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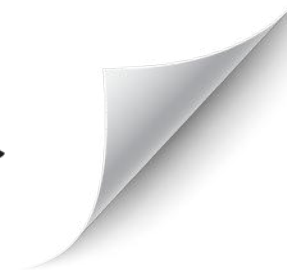
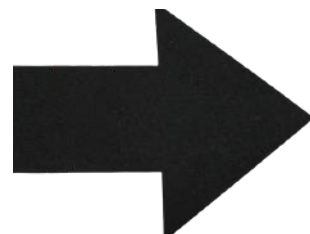
Every successful business owner understands that preparation is one of the best investments you can make. My hope is that the information in this guide helps you recognize potential legal challenges before they become costly problems and gives you greater confidence in protecting the business you've worked so hard to build.

Remember... legal issues rarely arrive with advance notice. The businesses that recover the fastest are often the ones that prepared before the unexpected happened.

As you read through this guide, think about how each idea applies to your own business and consider the small steps you can take today that may help prevent bigger issues tomorrow.



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# 5 LEGAL MISTAKES

**THAT COULD COST YOUR  
BUSINESS THOUSANDS**

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**And How to Avoid Them  
Before They Happen**



**DeLisa Conway**

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**LEGAL ISSUES DON'T SEND A WARNING FIRST. BE PREPARED.**

# Before You Read This...

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Most business owners don't wake up one morning expecting to deal with a legal problem.

They're focused on serving customers, growing revenue, managing employees, paying bills, and keeping everything moving.

Then one unexpected situation changes everything.

Maybe a customer threatens legal action.

Maybe a vendor doesn't honor an agreement.

Maybe an employee files a complaint.

Maybe you sign a contract that isn't nearly as favorable as you thought.

The truth is...

Most legal problems don't happen because business owners are careless.

They happen because no one ever taught them what to watch for.

One decision...

One conversation...

One signature...

can have consequences that last for years.

Fortunately, many of these situations can be avoided—or handled much more effectively—with the right preparation.

That's why I created this guide.

My goal is simple:

Help you recognize common legal risks before they become expensive problems.

*DeLisa Conway*  
Small Business Legal Protection Educator



# Why Small Businesses Are Especially Vulnerable

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Large companies often have attorneys, HR departments, and compliance teams available.

Small businesses usually don't. Most owners wear multiple hats every day.

- CEO.
- Salesperson.
- Customer service.
- Bookkeeper.
- Marketing department.

When something legal happens, many owners simply aren't sure what to do.

Unfortunately...

Legal issues rarely give you time to learn after the fact. Preparation is almost always less expensive than reacting after something has gone wrong.

The good news? A few simple habits can dramatically reduce your risk.

**LET'S LOOK AT FIVE OF THE BIGGEST MISTAKES BUSINESS OWNERS MAKE.**

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# Legal Mistake #1

## Signing Contracts Without Having Them Reviewed

### The Situation

A new client.  
A new vendor.  
A lease.  
A partnership agreement.  
Everything looks standard...  
So you sign.

### The Risk

Hidden clauses  
Automatic renewals  
Personal liability  
Termination penalties  
Unexpected fees  
Restrictions you didn't notice

### The Reality

Contracts are designed to protect the people who wrote them. Not necessarily you.  
What looks like a routine agreement may contain language that creates significant obligations.



✓ **HOW TO AVOID IT**  
**NEVER ASSUME A CONTRACT IS**  
**"STANDARD."**  
**UNDERSTAND EXACTLY WHAT**  
**YOU'RE AGREEING TO BEFORE YOU**  
**SIGN.**  
**ONE REVIEW TODAY COULD SAVE**  
**THOUSANDS TOMORROW.**

# Legal Mistake #2

## Waiting Until Someone Threatens Legal Action



### The Situation

A customer becomes angry.  
An employee files a complaint.  
A vendor demands payment.  
A letter arrives in the mail.

