

HH&K

Hinman, Howard & Kattell LLP

ATTORNEYS

VOLUME 7, ISSUE 3

DECEMBER 2015

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RENOVATIONS & REFLECTIONS

This month marks the return of Hinman, Howard & Kattell’s Binghamton based attorneys and staff to our newly remodeled offices in the Security Mutual Building, our home base since 1905. “Reconstructed” is a more accurate description than “remodeled” when describing this project. Undertaken in stages, all 5 floors occupied by HH&K were demolished and then rebuilt to 21st century standards. When you next visit us you will see that, while we now enjoy the benefits of our updated offices, we also preserved some of the historic character of this iconic building.

I have been a regular visitor to the HH&K offices in the Security Mutual Building for about 65 years. As a second generation HH&K attorney, my early visits were to my father’s office on the 7th floor. At that time, HH&K only occupied the south end of the 7th floor, which included the space Messrs. Hinman, Howard and Kattell moved to in 1905 from their office in the Phelps Bank Building on Chenango Street (shown in the photograph below).

While our recent office renovations are a major change for us, they actually are only the most recent in a long list of changes we have experienced over the time I have been associated with our Firm.

Technology has resulted in major changes in the way we now practice law, with the computer having the greatest impact since our founding in 1901. Addy

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HAPPY HOLIDAYS!

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Hinman, Howard & Kattell LLP
ATTORNEYS

WISHES
YOU AND
YOUR FAMILY

HAPPY HOLIDAYS
AND
HAPPY NEW YEAR



Photograph of Hinman, Howard & Kattell, LLP's office in Phelps Bank Building on Chenango Street, Binghamton, NY

Keeler, one of our now deceased partners, was largely responsible for our firm's entry into the digital age. In the early 1980's, Addy brought an early Apple computer to his office. He was a brilliant lawyer and had a few eccentric qualities. Most of us thought the machine would never be very useful. After we were proven wrong, Addy was the one who made sure we were on the cutting edge of law firm computer systems.

Until fairly recently, the law library was a fundamental component of all law firms. Except for his intellect, law books were the lawyer's most important tool, and law firms were judged by the quality of their library. Online legal research capability has changed all of this. Law libraries are now largely a relic. We keep some books for quick reference, and others simply as a tie to our past. However, our renovated offices do not include a library.

The computer has also transformed the way we communicate with our clients, other attorneys, and the courts. Emails, text messages, voicemails and electronic filing of documents with the courts are all standard procedures. Even the relatively modern fax is approaching obsolescence.

The work of lawyers has always involved the processing of words. The computer has totally transformed this skill. The efficiency with which we can now prepare, revise, review, and transmit documents is light years beyond the old methods.

When I joined HH&K in the early 1970's, part of my orientation included the assignment of a paging number. Mine was 1-2-3. When the receptionist wanted to page one of the lawyers, she activated a device that would sound a series of "bongs" in the designated sequence. Fowler's Department Store had the same system for its employees. Most shoppers seemed to ignore it, but I never could.

We have an intercom system in our new offices, but it doesn't get a lot of use. Smart phones permit us to connect with each other on a global basis. This can be both advantageous or not, and of course is a major change from how

things used to be.

Before forming HH&K, Harvey Hinman, Archibald Howard and Thomas Kattell were law clerks for George F. Lyon in Binghamton. Former Secretary of State William Seward, in his "History of Binghamton and Broome County," wrote the following passage about the young Hinman:

"Here was his the life of a young law clerk. Early at the office, sweeping out, tending the stoves, running errands, and all the while pounding into himself the lasting qualities of a great lawyer, he blunted his shrewd but winning face upon the grindstone of work. By day, by night, always work, thorough and conscientious."

The "thorough and conscientious" work attributed to Harvey Hinman is the foundation on which our firm was built and remains the standard for the services we provide to our clients today. That is one aspect of HH&K that will never change.

