



In-House

The Saskatchewan Home-Based Business Association

#500, 8B, 3110 - 8th Street East Saskatoon, SK S7H 0W2
 1-877-887-4222
 Email: info@shbba.sk.ca

Thank you to all the people who have shared their expertise in this newsletter.

www.heifer.org



Speaker from HEIFER INTERNATIONAL to present at SHBBA Annual General Meeting
 10 am on March 17 at the Park Town Hotel
 924 Spadina Crescent East, Saskatoon

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HEIFER INTERNATIONAL - Ending Hunger - Caring for the Earth

Heifer International is a non-profit international organization committed to working with communities to end hunger and poverty and to care for the earth. Their strategy is to pass on the gift. As people share their animals' offspring with others, along with their knowledge, resources, and skills an expanding network of hope, dignity, and self-reliance is created that reaches around the globe. Today, millions of families in 128 countries have been given the gifts of self-reliance and hope.

Don't miss the exciting presentation by Gordon Enns, the Canadian Director for Heifer International at the SHBBA Annual General Meeting in Saskatoon on March 17. Gordon grew up in Saskatoon, graduated from Rosthern Junior College, then earned his Bachelors Degree in Agriculture and Masters in Education. He worked for Saskatchewan Agriculture for many years before taking on the role of Canadian Director for Heifer International. Gordon has worked with a variety of local groups promoting sustainable agriculture and a sustainable way of life. This is sure to be a presentation that you won't want to miss!

SEE YOU THERE!

PATRON MEMBERS:

LOCAL

The UPS Store
 Life Line Brokers

PROVINCIAL

Women Entrepreneurs
 of Saskatchewan Inc.
business infosource
 Canada Saskatchewan
 Business Service Centre

RECIPROCAL MEMBERS:

Better Business Bureau
 Chambers of Commerce
 - Estevan
 - Greater Saskatoon
 - Moose Jaw
 - Regina

The Massage sold for \$10,000.00
A Lifetime of Personalized Tax Returns - \$11,000.00!
WHAT FUN!

No - it wasn't at a high society affair attended by only the elite rich. This happened at our last Saskatoon Chapter meeting on February 7. Of course the catch is that we were using "special SHBBA currency" and the "sale" didn't actually occur. But all of the members who braved the cold weather had fun. Our annual Mock Auction is an entertaining way to practice our marketing skills - make sure you come next year!

**SHBBA
BOARD OF DIRECTORS**

President: Vacant

Gordon Peters, Vice-President
GFP Business Services

Charlene Stushnoff, Secretary
Daily Living Personal Care Ltd.

Bev Roth, Treasurer
Mary Kay Cosmetics &
Bev Roth Accounting

Beth Campbell, Past President
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Saskatoon Rep: Vacant
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Bev Roth, Past President
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Secretary: Vacant

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Joanne Hritzuk, Member at Large
Sportex Marketing

Charlene Stushnoff, Social & Phoning
Daily Living Personal Care Ltd.

MEMBERSHIP COORDINATOR

Beth Campbell (temporarily)

WEBMASTER

Daryle Wilkinson, Small Biz eWorks

IN-HOUSE EDITOR

Beth Campbell, PrairieWebs.com

CONTACT INFORMATION

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Website: <http://www.shbba.sk.ca>

Patron Member's Upcoming Event



Women Entrepreneurs 2007 Symposium
to be held in Saskatoon on May 11, 2007

Open Your Mind . . .

*Communications • Sales Networking • Re-inventing Your Business
Finding the Balance in Your Life*

With Guest Speakers Carol Boothroyd
Kim Duke "The Sales Diva"
Professor Ayten Archer
Rhonda Barry, Patricia Katz



**Morning Keynote speaker - Carol Boothroyd
Gender & Communication**

*Got a gender? This session is for you!
Men and women do not always
speak the same language.*

Communication is more than meets the ear.

Participants will belly-laugh while they develop personal awareness and learn practical tools to become flexible communicators whether at home or work.



