



# BUILDINGBLOCKS

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BUSINESS FORMATION ■ BUSINESS GROWTH ■ INTERNAL LEGAL COUNSEL

**FEBRUARY 2022**

VOLUME 6 ISSUE 1

## What Others Are Saying About Love Law Firm

“As a consultant I work with several clients' attorneys, and I have to say that Francine is a favorite. She is also the most considerate business attorney I have encountered, always providing passionate but measured legal advice. Patient, articulate and kind - it's been delightful meeting with her to discuss contract and operating agreement needs.”

~ Clayton Flynn

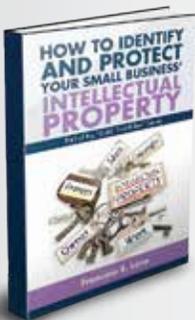
## Thank You For Your Referrals

No business can grow and thrive without people who believe in it and refer their friends, colleagues and family. Thank you to Stu, Chris, Dan, Peter, Suzanne, Liz, Jenny for your trust and referrals!

Nothing ruins a Friday more than realizing it's only Tuesday.

## FREE EBOOK!

### How to Identify and Protect Your Small Business' IP



Francine shares how to identify the intellectual property in your small business - copyrights, trademarks, patents, trade secrets - and how to protect them!

Order your copy today! Email me at [francine@lovelawfirmpllc.com](mailto:francine@lovelawfirmpllc.com)

# Prove the Cynics Wrong

by Francine Love

*I love musicals. I love musical theater. I love Broadway. I love being transported by the music into some other world and coming back a little happier. Music has a way of expressing thoughts and feelings that can get into your bones, become part of your DNA. It's the song you sing to yourself when you need it most. It is simply inside.*



Francine, Maryann, Keagan and Caleb ready to make the most of 2022!

One song that has stuck with me that way for years has been “A New Life” from *Jekyll and Hyde*. In the song, a woman is dreaming of something better for herself, to be the person she wants to be, and find what she has always dreamt of. She asks for “one sweet chance to prove the cynics wrong.”

There are so many cynics in this world. If you share what you want to do and accomplish with your business, there are a thousand people who want to line up and tell you how that will never happen.

These are the people who say that business will never get better, that you can never make what you're worth, that you can't find employees who will help your business grow, that you can't have the life you want as a business owner. They have so many reasons why failure isn't merely an option, it is inevitable. And the worst part of it is, they sound so damn reasonable as they spout this nonsense.

Let me state clearly: **Small business owners are a force for good.** There are more than 32 million small businesses in the US. We employ 61 million people – or roughly 47% of the workforce – in addition to ourselves. Historically, small businesses have created two-thirds of new jobs in the last two decades. The SBA reports that we account for 44% of the total US economic activity, we produce one third of all US exports.

We are the dreamers who find new markets, new ways to do business. We do this despite economic headwinds, despite pandemics, despite it all. **Without us, the economy fails. Plain and simple.** And people want what we have: 55% of the population says they wish they had their own small business.

I believe firmly that our businesses exist to serve us. They exist to help us take care of our families. To provide good paying jobs for our neighbors. To give charitably to our communities.

**Let's have 2022 be the year we all prove the cynics wrong. Let's not look for inspirational figures to help us in our businesses, let's be the inspiration for someone else's dream. Just one sweet chance.** ☞

To your continued success,

~ Francine

# CONTEST WINNERS



Congratulations to the WINNERS (I couldn't do just one when the prize is so good!) of the signed copies of Dorie Clark's "The Long Game" which we featured last month.

First, to Kathleen who sent in her email within moments of reading the newsletter.

Second and third, to Nicole C. and Nicole B. who emailed me within minutes of each other telling me "Dorie Rocks" and formed a "Nicole-alition."

And fourth, to Aaron who sent the most original contest submission.

Enjoy the book!

## CORNER WORKSHOP

LOVE LAW  
— FIRM PLLC —

Welcome to the "Corner Workshop", a new 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](mailto:francine@lovelawfirmpllc.com). Questions chosen get a surprise!

### **What do I do when my client won't pay me?**

Unfortunately, this is a question I hear far too often. You've done the work, delivered the part, or performed the service, and presented your invoice. And nothing. Time goes by and they don't pay. You chase and they don't pay.

#### **What should you do?**

##### **First, let's discuss an ounce of prevention.**

**Always put things in writing.** You should have a contract with each and every customer that sets forth what you are doing for them and what they are obligated to pay you and by when. If you sell products, always have a bill of sale. It's easy to rationalize and say this client has been with you a long time, or she's a great gal, or he paid on the most recent order ... but don't. Get it in writing.

**Get money upfront.** Depending on the industry, it is not unreasonable to ask for a deposit or even payment in full upfront. It is best to teach your clients early on that you expect timely payment.

##### **What do you do once they don't pay?**

**Follow up when payment is due.** It can be uncomfortable reminding people they owe you money, but do it. Overdue bills don't get paid by neglect.

