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KEEPING UP WITH YOUR NEW YEAR'S RESOLUTIONS



WHAT YOU NEED TO DO TO STAY ON TRACK AND PUSH FORWARD

March is the month of springtime and rejuvenation. It's also the time when most people have

forgotten about the resolutions and goals they set earlier in the year. Have you neglected or given up your goals? If you have, you are far from alone. Most people let their goals fall to the wayside at least by March, if not long before. It comes down to four simple reasons:

1. They set goals that were out of reach or unrealistic.
2. They had zero accountability.
3. They set abstract goals.
4. They didn't track progress.

Setting goals is the easy part. A lot of people say they want to lose weight, eat better, learn a new skill, or try a new hobby, but they don't define their goals any further. Vague goals aren't really goals at all.

The best way to stay on track is to be as specific as possible. Understand what you need to do to accomplish your goals. Make sure you have access to the appropriate resources that will help you make progress. Resources come in all forms. Look to the people around you for accountability — your family, friends, neighbors, or colleagues. If you don't want to involve anyone else, keep a notebook or diary to track progress. Or, if you are learning a new skill, such as a foreign language for a trip next year, the resource you need may be an app on your phone.

When you bring specific goals together with the necessary resources, achieving your dreams becomes more possible than ever before. You just have to take steps to avoid falling into the mistakes listed above. Set attainable concrete goals, track your progress, and check in with someone to keep you accountable. Since it's been a few months, take a moment to review how far you've come since January. What do you need to do to make 2018 your best year yet?

SAND BAR

WHY WE CROCHET

» Personal Touch in an Impersonal World

I didn't know it at the time, but the birth of my niece led to one of the most important parts of our business and my life. Crocheting has become a major influence on how Anna and I approach our practice. When I was a teenager, my grandmother taught me the basics of crocheting as a way to bond with me. Later in life, my skill with the hooks fell by the wayside. It wasn't until my brother was about to start his family that I began to pick it back up.

I wanted to give my niece something from the heart, and I thought using my crochet skills from all those years ago might be the best way to do it. I crocheted her a baby cap, and I haven't looked back since.

"Crocheting helps me make better decisions."

Today, we have a subscription to a crochet magazine, a crochet calendar, and a yarn habit that borders on obsession. When you think about crocheting, you probably think of a very specific persona. For us, it isn't an activity to pass the time; it's something we do as a heartfelt gesture. Anna and I want to put a personal touch on what we do as lawyers. For us, a handwritten card and a crocheted dishcloth is a way to make sure that our referral partners know we value them. I think the world needs a personal touch, and this is one way of doing it.

Perhaps the biggest joy in crocheting was being able to teach Anna. When her mother was diagnosed with cancer, she had no idea what to do. She really wanted to bring her mom joy by

making something meaningful, but she didn't know where to start. When she saw me crocheting, she thought it would blow her mom's mind if she made a hat for her.

Now let me tell you, I say it was a joy, but it was also tough. Anna is a very left-brained person with an accounting mind, and crocheting is a right-brained activity. Teaching her was also a challenge because she is right-handed and I'm left-handed. This meant that I had to essentially mirror her in order to show the process. While it wasn't easy at the start, she kept working at it. She really wanted to make something for her mother that was gorgeous. Finally, she finished a hat for her mom and delivered it to her. Her mom was blown away.



I don't want to make it sound like we just sit around crocheting all day. I take my work seriously, but crocheting helps me make better decisions. I like to use the metaphor of making soup: When I crochet, I'm able to take all the factors of the problem and put them into one pot of critical thinking and let them simmer. Being a lawyer means we're always on a deadline, so this helps us balance the stress and digest the information surrounding our cases. When I'm able to do that, I make thoughtful decisions.

We crochet because we want to make a difference, no matter how small it may be. I was told a story once about a kid who was walking along the beach throwing starfish back in the ocean. When he'd throw one in the water, he'd quickly move on to the next one, hurling the stranded creatures back to their home. A man saw this and came up to the child to ask, "What are you doing? There are thousands of starfish on this beach. You can't make a difference for all of them." The boy replied, "No, but I made a difference for that one."

-Christine Kingston

EXTREME OWNERSHIP

HOW
U.S. NAVY
SEALS
LEAD AND WIN
JOCKO WILLINK AND LEIF BABIN

understatement. Jocko Willink and Leif Babin use their experiences as former U.S. Navy SEALs to provide a backdrop for their views on leadership. Their stories drop you right in the middle of the action, both on the battlefield and within the confines of corporate America, in order to teach you invaluable leadership lessons. The book is divided into three main points and designed to make it as easy as possible for you to apply extreme ownership in your own life.