**Evening Banquet Keynote speaker
Patricia Katz
Open For Business - Open For Life**

*So many people, so many teams,
running on empty.
Overcommitted. Overwhelmed.
Underappreciated.*

*It's no way to work, no way to lead,
and no way to live!*

Today's nonstop, flat-out lifestyles and workloads cause more problems than they solve - for all of us. Exhaustion is not an option. So what's the alternative? Attend this session to find out.

Contact Women Entrepreneurs of Saskatchewan Inc.
<http://www.womenentrepreneurs.sk.ca>
Phone: 477-7171 Toll free: 1-800-879-6331
Email: info@womenentrepreneurs.sk.ca

Permission to Use In-House Articles

Contact the SHBBA for permission to use any of the articles in this publication.



VOLUNTEERS NEEDED

Volunteer Opportunities:
- Board & Executive positions
- Membership Coordinator
. . . and more

MOTIVATION - Linda Day

"Don't limit yourself.

Many people limit themselves to what they think they can do.

You can go as far as your mind lets you."

- Mary Kay Ash -

Motivation is one of the hardest things for a person to maintain on a daily basis. Staying motivated can be difficult, but by setting an achievable goal, the small successes will motivate us to take on bigger challenges. Whether it's going to the gym on a regular basis, giving up smoking or deciding to lose weight, it's important to realize that it won't happen overnight. How often have you gone on a diet, only to give up after a short time because the weight wasn't coming off fast enough? We live in a fast-paced world and expect everything to happen 'right now' even though we often know that is isn't possible.

Setting reachable goals will silence that inner voice that chatters at us, constantly reminding us of those things that we haven't done - like how many times we went off our diet this week or that we forgot to write in our journal. Instead of psyching yourself out with negative self-talk, it is important to get at it!! Clean one drawer, download those digital photos of the family reunion, run one lap instead of two or do your filing. Internal motivation and addressing what has been keeping you from reaching your goal is the key. How often do we tell ourselves that we just don't have time to get around to those things we want to do? Breaking down your goals into smaller segments will keep your motivation at a higher level and the task will seem so much easier. If you follow your interests, instead of beating your head against a wall on 'should-do' projects, you will find it much easier to stay motivated.

Anxiety or fear of failure may be holding you back and figuring out if there's an emotional reason for putting things off is a good way to start. Maybe it's because it's something that is important to someone else, but not to you. If you do things out of a sense of 'I should be doing this' rather than a true personal commitment, you won't stay motivated for long. To boost your spirits, identify a source of inspiration when you feel that you are slowing down. Organize strategies to keep you focused and promise yourself a nice reward when you achieve your goal. Having something to look forward to is very important, so make plans to buy that new dress, go to a movie or purchase your favorite author's newest book in hardcover.

Don't let yourself get discouraged. Replace negative thoughts with positive reflections on how much you have already accomplished. Instead of thinking 'I will' or 'I'm going to,' tell yourself 'I'm doing it! I'm making progress toward my goal.' Norman Vincent Peale stated that "People become really quite remarkable when they start thinking that they can do things. When they believe in themselves, they have the first secret of success." Often taking one step at a time, accomplishing small tasks along the way, will help to keep you motivated." Believe in yourself and feel proud of all that you have accomplished.

Submitted by: **Linda Day** Ph: **780-885-5469** **lday5926@shaw.ca**

*Linda was an active volunteer while she was a member of the SHBBA.
We were sorry to lose her to Alberta.*



Business Records

- Lois Campbell -

It's very important to the success of any business to be organized and stay organized. As a business owner your time is very precious. Time is juggled between family, growing your business and personal interests.

Perhaps finding time to sit down and record financial transactions is not on your "top 10 list" of things you like to do. Seeking professional book-keeping assistance will help you maximize your time and be more effective in understanding the progress you are making in reaching your business goals.

Here are a few important things to keep in mind

- keep your business documents for seven years
- your receipts must be business related and reasonable
- if a clear description of purchased items is not stated on the invoice, write a note on the back of the receipt describing what was purchased
- operate your business with the knowledge that one day you will be audited

AccuSolutions....helping you to succeed.

