



## The Bean Counters' Quarterly

Steve Kirkham C.A. Professional Corporation

September 2014

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### Greetings!

### Welcome to the September 2014 issue of The BeanCounters' Quarterly!

Where does the summer go? It's hard to believe that we're at the end of September. At least we've had some very summer-like weather.

Do you see the Fall as a great time to really get things moving in your business? Time to get passionate and involved in your business? If you need an objective and professional discussion about your goals and plans for your business, please give us a call.

In this issue you'll find information to help you know if your business qualifies for the new small business job credit, and you can read about the three powerful stories you need to learn as a small business owner to help you attract the people you want to serve.

Also find out what Sherry's answer is to our Dialogue question, as well as see what the team is up to in the About Us section.

We are on **Facebook!** You can Like us at: [Facebook](#)

***We wish you a warm and fun Fall with lots of opportunity to get together with family and friends!***

Best regards,

Steve Kirkham



## *The Dialogue Department!*

The idea is to open the lines of communication on a topic or question that may be light and breezy or deep and serious, in an otherwise busy and hurried world. We'll start on our end by telling you about our thoughts on a particular topic or question, and then we'll wait to hear back from you - just hit the link "Here's What I Have to Say" and send us a quick reply.

Here's our question/topic for this issue:

**"Before the next BCQ issue comes out we'll see a number of celebrations including Thanksgiving, Halloween, Remembrance Day, Hanukah, Christmas, etc. What's your favourite celebration that you'll participate in over this time period?"**

Our reply for this **quarter** is from **SHERRY SKIPPEN**: ***"My favourite celebration is, of course, Christmas! Even though it may not be a spiritual experience for everyone, it brings out the goodness and love in people that sometimes gets forgotten. We start connecting to family and friends by sending cards, buying gifts, organizing dinners, and baking goodies. I love the family gathering the most. We always laugh a lot and someone always gets picked on. It's a fun time.***

Here's What I Have To Say - (send reply to) [steve@kirkhamca.ca](mailto:steve@kirkhamca.ca)

## *Canada's New Small Business Job Credit*



**Canadian New Small Business Job Credit**

The Canadian Government says that its new Small Business Job Credit will save companies more than \$550M in payroll taxes over the next two years.

The credit is worth the difference between premiums paid at the legislated rate of \$1.88 per \$100 of insurable earnings and the reduced small business rate of \$1.60 per \$100 of insurable earnings. It will apply in 2015 and 2016. Any company that pays employer insurance (EI) premiums equal to or less than \$15,000 in those years will be eligible for the credit.

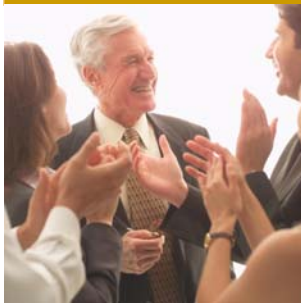
Every small business will be affected differently, but any business paying less than \$15,000 a year in Employment Insurance premiums (or \$570,000 in EI assessable payroll) will save about 15% on their total EI bill. The exact impact will vary, but overall it is a big cut in the payroll tax burden. For example, a business employing 14 people, each earning \$40,000 a year, will save about \$2,200 a year.

Businesses will not need to apply for the credit. The Canada Revenue Agency (CRA) will automatically calculate the credit. It will then be applied against any outstanding debt and any remaining amount will be refunded to the company.

Welcoming the announcement, Dan Kelly, President of the Canadian Federation of Independent Business, said: "This is a big one. This announcement will result in a 15 percent net reduction in Employment Insurance premiums paid by small businesses over the next two years. A 15 percent reduction in EI premiums will make it easier to hire new workers or invest in additional training to help entrepreneurs grow their business.

[Canada's New Small Business Job Credit](#)

## *Three Stories Every Small Business Needs To Tell*



### **Three Stories Every Small Business Needs To Tell**

As a small business owner or entrepreneur, you are looking for a way to engage the minds and get into the hearts of your ideal clients. The people you love to work with. The people who just make your heart sing, and you wake up in the morning because you are beyond jazzed to help them do great things.

How do you attract those amazing people? Tell a great story. Create an experience for that ideal client of why they want to be doing business with you.

Let's face it - there are thousands of graphic designers, massage therapists, accountants and speech coaches out there. What makes you stand out? Your story. I've often said personality is persuasive. You show your personality best through the story you tell.

These are the three stories that all small business owners should have in the back pocket at all times. Whether you are at a networking event and someone wants to hear more, speaking to your local Rotary Club or Chamber of Commerce, or even on your "About Me" page on your website, tell them!

1. Mission critical story. This story is the why behind what you do. It's the a-ha moment you had about why you wanted to be a small business owner in the first place.
2. Turning point story. This is the how you got where you currently are today.
3. Stunning results story. What results do you produce for your clients? I'm always amazed that small business owners do not have a great answer to this question. As an entrepreneur, this story should always be on the tip of your tongue.