Now panic sets in.

### The Risk

Saying the wrong thing  
Responding emotionally  
Ignoring important deadlines  
Escalating the dispute

### The Reality

The first response often becomes one of the most important parts of the entire situation. A calm, informed response usually creates better outcomes than an emotional reaction.

✓ **HOW TO AVOID IT**  
PAUSE BEFORE RESPONDING.  
GATHER THE FACTS.  
UNDERSTAND YOUR OPTIONS  
BEFORE TAKING ACTION.

# Legal Mistake #3

## Operating Without Written Agreements

### The Situation

You've worked with someone for years.  
Everything has always gone smoothly.  
You trust each other.  
So nothing is written down.

### The Risk

Misunderstandings  
Payment disputes  
Scope disagreements  
Different expectations  
Difficulty proving what was agreed upon

### The Reality

Even honest people remember conversations differently.

Written agreements protect everyone involved.



### HOW TO AVOID IT

DOCUMENT IMPORTANT AGREEMENTS.  
DON'T RELY ON MEMORY.  
GOOD DOCUMENTATION PREVENTS  
UNNECESSARY DISPUTES.



# Legal Mistake #4

## Not Understanding Employment Responsibilities

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### The Situation

You hire someone.

You manage performance.

Eventually, you may need to discipline—or terminate—an employee.

### The Risk

Wrongful termination claims

Discrimination allegations

Wage disputes

Documentation issues

### The Reality

Employment decisions are often more complicated than they appear.

Even well-intentioned employers can create unnecessary risk.



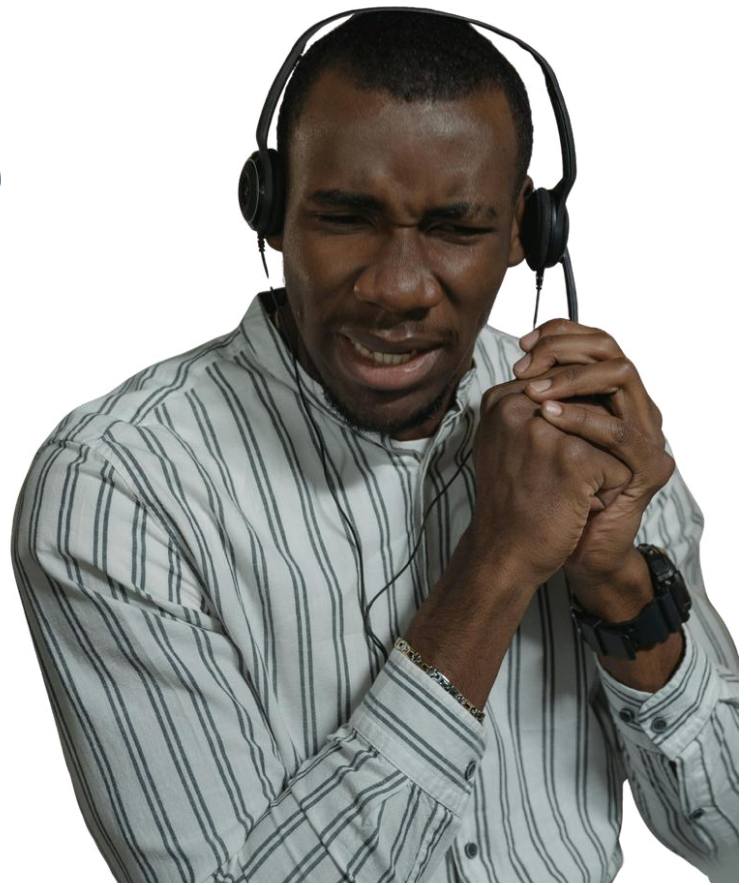
### ✓ HOW TO AVOID IT

CREATE CONSISTENT POLICIES.

DOCUMENT EMPLOYEE PERFORMANCE.