Article written by Lawrence C. Anderson, Esq. For more information, contact Mr. Anderson at (607) 231-6927 or via email at landerson@bbk.com.



Hinman, Howard & Kattell, LLP's 7th floor reception area, located in the Security Mutual Building on Exchange Street, Binghamton, NY

A NEW VIEW OF NEW YORK'S "CALL-IN PAY" REGULATION

A New York State labor regulation known as "Call-in pay" requires employers to pay employees four hours' pay at the minimum wage if they report for work and are sent home before completing at least four hours of their shift (or three hours for hospitality employees). Some employers have policies which require employees to call in to find out if they should report for work on that day. If they are not required to report, they receive no pay under those policies. The New York State Attorney General has notified a number of employers that the New York "Call-in pay" regulation applies to those circumstances, and employees who call in pursuant to such a policy and are

told to not report for work must be paid four hours' pay (or three for hospitality employees) at the minimum wage rate. The Attorney General's rationale is that such a policy prevents the employee from scheduling another job, scheduling child care, or otherwise having sufficient notice to schedule other activities in the same way that actually reporting for work and being sent home impacts the employee. The Attorney General's position has not been tested in court, but several employers have discontinued their call-in policies after receiving the letter from the Attorney General.

Article written by John C. Fish, Esq. For more information, contact Mr. Fish at (607) 231- 6712 or via email at jfish@bbk.com.

Get Ready for the New Year's Minimum Wage Increases in New York

The New Year is just around the corner, and that means it's time to plan for minimum wage increases. The general minimum wage will increase to \$9.00 per hour. The minimum wage for "Fast Food Workers" outside of New York City will increase to \$9.75 per hour (\$10.50 in New York City). The minimum wage for tipped employees will increase to \$7.50 per hour. The minimum weekly salary for exempt employees will increase to \$675 per week. All increases are effective December 31, 2015.

For those employers anxiously waiting for information about the Federal Department of Labor's Proposed Rules to further increase the minimum weekly salary for exempt employees, it now appears likely that no final rules will be published before the middle of next year.

Independent Contractor Guidance

The Federal Department of Labor has issued new guidance on independent contractors. This guidance indicates the Department will look at the following questions in determining whether a worker is an independent contractor or an employee:

- Is the work an integral part of the employers' business?
- Does the worker's managerial skill affect the opportunity for profit and loss?
- How does the worker's relative investment compare to the employer's investment?
- Is the relationship between the worker and the employer permanent or indefinite?
- What is the nature and degree of the employer's control?

This guidance will make it much more difficult for those who use independent contractors to keep them from being classified as employees. Businesses who use independent

contractors should review the Interpretation to avoid legal issues. The guidance is available at:

http://www.dol.gov/whd/workers/Misclassification/AI-2015_1.htm

Medical Marijuana Update

Employers should prepare now for requests for accommodation under New York's medical marijuana statute. Medical marijuana may be legally sold in New York beginning in January 2016. New York's medical marijuana law requires employers to treat medical marijuana use as any other disability and to make reasonable accommodations for certified patients and caregivers.

Ban the Box Spreads

Ban the Box legislation prohibits employers from asking employees, on a job application, about whether they have been convicted of a crime. As the rate of persons with some form of criminal conviction soars, Ban the Box is gaining popularity. New York City, Buffalo and Rochester all have some form of the legislation. President Obama has recently announced his intention to Ban the Box by Executive Order for federal hiring and federal contractors. There are also bipartisan bills in the House and Senate to Ban the Box at the federal level, though neither has passed yet.

These changes, and many others, will ensure that employers will be kept on their toes in 2016.

Article written by Dawn J. Lanouette, Esq. For more information, contact Ms. Lanouette at (607) 231-66917 or via email at dlanouette@hbk.com.

PROUD TO ANNOUNCE



EDWINA C. SCHLEIDER, ESQ.

Edwina has joined the firm in our Syracuse office. Her focus practice area is in the representation of individuals and entities involved in real estate and business matters, including purchases and sales of homes and investment properties, with related contract negotiation and preparation. In addition, she works with individuals and companies to form business entities and structure their ownership agreements.

