

00:00:00 Talk about law contracts and legal terminology and you're likely to elicit the snooze response in most people. Quick disclaimer in this episode, we use some not so child friendly words in here. So if you've got little ears around, maybe hit pause until later, it's not F bombs, but it's also not G-rated either. A little bit more like PG 13, so act accordingly.

00:00:23 Now back to law. I say this humbly, I initially went to university with the intention of being a lawyer and then realized pretty quickly within my first few law classes that it was not for me. It turned out law was a lot of reading and a whole lot less sexy TV courtroom drama than I expected. Well, I definitely blame all the lengthy television networks for the dramatization of law.

00:00:44 The truth is that for a lot of people, whether you like to watch legal shows or not, legal documents can be boring and feel tedious. Unfortunately, as business owners especially the law is pretty damn important for us to be able to do a good job to operate and to ensure that we're upholding it and delivering for both our clients and our own interests.

00:01:05 The problem, let's be real legal stuff, can be overwhelming. There's a reason why lawyers go to school for like seven, eight, who knows how many years a long time, and us as entrepreneurs, we're just trying to pick up what we need to do our job and to run a great business. If you're anything like me, you also maybe put out the legal stuff sometimes unfortunately until it's too late.

00:01:25 Maybe also like me, you might have legal documents that you found on the internet borrowed from a business bestie, copied and pasted to bring it all together, little DIY project. And the problem is that it might not protect you from missing out on payments or getting yourself into legal action or worse. Worse, when it comes to legal stuff, you don't know what you don't know,

00:01:45 and legal advice and documents certainly are an investment. There's no doubt about that. Now those are the pretty obvious things we wanna avoid. Lawsuits, customers not paying you, it's pretty easy to quantify that and avoiding that is pretty motivating. But there's also a more subtle cost to not having your legal house in order and that's why I'm so excited about this episode.

00:02:06 I really feel and and Jamie, who you're gonna hear from really shortly here, we talk about the fact that when you don't have your legal side sorted out, it can result in half-assing your business. When you feel overwhelmed, you don't put your hand up for opportunities and expand your business because you don't feel confident or you don't know where to start. Like for example,

00:02:23 you don't know if what you need to start a business partnership, a collaboration. Don't know if the documents you have are right for your website or your course or your podcast, or to start working with that influencer. That's where it's time to introduce Jamie Bell from the contracts market. Jamie's a business lawyer and a founder of the contracts market where she provides a legal contract templates to entrepreneurs.

00:02:44 Hello, I am here for it. You're gonna love this episode. Jamie also started a law firm, wild coast law where she provides legal support to business owners in British Columbia, Canada. She has over a decade of business law experience and these two businesses allow Jamie to serve entrepreneurs and help help them legally protect their businesses. While she's originally from Ontario,

00:03:02 she now lives on Vancouver Island with her partner, and today she's here on Golden Girls Podcast to help us deconstruct legal well, lots of legal things for us as business owners, freelancers and entrepreneurs. In this episode, you're gonna learn why now more than ever, it's important to cover your legal butt. You're gonna hear the biggest legal mistakes entrepreneurs make and of course how to avoid them.

00:03:23 You're gonna hear what scope creep and communication are and why they are so important. You're gonna learn about what every website needs to be legally compliant. How did you affiliate marketing again legally?

Cuz we don't wanna get to you or anyone else in trouble. And one of my favorite things, you're gonna hear some stock phrases and things just look out for to help make your contract the bad guy so you can focus on delivering your best for your clients and keeping the flexibility,

00:03:47 autonomy, and the fun parts of your business, making them work for you. Here's our promise to you. Besides keeping you awake and the conversation interesting, which I know Jamie is going to do. We're gonna make the complicated legal stuff approachable. You're gonna walk away feeling more empowered to take ownership over the legal side of your business. You'll feel confident with the important terms and conditions of your business and be ready to take it seriously,

00:04:08 which you know is gonna have a ripple effect on the growth of your business and yourself. So here we go. Here is your legal pep talk with Jaime Bell. Welcome to the Golden Girls Podcast, where we believe you can have it all. I'm your host Lisa Michaud, and I'm spilling tangible tips, goal getting strategies and real life stories to inspire you to tackle your biggest dreams.

00:04:32 You're a woman who knows you're made for more. Get ready to leave the excuses and self-doubt behind by being vulnerable, sharing your truth, and having honest conversations so you can succeed on your terms. Together we'll set goals you'll actually achieve by staying motivated, having fun, and building a community of women, empowering women. It's time to tap into your best self,

00:04:55 get confident and truly have it all. Golden and girl, let's dive in. Hello golden girls. Welcome to the show. Today I'm honored to have Jamie with us. Jaime is a business lawyer and the founder of the contracts market where she provides legal contract templates to entrepreneurs. She also has a law firm, wild coast law where she provides legal support to business owners in British Columbia,

00:05:20 Canada. And we're so excited and grateful to have her here today. Thank you for being here, Jamie. Thanks for having me. I'm pumped too. This has been a couple years in the making and it's really cool to finally have it come full circle. So why don't you start by telling us a story of when a contract saved your butt. Cause I feel like you don't just wake up one day and say,

00:05:41 I love contracts. Contracts must do something for you to make you really fall in love with them. Yeah, totally. Well, I mean I've been working with business owners for almost 10 years now. Well actually over 10 years now. So I've definitely seen lots of situations where contracts have saved butts for sure. Personally, I can say that I've also been in business relationships before that didn't pan out exactly the way we had both thought that they would.

00:06:10 And not that either party did one thing wrong or the other, but it just was a relationship that when we started getting further and further towards our launch and deeper into the business relationship, we realized we had really divergent ways of doing things that didn't come up in our initial discussions. So at that point I, I mean we were both well versed in dealing with contracts and law and so luckily we did have a partnership agreement in place,

00:06:39 which we both relied on to split ways and it made it really easy where, you know, I'm actually dealing with a situation right now where the, there's two business owners who don't have that kind of agreement and I'm acting for one party navigating their divorce, for lack of a better word, and it is getting messier. So that's one situation for me where I'm glad that I actually did what I tell other people's people to do and have their business relationship fleshed out a little bit more on a contract.

00:07:08 So that right off the top of my head, that's probably a good starting story. Oh, I feel that's such a good example because everyone goes in with great intentions, right? And, and I mean most people going with good intentions, I'm sure you've seen the opposite as well in your, in your world, but what I love is just the way that you frame that contract as being,

00:07:30 you know, something that you have up front, that communication, that kind of agreement that a lot of that, even if things didn't work out the way you thought, they at least gave you that backup plan to cover your butt.

And now you've been doing this for over 10 years, so I feel like you've seen a lot of mistakes. What are the biggest issues you see or mistakes that you see entrepreneurs making when it comes to legal and contracts?

00:07:53 Definitely, well there's, there's a few for sure, but definitely the DIY contract situation, which there is no shame in that. Like I am also an entrepreneur. I also understand what it feels like to have a hundred things to check off on your to-do list before you launch. And there's things on that list that are often way more fun, like picking the branding and planning out your Instagram posts and all those kind of things.

00:08:21 But often when I see entrepreneurs drafting their own contracts, they actually do a pretty good job about the things that are in there for the most part. Like they typically get the services section right and how they wanna be paid, but there's a lot of legal, you know, quote unquote jargon that is missed. That's actually really important. And I don't wanna shame people for that because like you just don't know what you don't know.

00:08:47 But often when I have people come to me in my law firm asking for me to review the contracts that they've kind of mish mashed together, like the quilt contract that they've grabbed like a piece from over here and a piece of over there and like sewed it together in their own unique way, they, they're missing important pieces that they just don't know about.