UNDERSTAND YOUR RESPONSIBILITIES BEFORE MAKING  
MAJOR EMPLOYMENT DECISIONS.

# Legal Mistake #5 Trying to Handle Everything Yourself



## The Situation

Something happens.  
Instead of seeking guidance...  
You Google.  
Ask friends.  
Read online forums.  
Hope for the best.

## The Risk

Bad advice  
Incomplete information  
Missed opportunities  
Costly mistakes

## The Reality

No two legal situations are exactly alike.  
Generic advice often creates more  
confusion than clarity



**HOW TO AVOID IT**  
KNOW WHERE TO TURN  
BEFORE PROBLEMS ARISE.  
HAVING RELIABLE GUIDANCE  
AVAILABLE CAN HELP YOU  
MAKE INFORMED DECISIONS  
INSTEAD OF EMOTIONAL ONES.

# Warning Signs You Should Never Ignore



## IF ANY OF THESE HAPPEN...

Pay attention.

- ✓ Someone threatens legal action.
- ✓ You receive a demand letter.
- ✓ You're asked to sign an important agreement.
- ✓ A customer refuses payment.
- ✓ An employee files a complaint.
- ✓ A vendor fails to honor a contract.
- ✓ Someone uses your business name or branding.
- ✓ You receive official legal documents.

**These situations don't always become lawsuits...  
But they deserve careful attention.**

# The Cost of Waiting

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Many business owners delay getting help because they think:

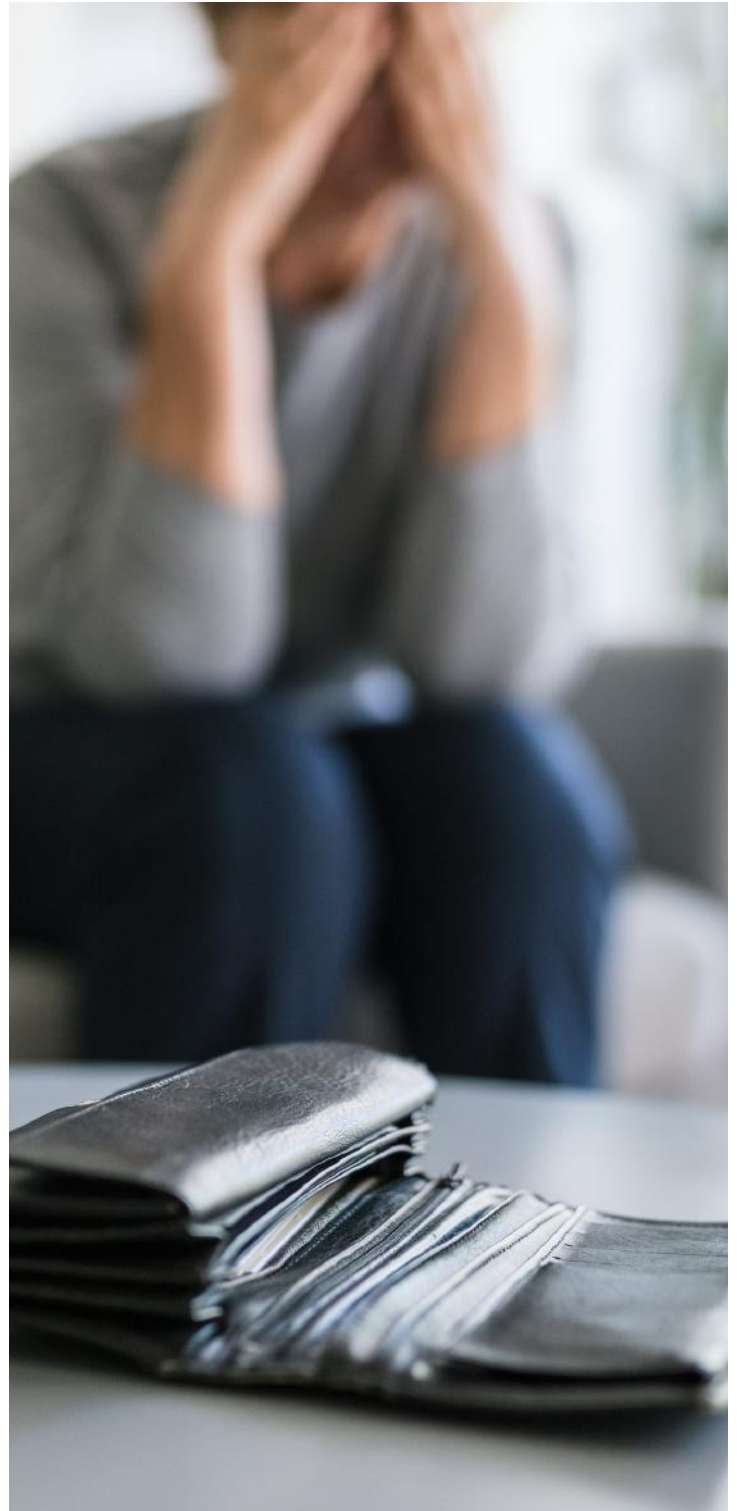
- "It'll probably work itself out."
- "I don't want to overreact."
- "I'll deal with it later."

