

Smooth Sailing

An Essential Guide to
Legally Protecting Your Business

REVISED & EXPANDED



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SYNOPSIS:

IS YOUR SMALL BUSINESS LEGALLY PROTECTED?

In *Smooth Sailing: An Essential Guide to Legally Protecting Your Business*, attorney Cheri D. Andrews lays out not only the crucial foundational steps ALL small businesses require to ensure their business is legally compliant and protected at the outset, but also those legal protections that need to be added as a business grows and scales. This essential guide helps both brand new entrepreneurs and seasoned business owners avoid common legal mistakes that put business and personal assets at risk.

Smooth Sailing covers various legal topics, including:

- **Business Formation:** Is your entity the right match for your business goals?
- **Your Dream Team:** Choosing the experts to guide you in high-risk areas.
- **Contracts:** Because “let's wing it” is not a solid business strategy!
- **Compliance:** Helping you avoid hefty fines and orange jumpsuits.
- **Trademark:** Locking down the legal rights to your brand.
- **Legal Limits:** Knowing what you can handle and when you should call an attorney.

Smooth Sailing offers a clear understanding of the key legal components every business owner must address. This knowledge allows you to make legally savvy, confident, informed decisions that ensure your business is thriving.

ADVANCE PRAISE:

Smooth Sailing: An Essential Guide to Legally Protecting Your Business shares helpful insights not only with legal intricacies of running a successful business, but also around the importance of mindset. Cheri presents this wealth of knowledge in a digestible manner, ensuring accessibility for business owners at any stage of their entrepreneurial journey. I wholeheartedly recommend this book to budding entrepreneurs embarking on their ventures, as well as seasoned business owners seeking to ensure their legal safeguards are in place.

~Elaine Turso, CEO of Elaine Turso LLC

As an entrepreneur, I found myself nodding along with each turn of the page, feeling like the author had tapped directly into my own experiences and challenges. This book is a treasure trove of wisdom, offering practical advice and inspiring insights that resonate with anyone navigating the unpredictable journey of business ownership. With its warmth, authenticity, and actionable ideas, 'Smooth Sailing' isn't just a book; it's a guiding compass for entrepreneurs seeking success and fulfillment in their ventures.

~Christina Maier, CPA, owner, of Maier & Associates, LLC

This book can be your best friend in the early stages of business development. Cheri offers wise, concise, and conversational counsel to make what can be confusing easy to understand and apply. With *Smooth Sailing* as your guide, you'll be empowered to ask the right questions and make critical decisions that will turn your dreams into your future. You put your heart and soul into your business, so do it right legally. It's easy to play naïve and procrastinate on important legal matters, while you focus on what feels fun and urgent. If you make sound decisions up front, you'll not only enjoy peace of mind knowing you are legally protected, you'll also build a foundation for productivity and profitability.

~Stacy Julian, author, blogger, podcaster, teacher, and business owner

ABOUT AUTHOR CHERI D. ANDREWS ESQ.



Cheri D. Andrews, Esq., owns her own law practice, through which she helps small business owners and solopreneurs. When she is not working, Cheri enjoys digital scrapbooking, mixed media art, reading, and travel. Cheri resides in Perkasio, Pennsylvania, with husband Jay of thirty-five years. She is the proud mother of three successful young adult daughters, and grandma to Connor and fur babies Millie and Nemo. *Smooth Sailing: An Essential Guide to Legally Protecting Your Business* is her second book. For more

information, please visit <https://www.cheriandrews.com/>.

You can follow Ms. Andrews on the following social media channels:

- LinkedIn: <https://www.linkedin.com/in/cheri-andrews/>
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FREQUENTLY ASKED QUESTIONS

Author Cheri D. Andrews, Esq.

Q: What was your motivation to write the second and expanded edition of *Smooth Sailing*?

A: My legal practice had “grown up” and my clients’ businesses were growing and scaling as well. I realized there was so much more “basic” information to which small business owners needed access and awareness. Additionally, some laws had changed and new laws have come into play that affect small business owners. So, it was time for *Smooth Sailing* to grow up!

Q: What do you mean by “legally protected?”