00:09:06 So that's, that's one of the bigger mistakes that I see. And usually they end up coming to see me for a more customized contract because they've had an issue come up, you know, with a client who didn't wanna pay or they canceled early and then those, you know, nobody was really sure what to do with a retainer or something like that.

00:09:25 And everybody had idea their own ideas about what would happen in that situation, but because it wasn't clearly set out in a contract, that's when that lack of clarity becomes a bigger issue. So that's kind of one of the bigger things I see as a mistake. Yeah. And then another one is launching a website without a privacy policy cools notes, that's,

00:09:49 you have to have a privacy policy if you're collecting any kind of data on your website like email addresses or you know, Google Analytics or anything like that, that's all considered personal information and you have to have a policy of what you're doing to deal with that and protect that information. You guys may not be able to see me, but my face is completely blushing here because I'm guilty of both of those mistakes right off the bat.

00:10:17 So thanks for making this feel shame free, Jaime, I do appreciate that. And I will echo the shame free. I do think you don't know what you don't know, and especially as an entrepreneur, you have to wear so many hats. You know, most of us don't go into entrepreneurship, excited to be the bookkeeper and the accountant and the lawyer and the human resources like,

00:10:36 and all of the things, graphic designer, the marketing, all of the pieces that go in. And so I think that's why it's so important and you know why we need people like you to help us tell us what we don't know and help guide us through those mess those messes. So how, how do we avoid these mistakes? Cause I, I think it is a,

00:10:55 you don't know what you don't know. Obviously listening to this podcast, obviously following along with your blog, which is amazing if you guys haven't checked it out already, I'm gonna put make the link in the show notes to that. But how do entrepreneurs avoid these mistakes and get started on the right foot or continue maybe get back on the right track. Yeah,

00:11:12 get back on it. I mean, I also wanna echo like for just so everyone feels like I'm not doing it perfectly either. Like my bookkeeping is outta control right now and like that's where I need supports. So you're among friends if you've been like neglecting certain aspects of your business. Yeah, so I think just one of the things that I found,

00:11:34 which is a byproduct of the contracts market, which I didn't really realize was a byproduct until I started hearing this from people was that the more that they just learned a little bit about the legal. So it wasn't so much that they needed to conquer the law because I'm not thinking that you should do that. Like a done for you contract or information on the internet is not intended to make you a lawyer.

00:11:58 Like there are people who would do dedicate their life to that, but having a little bit of information about the legal side of your business actually gives you more confidence to grow and scale your business, which is actually something I didn't think about very much when I was starting my business to support entrepreneurs. I wanted them to be legally protected. But it actually gives you confidence to go and raise your prices because there's more money on the line,

00:12:23 which means that you, your policies are a little bit more tightened up so you're not afraid to kind of reach a little bit higher or sign the, the clients of the bigger companies because you know, you have legal protections in place so you're not feeling like you're getting locked on all the time. So those are things that are the byproduct of learning a little bit more.

00:12:45 So a lot of the resources that I provide to people, it's more issue spotting situations. So when I'm talking about copywriter ownership, like if you're a creative or freelancer who's creating deliverables for other people, I want you just to understand copyright and intellectual property rights just enough so that if something comes up in your day to day life and in your business with a client,

00:13:07 you know, you've said you can think, oh, I've seen some information about this before and it raises a red flag for you to either look into that situation a little bit more and maybe reach out for more support. So again, I think a big aspect of my business is making sure that I'm not overwhelming people with the minutia of things, but it's more just understand the baselines and the basics of some legal aspects and you then are in a much better position to protect your business because you know what you then you know what you need.

00:13:37 So I mean, I'm gonna kind of put you on the spot here. I feel like at some point you're gonna make a course right? To teach us these little pieces. Well, I give a lot of information on my blog, but yes, probably I should do something like that because it is an overwhelming situation to be starting business. Like a big one that comes up for instance,

00:13:55 is like, I need a trademark. You know, we that a trademark is something that protects your intellectual, intellectual property. So like your logo for instance, but often they're expensive to get. So it's actually shouldn't be on the first number one on your list. I'm a big believer in, you know, things that make you money, spend money on things that are gonna make you money,

00:14:19 like your client service agreement for instance. Because if, if you're putting all this money into a trademark, for instance, you think that's number one on your list, but you don't make a sale. What's, there's no, there's no purpose to have a trademark. So, and, and you need some sales behind you to have enforceable trademark rights. That's a whole nother podcast.

00:14:40 But you want a business behind the brand before you go in trademark. So yeah, I guess I should do a course or something like this about kind of like the steps. I do have a freebie business checklist, so that kind of walks you through this, the first few things that you should be doing when you're starting your business and as you're growing certainly.

00:15:00 But yeah, it can be overwhelming for sure, but I think just if you are the very beginning stages of starting a business, then the, the agreement that's gonna make you money. If you're an e-commerce shop for instance, then that might just be your website terms of use, which set out your refund and your shipping policies and making sure those are really clean.

00:15:17 Or if you're a service provider, a client services agreement for sure. Plus those website terms and privacy policy. So yeah, it, it can be overwhelming and then don't, there's the GST numbers or the the tax numbers that you need and all that kind of stuff and it is overwhelming, but there's so much good information out there now that you can find kind of that initial few things and then there's always experts if you get really overwhelmed.

00:15:42 Yeah. Well this is one of the things that I really love about, about your business. It's a full disclosure why I am, I have bought your contracts, haven't fully implemented them yet, but I have them and we're working on

them. It's, But you're my accountability buddy or I'll be your accountability On Yes, yes. Yeah. We're gonna do some accountability on this.

00:16:01 Yeah, don't about that you, but it's one of the reasons I'm of your work and I talk to you because I feel like as an entrepreneur it seems like there, it's either the, the, I love what you referred to as the quilts contract where you kind of piece it together or borrow it from someone else to try and make it your own,

00:16:18 the diy or you have to go and get a custom contract, which I, I assume costs several thousand dollars. I know we've gotten lawyers to draft up other agreements in our real estate business, it's not cheap. And so I love that the contract market kind of bridges that a little bit in that there's, I mean, a little bit of DIY where you get to put on your own policies in there,

00:16:38 but it's drafted by and by you who's a lawyer and it makes sure that it includes all those things that we may need to think about. So I just, yeah, like shout out to you on that and that's one of the things I think is really cool about your business, why I'm a fan, why, why we're here having this chat. Cause I think you,

00:16:53 you bridge a really important gap there for people. Yeah, and it's also a lesson for anybody who is a service provider that really, it's a scalable business too. I mean, you're, you're a service provider, you understand there's only so many hours in the day and I was sending emails constantly to people or drafting the same contracts over and over at in my law firm.

00:17:16 And that's where I just decided to do it as a digital product because it could get into the hands of more people for a more, more affordable price. And yeah, you're right, I don't talk about this a lot on contract market, which is probably a shift of marketing I should do. But if you hire a lawyer in your business, like my,

00:17:35 I my base rate for contract starts around eight 50 to a thousand dollars for a customized contract. So it is a fraction of the price. So you can get something that's really solid to protect you, and then as your business grows and maybe something happens with a client or just your own policies change, then, then that's a great time to take that base contract to a lawyer and have it tweaked and customized.

00:17:58 And it will probably still only be a fraction of what it would be to have a customized contract. But, but then there's also people who just like, are like against DIY or done for you kind of templates and they wanna hire a lawyer and that's a totally legit way of doing it too. So I do love having both options because some people, their businesses have grown so fast that they are probably like you Lisa,

00:18:20 who are like, yeah, I bought the contract template, but I haven't, I don't even have 20 minutes to fill it out. So I like to have, that's why I still have my law firm open too. I love it. What, what a great, what a great combo. I I think that's really cool. Why do you think right now is such an important time to talk about this?

