

BUSINESS



Creating a hot sauce summer

Local 'KidPreneur' Ryan Muil of Georgetown is joined by his dad Dave as they display some of their newly developed Muil-e's Hot Sauce. Ryan wanted to learn to become an entrepreneur, so he and his dad took advantage of an old family recipe for hot sauce, and developed it for retail sales. As part of the process, Ryan had to learn how to go through all the testing and regulations to put the sauce on the market. As a result of the exercise, Dave created KidPreneur.ca, a website to help young people become entrepreneurs. Muil-e's Hot Sauce is currently available at Patrick's Prime Cuts and Deli, in Georgetown South. The sauce is described as both sweet and hot by the Muil family, and can also be purchased online at KidPreneur.ca

Photo by Ted Brown

Business of the Month

Halton Hills Chamber of Commerce Business of the Month for July is Jay Cliff Contracting, owned by Jason Messier, at 5 Murdock St. Chamber president Jamie Schumacker (right) and Chamber director Herma Buchanon recently presented the sign to Messier.

*Photo by
Ted Brown*



Suffering from Depression, Grief, Anxiety?

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TABITHA HOLMAN

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Q: How do I deal with my child's temper tantrums?

A: Children have temper tantrums when they get frustrated because they are tired, hungry or unable to do what they are trying to do. Even though children never plan tantrums or have them on purpose, they are never acceptable. The best way to deal with tantrums is by planning ahead and being consistent so that your child knows what to expect. Tell your child what you are going to do and give them time to prepare. Tell them the type of behaviour that is acceptable and the outcomes of good and bad behaviour and be sure to follow through. Try to do chores when your child is rested and not hungry. Encourage your child to use words as much as possible to tell you what they want. Let your child make appropriate choices such as which colour shirt they will wear or which fruit they would like to eat. Try to 'catch' your child being good' and praise good behaviour before it is replaced by bad. If you see sense your child becoming frustrated try to step in and divert the tantrum. Sometimes a game or a hug is effective. If all else fails and your child has a tantrum, make sure your child is safe and when possible, ignore it. Do not give him or her any attention for tantrums. In public when the tantrum is impossible to ignore take the child somewhere private even if it means leaving a full shopping cart behind. When home, discuss the behaviour and give a time out. Time outs should be away from any action so the child sits quietly for approximately one minute for each year of your child's age. When the time out is over, praise your child and talk about why the behaviour was unsuitable and what you expect the next time you are in the same situation. Temper tantrums will subside but if they are of concern, you may want to consider counselling to help you deal with the behaviour more effectively.

"HELPING YOU HELP YOURSELF."

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83 Mill St., Suite B
Georgetown, Ont.
L7G 5E9



Marta Masley
B.Sc.(PT), M.C.P.A.

Q: I have been having right hip and knee problems. My physiotherapist has told me that I overpronate my feet and orthotics would help correct this. Is it possible that poor foot biomechanics can cause hip and knee pain?

A: Your body is all part of one kinetic chain. The foot is the most important link within the kinetic chain since it is the first part to hit the ground as you walk. In general, if your foot motion can be described as normal, overpronated or oversupinated. Imbalances with the chain can have effects as high as the neck region.

How your feet react with the ground determines how the rest of your body reacts as well. In a normal kinetic chain, muscles must contract against the forces generated by abnormal foot biomechanics. This leads to muscles and tendons having to work improperly. As a result, they eventually fatigue and breakdown. When the muscles and tendons cannot work properly, they are unable to keep joints in alignment. This can have effects throughout the body. More prevalent however, are problems closer to the feet such as in your case, the knees and hips.

Your orthotics are transferable between shoes. They may take a few days to get used to, but will play a great role in decreasing your symptoms.

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Barbara Byckowski
Investment Advisor, BBA,
FPF, CFP

Q: I have heard there are other strategies available for putting money aside for retirement and saving money on taxes. Can you tell me more?

A: For some business owners, an IPP – Individual Pension Plan – might be a better solution than an RSP for saving money for your retirement and saving money on taxes. While there is nothing wrong with an RSP, an IPP is a way to potentially contribute more money on a tax-sheltered basis – and sometimes substantially more – than the maximum allowed for RSP's. IPPs are sanctioned by Canada Revenue Agency and define the pension benefit in advance based on income and years of service. An actuarial formula calculates annual contributions funding the pension benefit. These plans are most advantageous for people 40 and older who earn over \$100,000 a year on their T4 and who max out RSP contributions. All IPP contributions made by a corporation on behalf of an individual are full tax-deductible to the corporation. For the individual, an IPP is treated as a non-taxable benefit. Setup, maintenance and management fees are also tax-deductible to the corporation. In some cases, companies can make additional contributions for past service, as far back as 1991. To see if these are right for you, give me a call at 905-450-1850 to discuss.

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Barbara Byckowski is an Investment Advisor with RBC Dominion Securities Inc.

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Barbara can be reached at 905-450-1850.