[Globe and Mail](#)

*Spotlight On Business*



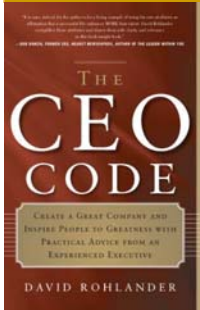
#### **SPOTLIGHT ON YOUR BUSINESS:**

We would love to highlight your business here as we really believe that "word of mouth" and referrals from associates/colleagues is a very powerful way to grow your business. We have all kinds of clients in a variety of businesses such as lawyers, electricians, printers, Nursing Homes, chimney sweeps, just to name a few.

We would love to help our clients both find services they require as well as find new clients. We see it as a form of "community" with one helping the other. And, we feel that we have quality clients that we can recommend highly for the specific service(s) you may require.

So, next time you're looking to hire someone, let us know, and maybe we can recommend someone for the job. And, feel free to give us your company's bio/profile and we'll post it in an upcoming BCQ!

**Want to promote your business through our newsletter? Just send us a short bio along with logo/artwork and we'll put you in a future edition.**



**The Ceo Code: Create A Great Company And Inspire People To Greatness With Practical Advice From An Experienced Executive By David Rohlander**

Inspirational and informative, "The CEO Code" shares real-life stories of success and failure from author David Rohlander's personal journey and work as a mentor and coach to CEOs and executives of Fortune 500 companies, mid-sized companies, and start-ups.

The book will give you: Practical advice for dealing with people. Proven strategies to increase business profits and growth. Unique and simple solutions to complex problems. The secret to authentic communication.

"It is rare, indeed, for the author to be a living example of using his own attributes as affirmation that a successful life embraces MORE than talent. David Rohlander exemplifies those attributes and shares them with clarity and relevance in this fresh insight book." --Bob Danzig, former CEO, Hearst Newspapers, author of The Leader Within You

"This powerful, practical book is full of proven ideas and strategies to help you get better results." --Brian Tracy, author of How The Best Leaders Lead

"The CEO Code" is an excellent guide, handbook, and 21st century tool to move your leadership to higher levels. David's three areas of focus communication, execution and operations--are exactly what is needed now for any leader. Keep this book handy and refer to it often, and you will see longterm ROI for you and the people you are leading." --Dr. Sheila Murray Bethel, best-selling author of A New Breed Of Leader

"Organizations that have CEOs and leaders with vision, compassion, and great communication skills always have an edge on their competition. As a former CEO, I know how my behavior and open communication influenced what employees and stakeholders understood and believed. David Rohlander has experienced the value of communication in his multi-faceted career and lays out a flight plan that breaks it down into manageable pieces for success." --Howard Putnam, former CEO of Southwest Airlines, speaker, and author of The Winds of Turbulence

[Chapters/Indigo - CEO Code](#)



**-Sherry** and her husband decided to do day trips instead of going away this past summer. They went to St. Jacobs farmers market, a Buffalo Bison's baseball game, and also visited a Donkey sanctuary. They also golfed and Sherry played the game of her life! Sherry also celebrated her birthday by going to a TIFF movie in Toronto with Sherry Kirkham and now she wants to do it every year! It was great.

**-Andre** finished overseeing a renovation on his home during the month of July. Overseeing and cleaning up afterwards took a lot more of his time than he expected. He's always dreamed of being a handy man but sees how it might be dangerous work. He was happy that his kids worked hard and passed their music exams in August.

**-Linda** just returned from a late summer and early fall travel time. She visited the Lake Michigan shore and explored the magnificent National Lakeshore Sand Dune National Park, then took in the beauty of the Atlantic from Maine's Acadia National Park. The fall colours were a perfect backdrop on the drive home through Maine, New Hampshire, Massachusetts and northern New York State. Now she's looking forward to relaxing at home and following the baseball playoffs even though the home team did not make it this year. Maybe next year!

**-Steve** says that some may argue that summer never really arrived, but it did for him - in August! Up to that point office life was pretty hectic but slowed in August. He was able to get away for 3 weeks down to the cabins near Kingston and even though it was not sweltering, there were some good times spent on and near the water. Both Justin and Gavin attended a 3-day wakeboard camp and became "master" enough to get up quite easily behind the old fishing boat! Fun times were spent with friends and family both around the dock and the card table.

Unfortunately Erin was finishing up a school term but had some time with her Oakville friends at the end of August. Steve also managed to get in his 2nd annual fishing trip out to Shining Falls, Manitoba with friends and had another great 4 days of fishing.

Things are now settling back into routine with Gavin in Grade 6 and back to karate, Justin in Grade 11, not swimming this year, but trying to get some exercise at the gym, Erin is on a co-op work term, living at home and working in Mississauga, and Sherry is back to chairing the parent council at the high school and running the kids to and from. Looking forward to some nice Fall days before the pain of winter hits us again.

*Quick Links...*

- [The Bean Counters' Quarterly Home C.A. and Our Team Website](#)
- [Canada Revenue Agency - for Business](#)
- [More About Steve Kirkham](#)
- [View previous issues of our Bean Counters' Quarterly](#)

email: [steve@kirkhamca.ca](mailto:steve@kirkhamca.ca)  
phone: 647-723-6195  
web: <http://www.kirkhamca.ca>

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Steve Kirkham C.A. Professional Corporation | 2 - 2345 Wyecroft Road | Oakville | Ontario | L6L 6L8 | Canada