00:18:42 Why, why, why do you think legal is is important? I mean, there's a lot going on in the world. Why, why do I, I mean, I know why I wanna to have you on the podcast and have this conversation, but why do you think it's important right now? Yeah, I think, well there's two reasons that come to mind.

00:18:55 The first is the gig economy is huge. I mean, it also feels huge because it's the world I'm in. So I also understand that there's a whole section of people who aren't within the freelancer world, but Yeah, there's a lot of people out there with jobs who knew, right? Yeah, yeah, nine to fives, like, I mean if you,

00:19:13 if you point me in the direction of a nine to five, I, I'd be shocked to find one of those these days. I don't think anyone really works nine to five anymore. But yeah, I think the freelancer economy is huge and people are thrusting themselves into the world without much foundation of how to start a business. Then the other thing that we're hearing a lot about,

00:19:35 whether it's true or whether it is not true, just a good reminder that there's talk of a recession and when that happens people pull back financially. And so if you are a freelancer that has payment milestones or you know, subscription based services or something like that, then it's a really good idea to look at your contracts and, and perhaps think about, okay,

00:20:01 maybe changing your payment structure, so your payment, you're getting more money upfront so that if someone does cancel then you're not out, you know, the balance of the contract or, or whatever that looks like for your business. But it is a good idea when we're going into potentially financially uncertain times to start looking at how you're collecting payment and just making sure that,

00:20:25 you know, your refund policies are really strong or your cancellation or your rescheduling policies are really tightened up so that you're not left hanging. I think we saw with the pandemic that a lot of people realized that their cancellation, rescheduling and refund policies weren't, were on very shaky ground. And so I think the, the first six months in my law practice,

00:20:48 I was like reading people's quilty contract and going, oh, it's pretty uncertain here, or it's really unclear about what happens to, you know, deposits or retainers if, if a global pandemic happens or just the world is shut down by government. So yeah, just kind of tightening up those policies and it doesn't really matter what stage you're at in your business,

00:21:13 your po you know, the policies are always changing. So just having a check in maybe before the end of the year so that you're going to January with your contracts updated and also doing some inventory about how your client relationships are going or, or just the process of your client journey so that that's reflected in your contract. Because I think what happens, especially if we're using things like dedo or Honey Book or any of these client management platforms,

00:21:43 which are great, I, I use Dip Sodo in my law firm. I love it, but we kind of upload the contract and forget about it and it just kind of sits in the workflow. And so it's a really good idea to head back into that workflow and, and just do a quick tuneup, you know, maybe it's time to adjust your prices or your hourly rate or something like that and just do a review of your contract and make sure it's still reflecting the client process and your own policies.

00:22:09 And that's why I always love kind of talking about policies in your business because you, whether or not you think you have them, you, if you own a business, you have to have some policies about what it's like to work with you. And so if you're just starting at your business, I think a contract is a really great way of actually forcing you to sit down and go,

00:22:29 oh hey, I never thought about what would happen if they canceled, you know, 75% through the contract, like what happens with a copyright at that point. I just finished an illustrator agreement today for one of my clients and that was really interesting to learn about how, you know, her contract actually said if you cancel past the final deliver or 75% through the contract,

00:22:54 you owe me a hundred percent of the fee, but you don't get any copyright ownership. And I thought, well hey, that doesn't sound very enforceable to me. So that was something where we rejigged that policy and, and changed it a little bit, so it was a little bit more equitable to everyone. But yeah, so it's just a really good reminder that you need to have these policies and then continue to check in on them.

00:23:15 And I love like when you have a bad client situation come up, okay, that's a really good time to take that lesson. Hopefully it's not that costly or you know, a time, resources, money, but go back and see if there's like a tweak you can make to your contract to address that going forward. And that's just all, you know,

00:23:33 living and learning as a business owner. So it sounds like there are some parts that are important to be proactive about and kind of check in and then some of these lessons are just gonna unfortunately happen and tweak and evolve. Yeah, and, and like I'll be the first to tell you contracts aren't a hundred percent bulletproof. Like everyone thinks I have a contract like it is bulletproof.

00:23:54 Like that is not true. The courts might just find that it's unreasonable and ca you know, case law might have said something against that that we don't know about or something like that. So, you know, contracts aren't a hundred percent bulletproof, but they are an excellent defense in the event that you, you need to rely on one. A really good example of that is chargebacks.

00:24:17 I don't know, do you know what a chargeback is? No. Tell, oh is this when if I paid for something and then I go to my credit card and tell 'em to not pay? Yeah. Did I describe that? Well why don't you tell? Yeah, Yeah. So it's exactly what that is. So for instance, you maybe you run a coaching program and I've paid,

00:24:37 you know, a hundred percent of the coaching program sign a contract that said I'm paying that and then there's no refunds and then you, I wanna cancel because you know, I lost my job or whatever and I can't afford to have lost that money. I need that money back. And instead of, I might have come to you and said, Hey Lisa,
00:24:59 like a refund and you like, you know, like that's part of coaching is you need to commit and pay the money, you sign the contract. Then I go, okay, thanks for listening. And then I call Visa and say, that was an illegal charge on my visa. And it used to be, and don't quote me on this because I haven't been dealing with them as much recently,

00:25:20 but that it was like 99% in favor of the person who asked for the chargeback. They would get their money back. But now with now the credit cards are actually listening a little bit more to freelancers and saying, no, they sign a contract, it's not so black and white. And so that's why it's really important to have website terms of use,
00:25:41 for instance, say absolutely no, no refunds unless, or if you do refunds like this kind of refund policy, just really important to clear again, visa or MasterCard will do with what they want often and it's really frustrating, but at least if you have that in your contract, you can present it to them as a defense. So just having really clear policies is important that way.

00:26:07 Oh, that's so good to know. I've ne knock on wood, never had that happen, but I could see that being so challenging as a business owner, as a, as a freelancer to, to have that just gone. Right. And it sounds like there's not a lot, it Happened a lot during the pandemic and I actually was dealing with it.

00:26:26 I I've, well my partner's a tour guide, so I end up helping a lot of like people in the wilderness tourism industry and I was helping a lot of people in that industry with chargebacks for tours that they had booked. And the unfortunate situation for a lot of those kind of companies, I, I mean probably most people who have their own business is when they get the money,

00:26:52 it's not like they set aside that deposit to wait until that trip goes through to use it often that money is like in the bank and then used for business purposes and they have, they unfortunately a lot of these didn't have policies that dealt with these kind of mass situations where everyone was asking for their deposits back. So a lot of companies just couldn't do it.

00:27:15 So it was really heartbreaking. So yeah, just like being really clear about that, I've definitely been updating people's ss refund policies and we're learning a little bit more about the, about what courts are looking for and things like that. So yeah, just being super clear about your policies, What you just said that reminds me of what you, I've heard you call the domino effect of and why this,

00:27:38 you know, maybe this ties into to why this is so important and because as business owners, especially in the first couple years, you don't just have all this money sitting there in cash. Like you get what payment from something and then you're paying, maybe you're paying your, your campus subscription or you're paying for your QuickBooks or you're paying for, you're paying for your contractors or whatever that is.