WINNING THE WAR WITHIN

Leaders are responsible for everything and everyone within their purview. Willink and Babin make the bold assertion that there are no bad teams, just bad leaders. They use examples from the battlefield and the boardroom to show that all failures can be traced back to poor leadership.

LAWS OF COMBAT

Simplify, prioritize and execute, and decentralize command. Applied to an office setting, these

combat strategies show how simplifying plans and organizing priorities will improve your operational efficiency. While there is a need for clearly designated leaders, junior leaders must be empowered to make their own decisions — and their own mistakes.

SUSTAINING VICTORY

To drive their point home, Willink and Babin provide a plan for how to implement and sustain the concepts of extreme ownership. They highlight the importance of decisiveness and show you how to create planning checklists that enable your team to operate like one fluid unit.

“Extreme Ownership” differs from other leadership books by emphasizing that there can be no leadership where there is no team. Its main points revolve around the importance of teams, not just individuals. Leaders who embody extreme ownership don’t just take the blame for mistakes — they own them.

Effective leadership is the most important key to success, and to say that “Extreme Ownership” will empower you as a leader is an

4 TIPS ON HOW TO NAME YOUR BUSINESS

NAMES MATTER

Before you name your business “Schwing America” or “McJunkin,” you should consider some key factors. The right name can go a long way in not only developing a rapport and credibility, but also establishing your business in ways nothing else can. This can take time and a lot of brainstorming, but once you get it right, you’re set for life — that is, if it’s legal of course, which is where we come in.

TRADEMARKS

While “Skip Doody” may not be a big threat to the naming of your company, you should always check the potential for trademark infringement. Even if your internet search doesn’t turn up anyone with the same business name as you, it doesn’t mean you’re in the clear. There are multiple resources to comb through that require a lot of detailed searching.

EXPLAINS COMPANY

As silly as it may sound, you want your company name to identify what your company is about. How many times have you seen a commercial, and at the end, you have no idea what the company does? This is why it’s important to have a company name that details what your company provides.

EASY TO REMEMBER

You want this for all the right reasons, not the wrong ones. A company like Apple is easy to remember because it’s crisp and accessible. Naming your hardware company “Total Tool,” on the other hand, might not have people waiting in lines for your next product.

DOMAIN NAME AVAILABILITY

The internet is the new phone book and the first place many people go to look for business. This means you’ll want to scour domain hosts for your proposed business name and anything close to it. If you find your domain is already registered, don’t fret. You can still acquire it through its owner.

If you have questions about your business, contact us. We help owners every day with naming, filing, and a multitude of services pertaining to business law. Let us help you clear the path for your business today.

TAKE THE FIGHT TO YOUR STUDENT LOANS

With Christine Kingston as Your Weapon

Americans are feeling the burden of student loan debt more and more every day. For many people, student loan debt has become such an overwhelming prospect that they’ve accepted they’ll be paying for their education for the rest of their lives. But this doesn’t have to be the case. The best solution to getting rid of your student loan debt could be bankruptcy.

This may sound extreme because of the taboos surrounding bankruptcy, but that couldn’t be further from the truth. Surf City Lawyers has been able to single-handedly discharge over three quarters of a million dollars in student loan debt, and Christine Kingston is on track to be the first attorney to discharge over a million.

The key to winning a student loan debt case is based on the three-part Brunner test:

1. PRESENT UNDUE HARDSHIP

This states that the debtor cannot maintain the minimum standard of living based on their income and expenses.

2. CONTINUING UNDUE HARDSHIP

Not only can they not maintain their standard of living based on their income, but they also have circumstances beyond their control that would prevent them from having that hardship change.

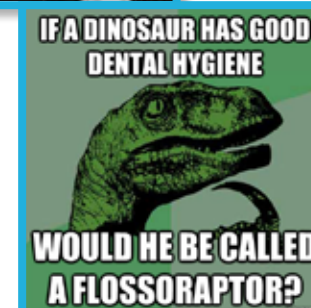


3. GOOD FAITH EFFORT TO REPAY

The debtor has made consistent efforts to repay their loans and has a good record of consistently making payments on time.

This is something that we are not only passionate about doing for you, but about educating you on as well. Christine is a national leading authority on student loans. She has written a book, spoken on multiple panels, and has been a strong proponent of student loan reform. We are confident there is no one in the country better for your fight against student loans. We will battle for you like zealots to make sure you don’t get buried alive in insurmountable debt. It’s our drive, our passion, and most importantly, our calling.

MEMES



CONFIDENCE
BREEDS
STRENGTH