

New column

Helper to Small Business

As a public service to individuals in the area, the *News* will begin running a semimonthly question and answer column entitled "Helper to Small Business."

CASE coordinator Ed Ryyanen of the Federal Business Development Bank will answer questions related to the many aspects of starting and keeping a business in the North.

Q. Dear Ed:

I am 28-years old and have been working for the railroad for nine years now. I've been thinking about going into business for some time now. I don't know very much about business, except that it looks like a ticket to freedom for me.

What should I know before I go into business? Is it not as good as it looks?

A.K in Wawa

A. Dear A.K.

After being in business myself for the past 18 years, I'm not going to tell you that it is the wrong thing to do. Quite the contrary, I think that ALL people should be in business.

Personally, I think the world would be a better place if all people would take the responsibility that small business people do for themselves.

But...before you go into business, there are a few things you better think about:

1) Do you have the personal discipline to work atleast 60 to 70 hours a week?

2) Are you prepared to give up the benefits that you have in your job now (i.e. pension plan, unemployment insurance, medical benefits, socializing with other staff and let's not forget the words "it's not my job.")?

3) Are you prepared to take responsibility for others (i.e. government submissions like income tax, U.I.C., C.P.P., OHIP,etc., mak-

ing sure they show up on time, interfering in employee bickering and complaints, and all the other things I'm sure you are aware of from the position of an employee)?

4) Are you prepared to take the flack from your customers? I'm sure that you have heard that the customer is always right! It's true!

5) On the flip side, as long as you work within the laws of the land, you are your own boss. You decide what you are going to do, and when you are going to do it (as long as you ignore your staff and customers).

6) If you don't have the cash to go into business, are you prepared to sign over almost everything you own to the banker to make this business idea work?

Sounds gruesome, doesn't it? Believe me, it's not that bad. If you really believe in your business idea, it will work and it will really pay off, but don't forget the above comments; they are real.

If I can help you any further, write again or call "collect."

If you have any questions you would like to address to Mr. Ryyanen, you may contact him at:

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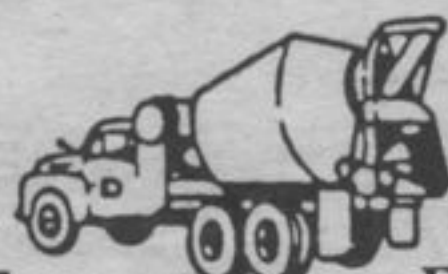
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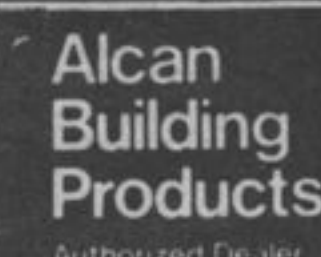
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