00:27:57 And so it is so important that if someone doesn't make a payment like that, the ripple effect, the domino effect as you say is that then maybe you can't pay somebody else and it creates this whole domino effect. So yeah, I've definitely seen that happen. I mean the great thing and the hard thing about freelancers is we typically work with other freelancers,

00:28:19 you know, we're usually supporting our own community. So if you don't have the, you know, if you're taking from one contract money coming in to pay your contract for money going out, it can have that domino effect for sure. I mean that's a whole nother conversation about like financial Absolutely, yes, yes. Emergency funds. But yeah, definitely it can for sure have a,

00:28:42 a domino effect and yeah, and you know, our communities are pretty small in the freelancing world and you know, I, people will say, well I don't wanna put this like really harsh refund policy in my, in my contract. I'm like, well you know what, the great thing about being a business owner is that you can have a really harsh or like,
00:29:03 not harsh, but like solid refund policy, like no refunds. And then if someone comes to you and asks, then you can use your discretion as to whether or not you wanna enforce it or not. But it's a great way to have your contract kind of do the enforcing for you and the hard conversations and making sure everyone's on the same page before you jump into that relationship.

00:29:25 But you're always in control of whether you wanna enforce that policy. If someone comes to you and says, you know, my house just burnt down, I really can't do this coaching program anymore. It's totally within your discretion to be like, so sorry, refund money back. You know, that, that's the great thing about owning our own businesses too.

00:29:43 Yeah, absolutely. Absolutely. Okay, tell me a story and about vague contracts and what happens when we're not specific enough in our terminology. I I I heard you had a coaching client who is navigating this right now.

Yeah, Yeah, so, oh yeah, my stories I think, or my, I think I did this on my TikTok the other day actually with,
00:30:05 it's like a sad state of social platform over there for me. But yeah, so I actually spent quite a lot of time with a coaching contract recently. She had put together a contract and to be honest, it wasn't terrible and, and she said that there was gonna be a certain number of sessions given in exchange for the fee, which I think is really typical in a coaching relationship.

00:30:31 You know, eight, let's just make it easy numbers, eight sessions, \$4,000, you know, whatever. It's probably not the going rate these days, but just for easy numbers. So, so those eight sessions equaled eight hours over the course of the agreement. Well she had a lot of different definitions of things, so like sessions and deliverables and like a bunch of different words that didn't make sense that obviously were like drawn from all these other contracts that she used to inform the one that she wrote up.

00:31:05 The quilt contract. The quilt contract. And then the, the relationship took like a serious nose dive really, really quickly. And I got, was privy to a lot of these recordings and notes that my client had made in the coaching relationship. And yeah, it wasn't on my client at all. Like it was definitely the client, the other client,

00:31:28 her client. And, but then when it came down to, she said, well I've given you eight hours of support through coaching. It just hasn't been in, in eight sessions. Like it's been emails and writing and, and back and forth and voice notes. But she never actually delivered those eight sessions. She delivered four plus a lot of bogus work on top of it in just supporting her through other situations that came up.

00:31:57 So now there's potentially gonna be a lawsuit because she will not refund the balance. She's, her position is that she's delivered eight hours of work and the person who's not happy with not getting a refund has said, well actually you've only delivered four sessions. So that's why it's really clear, there's a lot of things that are coming up here, but it's hard for me to take a,

00:32:24 I mean we're defending it the best that we can, the contract is not bulletproof, but if the definitions had at least been consistent and my client had really stuck to her boundaries in the sense of, hey, this is actually calls for a session right now and use those four sessions. There's just, it's just really messy. So I think there's a lot to be learned in terms of making sure your language within your own contract is really consistent so that all the definitions line up.

00:32:55 And then also making sure that you're actually sticking to the scope of work that you're being paid for. Because it's gonna be really heartbreaking if we lose this particular situation and she has put in all the time with this client. So yeah, I, I think we talked about this before but over, I'm not a big fan of like over-delivering on a client experience and that doesn't mean that you don't do a really great job on the work that you're being paid to do,

00:33:26 but all these little extras seem to add up really fast. And so you have to be as business owner and certainly in her case, like she's a coach who's trying to make sure that her client gets really good results out of her program. So she over delivered and gave her a lot of support that she wasn't paying for and now she's resenting this client,

00:33:48 she's resenting the work that she's doing. Like it just seems to spiral really quickly. So I think that's just, and it's not a, you know, you wanna deliver the services in a really great way for what you're being paid for, but I think we have a tendency to do more than we're getting paid for often. So it's just a matter of trying to rein that in from time to time and sticking to the scope and then just flexing that muscle all the time.

00:34:14 Like, hey, this is actually outside of what I'm delivering to you as a coaching relationship, but happy to talk about it but there's gonna be extra fees. You know, things like that. Like we have to get better at practicing those kind of harder conversations. Yeah, yeah, I mean like boundaries, communication, expectations, I mean these are just themes that are so much in,

00:34:37 I think especially in the lives of women entrepreneurs. Like these are things we, Relationships stuff, it's all about relationships. Exactly. Exactly. Yeah, I'm really sorry that's happening, you know, to both of those people, that's really, it's, it's always tough when expectations are not met on both sides and, and totally I can, I can see now I'm gonna fix my quilts contract,

00:34:58 don't you worry. Yeah, so good. And you know, I think I wonder too, like I think some professions, like as a coach, you know, you just really, I think most coaches are really going cuz they wanna help people and I think a lot of different freelancers go in cuz they wanna help people and they wanna have more autonomy and control.

00:35:14 And so I love what you said there, I mean in the beginning of what you talked about, you know, you can be hard, harsh has made that the wrong word, but you can have a really strong refund policy or strong definitions and then use your discretion to, to maybe I don't like to be a nice person. I don't, that's not what I mean at all.

00:35:35 To like have that flexibility, right, It's flexibility, yeah. To have flexibility. Yeah. And autonomy and freedom and to be able to go above and beyond versus making going above and beyond be your default and then ending up in resentment. Well and I think too, like when someone comes to you and they wanna switch your policies that they've signed and agreed to,

00:35:55 often it seems like that person flips the narrative like, oh well you're not a very, like you just said not a nice business owner because you're not giving, you know, having flexibility and it's like why are you asking me to bend the rules? You know, like we have to, it's not about being nice, it's just, it's business and,

00:36:14 and we can all have our own flare to it for sure and do that. But often it comes like this person is clearly outside like this other client, like she is being quite nasty to my client but making my client feel like the she's in the wrong and I don't think that's right. You know, her her. Yeah, Well I mean, gosh,

00:36:37 we could talk about that like a bigger projection like societal piece. Like it's, I mean there's a, the good girl narrative, the, and I as I'm a recovering people pleasing, overachieving perfectionist always will be in recovery. But like, yeah, the thing is that I have found myself doing this where I expect, and I've gotten way better at this and I now I'm conscious of it,

00:36:58 but I think a lot of times we, we do, because society expects so much of us or expects us to be really nice, we then expect that and project that onto other people. And when other people are, are firm in their boundaries, it's triggering for us cuz we don't feel like we can do that. And so that is something I think like collective,

00:37:14 both collectively and individually, we have to heal that and recognize like someone else sticking to their boundary is not an attack on me. And, and recognizing, recognizing that and seeing like where is this person a mirror of me and where could I be doing a better job with my boundaries in my life and Recognizing, feel like I'm getting a therapy session right now and I'm here for it.

