MAY 2022 VOLUME 6 ISSUE 3

#### What Others Are Saying About Love Law Firm

"I met Francine 2 years ago. She was recommended to me by Farmingdale State University. I was interested in starting my own home care agency. Francine has been nothing but professional, easy to get along with, very concerned, and very knowledgeable of the laws, rules and regulations! If you ever need to start your own business, Francine Love is definitely the person you should call. She will definitely guide you in the right direction. Love you, Francine; you're the best!!!"

~ Sandra McCutcheon

#### Thank you For your Referrals

No business can grow and thrive without people who believe in it and refer their friends, colleagues and family. Thank you to Miriam, Marie, Willa, Ronnie, Wendy, Leslie, Jenny, Danny, Dan, Michelle for your trust and referrals!

#### FREE EBOOK!

How to Market Your Small Business - 28 Tips & 7 Legal Requirements for New Entrepreneurs



Francine shares helpful resources and important legal considerations when marketing your business.

Order your copy today! Email me

today! Email me at francine@lovelawfirmpllc.com

# Either I Win or I Learn

BUSINESS FORMATION • BUSINESS GROWTH • INTERNAL LEGAL COUNSEL

by Francine Love

I now have a decade's experience being a parent. On June 9, our baby girl reaches the double digits. How can sitting in the NICU's family room holding our tiny, baby girl feel like it was just yesterday? She arrived 6 weeks early (she's remained impatient). She was only as long as from my fingertips to elbow. She weighed a mere 4 pounds. She was beautiful and perfect. And ours. Our hearts claimed her from the moment we were told we were lucky to be her family.

Keagan is now in fourth grade. Smart, opinionated, funny. She has made mine and Mare's life better simply by being a part of it. She has taught me so much without even knowing she was doing it.

Before Keagan was even eighteen months old, she had three surgeries to address some issues with her hands. After each surgery, her hand would be completely encased in a cast running up to her shoulder. Like any baby, she was not pleased with this limitation on her mobility. One morning, we woke up to find Keagan in her crib, the cast tossed to the side, her arm free. We're still not sure how she managed that.

She's been that way about every obstacle that's ever appeared in her path. If it limits her, she tosses it to the side. She's had more than her fair share of things to overcome, but she's shown that hard work pays off. I've watched her dig down even when she hasn't seen immediate success (so unlike me in that!), and now we're having fun watching her blossom more and more.

I've learned from my daughter the power of perseverance. The grindstone is hard, but it creates incredibly sharp and useful tools. She's proven that you can accomplish so much when



3 weeks, 4 lbs, big car seat



1 year, rocking the cast



Keagan and her beloved brother Caleb



Welcome to the "Corner Workshop", a regular feature in our newsletter. Here we will present solutions to business questions or concerns. If you have a question you'd like answered here, email me at francine@lovelawfirmpllc.com. Questions chosen get a surprise!

#### Never Use an Independent Contractor Without a Contract

Business owners often use independent contractors while growing their businesses. There are several benefits to using them, chief among them are monetary savings and flexibility. Often business owners use them in a "try before you buy" situation – meaning they use a potential employee as a contractor to see if the person is a good fit.

While there are numerous legitimate reasons to use an independent contractor, business owners need to do so carefully, and always use a written agreement when engaging one. Failure to do so can later cause problems.

This is particularly true if the independent contractor gets injured while performing services for the business owner, or if the business owner terminates the arrangement during a bad economic period. In those instances, the independent contractor will often assert that he was, in fact, an employee all along, and therefore entitled to workers' compensation or unemployment or whatever benefit he has been denied.

Or, without a contract, your worker might deny owing you her work product, or underlying rights, to what she created on your behalf. They may not perform services at

all, or perform them poorly, and you have no documentation to support any claim against them.

New York State treats workers with the presumption that they are employees and not independent contractors. This means it is incumbent upon the business owner to properly document the status of every person providing services to his or her business.

Further, if you employ an independent contractor who resides or performs services in NYC, you must comply with the "Freelance Isn't Free Act." This law requires:

1) a written contract, 2) timely and full payment, and 3) protection from retaliation, for any services for which \$800 will be paid, whether in a lump sum or over a 120-day period.

The written contract requirement is a must-have for any business owner. Every business should have an agreement tailored for their business to engage independent contractors. It's your business, protect it.

If you have a topic you'd like covered here, email me at <a href="mailto:francine@lovelawfirmpllc.com">francine@lovelawfirmpllc.com</a>! «>

## ❖ Reader Feedback ❖

"Love' your newsletter as always ... and your contests! 'I need free time' to enter each month!" - Anne Marie

 $\Diamond$   $\Diamond$   $\Diamond$ 

Emails are always appreciated. Send them to francine@lovelawfirmpllc.com. Let me know what you'd like to see in the newsletter!