Lois Campbell
accusolutions@sasktel.net
Ph: 270-6122

 AccuSolutions

Ask The Insurance Advisor

I have a home-based business, does my homeowners insurance cover me?

Homeowners policies were never intended to cover business exposures. Generally, homeowners insurance policies exclude loss due to business operations conducted in the home. Consequently, coverage for the items you use in your business such as computers, fax machines, filing cabinets, tools and inventory are limited to \$2,500 in your home and \$250 away from home under most policies. And, in my opinion the most important exclusion is that your homeowners coverage provides no liability insurance for your home-based business. This leaves you wide open for a lawsuit that may arise out of your business operations. Just paying the legal fees associated with such a lawsuit would be substantial.

Depending on your insurer and the type of business you have, you may be able to add a Home-Based Business Extension to your homeowners policy. If your business falls outside of the requirements for this extension, you can usually buy a commercial policy for a reasonable cost. And best of all, since these are business expenses they are tax deductible.



*Jim Seip, B.Mgt., MBA,
CAIB Sales Manager
Life Line Insurance*

*Send any questions to:
Jim Seip
Life Line Insurance
134 Primrose Drive,
Saskatoon, SK S7K 5S6
934-6060
jim@lifelinebrokers.com*

**To find out more about
the Group Health & Dental
Plan available to SHBBA
members contact
Life Line Brokers Ltd.**



Do not sign the back of your credit cards.
Instead, put "PHOTO ID REQUIRED".

Tip from Lana Sheppard
'Checks'n'Balances Business Services
Phone: 382-9127
Email: lanasheppard@sasktel.net



MARK YOUR CALENDAR

SHBBA PROVINCIAL ANNUAL GENERAL MEETING

Saturday, March 17 - 10 am - lunch
A presentation from Gordon Enns, Heifer
Internation will be followed by our
Annual General Meeting and election of
our Provincial Board of Directors. A
lunch (\$15) will end the meeting.

SHBBA Saskatoon Chapter General Meeting

April 4 at *business infosorce*.

TRADESHOW

March 2 & 3 in Bruno, SK.
being organized by the SHBBA
See page 5 for more details.

PATRON MEMBER EVENTS

Women Entrepreneurs or Saskatchewan Inc.

Breakfast Series

Feb 28 - E-Commerce, When & how to start offering it

Mar 28 - Tapping into the representative workforce

June 27 - Customer Service

Lunch & Learn

Mar 14 - The importance of knowing your credit rating

Apr 11 - Outsourcing - legal, accounting, bookkeeping

June 13 - Trend-spotting - tapping into consumer trends

Phone: 477-7173

See page 2 for more information.

The Canada Saskatchewan Business Service Centre

business infosorce offers events that SHBBA members
may want to take advantage of.

Phone them at 956-2323 or 1-800-667-4374

or visit their website at: www.cbosc.org/sask/whats_new.cfm

RECIPROCAL MEMBER EVENTS

Greater Saskatoon Chamber of Commerce regularly has events
that may be of interest to members of the SHBBA. Visit their web-
site for details: www.eboardoftrade.com

Members of the SHBBA are welcome to attend these functions by
contacting the SHBBA liaison officer, Joanne Hritzuk at 222-2676
one week prior to the event.

Why does the cost of providing employees with health and dental insurance seem to go up every year? Are you even able to offer them?

AN ALTERNATIVE TO HEALTH INSURANCE IS THE PRIVATE HEALTH SERVICES PLAN

Traditional group insurance programs are essentially pre-payment programs with some underwriting and adjudication services included. As inflation drives health costs by about 15% annually, and your employees claim more than was projected when the plan was designed, the insurance company has no alternative but to increase premiums.

A little known alternative provided for under section 248(a) of the tax act. This section allows for the creation of a Private Health Services Plan. Such a plan can be designed for any size of company with any size of employee group. Most importantly, it provides the opportunity to control costs by plan design and, if you don't use it you don't pay a thing!

