



Providing members with opportunities for information exchange, education, fellowship, and business promotion.

P.O. Box 623, Whitby, Ontario L1N 6A3
905-728-2899 <http://www.dhsba.com> info@dhsba.com

April/May 2003

2002-2003

Board of Directors

President

Anne Louise Currie
Digital Ripple
Tel: (905) 721 0285
Fax: (905) 721 1335
Toronto: 416-410-5726
alcurrie@digitalripple.com
www.digitalripple.com

Vice President

Mary Macleod
Publishing by Mac
Tel/Fax: 905-683-9988
mary@publishingbymac.com
www.publishingbymac.com

Treasurer

Susan Mladenovich, CMA
The Accounting Department
Tel: 905-665-7514
Toll Free: 1-800-808-5269
susan@accountingdepartment.ca
www.accountingdepartment.ca

Membership Director

Linda Callister
Lakeshore Wholesale Promotions
Tel: 905-430-1622
Fax: 905-665-7703
lakeshorepromo@sympatico.ca
www.lakeshorepromo.com

Marketing Director

Deborah Pecile
Saberlink Imaging
Tel: 905-434-2500
email@saberlinkimaging.com
www.saberlinkimaging.com

Programming Director

Sue Sutcliffe
Desktop Imagery
Tel: 905-263-2666
Toll Free: 1-800-579-9253
Fax: 905-263-8989
sue@dti-web.com
www.dti-web.com

Director/Newsletter Editor

Nancy Rogers
Writing & Editing Services
Tel/Fax: 905-655-8712
write.rogers@sympatico.ca

"Experience tells you what to do, confidence allows you to do it." — Stan Smith

Winter is still hanging on and so am I. This week I have been thinking about the difference between persistence, and procrastination. The questions I am asking myself are: "When does the persistence, which is a cornerstone of success, deteriorate into inertia, and eventually become active procrastination?" and "How can I tell the difference between holding firm in the face of adversity (persistence), and letting fear or indecision block me from making important changes (procrastination)?"

As entrepreneurs we are bombarded with messages about how we should act. Persistence, focus, determination, calculated risk, vision and excellence are words, that tell us what to strive for, but they don't always tell us how to act in a specific situation. Lofty aspirations are great, and maybe even necessary, but success or failure rests on how we translate that understanding to specific actions.

Tomorrow, when I go into my office, do I stay focused on building my business according to plan, or do I try out something new? Should I take some time to pull together a new marketing idea, map out a new direction for the business, or do I keep working on the day-to-day tasks that keep the business moving along on its current path.

That's when the question arises. If I am reluctant to leap too quickly into something new, is that procrastination? Perhaps it is the voice of reason, reminding me that just because I have amazing new ideas doesn't mean I can afford to stop focusing on my current plans, processes and projects. I need to stay the course ... or do I?

Tomorrow morning, as usual, I will need to decide what projects will receive my attention. Do I keep plugging away at my daily tasks or take the risk and act on a new idea? The most successful people I know are the ones that find a way to do both, although not necessarily at the same time.

I've been thinking that spring seems like a perfect time to err on the side of newness. Green buds next to snow make me want to break out of old patterns. I want to leave off bundling up, stop doing the same things I did yesterday and last week. But I don't want give up what I've learned thus far.

I'm going to keep on answering emails, and building my business, but just for practice, I plan to think up a crazy new idea, and try it out. I'll let you know how it goes - after all it is spring.

Anne Louise Currie

Newsletter Editor:
Nancy Rogers
Writing & Editing Services

Design, Layout, and Publishing:
Mary Macleod
Publishing by Mac

Director

Carol Ann Walker
Business Advisory Centre Durham
Tel: 905-665-6402
Fax: 905-665-6403
cawalker@businessadvisorycentre.org
www.businessadvisorycentre.org

Secretary

Michelle Shurland-Jadoo
What Women Want
Tel: 905-426-3562
mshurlandjadoo@yahoo.ca

Past President

Debra Milne
ProfessionalOrganizers.com
Tel: 905-686-5682
debra@professionalorganizers.com
www.ProfessionalOrganizers.com

Founder and Past President

Betty Penny
Penny & Associates Inc.
Management Accountants
Tel: 905-985-0712
betty@pennyinc.com
www.pennyinc.com

Advisor

Jennifer Morrison
Durham Region Economic
Development
Tel: 905-723-0023 ext. 3331
Fax: 905-436-5359
jennifer.morrison@region.durham.on.ca
www.region.durham.on.ca

Member's Meetings

DHSBA Members meetings are normally held at the McLean Recreation Centre, Ajax, on the 2nd. Wednesday of the month - schedule and topics on page 4.