### CONTEST WINNERS

Congratulations to Nicole, Kathleen, Ann Marie, Marci,

Stephanie and Theresa!

Each received a signed copy of Jenny Blake's awesome new book. "Free Time."

Enjoy reading it!



## **QUICK FIX**

by Dorie Clark, Guest Columnist



**Dorie Clark**Photo by Mark Thompson

#### Tackle Your Challenges, Not Your Goals

I've always been fascinated by strategy and strategic thinking. What's the one thing you can do that has a disproportionate effect on everything else downstream? If you can figure that out, you've solved the puzzle - of your business, your career, and your life. Of

course, it's not always quite so easy to discern.

Last year, I wrote a book about the topic - *The Long Game: How to Be a Long-Term Thinker in a Short-Term World.* And I try to 'walk the talk' by continuing to think, and read, about strategy. I recently got my hands on an advance copy of a book called *The Crux* by UCLA strategy professor Richard Rumelt. In it, he raised a fascinating point. So often, when companies (or individuals) set "strategies," they're really just wish lists and hopeful thinking: we'll grow by 15%! We'll be #1 in our industry! But that's a vision board, not a strategy.

A strategy is about making conscious choices about what you'll do, and what you won't do, in order to meet certain challenges. And that's why he advises that when we attempt to figure out our strategy, that instead of thinking about our goals - which are often inspiring and fuzzy - that we think about the challenges we face and make a clear choice about how we're going to attempt to solve them.

A challenge for a company might be that our technology was once cutting edge, but now our competitors have leapt ahead. A challenge for an individual might be that we want to make X amount of money per year, but we also need to fit in time for our family and our personal lives. And strategy becomes the thesis we pursue to navigate those problems.

Even after writing a book on long-term thinking, I know the best way to truly think long-term is to keep learning – and this was the most interesting nugget I've come across lately, and I wanted to share it with you. «

Publisher Note: Thank you, Dorie, for this contribution! We reviewed Dorie's excellent new book, "The Long Game" in our December 2021 issue. We'll give another FREE COPY to the first person who emails me with the subject line, "I want to play the Long Game."

#### —continued from page 1

you are determined. When you do the work even on the days you don't want to. When you're tired of it all. Tired of not seeing the progress you want yet.



Me and Keagan, Valentine's Day

#### You do the work.

Keagan was born with hands that are different. You'd never know it by watching her do anything she wants. Her feet tried to keep her from walking. Just watch her play with

the dogs in the backyard. She was born having difficulty expressing herself clearly. We can't get her to be quiet now even if we tried. She sees letters and words differently, but now is on grade level and reads to her baby brother.

Time and again Keagan teaches me to never ever give up. To never stop until I get where I want to be. To take the truth of "Either I win or I learn" to heart. And I can't wait to see what she will accomplish in life because

she knows



The Love-O'Keefe Family, Ny Botanical Garden

that nothing worth having is obtained easily.

Happy 10th Birthday to one of my best teachers ever!

To your continued success,

~ Francine



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#### "I never dreamed of success. I worked for it."

~ Estée Lauder, born in Corona, Queens, NY, co-founder of the Estée Lauder Companies.

Here's to all of you who are working for your dreams! Thank you for letting us be a small part of your success story! ~ Francine

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Isn't It Time You Learned To Love Your Lawyer?®

## #FamousSeamus

#### **Dog Daze of Summer Photo Contest**

As the Bulldog in Residence and Official Mascot of LOVE LAW FIRM, I take my job seriously. I keep a close eye on Francine – basically all the time. She might never know when she needs me. For instance, she might drop something and I need to pick it up and swallow it for safekeeping. Or she might leave a box on the floor and I need to bark constantly until she is reminded to move it. It's the little things I do to make her life better.

I know I am not alone in my constant, steadfast and handsome devotion to my human. And I want to recognize the other canines who are hard at work making business and life better. That's why I've created the "**Dog Daze of Summer Photo Contest**." Here are the contest categories: (1) Best Friend, (2) Best Smile, and (3) Goofiest. **Each category winner gets a \$50 gift card to Chewy.com**.

To enter, email my emotional support human (Francine) with a photo of your pup (no people allowed), his or her name, which

category you're submitting for, and one sentence about your dog's best quality. Entries are due by June 10. I will personally review all submissions, and get input from the junior humans here at home



Seamus demonstrating Gooflest

(Keagan and Caleb) to pick the winners. **All winners will be published in a future newsletter**.

Good luck! And I can't wait to see my fellow mascots! «

Paws and kisses, ~ Seamus

Contest rules – All photos must be your own and not previously published. All photos must comply with the theme and spirit of the contest or else will be disqualified. All entries, once submitted, become perpetually licensed to the law firm for any purpose, including the right to publish them. All judging decisions are final.