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Barrister & Solicitor

1 am thinking of starting a new business, but I'm not sure how to set it up. Should I incorporate?

A There are a few different ways you can set up your business, each with its own advantages and disadvantages. The most common form of business is what's called a sole proprietorship. Any individual who starts a business has, simply by doing so, created a sole proprietorship. No formalities are necessary for setting it up, but you may have to obtain licenses to carry on the business. The disadvantage of a sole proprietorship is that your business liabilities are not separate from your personal assets. so if something goes wrong on the job, your personal assets (such as your

Another way that you can carry on the business is through a partnership. Much like a sole proprietorship, a partnership may come into existence when two or more persons carry on business together for a profit. The problem with partnerships is that each partner is jointly liable for the full amount of the partnership's debts. If the liabilities of a partnership exceed its assets, a creditor can again look to each partner's personal assets to

A corporation is a separate legal person that has its own rights and obligations. Setting up a business corporation is more complicated than running a partnership or sole proprietorship, but it has the added benefit of protecting its owners (the shareholders) from personal liability and may offer you tax advantages. Where your business is risky, dangerous, or prone to lawsuits, you should certainly consider setting up a corporation in order to limit your personal liability.





DR. ELAYNE TANNER

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• I realize that I always find the negative in everything. I think I was taught to not let myself get my hopes up because if I do, something bad might happen. But now I would like to be happy. Is this possible?

• Yes it is possible. As we approach Thanksgiving, this might be a good time to change your attitude. By finding the negative in things, you have the illusion of protecting yourself from being disappointed or looking foolish. All you really do is make yourself unhappy.

The first step in changing this is to take responsibility for your own happiness. Don't be afraid to anticipate happiness and expect things to turn out. Make them turn out the way you want. Count every positive thing in your life—the fact that you are able to read this means that you can see, read and think. Next, be enthusiastic about whatever you do. When someone asks you how you are, respond, not with "could be worse," or "not bad" but rather with "Great!" or "Excellent!" See how just that small change in attitude shifts your perspective.

Pay attention to all of the things in your life that you would miss if they were gone: Your loved ones, your health, your pets, housing, vehicle—anything. What would you do or how would you feel if any one of these things were suddenly taken from you? Be thankful for what you have and do not waste time focusing on things you cannot change. Recognize where you have distorted and negative beliefs and focus on changing the way you look at things. Question your own beliefs and spot where you are merely repeating negative, ineffective views that you were indoctrinated with and discover your positive side. When you begin to look at things with fresh eyes, you will be surprised to see what you get in return. If you give out joy, you will receive happiness back. You will be thankful for what you do have and people will be glad to see you. You will experience the joy of Thanksgiving

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