Edwina also has an extensive practice with all facets of new construction for buyers, owners, builders and construction financing as well as coordinating with developers and their engineers, surveyors and site planner to be the lead presenter for applications before the Planning and Zoning Boards of municipalities throughout the region. Her assistance has also been helpful to neighborhood groups who seek to have influence on developments proposed near their homes. Zone Changes, Controlled Site Plans, Variances and Subdivisions are all within her areas of expertise.



JEFFREY A. JAKETIC, ESQ.

HH&K associate Jeffrey A. Jaketic has been elected to the Ross Park Zoo Board of Directors.

CONGRATULATIONS!

HH&K

Hinman, Howard & Kattell LLP

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would like to congratulate

COREY R. BARKLOW

and

ALEXANDRA N. SULLIVAN

for passing the New York State Bar Exam!

In our society, which seems to become more complicated every day, it is refreshing to learn that at least one subject has actually become less complex over the years. It may surprise you that Congress brought about this simplicity. I am referring to the Copyright law, codified in Title 17 of the United States Code.

Over the years, the U.S. Copyright Office has modified its rules for registering literary works, software, musical works and accompanying words or lyrics, dramatic works, pantomimes and choreographic works, pictorial, graphic, and sculptural works, motion pictures and other audiovisual works, sound recordings, and architectural works. The right to protect such works is guaranteed in the U.S. Constitution under Article I, Section 8, clause 8, which gives Congress the power “to promote the Progress of Science and useful Arts, by securing for limited Times to Authors and Inventors the exclusive Right to their respective Writings and Discoveries.”

The Copyright Office was created in 1800 and became a separate department of the Library of Congress in 1897. Of course, at that time, the materials that could be protected did not include software, motion pictures, or even sound recordings. As technology developed, the Copyright Act has been and continues to be amended to include more and more types of protectable works.

Copyright Duration

Originally, the term of copyright protection was 14 years, which could be extended an additional 14 years. Due to changes in the law, in most of the 20th century, a work could be protected for 28 years once a copy of it (a “fixed copy,” as opposed to a delivered speech, for example) was deposited with the Copyright Office and a copyright notice was affixed to the work. The copyright registration could be extended an additional 28 years when the copyright holder filed appropriate papers in the Copyright Office during the 28th year after registration. The copyright notice includes the word “Copyright,” or the abbreviation “Copr.,” or the encircled c symbol ©, and the creator’s name and year date.

Simplifying the Process

Congress made very significant changes to the law in 1976, and those changes became effective on January 1, 1978. Under this most recent law, copyright protection is less complicated than under earlier laws and procedures. In addition, the U.S. copyright law became more compatible with the law of most other countries.

The creator of copyrightable material need no longer deposit a copy of the work in the Copyright Office and, in fact, no longer has to affix a copyright notice to the work at all, although it is advisable to do both. When you register your work, you will then have the ability to claim statutory fees for infringement (up to \$150,000) against an infringer without showing actual damages. In fact, in order to bring a law suit for copyright infringement, you must have your material registered.

The copyright term is no longer 28 years and is no longer renewable. Under the present law, the copyright term is measured from the author’s life plus 70 years. (Representative Sonny Bono is credited with amending the Copyright Act to incorporate this extension). Therefore, even without formal registration in the Copyright Office, your video or other work is now protected under federal law for your life plus 70 years.

International Protection

Copyright protection, unlike patent or trademark protection, is not territorial; it is international. The Berne Convention is an international treaty for participatory countries. Today, in addition to the United States, 167 countries are party to the Berne Convention: 167 United Nation member states plus the Holy See. The Berne Convention requires its signatories to treat the copyright of works of authors from other signatory countries at least as well as those of its own nationals.

In the U.S., that means another party is legally prevented from reproducing, distributing, displaying or performing the protected work, or from making another work derived from the copyrighted work (i.e., derivative works) without permission of the copyright holder.