Members \$15.⁰⁰ Guests \$20.⁰⁰

**Please note May's meeting will be held at The Dundas Group,
400 Dundas Street W., Suite 200, Whitby.**

Pre-register by calling 905-728-2899 or

<http://www.dhsba.com> or info@dhsba.com

**Guest
Program**

**DHSBA Members – Bring a first time
guest/potential member to the meeting and
your guest is Free!**

Managing Conflict Constructively: The Nature of Conflict! By Monika Jensen March Guest Speaker

Three crucial steps must be taken to manage conflict constructively:

- First is the understanding of the patterns and appearances of conflict - how it looks when it rears its ugly head - and knowing what the options and alternatives are for dealing with conflict.
- Second is assessing and understanding one's own natural or most typical approach to dealing with conflict.
- Third, and most difficult, is developing the skills and methods needed to effectively apply one's knowledge of how to make conflict work in constructive ways. "When life hands you a lemon, try making lemonade." The implication of this old saying is to turn a problem into an advantage by dealing with it directly and creatively. Conflicts present us with similar opportunities for creativity. What is more, they come with greater resources. Two heads can be better than one if both minds are directed toward solving a mutual problem rather than toward defeating one another, ignoring the problem, avoiding it, or settling for a less than satisfactory outcome.

To handle conflict among team members:

- Ask those who disagree to paraphrase one another's comments. This may help them learn if they really understand one another.

Cornerstone Home Inspections



Mark Wildman

Bus: (905) 728-1648

Cell: (905) 626-1648

Pager: (905) 438-7749

Web: www.cornerstoneinspection.com



**Because . . .
not everything is this
obvious.**

Advertise your business.

**As a member, you can advertise your
business for \$10.00 an issue.**

Contact Nancy Rogers with your request at
write.rogers@sympatico.ca or 905-655-8712

- Work out a settlement. Agree on the underlying source of conflict, then engage in give and take and agree on a solution.
- Ask each member to list what the other side should do. Exchange lists, select concessions all are willing to accept and test the settlement to see if it fits with the team goals.
 - Have each side write 10 questions for their opponents. This will allow them to signal their major concerns about the other side's position. The answers may lead to an agreeable solution.
 - Convince employees they sometimes may have to admit they are wrong. Help them save face by convincing them that changing a position may well show strength.
 - Respect the experts on the team. Give their opinions more weight when the conflict involves their expertise, but do not rule out conflicting opinions.

To contact Monika for more information:



Monika Jensen
Aviary Group
905-683-9953
www.aviarygroup.ca
aviarygroup@aviarygroup.ca

Achieving Balance

By Kathy Inch

February Guest Speaker

We speak of balance in our lives frequently. We talk about balancing our cheque books, juggling our responsibilities, keeping a level head and staying on an even keel. The concept of balance is elusive to most, yet we talk about it every day.

So, what is balance? Is it mystical, spiritual, or an abstract concept? Is it truly elusive? Balance is really as simple as being able to take a deep breath when the body needs it, and using that energy to accomplish the task ahead, even if that task is the act of relaxation. Balance involves prioritizing, only to the extent that some unnecessary tasks are eliminated in order to make time for pleasurable ones.

We can find balance by allowing ourselves to admit what is important, and what is not necessary. One often complains certain things are no longer being done because they can't find the time, yet life functions quite well without those tasks, raising the question, "How and why were those tasks required in the first place?"

Many of us set expectations of ourselves that are not realistic and are surprised to find others expect much less of us.

We continually strive for more; more material possessions, more participation, more success, and more recognition. This robs us of the enjoyment of what we have achieved, and of the energy we need to achieve things that may be more rewarding. This happens when we have not achieved fulfillment and satisfaction, because we are not feeling balanced. However successful we view ourselves or think others view us, we are missing something.

Great satisfaction can come from feeling your life is in balance. Realizing that things can be let go is very freeing. The act of saying "no" or acknowledging that an afternoon with Dr. Phil is necessary, can be invigorating. Not answering the telephone or the door just because it beckons is almost rebellious. In some ways, it's as simple as cleaning out a closet – you're just making space for some fresh, new ideas.



Kathy Inch, Risen & Inch
Barristers Solicitors
57 Simcoe St. S., Suite 1C
Oshawa, Ontario L1H 7L3
905-571-3942
risenin@speedline.ca

Timely Tax Tips

by Arden Vanderhorst, CA

• **Keep track of mileage** - consider writing the kilometres driven for appointments and business errands in your appointment book. Now, you have all the data in one place! Be sure to write the odometer reading at the end of each year.

