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New Maps at Visitor Info Kiosks in SEL Township!

The Township of Smith-Ennismore-Lakefield and Saville Publishing partnered to update maps at visitor information kiosks in the communities of Bridgenorth, Lakefield and Ennismore. The maps were in need of replacement this year as the advertising had expired.

Rob Lamarre, Manager of Building and Planning for the township, contacted Saville Publishing and spoke with Pierre Saville about partnering with the township to complete the project. Terms were agreed upon earlier in the year wherein the township and Saville would share the proceeds of the sale of advertising which surrounds the signs.

Saville Publishing was responsible for the sale of advertising, and production of the ads and brochures. Pierre (who owns Saville Publishing with his wife Chantal) came up with the idea of producing a brochure which would contain the map and ads to be displayed on the kiosks for people to take with them on their stroll through the communities.

This "value-added" feature helped with ad sales and will also prove to be a useful tool for tourists and residents alike. Rob Lamarre says, "The partnership has proven successful in that the proceeds from the ad sales more than covered the costs associated with producing the maps and brochures." The kiosks are located at Cenotaph Park in Lakefield, Heritage Park on Ward Street in Bridgenorth, and the four corners at Ennismore. For more information, contact Saville Publishing or the Connection newspaper at (705) 927-7139.



Ad / Editorial Deadline for the February 2012 Issue? January 30, 2012.

For ad sales, call Pierre at 927-7139.

Future deadlines:

www.connectionnewspaper.wordpress.com/about/

Financial Notes • By Gwyneth James

When the owner of a small business decides to hire his or her first employee, there is a strong temptation to bring on that worker as a self-employed contractor. This arrangement is seen to reduce the owner's risk. In many ways, it does; the risk is shifted to the worker who has no employment insurance, no protection from the Employment Standards Act (for example: overtime, statutory holidays), and no protection from workplace environment issues governed by the Employment Equity Act. The self-employed worker is also then required to track and report their income and expenses as a business which is often beyond their technical expertise.

Some will argue that the self-employed workers benefit from increased deductions available against income, ability to set their own hours, freedom to work for multiple clients, and potential to make a profit. Unfortunately, in many cases, the workers never realize most of these benefits and are as restricted in their activities as they would be as an employee.

The Canada Revenue Agency (CRA) has won many cases against companies who have tried to avoid employment taxes (EI and CPP) resulting in penalties, interest, and lost time through audit for those business owners. Sometimes CRA has discovered the dishonesty on its own and sometimes the worker has reported the company to CRA when the relationship has soured. Frequently, once CRA determines that a worker is an employee, the employer is also found to be liable for payments to WSIB.

The guiding principles upon which a worker is engaged should be CRA's Guide RC4110 – Employee or Self-employed? Found at <http://www.cra-arc.gc.ca/E/pub/tg/rc4110/rc4110-11e.pdf>, this guide examines factors such as the worker's degree of control, responsibility for tools and equipment, ability to sub-contract, and opportunity for profit or loss.

Business owners should ensure the status they choose is reflected in the actual terms and conditions of the employment or contract for services. A successful entrepreneur ensures that their budget projections include all associated costs of that first employee – including company contributions to CPP, EI and WSIB – before making the decision to hire.

—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.com



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