



Andrew M. Ayers

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Grow Beyond The True Goal of a Business Lawyer

I want my clients to outgrow me.

This isn't something most lawyers or business owners would ever say. Usually, the goal is to keep clients for life. But, when it comes to the small businesses I represent, if my clients need me forever, then I haven't done my job.

I'm one of those people who went straight from high school to college and into law school. From the time I was a teenager, I knew I wanted to be a lawyer. It combined my interest in government and oral advocacy with my time speaking on the St. John's radio station. I briefly considered going into entertainment law, but I saw the industry changing and knew that wasn't where I would make the greatest impact.

After graduating, I started at a firm that specialized in family law. I quickly realized many of my clients had needs that went beyond that area of law. We would be representing a client who was going through a divorce, and I'd hear them talking about how they didn't know what they were going to do with their businesses once the divorce was over. I started my own firm in 2011, so I'm able to help business owners through their current situation — good or bad — and work with them to achieve their goals.

“If I do my job right, my clients are able to grow their businesses to a point where they need more extensive legal services than I can provide.”

There's nothing I love more than when a longtime client comes to me with a business expansion problem I'm not able to help them with. That means they've grown to a point where they need wide-ranging services I can't provide. When I meet my clients, they're often start-ups struggling to get started or small businesses fighting to survive. I'm here to help them get through the weeds. If I do my job right, my clients are able to grow their businesses to a point where they need more extensive legal services than I can provide. My goal is to get them to that point and refer them to bigger firms I can trust to take care of my clients as they move on to the next phase of their business.

In addition to business law, I continue to do estate planning and family law, because behind every business is a human being with unique needs. They need help with their wills, and estate planning, and occasionally run into a child custody, or divorce situation. No matter what someone is going through, I believe they deserve the respect and dignity such an emotional time needs.

Running a business means learning to juggle your crazy work and life schedule. This is something I know from personal experience.



I have a wife and three young kids at home who always make the end of the work day something to look forward to.

It's good to know I can personally relate to my clients on some level, regardless of what they come into the office for. I talk to fellow parents about raising kids and fellow business owners about marketing struggles. As much as I do legal work, I also find myself talking to my clients and offering advice about life. I pride myself on being there for my clients when they need me, while they need me. And once they've outgrown me, I'm proud to help them find the next step on their journey.

-Andrew M. Ayers



The Sport That United a Country

THE 1995 RUGBY WORLD CUP

In early November, the 2019 Rugby World Cup will wrap up in Japan. The international competition brings out world-class athletes and entertainment. While matches are certainly intense, respect for the competition and for referees is a core tenet of rugby culture. After going head-to-head with an opponent, you'll still shake hands, and maybe have a beer together, at the end of a match.

This principle was on full display nearly 25 years ago at the 1995 Rugby World Cup final in South Africa. The South African Springboks were up against the New Zealand All Blacks, and a number of factors made this an exceptional match.

Just a few years earlier in 1991, apartheid legislation had been repealed in South Africa. The policy had left a deep cut, and the country still had a long journey toward healing and reparation. Nelson Mandela, who had been elected in 1994, was set on championing a "rainbow nation" in this new post-apartheid era.

Rugby started in England in the late 1800s, and colonizers took it to South Africa, where South Africans of every color embraced the

game. It was controversial because of its connection to the architects of apartheid, but Mandela saw rugby's potential as a symbol of hope and unity for a country that desperately needed it. Springboks captain Francois Pienaar (played by Matt Damon in "Invictus," the film adaptation of this event) thought the president's support of the team was a brilliant act. "During those six weeks, what happened in this country was incredible," Pienaar said.

Just before the final game that would decide the 1995 World Cup winners, Mandela sported a Springboks jersey and stood behind the team. Through a hard-fought match, South Africa came out on top, and, after receiving the trophy from President Mandela, Pienaar explained the atmosphere of the event: "When the final whistle blew, this country changed forever"

If the 1995 World Cup was any indication, the camaraderie inherent to rugby can transcend all kinds of barriers. Meet a fellow rugby player or fan in any part of the world, and you'll likely forge an instant kinship. In 2021, you can look forward to cheering on the women's teams during the Rugby World Cup in New Zealand.

Legend of the Pirate Queen

CHING SHIH: HISTORY'S MOST SUCCESSFUL PIRATE

From Blackbeard to Jack Sparrow, pop culture teems with pirates who frequented the ports of the Caribbean. And while these pirates are well-known for their (sometimes fictional) accomplishments, the most successful pirate in history terrorized the seas of China instead. Her name was Ching Shih.

Ching Shih, who was born Shih Yang, was working in a Cantonese brothel when she met the pirate Zheng Yi. He came from a long family of notorious pirates and was impressed by Ching Shih's cunning. They married in 1801 and built a pirate empire known as the Red Flag Fleet. When Zheng Yi passed away suddenly in 1807, Ching Shih strategically maneuvered her way into leadership, taking control of over 60,000 pirates.

Historians describe Ching Shih as a brilliant military strategist, a skilled businesswoman, and a harsh disciplinarian. After taking control of the fleet, Ching Shih implemented a strict code of conduct. The code included rules for distributing booty, protecting female captives, and beheading anyone who disobeyed Ching Shih. Under her rule, the bloody crimes of piracy became a profitable business. The Red Flag Fleet would eventually clash with the British Empire, the Portuguese Empire, and the Qing dynasty of China, but no one could topple the pirate queen.

