, the Golden Retriever. As a young adult she began her travels by taking the Queen Mary to Scotland with her Mom and Aunt Bella to visit family. Menno and Shirley travelled on the truck all over Canada and the States, with many stops - one notable one at Graceland. They went on many vacations, such as Australia, New Zealand, Hawaii, Alaska, Panama Canal, Iceland and the United Kingdom. Menno and Shirley thought nothing of jumping in the car to visit family and

One of the biggest adventures was moving to the farm at Dallas. Looking back, she said it was one of the best times of her life. She had wonderful memories and great stories of when we lived "in the bush" from 1968-1975. We moved to the farm at Elm Creek in 1975, and Shirley was able to age in place there, watering her flowers by the house and enjoying the deck that Menno built

Shirley was predeceased by her husband Menno (2021); her parents, George and Helen; her sister Vivian and brother-in-law Victor; parents-in-law, Nick and Helena Friesen; sisters/brothersin-law: Susan Melvin, Frances Friesen, Abe Friesen, David and Doris Friesen, Alvin Janzen, and Frank Swark. Shirley is survived by her daughter Lori, son-in-law Chris, Skylar and Andre, Brady, sister Georgina Swark, sisters and brothers in law: Marie Friesen Pauls (John), John and Mari Friesen, Margaret Janzen, Don Melvin, Leonard Friesen, and many nieces and nephews.

Thanks to Joyce, Hailey, Georgina, Donald and Bruce for visiting at the hospital and to all friends and family whose support was truly felt. A huge thank you to all the health care staff from Southern Health paramedics, and the Emergency, Surgery and SCU staff at the Boundary Trails Hospital. Your care and compassion for my mom was exceptional and is profoundly appreciated. Thank you to Dr. Braun for her care over the years. Much love and appreciation to Chris, without whom she would not have been able to remain on the farm and whose suppers she loved the

Funeral service was held on Friday, January 17, 2025 at the Carman Mennonite Church. Interment took place in the Elm Creek Cemetery.

Donations may be made to: Boundary Trails Health Centre Foundation (Winkler), https://www. bthcfoundation.com/ or Central Speech and Hearing or the Central Speech and Hearing Centre (Winnipeg): https://www.centralspeech.ca/contact-us

Doyle's Funeral Chapel of Carman in care of arrangements



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#### Fun By The

Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put vour sudoku savvy to the test!

6 2 4 noog 5 8 6 -gooo 5 2 9 9 4 6

#### Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

## CROSSWOR

5. Competition

6. Muslim ruler title

8. Large mollusk

9. Bind securely

presidential

11. 2-point plays in

12. Breezed through

candidate

football

14. Type setting

18. Codified rules

26. Male reproductive

28. Controversial beliefs

20. Small dome

24. Chevrotain

gland

30.777

15. Felt for

10. Former U.S.

7. Hunting expeditions

SEE PAGE 14 FOR ANSWERS

#### **CLUES ACROSS**

- 1. "Loser" rocker
- 5. Partner to relaxation
- 9. Mixina
- 11. Winged nut
- 13. Expression of blame
- 15. Vast ocean
- 16. Comedienne Gastever 17. Multiply
- 19. Meat from a pig (French)
- 21. Related
- 22. Rocker Stewart
- 23. Surprise completely
- 25. Loon
- 26. Canister
- 27. Large, deepbodied fish
- 29. Takes forcefully
- 31. Oil cartel
- 33. Palmer and Hepburn are two
- 34. More than one
- 36. Places down purposefully
- 38. Pitching statistic
- 39. Type of sword
- 41. Witnesses
- 43. Body part
- 44. Mixes slowly
- 46. Satisfy
- 48. Strong belief
- 52. One's physique (slang)
- 53. More frightening
- 54. Soup cracker
- 56. Teaches
- 57. One who carries something
- 58. Actor Sean
- 59. Changes

#### **CLUES DOWN**

- 1. \_\_ Aires, city
- 2. Coarse grass

- 53
  - 3. Type of gene 32. One who confines 4. Door handle another
    - 34. Bishop
    - 35. Garlands
    - 37. Bird that flies by the coast
    - 38. Optical device
    - 40. Greek goddess of discord
    - 42. Some are "Rolling"
    - 43. Formerly (archaic)
    - 45. Thrust a knife into
    - 47. German river

    - 49. Atomic #26
    - 50. Make a grotesque face
    - 51. Primordial matter of the universe
    - 55. Chinese philosophical principle

# get inspired MEALIDEAS



Recipe courtesy of "Cookin' Savvy"
Servings: 4-6
1 pound ground beef
1 pound spaghetti noodles
1 jar (16 ounces) alfredo sauce
1 jar (24 ounces) marinara sauce
2 tablespoons garlic powder
2 tablespoons onion powder
salt, to taste
pepper, to taste

## Baked Spaghetti

2 cups shredded cheese

French bread or breadsticks, for serving

Heat oven to 350 F.