If you do claim (within the limits you chose at setup) it creates a tax deductible expense to your company, and a tax free benefit to the employee (claimant).

As you can see, well designed plan can be extremely cost effective, especially for the small business owner!

Article submitted by:

Lana Sheppard

'Checks'n'Balances Business Services

Phone: 382-9159 Cell: 261-2593

The Prairie Ursuline Centre

Bruno, Saskatchewan

85 km. east of

Saskatoon on Hwy 5



In 1919, the Ursuline Sisters constructed the oldest wing of the Centre as a convent and learning academy.

Since 1982, when the Sisters stopped using it as a teaching

facility, the Ursuline Centre has been used as a conference facility and resource centre.

Surrounded by 65 acres of land with mature trees, walking paths and a small park, there is a sense of enduring prairie history and heritage in the great halls and classrooms of the Prairie Ursuline Centre.

Find out more about this centre at:

<http://www.pucbruno.com>

SHBBA TRADESHOW AT The Prairie Ursuline Centre

be a part of the
Sask. Bed & Breakfast Association's
Annual General Meeting
March 2 & 3, 2007



SURFIN THE NET

Saskatchewan BizPal Service

Find the answers to your
business licensing needs
at: www.bizpal.gov.sk.ca



The SHBBA is once again organizing a tradeshow to take place at the Saskatchewan Bed & Breakfast (SBB) Annual General Meeting.

Members of the SHBBA have the opportunity to showcase their products and services. Those who cannot attend are encouraged to have their brochure or business card available for display at the SHBBA table.

Contact Beth Campbell at 244-1567 or email beth@prairiewebs.com for more information.

Work Safe Saskatchewan

Resources to make your workplace healthier and safer at: www.worksafesask.ca

Did you find something interesting while you were "Surfin the Net"? Let us know so we can share it with other SHBBA members.

How To Have A Positive Image

An article from *business infSOURCE*

Always make the customer your first priority!

Your business exists because of your customers, and they should be the primary focus of your operations. Uncaring, impersonal service can be disastrous; most unhappy customers never complain but they won't buy again and they will tell many others.

Make the job look easy.

Ensure staff are well trained and competent for the job required.

Don't complain or indicate inconvenience.

A cheerful and efficient "can-do" attitude keeps customers happy.

Use the creativity and experience of your staff!

Delegate, encourage, empower, and communicate with staff. Employees will be more productive and you will have more time to manage operations rather than putting out fires.

Listen to requests, accept changes, and respond positively to uncertainty.

Customers may require order changes affecting existing arrangements. How these requests are serviced is important to the purchaser and their comfort level for making future orders.

Approach tasks with confidence, perform effectively and follow-up quickly on problems.

Emphasize quality.

Price, quality, and service are the three main areas of comparison when making a purchasing decision. Purchasing decisions are seldom based solely upon price.

Increase the knowledge level of your customers.

Ensure customers know the full range of services provided in order to get sales in new areas. Communicate with the customer regarding information affecting the purchase decision (i.e. timing/availability/freight, etc.).

Ensure work is done in a timely and efficient manner.

Set internal deadlines for accomplishing tasks as a standard for service.

Get involved in your community and give something back to it.

Providing time or money to worthy local charities and groups will create goodwill from fellow citizens and the community from which you profit.

Be honest with customers and discuss difficulties frankly with them.

Deal with people in a forthright and timely manner to eliminate potentially negative situations before they occur. Make people aware that a problem exists. Communicate effectively with your customers.

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Visit their website to view other
informative articles.

<http://www.cbsc.org/sask>



Government of
Saskatchewan

business
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Canada - Saskatchewan
Business Service Centre

Canada

BizPaL Expands Access to Permit and Licence Information in Saskatchewan.



BizPaL, an interactive one-stop website for business permit and licence information, will soon be available in many new towns and cities in Saskatchewan. Saskatoon, the first Saskatchewan municipality to launch the service in June 2006 was joined by the City of Moose Jaw in a formal launch on January 22.

