

gentlemen unless you prove otherwise.*

Point To Ponder #9: A woman's appearance does not necessarily characterize what is in her brain. Just because she might look like an airhead, it does not mean that she is. Furthermore, if she is dressed in a tight shirt and short skirt, do not stereotype her as a tramp. She might wear these clothes because they are comfortable or in style.

Point To Ponder #10: If a woman approaches you, and she is not what you consider to be "your type", tell her. Do so as politely as possible, because she is probably shy and does have feelings too. Do not call her an obscene name and certainly do not hit her. You may find yourself in pain, inflicted either by her or her very big brother or friend.

* Note that should the woman who approaches you be an obvious flirt, treat her like a lady. She is one.

** If a person should hit another, regardless of the gender of either, you should realize that this is not acceptable behaviour. You are not the "lady" or "gentleman" that you think you are.

Point To Ponder #11: If a woman should say "no" to something you have said, she means it. The 'n' means "not at all" and the 'o' means "obliterate the said request from your mind".

Point To Ponder #12: If you have been drinking, approach the lady with caution. If she tells

you to go away, do it. If she does engage in conversation with you, remember she might be drunk too. If this is the case, remember that neither of you know what you are doing. Proceed with caution, for your sake and hers, or you might wake up the next morning wondering where you are and who you are with. If she is not drunk but allows you to continue in conversation with her, it might be because she is bored and you are entertaining with your stupidity and drunkenness.

Point To Ponder #13: If at the end of the evening, one member of the conversation requests a phone number, remember who asked who. If you ASKED for her phone number, phone her. If you GAVE her your number without a request, she may or may not phone you. Most likely the latter. If she gave you her number and you did not want it in the first place, don't say that you will phone her, because you don't mean it.

Point To Ponder #14: If you stop a woman to talk to her, don't let your friends interrupt your conversation. This is rude and she will continue on her way.

Point To Ponder #15: If you are not looking for a serious relationship, (ie. you want a one night stand) explain your intentions and give her time to decide if she will comply. Do not lead on intentionally.

Point To Ponder #16: If you are talking to a woman who is with another friend, acknowledge the other's presence.

* Note: Friends tell each other practically everything, including advice about who the other should or should not date. If the other woman was not acknowledged, she will convince her friend that you are a jerk not worth dating.

Point To Ponder #17: In the heat of passion, it is good to stop and think. Do not ask her if she is "on the pill". You should know better. You should use a condom anyway because the birth control pill does not stop STD's. Better safe than sorry.

Point To Ponder #18: When you wake up the next morning, figure out where you are. If you are at your place, be nice to her. Do not kick her out without asking if she wants breakfast. The same consideration applies on her part.

Point To Ponder #19: No matter whose place you are at, do not ask her "Was it good for you?" She might not tell you the truth.

Point To Ponder #20: Always remember to use the head on your shoulders, not the one between your legs. Control your hormones and you'll go farther in life with fewer paternity suits.

Moneycare

Don't miss out on tax deductions if you work at home

Have you recently joined the fast-growing ranks of Canadians now working at home? As most chartered accountants will tell you, those who begin home work often aren't aware of all the deductions they are eligible to take when filing their income tax returns. Don't be among them.

If your home is your principal place of business- and to Revenue Canada that means the place from which you conduct more than 50 per cent of your business- you may deduct a portion of expenses related to your home. If you rent, for example, you may deduct a portion of your rent. If you own your home, you may deduct a portion of your property taxes, insurance, maintenance and utility costs, and mortgage interests but not repayment of principal on your mortgage. Allowable expenses also include capital cost allowance or depreciation on office furniture or equipment, such as desks and computers.

You may use one of two formulas to calcu-

late the portion of expenses you deduct. If you use one room in your eight room home as an office, you may deduct one-eighth of the relevant expenses. Or, you can apportion expenses based on the square footage of your home. If your work space accounts for 200 square feet of a 2,000 square foot home, you may deduct one-tenth of the relevant expenses.

For the taxpayer who runs a home-based bookkeeping, consulting, or word processing service, for example, calculating the amount of space used for business is straightforward. For others, such as those offering daycare services, it isn't always easy to neatly apportion a specific number of rooms or square feet to the business operation. During the course of the day, children may use the kitchen, bathroom, living room and bedroom, for example. In such cases Revenue Canada suggests pro-rating expenses based not only on the number of rooms or square footage used but also on business hours of use versus hours of personal use. Thus, if half

your income is used while providing daycare, you could deduct half of all eligible expenses multiplied by hours of business use per day over 24 hours.

If you are eligible for deductions related to your home office, those deductions can't exceed income from the business in a particular year. However, excess deductions can be carried forward to reduce income from the business in future years. Say your business had \$10,000 in sales for the year and \$5,000 in non-office expenses. This leaves you with income of \$5,000 (\$10,000 minus \$5,000). You may not deduct that \$1,000 loss this year from other income, but you can carry it forward to apply against income from your business next year.

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