Unfortunately...

Later is often more expensive.

Small issues frequently become much larger because nothing was done early.

The earlier you address a problem...the more options you usually have.



# Smart Business Owners Think Differently

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Successful business owners understand something important: Preparation is part of doing business.

They don't wait until something goes wrong.

They build systems.

They document agreements.

They understand contracts.

They seek guidance when needed.

And because of that...

They're often able to avoid problems that catch others by surprise.

# Your Business Protection Checklist



## Ask yourself:

- ✓ Do I review contracts before signing?
- ✓ Do I have written agreements?
- ✓ Do I document customer issues?
- ✓ Do I document employee issues?
- ✓ Do I know who to contact if a legal issue arises?
- ✓ Do I have a plan before problems happen?

**The more boxes you check...  
the better prepared your business is**

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# Final Thoughts

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Legal issues don't send a warning first. They usually appear unexpectedly.

The goal isn't to live in fear. The goal is to be prepared. Because preparation creates confidence.

It's not about avoiding every problem. It's about never being unprepared when one shows up. Because legal issues don't send a warning first.

Confidence leads to better decisions. Better decisions help protect everything you've worked so hard to build.



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# About DeLisa Conway

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As an Independent Consultant, Business Protection Specialist, and Educator, I help small business owners understand practical ways to prepare for everyday legal challenges.

My goal isn't simply to help after a problem occurs. It's to help business owners become better prepared before problems arise.

I also help business owners discover affordable legal protection solutions, with plans starting at **around \$3 a day**, that provide **unlimited, 24/7 access** to legal guidance when unexpected situations arise. Having access to experienced legal guidance before making an important decision can help you respond with greater confidence and avoid costly mistakes.

Because protecting your business should never be an afterthought. It should be part of your business strategy from day one.



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# Let's Protect Your Business



Every business faces legal risks.

The question isn't whether challenges will happen...

It's whether you'll be prepared when they do.

If you'd like to discuss your business and explore ways to better protect what you've built...

## Schedule Your FREE Business Protection Consultation

 **July 17** Calendly: <https://calendly.com/delisa-f-conway/20min>

 Website: [www.lifehappenswithdelisa.com](http://www.lifehappenswithdelisa.com)

 Email: [delisa.f.conway@gmail.com](mailto:delisa.f.conway@gmail.com)

 Phone: (925) 437-1947

## Free Business Protection Assessment

During your FREE consultation, we'll discuss:

- Your biggest legal risks
- Contract practices
- Customer dispute preparedness
- Employment concerns
- Business protection strategies

Next steps to help reduce unnecessary risk

**No pressure. No obligation. Just practical information to help you make informed decisions.**