00:37:39 Wanna collaborate, we do therapy and legal together. No not therapy, coaching, coaching and legal people Are really feeling terrible then come to that session with us. But you know, I think that's, that's, that's, that's, that's kind of what is really powerful I think about contracts and why I wanted to have this conversation with you is because I think it's a,

00:38:02 I know it's a heck of a lot easier to have these conversations to figure out our boundaries to figure out whether yes is for us and what are nos for us when we're in a calm like conscious, grounded state versus trying to make these decisions. Once something has gone wrong and something has activated or triggered or offended or something hasn't gone as planned or our expectations haven't been met,

00:38:24 then it's really hard to come back to a grounded place to then move forward. So gosh, I feel like I'm just selling contracts, which is, but I'm, yeah, I feel like this actually brings it, it full circle almost to what we started with. And if you are, it's like any relationship, whether you're getting married, you get the preup.

00:38:44 If you are going into a partnership with another business owner, you put a contract in place, you're starting a client relationship, you put a contract in place. I can't tell you Lisa, how many people, and this is not against my own legal skills, I know that for sure, but peop two business owners have come to me, they say,

00:39:04 Hey, I wanna start, we're thinking about starting business together. I'm like, great, here is your homework. Go go back to each each other and talk about, okay, how do profits get reinvested? How do bigger decisions get made? What happens when this kind of situation comes up? And probably, I would say 30% of the time partners come back and I check follow up and check up on them and I'm like,

00:39:30 Hey, how's this tracking? When are we gonna put this in writing? And they're like, you know what, we went and did our homework and we realized, yeah, we totally agree on the branding and the colors and the product, but we don't actually, we have really differing views on how we wanna run this business. And although it's kind of sad to walk away from what could have been the heartache and the time and the wasted money in everything that is saved by having those conversations up front is priceless.

00:40:00 Hmm. I I could see that I, yeah, I mean we, so in our real estate business we work with outside investors with opm, other people's money and we've seen that go south in in other like in the cautionary tales out there. But it is so important to not just be aligned on like, hey, we wanna make money now or like,

00:40:22 this is what we're both interested in, but like what's our future vision for this and what if things do go wrong and what's our plan be and our plan C And yeah, so I I just love that you that you say that because it is, we have walked away and we, and we've also encouraged other people to walk away from from that partnership because it's not that they're like bad people or not that we are like,

00:40:41 oh that's, you're doing the wrong thing or anything like that. Just that oh what we are looking to create and, and achieve is different than what you're trying to create. So why don't you go find someone that's gonna be a perfect fit for you and we'll find someone that's a great fit for this and we'll both be happy as opposed to trying to like mash this together and hope that nothing goes wrong and then calling you when things do.

00:41:00 So yeah, a big one I see it go kind of seems to be an issue that comes up without really thinking about it is when there's like a financial discrepancy between the two, two business owners. So for instance, one partner has another income, maybe like a full-time job and so this is their business that they're starting on the side and then the other business partner is someone who wants to go full into it,

00:41:25 guns blaring, you know, and they're expecting to pull money out of that company to live on much sooner than the other person needs to. And so the person who has money coming from another source, they are very happy to reinvest all the profits into marketing and growing the business where the other partner's like, I need to take money out of this business to live on.

00:41:47 So there's already a conflicting view of how the business is going to be run. And that's not to say that you can't work through that and figure that out, it's just like a conversation to have before you've invested in all of the

things versus, you know, hitting launch, making sales and then having that conversation and then realizing that it's just not gonna work out A thousand percent such great advice.

00:42:11 So good. Okay. I wanna ask a little bit more on this, like the women, the conditioning, because I, I I think there's one last piece we can maybe nail in around these, these contracts. So we, I know we've talked about this like we do think that most women have been conditioned to be nice, to be pleasant, to be like to,

00:42:29 to over deliver, to go above and beyond. How, how, how else and where else do you see this play out in the legal world and the contract world with the entrepreneurs that you work with? I think we've talked about it a little bit, but like definitely the over-delivering or definitely agreeing to things along the way or kind of abandoning their own policies or how they want the work to go and to flow.

00:42:56 And then it kind of bubbles up into this resent book resentment. Like often by the time people call me in my law firm, they hate the person on the other side. Like they just cannot imagine continuing with the contract. They cannot imagine doing any more work going forward and they've just like, they resent that other person so much and I feel like if it was more accept,

00:43:26 acceptable to have open conversation or maybe the other person would was more open to receiving the open conversation and the then my client stuck to their boundaries a little bit more with the contract, then we, we would actually never make it to this resentful piece. And I, and I think that really takes up a lot of time and energy that we don't give enough credit to,

00:43:49 you know, the stewing and wishing we had said something or, or kind of molding it over making it bigger sometimes or actually just giving it as much acknowledgement that it is a big deal and pushing it under the rug a little bit. So I think 90% of the things that come through my law firm email inbox could have been avoided with a bit more open communication and not letting things get so far down the path before nipping it in the bud.

00:44:21 So. Good. Okay. You also said you let to let the contract be the bad guy. So what, and I know you have some kind of stock phrases and you've already said a couple of them, you know, for example you said like even if a, a good way to set a boundary is if a client comes and they want more to say,

00:44:41 oh this sounds like it's a session or it sounds like it's a specific other deliverable, let's talk about that separately. What are some of the other stock phrases or just kinda ways that people can use their contract like flex that contract muscle as you say, to avoid like to to stay in that 90% of things that can be solved without calling you? Yeah,

00:45:02 so my favorite clause in all of my contracts is the additional services clause, which is part of all my contract templates. And that is the one that actually sets out what is not in a really nice way, what is actually not included as part of your scope of work. So maybe you are a graphic designer and you're doing a brand logo and typography kind of brand package,

00:45:28 additional services copywriting or three revisions of the logo because you're only getting two revisions or anything else that you could offer but that you, your client isn't yet paying for. So it acts for two, it does two things. It tells your client exactly what is not included as part of your scope of work, which is a great thing to rely on when someone asks you for something you can say actually it's not included in my services,

00:45:59 this as per the contract is an additional service and I'd be happy to do it for you at my hourly rate or as we may otherwise determine once we go through that scope of the work. It also is like marketing to your hottest lead, which is your client who's already paying you all of your other amazing things that you do. So I think that's a really good habit to get into is like being very clear because often clients don't actually know what any of these things mean.

00:46:26 Like to be honest, when I launched copy contracts market, I had no idea what a copywriter was. Like I knew what they did but I didn't actually know what they did, you know? And so if someone's hiring you, you are the

expert. So let them know what each little intricate aspect of your work actually includes versus the big, big aspect of what it doesn't include potentially.

00:46:49 Cuz in my brain I'm like, oh I'm, I'm hiring for branding, I'm getting all of these things because I'm not a branding expert, I just need, I just know I need something. And so it's your job to inform your client what is and isn't included. So good. I love the little phrase there too, as per the contract that's so good.

00:47:08 I mean that's really Keep it out but, but it's really simple way of like referring back to it and like reminding people because the number of times I've seen in emails written that have been forwarded to me because my client isn't an issue with their client that says, yeah, I signed the contract but I didn't read it, it doesn't mean anything. Like I,

00:47:29 these are actual people's emails and defenses to why they're behaving badly in a client relationship. It's like, no, these things actually do matter so that if you do refer back to it at certain points in your relationship, it's like a friendly reminder that it's there and yes, it's enforceable and yes, you signed it and yes you should have read it And if you haven't read it's good time.

00:47:50 Now's a good time to read it. Love the additional Takeaways. Yeah, we the fine print, the fine print is enforceable. Yeah. And write good fine print on your end. I love the additional, additional services a genius, you know, and just like you said for the marketing part too. That's so good. Okay, so I've got a couple nitty gritty little legal questions and then,

00:48:10 then we're gonna lighten it back up here. And you obviously we're not expecting Hope. I know the answer. I mean you already shared some but I've Some before. Hey, you know what, we don't expect perfection here and you've already kinda shared some of it, but I thought it'd be good to, to sum a little bit of it up for anybody that's listening that has a business,

00:48:30 we're gonna make sure we get the checklist into the show notes for you so you can look at that. But here's a couple, couple of kind of high hitting things website. So what does every website need? Does every website needs, you said a privacy policy? Yeah, if you're collecting any kind of data on your website, you definitely need a privacy policy.

