

Tax deductions for the self-employed

BY LARRY BOOKMAN, CA

GIVEN THE PRECARIOUS STATE OF OUR JOB market today, it's not surprising that more and more Canadians are joining the ranks of the self-employed.

The moment they do, they find that their whole income tax situation changes--in some cases quite dramatically. For one thing, the self-employed are in line to claim a number of business-related expenses as tax deductions that are just not available to salaried employees.

These deductions are quite wide ranging, and too numerous to list here. Besides, not all deductions will apply universally in all cases. A lot depends on the nature of the business.

So if you've recently struck out on your own in a one-person business operation, you should be aware of the various tax breaks available to you. If you have any doubts on this score, any chartered accountant can help to sort it all out for you.

Some of the more common deductible expenses have to do with your place of business itself. For example, if you're using your home (or part of it) exclusively as your base of operations, then all related expenses--prorated--would be deductible.

Note, though, that "exclusive" is the key word. You can't have another office downtown and claim home expenses at the same time.

With office machines, like a fax, computer or typewriter, you can deduct capital cost allowance.

Stationary and other office supplies are fully deductible in the year you acquire them.

Also, certain expenses in respect of advertising and promotion (such as meals for clients) are deductible, but only up to 80 per cent of the total. And that's federally. Ontario only allows you 80 per cent prior to May 31, 1993 and 50 per cent after, so that means you must do two calculations.

Car expenses, too, are deductible, whether you buy or lease a vehicle. Again, these should be apportioned between business and personal use. So it's a good idea to keep a log.

New for the self-employed this year is the employer health tax (EHT). This is basically a payroll tax which kicks in on self-employed income

in excess of \$40,000, and runs between one-half and two per cent, depending on total income.

Although no deduction is allowed for EHT, Ontario does allow you a tax credit. This could run to about 22 per cent of EHT paid, and will result in a reduction of your Ontario tax. Although deduction may be great for reducing your earned income--and therefore tax payable--don't get carried away. Remember, RRSP contributions are calculated as a percentage of your earned income--currently at 18 per cent.

So too many deductions leave you with a low taxable income. But they'll also leave you with little or no room to make your RRSP contributions. It's currently something to keep in mind.

Sports: Women kept on sidelines in sports pages

By Karen Foster
(CUP)

OPEN THE SPORTS SECTIONS OF CANADIAN newspapers and you'll see an average of less than 10 per cent of articles dealing with women's sports.

And the articles you read will probably describe female athletes as "curvaceous", "pixie-ish", "moody" and "cute".

The Canadian Association for the Advancement of Women and Sport published its third annual survey of sports coverage last month. The results show that the Winnipeg Free Press is the leader with 17 per cent of copy devoted to women's coverage.

At the bottom of the list of Canada's 20 largest daily sports sections is the Edmonton Journal, with only 3 per cent of its sports articles dealing with women.

Sheila Robertson, CAAWS Communications Consultant, called the present state of women's sports coverage unacceptable. She says sports editors tell her that if women are making news they'll print it. "It's our job to make newspapers realize what women are doing in sports IS news," Robertson said.

This is not an easy task considering that there are very few women's professional leagues, and in most cases professional men's league coverage dominates newspaper sports copy.

Stephanie Myles, a former sports writer for the Ottawa Citizen, feels that it is a question of dollars and cents when it comes to women's sports coverage in the newspaper business.

According to Myles, coverage of amateur sports, which tends to feature more women, is given less priority than professional sports. She says that ultimately professional sports is what sells papers.

"What are you going to put in? High school volleyball or are you going to put in the [Montreal]

Canadiens? Of course they're going to put in the Canadiens."

Julian Rachey, sports editor for the Winnipeg Free Press, disagrees. He says the Winnipeg Free Press has tried to widen the appeal of its sports section by covering more amateur sports.

"My criteria for covering events will continue to be whether a story is worth writing and reading. Winnipeg has an impressive list of women athletes, who more than meet that criteria," Rachey said.

Although Robertson believes that there is a trend to more equitable coverage, part of CAAWS' job is "to continue to put a high value on what women do and encourage reporters to do the same." This includes encouraging the media to eliminate derogatory terms in its descriptions of female athletes.

In addition to the inequalities in press coverage, the number of women entering professional and amateur sports remains low.

In 1987, a review of the Canadian Colleges Athletic Association (CCAA) by Sport Canada revealed that 86 per cent of athletes in national college championships and 83 per cent of Canadian college coaches were men.

In 1993 the CCAA started looking for reasons for such low involvement.

Part of their study questioned a sample group of female participants and non-participants (aged 13-19) in school-based sports (volleyball, basketball, badminton, and soccer). Fifty nine per cent of participants said they played sports for fun and almost half (46 per cent) participated to keep fit.

However, 33 per cent of the non-players said they weren't interested in sports because they don't like to compete.

Robertson says that some women may have a problem with competition because they perceive it as a threat to possible relationships or success at the expense of others.

"A lot of women have been socialized into thinking "competition" is not something women should be doing," said Murray.

But the committee's study has outlined other issues which are at the heart of the under-representation of women in sports. Strong, informal male networks,

male elites who maintain the status quo, and the overall male sports world with its language, symbols, myths and values keeps women away.

Bonnie Steen of CAAWS points out: "It would be a pleasant world if we were beyond gender. But we are not. Not in the world of politics, not in the world of education, not in the world of journalism. And definitely not in the world of sports."

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How much does your local paper cover women's sports?

Newspaper	Percent of women's sports issues
Phoenix	13
London Free Press	12
Windsor Star	12
Globe and Mail	11
Sun	11
Le Soleil	11
St. John's Telegraph-Journal	11
Ottawa Citizen	10
Victoria Times-Colonist	9
Hamilton Spectator	9
Saint John Evening Telegram	8
Regina Leader-Post	8
Journal de Montreal	7
Halifax Chronicle-Herald	7
Calgary Herald	6
La Presse	6
Montreal Gazette	6
Le Droit	6
Toronto Star	3
Edmonton Journal	3

Samples taken during two-week period Nov. 1 to Dec. 6, 1993.

Democracy in action

Electing your student politicians

BY DANIELLE CHRISTENSEN

THERE ARE FEW DIFFERENT WAYS to exercise your franchise right during an election. You can choose a candidate to support and vote for them. You can abstain from voting entirely if you feel that you don't have adequate information with which to cast a vote. Or, as a protest move, you can spoil your ballot (vote for several people, write nasty words on it, etc.).

The UPEI Student Union elections are different. Here, your ballot has three boxes to choose from below each candidate's name. These boxes read "Yes" and "No" and "abstain". This is especially important in this election, where there is almost no competition for any of the positions available. Just because there is only one person running, it DOES NOT MEAN THAT THE PERSON IS AUTOMATICALLY ACCLAIMED TO THE

POSITION. Each candidate must receive more "Yes" votes than "No" votes or abstentions. How does this work? A "Yes" vote counts as two points for the candidate. A "No" vote counts as two points against. An abstention vote counts as one point against.

So how do you do this? There are a number of reasons to cast a "No" or abstention vote. If you think the candidate is completely wrong for the job for which he or she is running, you vote "No" for that person. If there are a number of people

running for a position, you vote "Yes" for the one you want in (if any) and "No" for the ones you don't want in. An abstention vote is used differently. You mark this box if you are in a situation where you feel you know nothing about the candidate or their qualifications. Remember that it doesn't count for anything if you just stay home and abstain that way. You have to tell the S.U. that you don't know who these people are, or that you don't really have anything to say about them one way or the other. Otherwise, your voice will go unheard.