A: Legally protected means choosing the correct business entity for your business model and goals, using contracts that specify your rights and obligations in the event of a dispute, having the right policies in place to ensure compliance with the laws and regulations applicable to your business, and protecting your intellectual property assets—all of which mitigate risks that can be avoided and provide certainty around the handling of the risks that can’t be avoided.

Q: What are the biggest mistakes entrepreneurs make when it comes to legally protecting their businesses?

A: The number one mistake entrepreneurs make is **waiting**. They think that dealing with the legal aspects of their business can wait until they are making more money, they hit six figure revenue, they have “x” number of clients, or any other arbitrary milestone. The truth is that legal issues can arise before they even sign that first client. So waiting is not a viable option!

Beyond waiting, I think the biggest mistakes entrepreneurs make are failure to use a legal entity to protect personal assets, failure to have the correct insurance in place, and failure to use contracts to set clear expectations with their clients.

Q: What do you hope your readers will take away from *Smooth Sailing*?

A: I think the key takeaways from *Smooth Sailing* are that handling the legal aspects of your business can't wait, but also that taking action doesn't have to be difficult or scary and you don't have to do it alone! Learning what legal assets you need to put into place and understanding when you need help simplifies the whole process!

Q: Why do so many entrepreneurs avoid engaging a small business attorney and how does your book help them see the value in doing so?

A: I know that many solopreneurs, creatives, and small business owners avoid dealing with the legal aspects of their business either because they find the process intimidating, they fear high legal fees, or they believe that the legal aspects of their business can wait until their business is more established. Knowledge is power. *Smooth Sailing* provides an educational resource that will empower business owners to understand the legal aspects of their businesses **before** they talk to an attorney, so they arrive educated and understanding what they need. This allows them to ask the right questions and ultimately save money on attorney fees. *Smooth Sailing* also includes a section on how to find and select the right attorney.

Q: What is the Wise Owl Academy and who is it ideally suited for?

A: The Wise Owl Academy is an online learning platform for small business owners to get education about the legal aspects of their business. In addition to the pre-recorded core content covering business formation, contracts, compliance, copyright, and trademark, the Wise Owl Academy offers live monthly masterclasses on specific legal topics of interest to small business owners such as new legislation, business contingency planning, disclaimers, and so much more! The Wise Owl Academy is a perfect option for small business owners who don't have the budget for done-for-you legal services but still want to be "in the know" about the important legal aspects of running their business.

Q. What new elements are in the expanded version of *Smooth Sailing*?

A: This version includes an entire chapter on entrepreneurial mindset – a topic that isn't "legal" at all, but which I feel is important and truly comes from my heart. There is also a new chapter on becoming an employer and all of the requirements that get triggered when you hire that first employee. The chapter on compliance is vastly expanded and separated into three separate chapters for compliance policies in the areas of marketing, employment and operations. The chapter on intellectual property was likewise vastly expanded and separated into individual chapters on copyright and trademark. Finally, there is coverage of new regulations such as the Corporate Transparency Act, and updates where existing laws and regulations have changed.

Q: How was writing this second book different from writing the first? In what ways was it similar?

A: Both versions were a concerted effort over a six-month period to get everything down that I wanted to share with small business owners. Writing this book was different in that my intended audience had shifted to the more seasoned small business owner. Because my legal practice has "grown up" my audience has also "grown up." While all of the things a new business owner needs to know are still included, this time I did a much deeper dive to cover those businesses reaching five- and ten-year milestones who need even more legal protection and compliance. The shift meant a change in the way I approached some topics.

Q: What do you want the impact of your work to be on small business owners?

A: I hope that many more small business owners will feel empowered take action to protect their business and themselves from preventable loss as a result of reading this book. I hope they will find that understanding the legal aspects of a small business does not have to be intimidating, scary, or outrageously expensive.

Q. What are three things people would be surprised to know about you?

1. I never *wanted* to be an attorney—I wanted to be a teacher or writer. I went into law because I didn't know what else to do after I graduated college, and I wasn't thrilled with my ridiculously low salary as a customer service

representative for an insurance company.

2. Despite being a card-carrying introvert, I'm no stranger to the stage—from teenage beauty pageants to college jazz dance recitals to speaking for industry groups—I've been there, done that.
3. I love dabbling in mixed media art.

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