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DO I NEED AN LLC FOR AN ONLINE BUSINESS?

I recently had a friend who quit her full-time job to run her successful and growing Etsy shop. For those of you who don't know, Etsy is an online marketplace where people can sell (and buy) goods, and Etsy is just one of the many opportunities available now to run a business entirely based on internet sales. My friend gushed about how much she loved the freedom of not working a normal Monday-Friday job as I admired her beautiful embroidery creations. Out of curiosity, I asked my friend how she started her Etsy shop and promoted it. Like many online entrepreneurs, my friend simply wanted an opportunity to reach the largest market she could, while keeping overhead and expense at a minimum. For her, that meant creating an Etsy account one afternoon, posting pictures of the items she wanted to sell, and then within an hour, having a magical new business that was soon selling adorable and personalized baby clothes all over the U.S.

Knowing that I am an attorney, my friend asked me if she was legally required to file any business documentation with the government. Well, the legal answer is technically no. If you own and operate a "business" without filing any documentation with the Secretary of State, our law would say that you own a Sole Proprietorship. However, this is probably not the best way to own a business.

In a Sole Proprietorship, the owner is individually responsible for the debts and obligations of the business, since the owner and the business are technically the same. So for my friend, her "Etsy business" is technically a Sole Proprietorship. If someone was hurt by a product that my friend



sold or if she was sued for some type of trademark infringement, her individual assets, such as her home, her bank account, her car, etc., could be lost in the lawsuit. Yes, she could be forced to sell her home and other personal assets to pay any judgments against her business. A properly created and run LLC (limited liability company) could protect my friend — and any other person who owns an online business — from losing their personal assets. There can also be significant tax benefits, depending on how you structure your LLC.

LLCs are not expensive to create or run, but they have specific rules and guidelines that must be met in order to obtain the protection of an LLC. Contrary to popular belief, those rules and guidelines are more than just filing the LLC paperwork with the Secretary of State. If you have questions about LLCs or if you are thinking about starting an online business, call us so we can make sure you have the legal protection you need.

~ *Charity*

Celebrating Memorial Day

"They are dead; but they live in each Patriot's breast, and their names are engraven on honor's bright crest."

— Henry Wadsworth Longfellow

Memorial Day is often seen now as the "kick off" for summer, where people head to the beach or to the lake to enjoy family, fun in the sun, and cookouts. Those are all wonderful things, but as you celebrate your three-day weekend, please remember the true meaning of Memorial Day, which is a day to remember and honor those who paid the ultimate sacrifice in service to our country. For any of you who may have lost a family member, friend, or other loved one in military service, you and your family have our heartfelt gratitude and will be in our thoughts and remembrance.



Custom Entertainment

Your Public Library Has Something for Everyone



Summer might be the glowing gem of childhood memories, but this magical time also means three months of trying to keep your family from getting at each other's throats. Maybe things would be easier if everyone could agree on an activity, but when is that ever the case? Your youngest child is obsessed with dinosaurs. Your eldest wants to avoid everyone they're related to at all costs. And all you want to do is finish that mystery novel so you can find out if that handsome stranger really did kill the corrupt banker. What can you do to make everyone happy and get out of the house? Take a trip to your local library of course!

In this digital age of tablets and Twitter, many are under the impression that libraries are going the way of the Walkman. This could not be further from the truth. Public libraries have evolved with the times. Shelves full of classic books and best-sellers have expanded to include

music, movies, graphic novels, and even e-books. Preschool storytime is still alive and well, and has been joined by book clubs, classic movie discussions, and aspiring writer workshops.

The exciting opportunities don't stop there. Libraries offer something for everyone in your family. Tech programs for teens encourage interest in science and technology. Board game nights foster a fun and competitive bonding experience. Adult coloring sessions provide parents with a creative break from the summer stress. Many libraries even host events for the ever-popular Pokémon leagues. The best part? Most public library cards are completely free to city residents.

What are you waiting for? This summer, get out of the house, escape the heat, and help encourage a love of reading and discovery in your kids at the local public library.