If the call or email doesn't do the trick, **send a formal letter demanding payment.** Put the demand simply, without embellishment or emotional language, and give a deadline (short but reasonable) by when they need to make payment.

If they respond, **collect your payment or enter into a reasonable payment plan with them.** Again, get it in writing.

If they don't respond, it's time to escalate. **Reach out and give us a call.** We've collected tens of thousands of dollars on behalf of our clients.

**If you have a topic you'd like covered here, email me at [francine@lovelawfirmpllc.com](mailto:francine@lovelawfirmpllc.com)!** ❖

## QUICK FIX

by Francine Love

**Cybersecurity threats continue to rise. I personally receive at least one phishing email or outright scam every day. The average cost of a cybersecurity breach to a small business is more than \$50,000. And 60% of small businesses who have a cybersecurity breach go out of business within six months! With this backdrop, it's so important to get cybersecurity right!**

### 1 - Up your password security.

Don't use the same one for everything. Please. Use those special characters. And stop using your dog's name. Or worse, your own name.

### 2 - Update your software.

There's only one thing I hate more than taking the time to download and install software updates - the security breach that happens because I didn't do it. Install security patches when released.

### 3 - Stop using free Wi-Fi without a VPN.

And if you don't know what that means, stop using free Wi-Fi, you're putting your data at risk!

**4 - Read our article at: <https://bit.ly/3qnYLxZ> for more tips.** (And especially watch the Michael McIntyre bit. He's great!) «

# Black History Month



In honor of Black History Month, I wanted to share the story of one inspiring Black inventor who teaches us to find inspiration in the things we love doing.

**George Franklin Grant** was born to parents who had been enslaved, and sought refuge in Oswego, New York. As a young man, he worked as an assistant for a local dentist. Initially, he ran errands for the doctor, but soon became his assistant. Ultimately, Grant was one of the first two Black men to graduate from Harvard Dental School. He graduated with distinction and became the first Black faculty member at Harvard, where he served for almost twenty years.

During that time, Grant patented an oblate palate to treat people with cleft palates. This invention allowed people born with the affliction to speak more clearly and to eat better. He was the personal dentist to the President of Harvard and very well known in Boston for his oral surgical work.

He began playing golf at one of Boston's public courses and developed a love for it. One thing he hated, though, was having to fashion moist sand to form a tee at each of the 18 holes. He decided to improve the game and in 1899 he patented the wooden golf tee [US Patent #638,920]. His tee raised the ball slightly from the ground and gave golfers much more control over the ball.

Despite having invented one of the most widely used pieces of sports equipment, he simply gave them away by the handfuls to friends and playing partners; he never marketed his invention. In 1991, the US Golf Association recognized his contribution to the game.

*If you've ever played golf, you've benefited from Grant's love of the pastime. «*

## ♥ LOVE NOTES ♥

**"Just finished reading your newsletter. All of it is so interesting. I love it especially the corner workshop and quick fix!"**

- Sandra McCutcheon

**Francine - Thank you, Sandra, and glad you're finding it helpful!**



Emails are always appreciated. Send them to [francine@lovelawfirmpllc.com](mailto:francine@lovelawfirmpllc.com). Let me know what you'd like to see in the newsletter! «



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*Email me one thing you like about the newsletter and I'll put you in a drawing for a \$25 Amazon gift card!*

*~ Francine*



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

## #FamousSeamus

*I live with a Labrador named Shiloh. She is the most relentlessly happy being I have ever encountered in my life. In my humble opinion, sometimes she has a bit more happiness than the situation warrants, but that's Shiloh. I've come to understand that her joy comes from what my humans call "her mindset."*

For instance, **Shiloh does not focus on obstacles.** There are no obstacles to her – they are simply small blips to overcome. A great example is when our humans leave an unattended treat on a counter. Another dog might simply accept that she shouldn't have it – Shiloh takes it and savors it.

Coupled with her positive outlook is Shiloh's **expressed gratitude.** Basically, Shiloh is a walking hug. If you do something nice for Shiloh, she will thank you. When I play with her, she licks my face incessantly. It's gross, but I know she means well.

I've tried to figure out how she manages to be this way.

I do think part of it is **how she starts her day.** Shiloh greets the morning with enthusiasm. She rushes down the stairs



*Snuggling with my bestie*

with a smile on her face and a wag in her tail. She bounds into the backyard to greet her squirrel friends. She has a good breakfast and then she's ready. She's like this rain or shine, Winter or Summer, weekday or weekend. She's consistent. To her, a new morning is a new start.

This year, I've resolved to be a bit more like Shiloh. I'm setting myself up for a happy morning. Every night before bed, I tuck a treat into one of my jowls. First thing in the morning – Surprise! – I have a treat. It's doing a lot for my attitude.

I'm not yet a morning person, but I'm working on it with my best friend. ❖

*Paws and kisses,  
~Seamus*