A registered copyright is therefore one of the best legal bargains available. Worldwide protection for your work is available for only \$35.

Old Myths Die Hard

One of the techniques people used before the 1976 Copyright Act, in order to save \$6.00 (the copyright registration fee at the time), was to mail themselves the material they wished to protect and not open the envelope when the post office delivered it to them. They believed (erroneously) that such a process would constitute copyright protection. Ironically, although that process was not effective then, it can be effective now to help prove in court that an unregistered work was created at a certain time and, therefore, that another party, if he or she had access to the material, infringed copyright rights at a later time.

What is required now to prove copyright protection if you do not have an official registration from the Copyright Office, is your date of creation of the work. Accordingly, various date-stamped mechanisms can help prove your date of creation, such as YouTube videos, email correspondence with attachments, etc.

Needless to say, however, copyright registration is the preferred method to establish your copyright rights. As mentioned above, a copyright registration can be applied for online for \$35. You can access the Copyright Office website in order to register your work either through the Library of Congress site, www.loc.gov, or directly at www.copyright.gov.

Article written by Mark Levy, Esq. For more information, contact Mr. Levy at (607) 231-6830 or via email at mlevy@hbk.com.

Advantages and Disadvantages of Using Trusts

In Parts I and II, we introduced the use of trusts as a vehicle not only for saving estate taxes, but also for general wealth protection against other threats to you and your family's well-being. We pointed out the obvious fact that wealth (however that term is defined) invites chaotic and disrupting forces, usually from predators. We use the term "predators" broadly to include any individual, institution or system that is attracted to people with money and other forms of value¹. Put simply, inherited wealth can invite both good and bad investment "opportunities" and "business deals." Just go ahead and win the lottery and you'll find out very quickly what we mean.

Many families are starting to wake up to the fact that, even if their names don't appear in the Forbes 500 list of the richest people in the world, they have earned and accumulated significant value and assets over time and that the preservation, protection, enjoyment (yes, enjoyment) and transfer of these assets deserve the same time and attention. Moreover, because there are so many myths and fabrications surrounding this area, it is an endeavor that requires the objective view of experts who can view the entire context surrounding a family's business, investment, and economic concerns and who are not wedded to a specific worldview or frame of reference. Unfortunately, many financial service professionals are attached to the approach which directly affects their own cash flow, and many lawyers, too, are too narrow in their focus. In very few areas (if any) have we seen firms of independent, objective professionals dedicated to the important concerns of risk management. As estate planning lawyers, we don't view ourselves as drafters of Wills and Trusts, but as personal family financial counsel who are prepared to tell the truth and advocate for our client families' best financial interests.

We want to provide a simple example of how one family used the trust concept and vehicle to manage its own financial risk.

Example:

Client has two adult children, and though she loves them equally, she is aware that each has a different personality, character traits, areas of competency and current situation. Her first child, Alice, is a successful neurosurgeon, with a husband who is a successful real estate agent, and three children. Alice has accumulated some assets, mostly held inside qualified retirement plans. Alice admits that practicing medicine has become increasingly bureaucratic and risk averse, her malpractice premiums are substantial and she is concerned about the future of medical practice.

Client's second child, Bruce, is artistic and entrepreneurial, a sort of idiot savant who has been an aspiring actor and software developer. Bruce is currently living with a significant other who is also an artist who exerts an enormous amount of influence over him that Client suspects is not always in Bruce's own best interest. They have no children. Neither of them earns much income currently, though Bruce is currently excited about the prospects for a software product he has developed that, with some additional investment, could allow him to obtain a patent and then sell out to

a larger firm for lots of money. Client is understandably cautious and suspects that this might be just another one of Bruce's "big ideas" that never goes anywhere.

In Client's Will, she has provided that all of her after-tax net worth will be divided into two separate trusts, one for Bruce and one for Alice. Each of the trusts is in a flexible format but is designed and drafted slightly differently.

