

INSIDE THIS ISSUE

- » 1 The Fathers in My Life
- » 2 Are Business Cards Still Relevant?
- » 2 Rules for Being a Corporation
- » 3 Student Loan Scam Red Flags
- » 3 Inspirational Quote
- » 4 3 Fathers Who Risked It All for Their Kids



3 AWESOME DADS

FATHERS WHO PUT THEIR LIVES ON THE LINE FOR THEIR KIDS

GREG ALEXANDER BATTLED A BEAR FOR HIS SON'S LIFE.

While camping in the backcountry of Great Smoky Mountains National Park, Greg Alexander was startled awake at dawn by the screams of his 16-year-old son, Gabriel. He rushed out of his hammock to see a black bear dragging his son away by the head. Without hesitation, he kicked the bear in the side, and when that didn't work, he leapt onto its back and started punching it in the face. When the bear finally released Gabriel, Greg threw rocks until it fled. His son was hurt but made a full recovery in the hospital over the coming weeks.

This Father's Day, thousands of dads will receive a "No. 1 Dad" mug to sip coffee out of at the office. But the following dads took that "No. 1" to a new level.

BRIAN MUNN GAVE HIS SON A LIVER TRANSPLANT.

When doctors discovered that baby Caleb Munn had a rare disease called biliary atresia, they told his parents that he was unlikely to survive past age 2 without a liver transplant. Luckily, his father was a perfect match, and he eagerly donated part of his liver in March of 2015 to save his son's life.

ARTUR MAGOMEDOV SAVED HIS DAUGHTERS FROM ISIS.

Artur Magomedov was devastated to discover that his wife had taken his 3- and 10-year-old daughters from their home in Dagestan under the cover of night, flown to Turkey, and crossed into Syria to join ISIS. But he resolved to get his kids back. After a long, hazardous journey, he arrived in Tabqa to embrace his two daughters. To leave the caliphate — under penalty of death — they hitched a ride to the border one night and crawled along a railway line until they were within 70 meters of the border. Then they ran under fire from Turkish border guards until they could scramble into tall grasses. After some help from the Russian consulate in Istanbul, they made it back home, together again and safe.

SAND BAR

HAPPY FATHER'S DAY TO THE DADS IN MY LIFE

» How My Dad Made Me Who I Am Today

Father's Day is a special time because I get the opportunity to show the appreciation I have for the dads in my life. Both my husband Mark and my father are wonderful dads. They aren't the typical fathers you often see portrayed on television, but they love every bit as much — just in a different way. My father isn't the most emotionally available man on the planet, but he demonstrates more love to my siblings and me than any other person I know.

My dad has been in manual labor his entire life, primarily working as a plumber. This meant that growing up as the oldest of five kids presented some unique challenges. My father wanted only the best for us, but we had financial limitations. Where most families might see this as a setback, I view this as a huge benefit in my life. It taught me valuable lessons — ones instilled by my father. My dad was going to do anything it took to make sure we had the life he knew was possible. That meant if we committed to something, such as basketball, cheerleading, or band, we were thoroughly invested, no matter what. Whichever activity we were involved with, we were there and 100-percent committed.

"My dad was going to do anything it took to make sure we had the life he knew was possible."

When I say my dad did everything possible to give us advantages in life, I mean it. My parents paid for me to go to Mater Dei, which was a reach financially for us. So what did my dad do? He volunteered his time as a plumber for the school to help offset costs. He drove 30 minutes in the opposite direction of his job to drop me off at school,

worked a full shift, came back to pick me up, then drove 30 minutes home. There was nothing more important to him than making sure we had the most quality education around. No matter what, he was going to do whatever he could to open that door for us.

Volunteerism has always been at the heart of who my father is. He's a very giving person, almost to a fault. He lives up north now in the mountains. Many of his neighbors have trouble getting a handyman because of the remote location, so he always gives his time to make sure their homes are taken care of. It's his willingness to help others and the compassion of my mother that helped open my heart to people.

Mark has the same unwavering love for our son, Jay. Mark grew up in Argentina without the means to have the life he wanted. His bedroom had a hole in the wall through which you could see outside. Mark's father was emotionally closed off, and there were little remnants of that throughout his life. Jay changed all that and opened up Mark's heart to a whole new world of love. Mark would do absolutely anything for our son, and he is determined to give Jay the life he never had.

Dad, thank you for always having the belief in me that I could do anything. Thank you for making the sacrifices in your life to give us the chances you never had.

Mark, our son is going to grow up and reap the benefits of a fantastic life because of your passion for his well-being.

Whether they are blood relatives or not, I hope everyone takes a moment to say thank you to the fathers in their lives. Even the smallest of gestures can go a long way.

