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FINANCIAL PLANNING FOR SMALL-BUSINESS OWNERS



BY GEORGE BIGGAR

Financial planning can be very complex for small business owners.

One of the most common questions is: Should I save inside or outside my business? You'll probably want to do both. But if you're in the start-up phase, you'll likely need more invested into your business. As the business matures and you get older, you'll probably want to save more outside the business.

To save for retirement, small business owners might want to consider both RRSP contributions and creating an Individual Pension Plan, or IPP. An IPP is a company-sponsored plan that enables you contribute larger amounts than is possible with an RRSP.

Your health is another important consideration. Special care at home or in a facility could eat into your retirement assets. So it might be prudent to purchase long-term care insurance.

It's essential to protect your family in case you die. That's why you might find it's worthwhile to have life insurance to pay off any liabilities. And you can use wills, trusts and dividends to generate income.

A business succession plan is also important. If you die, this will ensure the business is distributed

in a manner and for a value that you determine. If you own a small business, speak to your financial advisor to learn more about what you can do to best plan for the future. ■

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Six Proven Strategies for Online Content Creation

"...provide information on your site that visitors will be interested in."

BY MARK KAWABE

One part of website development that many find difficult is deciding what to say to site visitors. If you've defined the objective of your site, this shouldn't be too hard. Here are some tips to make it even easier to provide information on your site that visitors will be interested in.

1. To start, keep your content focused on the needs of your site's visitors. People visit your site for a reason, so give them the information they need and want so they'll have a reason to come back. Look at your business from your customer's perspective to find ways to create valuable content.

2. Paying attention to the questions you get asked frequently can give you inspiration for content creation and updates. If people are calling your restaurant asking about the daily special or whether the patio is open, perhaps this information should be on your website.

3. Do you watch Oprah or Dr. Oz? Sometimes your area of expertise becomes "hot" due to exposure in other media. Using Google Alerts, you can stay informed about trends in your industry. Armed with this knowledge, you can write a short article or blog post and appear "on the ball".

4. If you're still stuck for ideas, get inspiration from other companies. Look at websites from companies outside your industry. Of course, check out your competition as well. Use these sources to spur on your own content generation.

5. 8 out of 10 people will read a headline. Only 2 out of 10 will read what's under it. Your content should be broken up with captivating headlines. The more powerful the headline, the more people will read what follows it.

6. People love lists almost as much as pro baseball loves steroids. Create a list and it'll be more likely to get read than a paragraph of text that says the same thing. That's the power of a list. Combine it with a catchy headline to ensure maximum readership.

Content and design have to work together for your website to produce the results you want. Great content on a sloppy site won't work and lousy copy on a slick site will be seen through immediately by your website visitors. Meet and exceed their expectations and you'll be on your way to gaining a client for life. ■

Mark Kawabe is a Niagara-based Internet Marketing Specialist at The Web For Business.com. For more tips and advice visit TheWebForBusiness.com.

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