After almost a decade of pillaging the high seas, Ching Shih decided piracy wasn't the best retirement plan. In 1810, she walked into the

office of a local governor-general, completely unarmed, and requested full pardons and government jobs for her entire crew — along with permission to keep all their stolen goods. In exchange, she promised to give up piracy for good. Thankful to be free of the Red Flag Fleet, the Chinese government agreed to her terms. Ching Shih's second husband was even made an officer in the Chinese navy.

Ching Shih returned to Canton with her vast wealth and spent the next 34 years living a life of comfort with her family and running a gambling den. In 1844, the legendary pirate queen passed away of old age at 69, a rare feat for pirates of her era.



TAKE A BREAK

	7	5	8	1	2			
				5		8	1	
	2	8	9	6	4			
	5	1		7	9	3		6
	6		1	4				5
		4		3	5	2		
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	8		7	2				3
	3	2	4			1		

5	3	2	4	8	6	1	7	9
4	9	7	2	1	6	5	3	
6	1	7	5	9	3	4	2	8
7	9	4	6	3	5	2	8	1
2	6	3	1	4	8	7	9	5
8	5	1	2	7	9	3	4	6
1	2	8	9	6	4	5	3	7
9	4	6	5	7	8	1	2	
7	5	8	1	2	9	6	4	



THE BEST LEFTOVER TURKEY SANDWICH

Inspired by FoodNetwork.com

Ingredients

- 2 slices sourdough bread
- 2 tbsp Dijon mustard
- 2 slices Swiss cheese
- 1/3 cup shredded leftover turkey
- 3 tbsp leftover cranberry sauce
- 1/3 cup leftover dressing or stuffing
- 2 tbsp leftover gravy
- 1 tbsp butter, room temperature

Note: Don't worry if you don't have all the leftovers required.

Directions

1. Coat inside of each bread slice with mustard and a slice of cheese. Place turkey and cranberry sauce on one slice and dressing and gravy on the other.
2. Combine sandwich and spread butter on both sides.
3. In a panini maker or large skillet, grill until crispy and golden brown.
4. Slice and serve.

GET MORE BANK FOR YOUR BUCK

Take Full Advantage of Your Financial Institution



Whether you're banking with a credit union or a national giant, your financial institution likely offers more resources, account options, and saving plans than you're using — or even aware of.

As one NerdWallet article puts it, "Banks and credit unions continue to find new ways to both delight and confound customers." If you focus on the delights, you can get more bang for your buck out of the financial institution you're already using. Plus, there's a good chance you'll pick up new ways to stretch your retirement fund, grow your investments, and pass nest eggs to your grandkids along the way. Take these two easy steps to get started.

1. Get Clicking

Even for someone with plenty of internet savvy, bank websites can be intimidating. Most are filled with tabs and portals that overwhelm customers, causing them to limit their interactions to plugging in a username and password to check their balance. Don't fall into that trap! If you want to get a complete picture of what your bank has to offer, its website is the place to start. Next time you log in, set aside an hour or two to explore the site tab by tab. Take note of products and services you might not be using, like mobile banking apps, 24-hour hotlines, continuing education, and additional account options and their interest rates. Schwab, for example, offers a free online learning center complete with seminars, one-on-one financial advice, and more than 300 informative articles and videos.

2. Schedule a Sit-Down

If your bank has a brick-and-mortar location near you, make a point to visit it. While there, take the time to learn about the latest updates from the reading materials on offer, make an appointment with a financial analyst, or speak with a bank teller. It's in your bank's interest to see your accounts grow, so representatives are happy to help. If you've already explored your bank's website, this is the time to ask follow-up questions on what you found or make a financial move in a new direction. Whether you've decided on a 529 plan or a high-interest checking account, your banking representative can make it happen.



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INSIDE THIS ISSUE

- 1** Grow Beyond
- 2** The 1995 Rugby World Cup
History's Most Successful Pirate
- 3** The Best Leftover Turkey Sandwich
How to Get More From Your Bank
- 4** The Legend of Sergeant Reckless

THE GREATEST AMERICAN WAR HORSE THE LEGEND OF SERGEANT RECKLESS

Animals have acted as companions to humankind for thousands of years. They're a near-constant source of companionship, comfort, and aid. Unfortunately, military animals don't often get the recognition they deserve. One horse, in particular, was essential to the success of her regiment during the Korean War. Meet Sergeant Reckless.

Bought for \$250 in 1952 by a U.S. Marine Corps lieutenant at a Seoul racetrack, Sergeant Reckless was trained to carry ammunition for the 5th Marine Regiment. Her name was a play on the "recoilless" rifle ammunition she carried and a nod to the daredevil attitude of the soldiers who used them. Reckless was pivotal for her regiment in more ways than one. As Robin Hutton notes in her book "Sgt. Reckless: America's War Horse," "Because horses are 'herd' animals, the Marines became her herd. She bonded so deeply with them that Reckless would go anywhere and do anything to help her adopted family."

Sergeant Reckless' greatest achievement occurred during the final stages of the Battle of Outpost Vegas. During the bloody five-day campaign, Reckless made 51 trips to resupply guns over the course of a single day. By the end of the battle, she had carried 386 rounds of ammunition by walking 35 miles through rice paddies and mountain trails. After dropping off the ammunition, Reckless would then bring wounded soldiers back to safety. Reckless was trained to lie down when under fire and avoid barbed wire, and her ability to do so without needing human command saved many lives during the battle.

Reckless would close out her war career with two Purple Hearts and the rank of staff sergeant. She spent the rest of her years at Camp Pendleton in California. To learn more about this legendary mare, be sure to check out "Sgt. Reckless: America's War Horse" by Robin Hutton.