"This initiative will benefit the Province of Saskatchewan and the City of Moose Jaw by stimulating economic growth and prosperity for area businesses." said the Honourable Gerry Ritz, Secretary of State (Small Business and Tourism) who was on-hand to welcome Moose Jaw's launch of BizPaL on behalf of the Honourable Maxime Bernier, Minister of Industry

"BizPaL is an important part of our new provincial Regulatory and Service Enhancement Initiative to make it easier for entrepreneurs to start and expand their business in Saskatchewan," said Saskatchewan Industry and Resources Minister Eric Cline. "Expanding BizPaL throughout the province fits with our economic action plan to enhance and promote our competitive advantages and make Saskatchewan an attractive place to invest, work and live," added Minister Cline.

"BizPaL is an exciting innovation for the City of Moose Jaw to assist people who want to establish a business in Moose Jaw," said Mayor Dale McBain. "The BizPaL site will provide business people with the opportunity to discover what the municipal, provincial and federal requirements are for setting up a business in Moose Jaw. This 'one stop shopping' will greatly assist our private sector partners who wish to locate in the Friendly City."

Early March will see the BizPaL service launched in the cities of Weyburn, Swift Current and Prince Albert while the City of Regina will launch the service later in the spring. Yorkton and North Battleford are the newest Saskatchewan municipalities to begin work implementing BizPaL and should have the service available to its business community before summer.

Saskatchewan's 28 Regional Economic Development Authorities (REDA) are also participating in bringing BizPaL to the communities they serve. The Cornerstone REDA is playing a lead role in this effort and is currently working with the towns of Carlyle and Arcola. Eight other REDAs have also begun work implementing BizPaL on behalf of up to 20 Saskatchewan towns while all REDAs will eventually be approached to participate.

"This project brings together all levels of government with other organizations to provide a valuable service to the business community," said Angela Schmidt, Director, Competitiveness Branch, Industry and Resources. "By working together with partners such as the REDAs, we are able to expand the BizPaL service quicker and to more municipalities than we could using just our own resources."

You can access the service by visiting www.bizpal.gov.sk.ca



Let us know about the "extra" things you do so we can include it here.

Rosanna Parry Photography will have a display at the Circle Centre Mall in Saskatoon during March. Be sure to watch for it.

Lana Sheppard will be performing with the Saskatoon Concert Band on May 6 at 7:30 at St. Joseph High School. (www.saskatoonconcertband.ca)

Beth Campbell will have some of her art displayed at The Mayfair Artists Art Show & Sale at the Mayfair United Church on april 28 & 29. (www.geocities.com/mayfair_artists)



SHBBA AGM
Annual General Meeting
 Sat. March 17 at the Park Town Hotel
 924 Spadina Crescent East, Saskatoon
 Morning starts at 10 a.m. with a speaker
 from HEIFER International
 followed by the meeting and lunch (\$15).

2007 SALE
 Purchase an advertisement in the
 SHBBA ANNUAL MEMBER'S
 PRODUCT & SERVICES GUIDE
 Get a website advertisement on
 one page of our website for one
 year for an additional \$10.
 - Available until April 15, 2007 -

NOTE:
 SHBBA Annual Member's
 Product & Services Guide will be
 published with the summer In-House
 (after the AGM and elections)

Mailed under publications Agreement
 #40041848
 Undeliverable copies can be returned to:

SHBBA In-House
 #500 - 8B, 3110-8th Street East



SHBBA website: <http://www.shbba.sk.ca> - see what is happening - a great place to advertise!

JOIN THE SHBBA
 Junior member \$25.
 Individual member 50.
 Local Patron 150.
 Provincial Patron 250.
 Reciprocal Member No fee
 Apply online at www.shbba.sk.ca

Submit an article
 showing your expertise.
 Deadline for
 In-House submissions:
 Summer 2007 edition: April 25
 Fall 2007 edition: Aug. 5

Contact:
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 or info@shbba.sk.ca

In-House
Advertising Rates
 1/8 page \$ 15.
 1/4 page 25.
 1/2 page 40.
 1 page 60.
 Centerfold 115.
 Non-members add 25%