00:48:49 So data could, if you have an email list sign up or a freebie or a resource that you're giving away on your email or on your website, you need a privacy policy because you're collecting people's personal information. And even if you aren't doing any of those things, most websites will be like planting some form of tracking bit behind the scenes like a cookie or similar that's actually gathering data.

00:49:15 Facebook pixel or something too. Exactly. Okay. So that all counts as personal information. And it didn't used to be a big thing, but I don't remember if you remember like four years ago the, there's something called the gdpr, which is the European, European Union's privacy thing, privacy laws. And we all got emails being like, if you wanna remain on our email list,

00:49:39 you need to click this button. And then it's a, so that was requiring active consent. So if you are having anybody on give an email on your website, you should have a pop-up that actually says these are our terms of use and privacy policy and you need to click a button, you have to have a little button that says you click your user clicks to say that yes,

00:50:05 they agree to your privacy policy. You can't have it pre-checked, you can't have something that says Click here to opt by Using our website. But using our website, you automatically agree no, you need active consent. So you need that popup. The popups are annoying. Yes, I get it. They they mess around with your pretty perfect website. I hate it on mine too,

00:50:26 but it's there, you just need it and you just click it and it goes away. Same for cookies. You should have something for cookies if you're, I don't even know if I have cookies. I need to figure that out. You have, You have that to my checklist. Do I have cookies? Yeah. Yeah. It's in the privacy policy checklist.

00:50:43 Okay. So with the privacy policies I sell, I actually do like, there's a whole privacy policy checklist so that you know certain things to look for in the back end of your website too. And then you can change that in the, the template. Beautiful. Okay. Well I I do have, I do Have your, it's not as hard as you think,

00:51:00 so it'll only take you 30 minutes to do it. Okay. Okay. You're just gonna my hands for the whole thing, right? Yeah, moral support team. Okay. Love. Okay, so terms and conditions and privacy policy important for the websites. Okay, let's talk briefly about affiliates. How do we do this legally? I mean I'm, I'm also an affiliate for contracts market.

00:51:19 I don't know if that's, is that all I have to say? Like what do I need to, what do we need to know as affiliates? Cuz I feel like that's such a, is such an a beautiful way to, to share the wealth and to have multiple income streams, but also a little scary. How do we do it legally? Yeah.

00:51:33 So if you are somebody who wants to be an affiliate for someone else's program, there's two things you really need to keep in mind. So the first is you have to be really honest in your marketing and truthful. You can't like make fake reviews. People do that still. And you also can't say this product is amazing and never have used the product.

00:51:55 So you have to have some honesty and truth behind your actual things that you're telling your community. And I think actually the internet, well we are, the internet is can spot a fake, a mile away. It's kind of like a bad handbag, you know? And so people catch on. And if you're actually trying to build like a good affiliate income stream,

00:52:16 you need to only be promoting the products that you truly, truly believe in and that have supported you or your business or you have first hand knowledge of the good that it's doing. The second is appropriate disclaimers. So for instance, if you, I'm an affiliate for Dubs Auto for instance. I don't do much marketing for it, but I'm sure I will have a blog post about it one day.

00:52:37 So if I'm doing a social media post, I need to have a hashtag in the actual caption that says I'm, that it is disclosing that there's like a material connection between me and the brand, me and Deza, which is I'm gonna get paid a commission if you purchase through my link. And so that hashtag can look like, like hashtag paid add hashtag affiliate,

00:53:05 hashtag sponsored post, like something that shows there's a material collection connection and you don't wanna bury it in like the bottom of your hashtag set. You wanna like Number 29 and number 30. Yeah, exactly. And not in the first comment like it should be in the caption and or also you can just say, Hey, this is a product that I really believe in and I am an affiliate for and you might,

00:53:31 I might get paid something or be gifted something, whatever the relationship is. Or if you purchased by using my code or my link. And then if I was to write a blog post all about the benefits of contract market or auto or whatever it is, then the best place to put that disclaimer in what I'm saying, what I'm talking about when I say disclaimer is I am an affiliate of Deto and I will get a commission or free months or whatever that is if you purchase through my length,

00:54:01 just fyi, I'm sure you've all seen these, don't have a buried at the bottom of your blog post or your email. We are starting to see the ad standards like the Bureau of Canada and also ftc, which is the Federal Trade Commission in the us, really preferring to see these disclaimers living above the fold, which means you don't have to scroll to the bottom of the post and be surprised that you're reading an affiliate post.

00:54:30 Like you want it to be full disclaimer at the top so people know what they're getting because a lot of these claims are starting to happen where it just wasn't truthful and no, everyone's felt kind of duped. You know, I've like had this beautiful skin because I used Ole and you know, in two days my wrinkles were gone. Like that's just not truthful and people are starting lawsuits when they're not getting the same results.

00:54:55 So it's just a good habit to get into. And I think the byproduct of doing these things is also your building intrinsic trust of between you the influencer. Because whether you like it or not, if one person who follows you on Instagram and you're selling things through there, then you're an influencer. You have influence on other people is that you wanna be truthful about it and to build that trust and build that community like your community expects it and they're not gonna stick around for long unless you have that.

00:55:22 And then if you are actually building an affiliate program yourself, it's a great thing to do, highly recommend it. But just make sure you have a really clear terms of use for your affiliate program because you need, it's like anything you're exchanging value with your community and you wanna make sure that there's clear expectations around that. Yeah. Side note, go read my affiliate agreement more closely.

00:55:52 So good to know. And I, I think, you know, I do think transparency really does go a long way and it is about just being genuine, you know, like so I, you know, I am an affiliate for contracts market and I may get a commission and also I really do believe in what you're doing. I think it's really important work and as someone who has quilt contracted and luckily nothing ha happened,

00:56:12 like I know I need to get my my legal house in order. So that's why I want, wanted to have you on the show wanted to have this conversation. What about, okay, what about like the little save \$10 codes that we like share with friends? Like did those count as affiliates? Like how far does that go? You know what I mean?

00:56:29 Yeah. If you're getting any kind of compensation or value, that's the definition of affiliate. Okay. So even like those little hello fresh things I get in my mail, I gotta be careful of all of those things. Well like if you're passing over a coupon code to somebody like I, I mean, well no, if you were to share a Hello Fresh code on your Instagram,

00:56:53 then you should put something like hashtag affiliate on there or I might get free monthly mailbox if you purchaser that because you are getting some kind of value out of sharing that from the brand. Yeah, yeah. So it extends Even to friendships. You Know, when you, I get like 14 of them a week in the mail, you know, of like,

00:57:15 hey, we're new in your area. I'm like, you've been here for years now and I pass it to my mom now, like you don't have to like slap her, like shake your hand and say hashtag affiliate. But, but yeah, if you're sharing anything on socials, definitely recommend it. So good. So good. Okay. What are some other contracts,

00:57:36 and I mean I know I could look on your website and see what they are, but what are some of the other contracts that you think are really valuable for entrepreneurs to have? Non-disclosure agreements are always a good one. If before you share like your new genius business idea with somebody and you cannot protect ideas. So if you are talking to someone about some business venture you have and you're disclosing information to a potential business partner,

00:58:05 something like that, you wanna have a non-disclosure agreement in place that protects any of that confidential information. I think people forget about it, but it's a good one. A model release. If you are using anyone else's photos to promote anything on your, about your business, you should have a model release if it, if any of the photos could have been interpreted as a model endorse,

00:58:30 you know, the subject of your photos endorsing your products or your services and what's another one? Hmm. If you're doing any hiring in your business like a subcontractor or bringing a BA on and they don't have their own form of agreement or even if they do, you might still wanna push to use your own form of independent contractor agreement. So that's when you're hiring a contractor in your business,

00:58:59 it cannot be used if you're hiring an employee. And I always get asked when I'm gonna be having an employee agreement contract template on my website and the answer is never because I feel like, and well I know that the laws across all the provinces and in Canada and in the US are completely different from from province to province. If you are at a point where you are hiring an employee in your business,

00:59:25 I highly recommend that you work with a lawyer to get an employment agreement in place because the risk is high of, you know, not having the right severance provisions, termination provisions. It is the wild, wild west in terms of employment law out there. So I mean I usually, I'll do basic employment agreements in my law firm, but it's a complicated area of the law and I usually refer them out to other employment lawyers.

