



Financial Notes • By Gwyneth James

I have coined a new word which I introduced in a speech to the Women's Business Network meeting on November 2nd: the "Anti-Preneur". This is a person who thinks they are an entrepreneur, but in fact they are exactly the opposite. Much is written about the skill set needed by an entrepreneur, but clearly the message has not reached some of its intended audience because there are still far too many people who wander into starting a business because they can't find a job. This is not a good reason!

Since it's a well-known fact that humour is often the best way to get a message through, I have created the top 5 "Signs You Are an Anti-Preneur" (drum roll, please):

5. You haven't exactly determined who would buy what you're selling and how much they would be willing to pay, but you're convinced it's going to be the next big thing...
4. You aren't that good at getting your kids to do their chores, but you're sure managing staff can't be that hard...
3. It hadn't really occurred to you that there's no safety net if you fail, but you're sure your parents would let you move back in...
2. You haven't filed a tax return for years because you keep losing your T4 slips, but you don't think that's a big deal...

And the #1 sign you're an anti-preneur: You are completely averse to paying a professional to perform the elements of business management you are not as good at.

Of course, there are many more "signs" I could list, but the important message is to be very honest with yourself before deciding that self-employment is for you. Just because you have a skill does not mean you should turn that into a business. I have encountered people like this in my years as an accountant. They make their lives, and the lives of their friends and family, miserable.

—Gwyneth James MBA CGA is the owner of TCP Accounting & Tax Services which has been providing accounting services for over 20 years to individuals and small businesses throughout Peterborough City and County. (705) 876-6011 or tcpaccounting.ca

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Community Care

• Submitted by Lynda McKerr, Community Development Coordinator, Community Care Harvey Office

Every Diners Club is different. New people learn from others and join an experienced Diner over a wholesome meal, share some moments with new friends, music, dance or learn something from a speaker. As stated, all are different and there are Diners Clubs where others are missed.

After connecting with a daughter after her father passed, here is part of her response:

"How thoughtful of you to say that you'd missed my Dad. I do think he would have enjoyed a bus ride at this time of year and I know from all these years of shared dialogue and lengthy phone calls just how much he looked forward to his Diner's Club days and events.

It's unbelievable how I can write about so many other things pertaining to my Dad and my eyes remain dry and yet I reflect on the difference your caring community made to him and I fall apart at my keyboard."

Our Transportation Program is key to supporting your need to remain independent and at home. Community Care gives priority to those "must-get-to" medical appointments. However, getting groceries, doing your banking or seeing friends or going to an event are important too and depending on availability of drivers, Community Care will try to facilitate your request. Drives may be local or long distances and transportation for those in wheelchairs/disabled can be addressed through the Caremobile Program.

Did you know if you have no way of getting to Diners' Club, your transportation to it is included in the cost

of your Diners' Ticket (in Harvey that's \$9)?

Transportation services are more than a simple drive or a conversation; it's the time taken to reassure someone, listen and chat, smile, and tell someone that you care. It's all the little things that come so naturally to caring volunteers, which warm the hearts of those around them.

Volunteer drivers are compensated for out of pocket expenses directly by the individual served. All new drivers are interviewed, screened and provided with extensive

orientation and training. On-going training opportunities are also offered. Drivers are expected to inform their insurance agent of their involvement as a volunteer driver and adequate insurance is required.

If you have a reliable vehicle and a few hours to spare, call a Community Care Office nearest you: talk to Lorri in Lakefield 652-8655, Yvonne in Bridgenorth/Ennismore 292-8708 or myself in the Buckhorn area 657-2171. •

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