

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

UNCORKED
Networking & Wine Tasting

January 24th 4:00pm -6:00pm
Chamber of Commerce Office
9923 - 103st. Fort Sask

[REGISTER HERE!](#)

Women Uncorked

Guest speaker Cynthia Walker, lead creative strategist at Rebel Soul Creative will host a short discussion on why brand is important in business.

International Womens' Day 2018

Do you know an outstanding woman that deserves to be recognized. Nominate them in one of 7 categories. Woman's Well-

being, Professional Achievement, Volunteerism, Exemplary Youth, Arts & Culture, Mentorship & Humanitarian

Nominate [here](#)

International Womens' Day 2018 **NOMINATIONS NOW OPEN**



Learning Day: Enhancing Opportunities - *Alberta Women Entrepreneurs*

Alberta Women Entrepreneur's (AWE) Learning Day: Enhancing Opportunities, an event to support women entrepreneurs through skills training and community networking in Edmonton on February 20, 2018.

More Information [here](#)

Member Profile - Shelia Stueck

Bookkeeper [Email Shelia](#)

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

Actually a Wildlife Biologist. I am old enough to be of the era before internet and my parents had a subscription to National Geographic that I would always read.

2.so how did you get to where you are today? Honestly, by circumstance and an evolving of education, skill set, and life stages.

My first career was as a Lab Technician after receiving a Diploma of Biology (see #1...) in Saskatoon. I worked in Medical Research laboratories in 3 different provinces, but found it too sporadic and uncertain.

I received a Bachelor of Commerce from the University of Victoria, that took me into Corporate positions from Administration in a Government office to Event Management with a Sports Marketing Company. It was at one of these employed positions that I took on more of the Bookkeeping side of the Operations.

Around the same time, I was married and had our daughter. And, as above, I realized I was more fulfilled and was most productive in a task based, end-result field - and, working on my own.

I was fortunate to be mentored by executive level folks and took on progressively advancing roles as well

as additional training and certification that enhanced my career path.

It was not until I left the corporate world and took a position with a firm that worked with small business, that I truly found my niche.. Having been raised on a farm in a small prairie town, it brought me full circle to getting to know hard working, entrepreneurial-spirited, and family oriented business people. This interest took me into training and tutoring - for business owners doing their own bookkeeping, and then at a College Level on Vancouver Island.

My Husband's Construction Management Career move brought us to Alberta; again, a life-stage move. As I was starting out completely new, and as every time I applied at a Corporate job, I cringed... I have been self employed the last 3 years.

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

If you don't know exactly what you 'want to be', narrow down the environment and the work place setting you best see yourself in; that may not be like everyone else who is putting on their resume, ' I love working with people' (see #2). Look at fields of expertise - what appeals to you? I was in my 30's when I met a woman who had a business publishing children's books, who knew? I would say also, read Dare Greatly ("*because there is no effort without error and shortcoming*") by Brene Brown

4. What do you love about Fort Saskatchewan?

Getting around and parking!! Really, I am impressed by the level of ambition and industry for a smaller city, and by the wide spread access to interests - if you look there are groups or happenings for all types of arts, sports, interests, and hobbies. And as a dog walker, I am crazy for the trail system.

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

A coffee shop: also love the proximity to the City for the trails there (see #4) and a coffee outing. My husband and I swim at Commonwealth Pool, I am in Spin at BUF, and - attempt to keep up with what our now 17 yr old is doing/going. I like to work in the backyard during the summer, and get to a ski hill at least once a winter.

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

I have a twin brother, his name is Shane.

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

Malbec, a glass, and dessert - something chocolate

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

Amanda Sears
Financial Adviser Assistant
Switzer Financial - Raymond
James

[Email](#) Amanda Sears



Opportunities in the Tax-Free Savings Account

The TFSA offers an array of tax benefits to help you invest throughout your life. It's been described as the single most important personal investment vehicle since the introduction of the Registered Retirement Savings Plans (RRSP).

What's a TFSA?

The TFSA, launched by the Federal Government in 2009, is a savings account into which anyone 18* years of age or older and who has a valid social insurance number (SIN) can open and contribute \$5,500 a year tax-free. The cumulative lifetime contribution amount in 2018 is \$57,500. The types of eligible investments available are similar to RRSPs, including bonds, GICs, and stocks that would otherwise generate taxable dividends or capital gains.

The money you contribute to your TFSA, unlike your RRSP contributions, is not tax deductible. However, income, losses, and gains in respect of investments held within a TFSA, as well as amounts withdrawn, are not taxable. In addition, they will not be taken into account in determining eligibility for federal income-tested benefits or tax credits such as the Canada Child Tax Benefit, the Goods and Services Tax Credit, the Age credit, Old Age Security benefits, the Guaranteed Income Supplement, or Employment Insurance benefits.