Brown and drain ground beef. Cook noodles according to package instructions. Drain noodles; add alfredo sauce and mix well.

Add marinara sauce, garlic powder and onion powder to ground beef. Season with salt and pepper, to taste.

Place noodles in 9-by-13-inch baking dish. Spoon beef mixture on top but do not mix in. Cover with shredded cheese then cover with foil and bake 30-40 minutes.

Serve with French bread or breadsticks.



Recipe courtesy of "Cookin' Savvy" 1 box white or yellow cake mix 2 eggs 1 stick melted butter 1 1/2 cups dried cranberries

## **Cranberry Bars**

1 1/2 cups chopped walnuts

2 cups chopped white chocolate chips, divided

Heat oven to 350 F.

Mix cake mix, eggs, butter, cranberries, walnuts and 1 cup white chocolate chips. Spread into 7-by-11-inch baking dish and bake 35-40 minutes until toothpick inserted in center comes out clean.

Let cool then melt remaining white chocolate chips and drizzle over bars.



Recipe courtesy of "Cookin' Savvy" Servings: 12

Butter

36 thawed tater tots

10 eggs

1/2 cup heavy whipping cream or half-and-half

1/2 cup shredded cheese

2 teaspoons garlic powder

## **Egg Tot Muffins**

2 teaspoons onion powder

1 package (2 1/2 ounces) real bacon pieces

salt, to taste

pepper, to taste

Heat oven to 350 F.

Grease muffin tin with butter. Place three tots in each muffin hole and smash down.

In bowl, whisk eggs, cream, cheese, garlic powder, onion powder and bacon pieces. Season with salt and pepper, to taste. Fill each muffin hole completely with mixture.

Place cookie sheet under muffin tin to contain messes and bake 20-25 minutes.

Do you have a Health or Wellness Business?





## Ask the money lady

I wanted to know if there is anything else I should be considering for the future other than just RRSPs.

Bernie

Bernie – there definitely is more than just RRSPs!

When you are planning for retirement, it is advisable to accumulate and consider separate buckets, accounts, or as we like to say, "pools of capital" to properly diversify your future. Of course, many people may not be able to do them all, but at least you can now see what we ask clients to consider when determining an achievable retirement lifestyle, and RRSPs will always be one of them. There are typically six common ways to divide your savings towards future retirement capital. These are the things that your Advisor will want to review with you. Plan to use as many as you can when saving for your future. Remember, if you are not planning for a comfortable and secure retirement, how can you expect to have one. Here we go.

Number One: Your employment pension, government pension or both. If you're lucky enough to have both – you are definitely in the minority these days. On these paid into investments, income will be received and taxable when you receive it in retirement but there is no taxes payable at death. Many employers have savings plans where they will match part of your contribution, and some may offer proprietary pension plans that you can also pay into. Please consider these options. They definitely add up over time and many can be moved to registered plans like a LIRA or LIF if you leave your employer.

Number Two: Your registered investments. This would be RRSPs converting to RRIFs once you reach the age of 71.

These investments are limited by minimum and maximum deposits and of course withdrawals will be taxed by the CRA.

Remember any funds left in your estate at death will be taxed as income on your last tax return unless participating in a spousal rollover. Consider purchasing Deferred Annuities with your RRSP contributions – these are great products to offer a guaranteed income once you retire, (guaranteed annual income for life).

Number Three: Tax-Free Savings Always a good option to supplement RRSPs with no taxation at



**Christine Ibbotson** 

This should be considered by every Canadian over 18 even if RRSPs are not part of your savings plan.

#### Number Four: Non-Registered Investments

This could include various types of investment vehicles to diversify your portfolio. If you choose investments that earn annual interest, like bonds or debentures, you will be responsible for the tax each year. If you choose other investment products, such as securities, they will have taxation only on the growth and subject to capital gains tax when withdrawn. Non-registered investments may also be subject to probate and other estate fees upon death.

## Number Five: Investment Property +/- Primary Residence

Investment properties may be subject to capital gains tax when sold or as a deemed disposition upon death unless there is a spousal/other rollovers. Always consider upsizing your primary residence throughout your life since this is a great non-taxable asset.

#### Number Six: Tax Exempt Insurance

Limited tax-exempt life insurance policies, (for example, Participating Whole Life) are a great tool for asset accumulation and wealth preservation. They add diversification to your investment portfolio and provides tax-exempt growth over your lifetime. Participating Life insurance also provides a tax-free death benefit and will by-pass probate if a beneficiary is named.

Good Luck and Best Wishes,

Money Lady

Written by Christine Ibbotson, Author, Finance Writer, National Radio Host, and on CTV & BNN, syndicated across Canada. Send your questions through her website at askthemoneylady.ca