-Anna Serrambana





Not so fast! There was a time when it seemed that the business card was legitimately on its way out and social media was poised to take over as the business-connection solution. While some websites, such as LinkedIn and Facebook, have become popular networking tools, they certainly haven't rendered the business card obsolete.

The business card provides a snapshot of your business to someone you may want to work with in the future. It's an easy way to instantly hand someone your contact info — no fumbling around to find your smartphone or a relevant app. And that person will have a physical reminder of your name.

But in 2018, your business card can't be boring if you want to catch someone's attention. It needs to convey key information in a simple, professional way while also standing out. That's no easy task. Here are a few things to keep in mind when designing a business card:

Business cards don't have the same presence they once did. These little pieces of card stock were once a vital part of professional networking, but they've become more of a niche item these days. So, should we consider the business card dead?

HAVE PURPOSE. Before you order cards, decide how you will use them. Don't invest in cards that are going to sit in a desk drawer for the next five years.

KEEP THE DESIGN CLEAN. The idea is to capture the attention of the recipient, not overwhelm them. If the information on your card isn't clear, the card is useless. Only say what is necessary — name, profession, contact info, and a brief description of the service you provide — and leave it at that.

LET YOUR CREATIVITY SHINE. When you hand someone a well-designed business card — one that goes beyond a boring white rectangle — they keep it. Let your card reflect you and your business. Don't be afraid to step out of the 2-by-3.5-inch box.

Need inspiration? Head over to YouTube and search "Tim's Novelty Business Cards" or go directly to [youtube.com/watch?v=r4IDLwvgDbU](https://www.youtube.com/watch?v=r4IDLwvgDbU). You'll be inspired in no time!

5 REQUIREMENTS TO BE LABELED A Corporation

There are plenty of benefits to filing your business as a corporation, especially under the new tax plan. But to classify your company as a corporation, there are several legal obligations you'll need to follow. Here are five of them.

BYLAWS

"Rules were made to be broken" is one precedent that does not work with corporations. To receive the corporate classification, your organization needs bylaws. These rules govern operations and serve as the foundation for all decisions made by the company.

LEDGER

You must have a ledger for all stocks associated with your company. It needs to be a detailed list of all owners and shareholders complete with contact information and ownership amount.

BANK ACCOUNT

Since a corporation is a separate entity, you must have a bank account in the business' name. You'll need to apply for an EIN and make sure all tax reporting is set up as well.



MEETINGS

Corporations and nonprofits must have yearly shareholder meetings to address the state of the business and elect officers and directors. One crucial aspect of these meetings is that there must be a paper trail. Meeting minutes must be held and placed into the record books.

BOARD OF DIRECTORS MEETINGS

Corporations are required to have regular board meetings. These are different than shareholder meetings in that there are no elections and they are focused directly on business matters.

If you have more questions about how to set up your business as a corporation, reach out to us today. Anna specializes in making sure companies are given a clean start so that they can succeed for a lifetime.



WATCH OUT FOR STUDENT LOAN SCAMS

"For only a small upfront fee, we can enroll you in a student loan forgiveness program that will wipe away all of your debt," a robotic voice says as you pick up the phone. This is how many scams designed to rip you off begin. They prey on your desperation by claiming they can solve all your problems for just a little bit of money. Unfortunately, as student loans become a more prominent problem in America, so do the scams surrounding them. Here are three warning signs to be on the lookout for.

UPFRONT FEES

The Federal Trade Commission states that any company asking you to pay money upfront over the phone in exchange for student loan forgiveness is illegal. Scammers ignore this and actively take money from innocent, hardworking people every day. Once scammers

take your money, which can range from \$500-\$5,000, you never hear from them again.

IMMEDIATE LOAN FORGIVENESS

Any company offering complete loan forgiveness just by signing up is a scam. Charlatans will call you up, offering you the resolution of your dreams, only to sell your information on the dark web for a significant profit. There are loan-forgiveness programs provided by the government, but they have specific requirements and they will not actively seek you out.

ASKING FOR PERSONAL INFORMATION

Many scams will fish for your FAFSA ID or Social Security number. In some rare cases, they will even ask for power-of-attorney agreements. Any service asking for this sensitive information in exchange for student loan dismissal should raise an immediate red flag.

While researching an article that detailed many of these scams, a well-meaning author provided the name of a company that could help. Three months after the release of that article, the very same company that was recommended is now being investigated by the Federal Trade Commission for unlawful student loan debt relief practices.

Bankruptcy is not a scam. It is a real, viable way to dispel student loan debt, and it might just be your safest bet. Ask Christine Kingston, who has dispelled nearly a million dollars in student loans. In some cases, bankruptcy may require all of the above, but what is being offered is not student loan forgiveness — it's bankruptcy. If you want more information on how to eradicate your student loan debt, reach out to us today. We are here to help.

MEMES