Flexible and Tax-Efficient

You have the option of putting the money back into your account however and whenever you please (subject to meeting the government's re-contribution rules), or not at all, unlike RRSP funds under the Home Buyers Plan (HBP), for example. The amount of withdrawals will be added to your contribution limit for the following year.

The TFSA is ideal for meeting immediate needs such as emergency funds, which generally are held in interest bearing cash-accounts and which are harshly taxed in Canada at the top marginal tax rate. By shielding these savings from tax, the TFSA will let you build heftier emergency funds.

Does the TFSA Replace the RRSP?

Not at all. While an RRSP is primarily intended for retirement, the TSFA is like an RRSP for everything else in your life. They're complementary tools that most people will probably want to use together, depending on their needs.

The advantages offered by each plan depend on the difference between your taxation rate when you make the contributions and the one you are subject to when you make withdrawals.

For those in the top marginal tax bracket, you'll most likely make RRSP contributions for the upfront tax deduction – then pump the refund back into a TFSA. But the biggest impact of the new account will be on those in low tax brackets, who may indeed choose TFSAs over RRSPs.

Deciding which strategies best suit your specific circumstances should be discussed with your Raymond James Financial Advisor, as the choice may not always be clear.

TFSA At-A-Glance

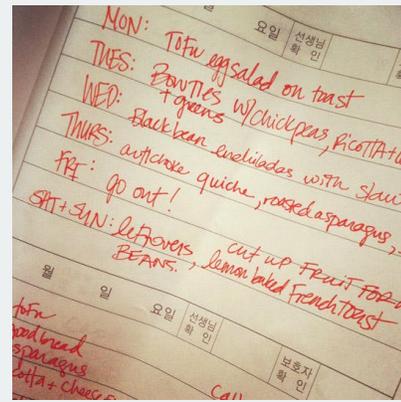
Beginning in January 2009, Canadian residents aged 18 and older could save up to \$5,000 every year in a TFSA. The contribution limit increased to \$5,500 as of January 2013, and again to \$10,000 for 2015. It returned to \$5,500 for 2016 and 2017. Effective January 1, 2018, the annual contribution limit is \$5,500. Unused TFSA contribution room can be carried forward to future years, so adding all years together from 2009-2018 a person eligible (18 or over in 2009) could have \$57,500 invested personally into their TFSA.

The amount withdrawn can be put back in the TFSA at a later date without reducing your contribution room. Neither income earned in a TFSA nor withdrawals will affect your eligibility for federal income tested benefits and credits.

15 tips for better weekly meal planning

- Spend time each week looking for recipes.
- Create a place to save recipes, and keep it SIMPLE.
- Ask your partner, family, and roommates what they like to eat.
- Check the weather.
- Keep a meal journal.
- Start a calendar.
- Go with theme nights (soup night, pasta night, beans).
- Choose a shopping day and make a shopping list.
- Check what's on sale.
- Plan for leftovers.
- Cook components of your meals.
- Be strategic about freezing.
- Don't overstuff the refrigerator.
- Keep a well-stocked pantry.

Get details [here](#)



January Deals

Do you have a deal you want to offer or advertise to the Women in Business network? Send your advertisement to Alana to be featured

[here](#)

Simply Stunning Hair & Makeup

Get a \$35 blowout. Includes Hair Wash and style. Call 780-782-3884 to book your appointment.

\$35
Blowouts



#SIMPLYSTUNNING
HAIR AND
MAKEUP

Mark Your Calendar

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

Grand Opening

Join us in celebrating Body Unique Fitness (BUF) grand opening

January 18th, 2018

6:30 am - 7:30 pm

[More Details Here](#)



Grand Opening

Come out and support fellow women entrepreneur in her grand opening celebration.

January 27th, 2018

11:00 am - 4:00 pm

[More Details Here](#)

Welcome New Members

[AbEx Pharmacy](#) - Dalia El Sayed

[Celtic Oasis Spa](#) - Heather Wall

[Snuggle Bug Baby Blanket](#) - Charolette Brand

[Fort Saskatchewan Acupuncture](#) - Brenna Bouchard

[Ivan Rose Jewelry](#) - Marlene Chatt

[Marge's Country Kitchen](#) - Tammie Pawlik

[Allstate Insurance](#) - Rayna Drury

Do you want to be more involved with Women In Business?

Women in Business is looking for volunteers to help plan their Mad Hatters High Tea to take place in spring 2018. If you are interest please contact [Alana](#)

Member Meetup

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](#)



To Contact the Fort Saskatchewan Women in Business Committee please email fsweb@fortsaskchamber.com or call (780)998-4355