

SAGE HILL

Advisory & Management

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Our Sage Hill Reflections ... For you as a family business founder, developer, worrier-at-three a.m.-er, and successful “strategizer” ...

Some key questions to ask yourself...

For my spouse and myself...

.... Do we want to temper our financial dependence upon the business?

.... Do we want our cash flow to be as predictable as possible and as free as possible from financial market volatility, interest rate swings, inflation impact, credit market risks, and from charlatans like Bernard Madoff?

.... Do we want our good names to be preserved for future generations of our family in our community?

.... Do I want to leave a true legacy (of human and financial contribution) or am I willing and okay with my life's work being liquidated upon my death for a variety of reasons (family disharmony, lawsuits, estate and income taxes....)

For my children ...

.... Do I want to empower my children to all be productive & healthy people, and not simply to be beneficiaries of my success?

.... Do I want my children, some of whom are in my business with me and some who are not, to feel like they are treated fairly by me from my estate?

.... Do I want to ensure that any potential problems which my children may encounter (e.g. Divorce, lawsuits, etc) do not bring down the family business?

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For my loyal key management...

.... Do I want to enable them to stay in the business and have financial safety and security for themselves and their family in the future while I'm alive, as well as after I pass away?

....Have I given them an opportunity to share in the growth of value in the business?

For my loyal employees...

.... Do I want to enable them to stay in the business and have financial safety and security for themselves and their family in the future while I'm alive, as well as after I pass away?

For the people benefitting from my passionate charitable endeavors...

.... Have I maximized the benefit for those charities which I'm passionate about, after considering my and my family's financial needs and financial and tax savings strategies?