

Content crafted by Women In Business designed to get you engaged with other like-minded individuals.  
We provide a support network fostering an unbiased environment in promotion of the professional and personal growth of women.



## Women In Business

### Women Uncorked a Success

Our first event - Women UnCorked, was a huge success! We are so excited that so many of you came out and offered your support for this organization!

Based on your feedback the committee has decided to host the Uncorked event 3 times a year. Our next event will be Sept 28th, 2017

If you are interest in sponsoring this event please fill in the [form](#).

[Count Me In](#)

---

### Business In. Girls Night Out.

#### Member Meetups

Throughout the year, we will host Women in Business events, but we're also looking to showcase you and your place of business. If you're looking to host a networking event for our Member Meetup series, let us know! We'd love to be a part of it!

[Host a Member Meetup](#)

---

# Member Profile - Katherine Waller

*PSI Industrial Mechanical & Chair, Women in Business Committee*

## 1. What did you want to be when you grew up?

*A motorcycle-riding-ninja-martial-arts-expert who traveled around having cool adventures and saving the day.*

## 2. ....so how did you get to where you are today?

When I graduated from high school I went to university, loved learning, studied a bunch of things and ended up with two degrees and an M.Ed in Counselling. While I was an undergraduate student I had a summer landscaping business. As a graduate student I competed in a business plan competition (my team won), got involved with the Victoria chapter of the Young Entrepreneurs Association and partnered with a technology incubator to bring our concept to market. Looking back I can see that I always had an entrepreneurial spirit. I was later working at a university when I met my husband, he is a millwright and welder and was contracting out his services. We decided to work together to create a business that combined both of our strengths. Now we run a structural and miscellaneous metal fabrication and installation and mechanical services company. We've had the chance to work around the world and to meet some amazing people. Our focus is on creating a business that aligns with our personal values (integrity, respect, accountability, family, community) and building relationships with clients and employees who value the same.

## 3. What advice would you give your younger entrepreneurial self?

- Keep learning and asking questions.
- Have patience as it can take longer and be harder than you think it will, running a business can be like a marathon and it takes stamina, grit and a high risk tolerance.
- Know your personal values, align them with your business and keep focused on what is important to you in life. Don't lose sight of why you are doing this in the first place.
- Have a daily gratitude practice, it is easy to get bogged down with the day to day challenges, this will help you to keep a positive focus and enjoy the process.
- Celebrate your successes, there is always something to do and the next thing on your list, if you don't celebrate what you've accomplished it can feel like you aren't getting anywhere. There needs to be fun in business.
- It's about progress, not perfection.
- Failure is not falling down, it's staying down. There is always something to learn, even (and especially sometimes more so) in challenging situations.
- You can't do this by yourself, learn how to rely on key people and carefully choose who they are.
- Learn how to say no.

## 4. What do you love about Fort Saskatchewan?

The people really are amazing. Because it is a smaller community as an individual you can really get involved and make a difference.

## 5. When you're not running your business, where would we find you?

In the garden or kayaking.

## 6. What is one thing that people don't know about you?



When I was younger my family homesteaded in a remote location on Vancouver Island. It was boat access only and we lived off grid.

#### 7. If we're buying, what are you having?

A private island lol.

[Email Katherine](#)



## Summer Raspberry Peach Sangria

### Ingredients

- 1 Bottle of Red Wine
- 1/2 Cup Peach schnapps
- 1/2 Cup pomegranate Juice
- 1/2 Cup Fresh Lemon Juice
- 2 Peaches Sliced
- 1 Orange Sliced
- 2 Lemons Sliced
- 1/2 Pint Raspberries (rinsed and put into freezer)
- 24 ounces of Raspberry flavored soda water (Or plain Club Soda)

Pour red wine, peach schnapps, pomegranate and lemon juice into large pitcher and stir. Add sliced peaches, orange and lemon slices to pitcher. Put into fridge for at least 3 hours or overnight to allow for maximum flavor. Freeze raspberries to use as ice cubes at least 1 hour before serving. Add peach, orange and lemon slices into glasses  
Top each glass with 3 ounces of raspberry flavored soda water (or plain club soda)  
Stir, serve and enjoy!

## Ask an Expert

Every Month we will feature a new expert. Please [email](#) your questions and we will seek out a expert to answer them

To incorporate or not to incorporate?

JessicaHarquail, CPA  
CGA  
Givens LLP, Women in



## Business Committee Member

There are several factors that need to be considered when deciding if you should incorporate your business or remain as a sole proprietor. One of the first questions I like to ask clients is: how much income is your business generating, followed by how much do you feel you need to earn in order to maintain your lifestyle?

The most valuable reason to incorporate is the potential to defer tax. When a company is profitable, income can sit in the corporation while being taxed at one of the lowest rates in Canada; the small business tax rate is currently 13.5% in Alberta vs. an average rate of 30% personally. The shareholder only recognizes income once it is withdrawn. If you need an income of \$100,000 and the corporation has income of \$500,000, there is a deferral on \$400,000 of income; this amounts to an estimated \$66,000 in immediate tax savings. The deferral can then be used to invest further in the business.

As a sole proprietor, the opportunity to defer tax is not available. When the business makes \$500,000, all of that income is taxed in the year it is earned at their personal tax rate (30% average). If the business owner does not need all of that income, there is unnecessary tax that is being paid.

There are pros and cons to both incorporating and sole proprietorship. Please visit our [website](#) for more information.

The above is a general overview of incorporation. For a more detailed assessment of your personal needs, please contact me at [jharquail@givens.ca](mailto:jharquail@givens.ca) or 780-997-5738.

---

---

## Mark Your Calendar

If you're having an event, let us know and we will promote it for you! email [Alana Seymour](#) with your event

### Heartland Childcare - Open House

#### Heartland Childcare's Open House

Sunday, July 16, 2017 from 12 noon to 3:00pm

Come and view our newly outfitted child care centre and meet our directors and staff!  
Registrations now open for out-of-school care, preschool, toddlers and infants.

[Event Details](#)



---

## Member News

If you have something you would like to share with the Women in Business network, let us know and we will share it for you! email [Alana Seymour](mailto:Alana.Seymour)



### Flash Friday's at Second Cup

Second Cup is excited to offer, \$2 for a medium classic black, mocca or vanilla bean Flash cold brew. Valid until the end of July

Refreshing Sparkling Flash Cold Brew, Green Passionfruit and Berry Hibiscus sparkling teas

[Second Cup Fort Saskatchewan](#)



---

To Contact the Fort Saskatchewan Women in Business Committee please email [fswb@fortsaskchamber.com](mailto:fswb@fortsaskchamber.com) or call (780)998-4355