• **Avoid interest charges** - pay your tax installments on time! CCRA interest rates and penalties are high. If cash is tight, consider using your line of credit. Bank interest rates tax are deductible and lower than CCRA rates.

• **Record computer purchases correctly** - tax rules allow you to record computer purchases as a separate asset, outside the Class 10. When you dispose of or sell it, you may get a deduction for the depreciated value quicker than if you recorded it as a Class 10.

• **Family as employees** - if you pay your spouse or children for work performed, remember to issue a cheque to them or the CCRA may not deem it valid. T4's can also be issued at the end of the year.

• **Home deductions** - it is not advisable to deduct depreciation on your home when deducting home office expenses. It can lead to adverse tax consequences when you sell your home.

• **Gifts** - CCRA's policy allows employers to give two non-cash gifts per year (under \$500), on a tax-free basis to employees for special occasions or in recognition of special achievements.

• **GST** - if your revenues are less than \$30,000 your business is not required to register for GST. You may want to consider voluntary registration to receive back the GST you pay on purchases.

• **Contractors** - CCRA is increasingly paying attention to contractor relationships to determine if they are actually employees. Review this with your accountant. Penalties can be severe.

• **Incorporating** - it is not always the best way to go.

• **Traffic fines** - the CCRA cannot disallow a deduction for traffic fines and penalties, however it is not advisable for two reasons: it can open the company to legal liability; and it can attract unnecessary (and unwanted) attention to your file by the CCRA.

Arden Vanderhorst, Chartered Accountant • 905-665-8819 • www.ardenvanderhorst.com • arden@ardenvanderhorst.com

Board of Directors

After all the benefits you have received from the DHSBA, now is the time to give back. Positions on the Board of Directors are now open. Self-nominations are accepted. Nomination forms will be available at the meetings. The election will be held at the AGM on June 11, 2003.



Durham Home & Small Business Association

is a non-profit organization that promotes excellence and growth in home and small businesses in the Durham Region.

Our focus is to provide members and guests with opportunities for education, networking, information exchange, fellowship and business promotion.

Members of the DH&SBA:

- attend regular monthly meetings, workshops and seminars at special member prices
- have their spouse/partner included with their membership
- display their promotional materials at meetings
- learn useful, timely and practical skills
- participate in special member incentives
- have their name and business listed on the DH&SBA web site (with links)
- have the opportunity to interact with other like-minded individuals
- are kept informed of government activities affecting home and small business
- are involved with a reputable organization with a dynamic membership!

Nominations are now being accepted for the prestigious "Business of the Year" award. Forward your nomination to Anne Louise Currie, alcurrie@digitalripple.com or bring to the next member's meeting. Self nominations are accepted.

2002/2003 Meeting Schedule

Topics are subject to change.

- April 9, 2003 - Gain Confidence When Speaking In Public
- May 14, 2003 - Internet Marketing
Please note change of location
- June 11, 2003 - Annual General Meeting
Time and location to be announced

Membership Application

Name: _____

Spouse/Partner Name: _____

Business Name: _____

Description of Products/Services: (what you would like displayed on the web site as a description for your business) _____

Address: _____

City: _____ Postal Code: _____

Phone: _____ Fax: _____

Internet Address*: _____

E-mail Address*: _____

Signature: _____

Date: _____

Cheque enclosed in the amount of \$ _____

* by providing this information you are hereby authorizing publication on the DHSBA web site.

- Individual Member \$40.00 Annual Fee
- Corporate Member \$60.00 Annual Fee

Mail your payment to:
DHSBA P.O. Box 623,
Whitby, Ontario
L1N 6A3
or bring to the next
member's meeting.

Help Us Get Published DHSBA NEWSLETTER BENEFITS

One of the benefits of becoming a member of the Durham Home & Small Business Association is receiving the bi-monthly newsletter. The publication contains information to keep members informed of what is happening with the association, what to expect at up-coming meetings and helpful insight on business related items.

Where do we get the information? From members like you! Why not share your expertise and offer some business tips to your fellow entrepreneurs? One new member, Arden Vanderhorst, a chartered accountant who utilized the benefits of being a member, offered the "Tax Tips" this month. We invite all members to submit articles to the newsletter. We will include a short bio of you and your business. Contact Nancy Rogers, write.rogers@sympatico.ca or call 905-655-8712.

Our deadline for the June issue is May 7, 2003, by 4 p.m. Submissions may be sent to Nancy Rogers.

*There are pages to be written
and deadlines to be met!*