

Is your business a threat to your family?

When you start out in business, it's usually quite straightforward. You start small and paddle like crazy to get through the first year or two. You have few employees, if any, and not a lot of business assets to protect.

Then, as business grows, things get busier and more complex. More people, more assets, more management issues, more to lose. It's intensely satisfying but also stressful and time-consuming. You now have an asset worth protecting, but somehow there's always something more important to worry about.

What if something goes wrong?

What if you were unable to work for a long period of time...or worse, if you were no longer around? Would the business fail without you? It's not just your business that's under threat; your family is too. Would they have to get involved? Would they be able to steer the ship? Would they know what to do, or would they be "all at sea?"

Would they be lumbered with a mountain of burden and liabilities? It happens. And when it does, all that great work you've done; all the long hours and the stress, all the strain on your family, they come to nothing. Or worse.



Would your business survive a divorce?

What if you – or a business partner – went through a divorce? One in six marriages do end in divorce – and let's face it, running a business does put a lot of strain on a marriage, so it's a common event. Would your business survive? Sadly, few do.



So, before any of that happens, what can you do about it?

Is there anything you can do to avoid such a catastrophe? What can you do to ensure that all your hard work, all the fruits of your labour are brought safely home? The short answer to both questions is "plenty".

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