00:59:54 So if that doesn't tell you that maybe you should get a lawyer to do your employment contract, I don't know what else to tell you, but it is, it can be devastating to businesses when they don't have the right terms in their employment agreements or they terminate employees without knowing that they're on the hook for large amounts of severance or lawsuits or anything like that.

01:00:19 And it's heartbreaking. So yeah, hire a lawyer for you hiring employees, that's a good takeaway. I would say So much good advice. And I've already started my Black Friday shopping list, so thank you for that. I also have been, you know, I saw that you now have a podcast agreement, so I'm like okay, gotta do that.

01:00:38 Cause I also realized I forgot to send you mine, which is probably gonna be embarrassing as it's definitely a quilt agreement as we should count. Stay Tuned. Good research for me That's, you're completely laughing at it and that on black after Black Friday I'll have a better one. Okay, last couple legal questions. You've talked about people being able to issue spot things and I think you've kind of shared a a definitely some amazing advice here.

01:01:05 Are there any other things like quick tips for issue spotting, legal stuff in our business that might help someone feel more confident stepping into this world? I think it's always just good. Like I put lots of good information out on my, on my blogs and things about things that are coming up. So that's a good resource. There's lots out there, but just not hiding from it,

01:01:28 you know, there's, and also be wary of the, the advice that you're getting in Facebook groups from like business Facebook groups and things like that. Like very well intentioned, don't get me wrong, but I often just let it go because I'm like, not my circus, not my monkeys, but it also like hurts my heart sometimes to see that people are seeking advice that could be really quite costly in the long run from non-lawyers.

01:01:56 So I think just like it comes up a lot when people get pushed back on their contracts. Like if you send out your contract to someone and they wanna negotiate something like take a deep breath, it's gonna be okay. And then if you look at the changes that they're making and you're, you know, your gut is telling you it's time to check in with a lawyer about something,

01:02:18 spend the money and do that because it might not be anything and the lawyer might, you know, bill you an hour of time, but you will sleep better at night knowing that you're protected. And it's also at a certain stage in your business it might just be time to move on from a contract to a lawyer and have somebody that you can check in with from time to time about these kind of things because you don't need to go it along.

01:02:42 So if you're reading some blogs, do a quick Google search, just always be like careful about where you're getting your information. But I think just, yeah, keeping abreast of it, but you don't have to be a lawyer. Like I, I also hate getting emails from people being like, I'm so embarrassed to ask you this, but I don't know the answer.

01:02:59 And it's like this very complicated legal question like why would you know the answer to that? You know? So don't beat yourself up for not knowing and, and just feel better about yourself that you actually had the know with all to ask. So yeah, I don't know so much about like where to get more information for issue spotting, but definitely just feeling like,

01:03:22 oh if my rights might be affected then to reach out. I feel like you just gave us all the permission to take a deep breath and you just gave us like this Mama Jaime lawyer hug to be like, you're doing good, You're all doing great. I'm a business owner of two. I get it. I like lie awake sometimes night worrying. That's line 52,

01:03:46 say again? Yeah, exactly. And insurance is your best friend so get some insurance. If you don't have insurance, go talk to an insurance broker because that can also, it's a really nice combination with your contracts.

Okay. I think we might be talking about too much sexy stuff here now Jamie, we've talked about bookkeeping. Yeah, insurance Contracts.

01:04:06 Insurances. You're getting too spicy here for me. We're have To raise the temperature. I wanna talk about wills. Should we talk about wills? Estate planning About affiliate code for those wills? Yeah, yeah, yeah. Seriously though. Seriously they do your wells. Yeah. Ok. What did I say now? Does I do? Yeah, totally.

01:04:29 Ok. Last question about scaling. I know you mentioned the, and I think this is one of the really cool, really cool things about you is that you are a professional who you found a way to scale your business, scale your income without it being tied to your time. So what advice do you have for other professionals who might be wanting to do the same thing and is there anything from a legal side that they need to know?

01:04:51 Whew, go for it. Because if you're a service provider, you will get to the point where it's very hard to go beyond your, I mean most of the people that I know who are moving into digital products or courses or something are because they stop wanting to trade time for money. I haven't quite reached that point where I'm a hundred percent ready to trade it in and just,

01:05:15 I guess from my own experience, nothing is passive income unless I, I mean you probably in the real estate world will tell me differently, but Nope, appreciate the last episode before this all about that. Okay. There's Is a lie. Totally. Yeah. And so I think just getting into this kind of business model, you, there seems to be this thread on the internet and maybe it's just in my world that like digital products are easy and they,

01:05:44 they can be like, you get the hard work done on the first go, but if they're just sitting on their website, they're not doing anything for you. So there's like this whole another level of like marketing and all that things that you need to, and there's lots of different ways to skin a cat obviously, but just go out there and and and try to do it and go for it and then just make sure that you've got website terms of use that cover your intellectual property and tell people what they can and can't do with those digital products or,

01:06:11 or however you've decided to scale. But I definitely recommend it. It's, it's for me as like a very, as we've found out industry of law, which isn't the sexiest area in the world, it's a great way to use some, like have an aspect of business that allows you to really hone in on your creativity and have some fun with marketing and things like that.

01:06:35 So that's kind of how I look at at contract market too. Like it's a fun way I can be on Instagram and TikTok and do all, not that I'm having much fun on TikTok but, but like I can go and do other creative things and make more graphics and all that kind of stuff. So it's a creative outlet in the legal world. Amazing.

01:06:54 So cool. I'm really glad that you decided to, to bridge that and that you've created Contracts Market. I'm a huge fan and I love that you've been able to create that passive income well you know, quote passive income and diversifying and have that fun. So good. So good. Yeah. Okay, so now the last Rapid Fire Golden Girls questions that you don't know which ones they are,

01:07:13 but here they are. What's a goal that you're working on right now? Ooh, I'm just getting through my Black Friday email sequence, which is so last minute but bigger goal is really getting, getting into something more community oriented in the new year for contracts market. So I've done the digital product and now whether it's a course or a membership or something like that,

01:07:42 that's more of what I'm working towards because I really want it to feel more like a community. Love it. That's so cool. What's the best lesson that you've learned in the last year? Ooh, beginner's mindset. That it's okay that you, even if you think you're an expert, you sometimes have to come back to beginner's mindset. So I do a lot of like trail and ultra running and which for people who dunno like ultra running's anything over a marathon distance.

