

Counsel & Coffee

Thoughtful counsel for your business and your legacy, poured monthly. ☕

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QUICK TIP OF THE MONTH

The cheapest insurance your LLC will ever buy: an annual meeting

Texas doesn't force most LLCs to hold an annual meeting, and that's exactly why so many owners skip it. But short annual minutes do several important jobs: first, they keep your company records clean and current; second, they're a (perhaps forced) chance to check in with your cofounders, shareholders, and legal/tax advisors; third, they show the world your LLC is a real, separately run business, not an alter ego; fourth, they satisfy any meeting requirements that might be out there.

While you're at it, run the five-minute checkup: Registered agent's address still right? Ownership changes to paper? Big deals from last year that were never formally authorized? Company agreement still saying what you think it says? Fix those on paper now, not during a lawsuit or an audit.

Fifteen minutes, once a year. Cheap insurance.

RYAN'S CORNER

This isn't the first newsletter we've sent out, but it's the first one in this new format. If you have feedback, I'd love to hear it — just hit reply. In the meantime, let's appreciate what a great time of year this is: you can catch the first hints of a cool autumn breeze (if you're up early enough), college football is back, and Halloween is just around the corner.

— Ryan

TRIVIA OF THE MONTH

One of history's most famous composers wrote an entire comic cantata about a young woman's addiction to a certain beverage, over her father's strenuous objections. Name the composer *and* the beverage.

The stakes: the first correct answer wins a Law Offices of Ryan Reiffert travel mug, a \$10 Starbucks gift card, and — if you want it — newsletter fame in our next issue.

The fine print: Email your answer to reception@ryanreiffert.com with the subject line "trivia answer." First (fastest) correct answer wins. If nobody names both the composer and the beverage, the first answer naming either one takes the prize. Your email must include some variation of the sentence: "I promise that I did not use the internet or AI to cheat and get the answer to this trivia question." Honor system. We trust you, counselor.

WORTH YOUR READ — FROM THE BLOG

Do You Inherit Your Parents' Debt When They Die? (Usually Not, and Here's Why)

Debt collectors love to imply that kids inherit their parents' debts. That's mostly false. This month's featured article walks you through the real rules, the exceptions that actually matter, why you should think twice before "helpfully" paying a deceased relative's bills, and how to avoid debt collectors' dirty tricks if you're dealing with the estate or probate of a loved one.

[Read the full article →](#)

A THING I'M ENJOYING

Brazilian Jiu-Jitsu. After a multi-year hiatus, I'm (slowly) dusting off my old blue belt and getting back on the mats — right next to my daughter, who just started her three-year-olds' class. A lot of muscle memory came back, thankfully, but forcing another human being to move where they don't want to go is SERIOUS cardio. Still, it's a great workout and an even better way to clear your mind. More to come on this, hopefully.