

your biz, Kaplan says you may even want to consider a separate policy covering cyber risks. "It will protect your data and your customers' data from identity theft and cyber crime." The combined cost estimate of all this coverage is \$15,000.

If you have all these people and insurance in place, and your business actually gets sued, Kaplan says, you will be saving tons of money and possibly your business. "The time and money you spend to build your infrastructure team is worth it. You'll sleep soundly at night." The cherry on top: these business affiliates can make business connections and introductions for you, expanding your professional network and your customer base. Because who's going to have any startup money left for marketing? ■



LIFE GUARDS

Volunteers make a difference for children in the court system

THOUSANDS OF children in Florida who have allegedly been abused or neglected are moved from foster home to foster home during dependency court proceedings. When they move, their assigned social workers change, too. As a result, the kids often don't have a consistent representation in their lives. That's where the Guardian ad Litem (GAL) program comes in.

"They meet with the child at least once every 30 days, ask what their wishes are and make sure their needs are being met," says Lindsay Stevens, GAL volunteer child advocate recruiter. "The volunteer meets with the foster parents and social workers so they have a full picture and then advocates for the child in court."

These volunteer child advocates work with one family at a time, spending about 10 hours a month on the case. In Duval, Clay and Nassau counties, 1,100 children are appointed to this state-mandated program, but there are only approximately 600 volunteers. "In this circuit, we have about 300 children without a voice," Stevens says. "There's so much need out there for volunteers."

Volunteers aren't required to have any legal background; each goes through a 30-hour training process before being assigned a case. guardianadlitem.org ■ by Jocelyn Talbert

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