01:08:15 And I recently sprained my ankle in July, so now I'm back on a couch to five k running program and it's really taught me a lot of like patience around embracing that beginner's mindset again and starting from, you know,

not the ground but just trusting the process. What a Great lesson. And I think that there's, there's maybe an email in there about,

01:08:40 you know, building your business. Absolutely. Everything ties, yeah, totally, totally love it. I love it. What's the best money you've ever spent? Oh, the best money I've ever spent. This is so lame. Okay. I would love to say a truth. Oh my gosh is it insurance? Is it insurance? No. Is this a video podcast or is this just audio?

01:09:10 I bought a chair which was like, it's right behind me and it was way more money than I would ever spend on a single piece of furniture, but it has become my oasis and it seemed ridiculous cuz it was one of the first things I bought when I moved in, like started my business and it was like I just want somewhere that's like my private retreat and that when I sit in the chair and it seems ridiculous but it's like I go there and I just instantly relax and like I feel like it's like my goal setting chair,

01:09:43 like when I'm thinking about, you know, I'm pulling like a card outta my card deck, you know, like those tarot card decks or something like that or like reading affirmations or like reading a good business book. Like I go to the chair, it's not like a chair for like having, you know, scrolling TikTok. It's like the sacred chair where like my,

01:10:05 my brain goes into like self development, like work on you mode. Does that make sense? Yeah, it's like your spiritual zone. Yeah, yeah. Right next to my Peloton so it's very different vibes but that was also good money but Awesome. Oh my gosh, I feel like we all are gonna want, want this chair now You're gonna definitely,

01:10:27 we're have to get a picture of this and put it in the show notes so we can all see it really Comfy. Yeah. Pictures please. Pictures, yeah. Okay. Yeah so let's talk quickly about your Black Friday sale because I know you're working on the emails. What is the contract market Black Friday sale? Can you tell us As a secret?

01:10:44 Yeah, yeah, so nope it's not a secret cuz we're getting really close now, but Black Friday it's 30% off contract templates and 40% off bundles. So you've never checked out my shop. We have bundles for different service providers so it includes your service agreement, website terms, privacy policy, contract agreement, all the things you need if you're just like,

01:11:07 oh my gosh, I just wanna get everything I needed one go. So this is our biggest sale of the year and yeah, it's from the 21st to the 28th so you've got a week to think about it and see kind of shop and see what works best for your business. I love it. We will have all the links in the show notes.

01:11:25 I've already got my shopping list started, which is so exciting. It's gonna be great. And also I'm just gonna, I, you know we talked about this, I'm gonna put this out there. So I'm hosting a finish your year strong challenge November 28th to Friday, December 2nd. So it's every day, it's an hour of together goal working to finish up one of those loose ends for the end of the year.

01:11:46 Just be really intentional and one of my loose ends is for sure getting these terms and conditions and my privacy policy. Okay. I would be There All our websites, you'll be there, I'll be there. So if anyone else wants to join in I'll put the link in the show notes there, you can join us. We're gonna get that up there.

01:12:02 And it's just so good to have accountability and support and doing these, these things. I mean sometimes at some point Jaime, we're gonna have to do some bookkeeping sessions too because you know, Do you know like how many accountants I have in my world and I'm still like the worst at it? Do you wanna know? Embarrassing Involved in it? I really wanna be involved in it.

01:12:22 I have a double major in accounting and finance and I'm still terrible at it so you know, no shame, no shame. We're just all in it together. Never Shame, there's no shame here. We're all here together, All of it together. Okay. Where can people find you to connect with you? Stay in touch with you and, and love on you?

01:12:40 The best place is I'm usually hanging out on Instagram, so that's at contract market and then my email list is kind of where you get the juicier bits and yeah, little special promos and surprises in there. So yeah, I like my, I like my email list. We have like a really good relationship going on in there, so it's Fun. Amazing.

01:13:02 Okay, we'll make sure the business checklist is in there too. People can grab that, hop on your list and follow along cuz your, your emails are fantastic and so is your blog and I'm excited for everyone listening to stay in touch with you and, and keep learning all these little legal tidbits from, from you Jamie. Awesome. Thank you so much for having me and I'm so happy we made this happen.

01:13:23 Now we can be accountable for one last thing, which is getting your website terms of use and privacy policy up Deal, deal. I'm so here for it. Thank you so much. You know what I love about you is that I think anyone listening to this now feels, I know ideal. I feel way more confident thinking about my legal contracts, knowing what I don't know and knowing how I can fix some of those gaps in my business.

01:13:43 And I know you've done that for so many others. So I'm gonna speak for, for both of us when I say like, you know, get your legal house in order and then go out there and raise your rates, feel more confident and go crush it in your business and we're here to support you. Love it. Totally here for it. Thanks Lisa.

01:14:00 Thanks Jaime. I don't know about you but I am fired up to get my legal house in order after this conversation with Jamie. Full disclosure, I definitely feel vulnerable sharing with you that I certainly don't have it all figured out on legal end. I feel a little naked both personally and professionally sharing that here with you. So I invite you to join me.

01:14:20 Let's change that if you're also realizing that you're a little naked and exposed in terms of legal at least. So I've already got my templates from the contract market and I invite you to do the same. There's a link in my bayou and if you decide to use my link, it won't cost you anything and I may get a commission. So thank you for doing that and for supporting us in creating this content for you.

01:14:39 I also wanna help you take it one step further and not just buy it and let it sit in your inbox like I did, but actually do it. Take the templates, put them on your website, use the contracts that you need to and actually get your legal foundation in place. Every year I host a finish your year strong challenge. It's a week of daily co-working or as I call it,

01:14:59 goal working one hour every day with a group of people charged up and ready to to finish it. Finish it strong. If you feel like there's some loose ends you wanna tie up before 2022 comes to a close, this is the week for you. You're gonna get super intentional about the last few things you wanna wrap up. You'll put aside the time to do it,

01:15:15 get energized together and then you'll be done and you'll be ready to fully enjoy your holidays and be present cuz that's what it's all about. It's happening this year, Monday, November 28th to Friday, December 2nd, 2022. And you can go to lisa-michaud.com/finishstrong and sign up for free. That's lisamichaud.com/finishstrong. We got link in the show notes. Make sure you join us.

01:15:37 By the way, if you're hearing this after these dates still sign up sometimes. Hint, hint, wink, wink. I do a bonus week and then I do it every year and sometimes we do it throughout the year, so no harm in signing up even if you hear it after these dates. We'd love to have you whenever we do our next finish Strong Week.

01:15:51 Thank you so much for listening. I gotta tell you, it certainly takes a special kind of person to click, download and play on an episode about legal documents and that truly says a lot about you, tells me you're diligent, you're responsible, you care, and you're awesome. Now don't let this be another episode you just listen to and forget about.

01:16:08 Take action. After listening to this, you're already probably more familiar with the legal terms and what's important, so you can check that box now. Make sure you've got your contracts, your terms and conditions, privacy policy laid out. Get your legal foundation down so that you can feel more confident in your business and grow both personally and professionally. If you enjoy this episode or know someone else that needs to hear this,

01:16:29 please share it with them. If you're in a mastermind or a community with your business besties, share this with them and inspire each other to get your legal house in order. Then go feel empowered and protected to go

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do the magic in your business and the work that you really love and that you're meant to do. Thanks for listening. Have an amazing day.

01:16:48 Thank you so much for listening. If something spoke to you, send me a message by sharing this episode and tagging me on social media. If you know someone who'd love to hear this episode, please share it with them too because I love surprises. Make sure you subscribe to Golden Girls Podcast today. It's the only way to find out about bonus surprise episodes and make sure you don't miss a single beat on your golden journey.

01:17:11 Thanks again for listening and I will talk to you in the next episode of the Golden Girls Podcast.