Back on Two Wheels

Prepping Your Bicycle for the Commute

If Leonardo DiCaprio's Oscar acceptance speech on global warming wasn't enough to have you reexamining your carbon footprint, maybe the beautiful weather will be the inspiration you need. If you're planning to hang up the car keys and start pedaling, you'll need to be prepared for whatever the road has in store for you. Take a look at our basic cycling checklist to ensure you're ready.

A QUALITY HELMET:

Before you do anything, get out and find yourself a quality helmet that fits well. Roads across the country are becoming more and more cyclist friendly, but people in cars aren't always looking for bicycles, especially if they're texting on their way home. A good helmet should be snug but not too tight; you shouldn't be able to fit two fingers between your chin and the chinstrap.

MINI PUMP:

This item could mean the difference between making it to your appointment on time and having to walk the last half-mile. Even a slightly deflated tire makes the bike more difficult to ride, and a few pumps could save you the struggle if your tire gets low. Try finding a hand pump that connects to the frame of your bicycle to look even cooler and be prepared at the same time.

REPAIR KIT:

Another must-have for cyclists who like to ride ready is a handy repair kit, just in case. The great thing about bikes is that they're easy to repair. Your kit should include an extra tube, patches, and a mini-tool. All of these items can easily fit in a small pouch in your bag or could even be attached to the bike alongside your mini pump.

U-LOCK:

Now that you've made the decision to make biking a bigger part of your day-to-day, you need to protect your biggest investment — the bicycle. For urban cyclists and bike commuters everywhere, the U-lock is indispensable. A U-lock makes stealing your bicycle much more difficult for the thief, which may even serve as a deterrent for bike-hoisters in the first place.



Autism Awareness Month

Did you know that April was Autism Awareness Month? The CDC's 2016 Autism Community Report found that about one out of every 68 school-aged children is identified with ASD (Autism Spectrum Disorder). Many Autism advocacy groups, such as Autism Speaks, believe this number is likely too low because testing is not readily available or prevalent in poorer areas, rural areas, and throughout minority communities.

As attorneys who regularly assist families with special needs loved ones, including those with ASD, Autism Awareness month is near and dear to our hearts, but it seems that surprisingly few people I've spoken with even knew that April was Autism Awareness month.

In the digital age where information is readily accessible, I often feel that we are inundated with "awareness" or even celebratory months for everything from silly distractions, like Ice Cream Month (by the way, international Ice Cream Month is July) to serious issues like breast cancer, domestic violence and, of course, autism. In scrolling through our Facebook newsfeeds or



Instagram followers, we often forget that these "awareness" months are about more than changing the color of your profile picture or liking someone's status.

The goals of Autism Awareness month, as listed on the national Autism Society's website, include things such as promoting Autism awareness, ensuring action and support for all individuals living with autism, and progressing as a society in how we treat and value the unique talents and gifts of those with ASD (www.autism-society.org). The money raised during Autism Awareness month and throughout the year, by groups such as Autism Speaks and the Autism Society, is used to continue medical advancements in testing and treatment, to promote community services, to provide local resources that are available to families, and to educate the general public on ASD.

Even though Autism Awareness month has ended, that does not mean that the need for monetary support, volunteers, and community outreach is finished. If possible, find a way to get involved. For more information, check out the Autism Society's website at www.autism-society.org.

WATERMELON ICE

EVERYONE LOVES THIS FROZEN DESSERT, PERFECT FOR THE ONCOMING SUMMER HEAT. CHILL OUT WITH A RECIPE THAT'S HIGH IN VITAMINS A AND C, AS WELL AS POTASSIUM!



INGREDIENTS

- 1 cup watermelon
- 1 cup vanilla yogurt (try coconut yogurt for a dairy-free treat!)

Enjoy!

DIRECTIONS

1. Blend the two ingredients together until smooth, using a blender or food processor.
2. Freeze for 4–6 hours for ice cream consistency.
3. Enjoy!