

Practical Trade Tools for Teaching

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This breakout session will address professional and legal issues of interest to TCC Teachers.

Topics for discussion will include:

- (1) Obtaining insurance coverage;
- (2) drafting and using liability waivers;
- (3) Tax and financial record-keeping, whether you are self-employed, an employee of a facility, and/or an independent contractor; and
- (4) Ensuring that the T'ai Chi Chih trademark and copyright are properly utilized and respected. Respecting other people's original work.
- (5) Publicity and advertising; respecting your students' privacy

Participants' questions and sharing of expertise will be welcome and is encouraged!

"The" (inner sincerely). Assume the best; prepare for the worst. Act with teh. Be upfront; don't cut corners; take responsibility; give people the info they need so that they can take appropriate responsibility.

(1) Insurance

You only know how good your company and policy are when you have a claim--hopefully you'll never have one. Anyone ever made a claim? I have never made a claim, so I cannot make an endorsement, but I am insured by Philadelphia Insurance Company.

www.phly.com Website contains a lot of useful info--read it!

Policy for individual fitness and wellness instructor. This policy is meant for the self-employed (independent contractors); if you own a studio and employ others you need a different policy. You may be covered by the places you teach—find out. It is still a good idea to have your own. Coverage cost \$200 a year. (1/3million coverage). This is a must if you have any assets to lose.

If you teach at home you may want to review your homeowners' policy--may not cover guest who are paying you for your services (running a business out of your home). Maybe a good idea to review possible scenarios with your insurance agent to make sure you have the coverage you need to make you comfortable teaching in home (or it might make you decide to teach elsewhere!)

(2) Waivers (aka: Release of Liability):

Good idea and required by most insurance companies. Phly website offers some guidance. Waiver can be very simple or very complex. The rights one is allowed to waive vary from state to state. Some states have statutory protections one is not allowed to waive. Some states offer protections that may only be waived EXPRESSLY (i.e., by using specific language, referencing the statute that demonstrates conscious knowledge that the person is giving up their statutory rights.) These laws vary from state to state; that is why I cannot offer you a draft waiver. You may be covered by a waiver folks have signed at the facility where you teach. It is worth finding out.

See attachment for examples—THESE ARE ONLY FOR GUIDANCE! My advice is to collect waivers from fellow TCC instructors and fitness or yoga instructors in YOUR STATE! Compare and contrast, notice commonalities and draft your own. Always a good idea to run it by an attorney who specializes. If you are working out of your home: insurance issues and waivers are especially important.

(3) Business licenses, tax and financial record-keeping.

If you are self-employed (an independent contractor) most likely need a business license and will have to pay a small annual fee to do business in your city/town. Contact city and possibly county government office.

Whether you are self-employed, an employee of a facility, and/or an independent contractor, you must keep records and pay your taxes! If you run a cash business you MUST come up with a system to document the money you make and you must declare every cent and pay taxes. Consult your accountant now. He/she will give you advice on how to track income and expenses. All prof fees (like VFJ SUBSCRIPTION) and memberships, continuing ed, conferences, travel expenses are deductible! (Clothes are not!) Keep your records as you go. Don't wait til the last minute.

(4) Ensuring that the T'ai Chi Chih trademark and copyright are properly utilized and respected.

All printed material must have trademark symbol (® the little R within a circle). Permission must be obtained for ALL materials borrowed from other sources! And give credit where credit is due! Do not borrow text from other sources without proper acknowledgement. Claim copyright on your own original documents.

(5) Publicity and advertising; respecting your students' privacy

Communicating with students by e-mail:

Obtain permission to contact; keep contact info private and for TCC/related use only;

Create group lists ALWAYS MAKE SURE YOU USE BCC;

Respecting privacy; posting of images and names in advertising and on web: get permission!

Advertising: Web page; Facebook page

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