The trust for Bruce provides him with very limited beneficiary control, as he has demonstrated his susceptibility to outside influences (from nonexperts) and has not consistently exercised very good judgment. She has not included a provision permitting Bruce to be a co-trustee of his own trust, but she has named a close business associate who is familiar with her family and with Bruce's issues and a corporate fiduciary as trustees. Bruce's trust contains guiding language indicating Client's intention that Bruce be protected from liability from business creditors and that the trustees consider making loans to him with appropriate commercial protections for business purposes or actual equity investments (to be held inside the trust) in business entities formed by either Bruce or by the trustees, so long as such loans and/or investments do not exceed 20% of the trust's total assets.

The trust for Alice provides her with more access to the assets. Alice is allowed to become a co-trustee of her own separate trust along with Client's close business associate and to name one or more additional trustees to act with them to the extent additional trustee expertise or discretion needs to be exercised in the future. Alice's trust contains provisions stating that Alice should rely first on qualified retirement plan assets to fund retirement needs and that the trust assets should be held as a hedge against changes to the medical profession that might affect the financial viability of Alice's practice, to reeducate or retrain her as may be necessary to change careers, or to move into the business management portion of health care delivery. Client has stated that Alice's needs take priority, to the extent her other assets are depleted or the economics of medical practice prove unworkable, but that she also wants the trustee to give consideration to assisting in meeting the higher education expenses of her grandchildren. In addition, Alice's trust contains flexibility to avoid federal or state estate tax on the trust assets if Alice were to die during a period in which her own personal assets would subject her to those taxes and her estate would not achieve an overriding benefit from the step up in basis that subjecting the trust assets to estate tax would provide. Alice's trust provides that she has a power to appoint assets among her own descendants, either outright or in further trust, in such amounts and proportions as she determines by making appropriate provision in her own Will that specifically refers to the power.

As these examples demonstrate, the use of asset protection trusts to hold assets intended for the ultimate benefit of children is a superior method of ensuring that the use and enjoyment of those assets is reserved to those children without subjecting them to undue risk of loss from

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sources either internal or external to the child himself or herself. Outright distribution of an estate to surviving children may appear to be simple and cost-effective, but such a plan only provides that they receive the assets and does not ensure that they will actually have access to their long-term use and enjoyment. These types of trusts afford a form of intergenerational wealth management, protection, and control that can provide the ultimate beneficiaries with the practical

equivalent of outright ownership of assets (if that degree of control is desirable) without subjecting those assets to risk from exposure to the many forces and influences that seek to separate those beneficiaries from the assets.

¹ For now, we will limit our references to wealth to refer to money, investments and other tangible and intangible assets.

Article written by John Bedosky, Esq. For more information, contact Mr. Bedosky at (607) 231-6795 or via email at jbedosky@hbkc.com.

SEC REGULATES BUSINESS "CROWDFUNDING"

What is Crowdfunding?

Crowdfunding is the use of social media as a vehicle to raise capital for a new business venture or an existing business which seeks to expand its operations. The crowdfunding process raises money from a large number of people through Internet intermediaries or platforms which bring the parties together to launch the project. In short, crowdfunding is a form of alternative finance operating outside the traditional financial system. It is estimated that over \$5.1 billion was raised by crowdfunding globally in 2013. Many real estate, music, and film projects have utilized crowdfunding on a small scale in recent years. Legislation adopted by Congress in 2012 authorized the U.S. Securities and Exchange Commission (SEC) to adopt regulations to control this process. The SEC finally issued its new regulations in October.

Since 1933, the SEC has regulated the process of capital formation pursuant to Congressional legislation. Since that time, if an individual or business wished to raise capital by offering its securities (or any type of investment opportunity) to members of the public, they were required to comply with the SEC's regulations. This process is complicated and expensive to complete. In general, the business offering its securities for public sale must first prepare and file detailed documents with the SEC for that office's review before the required written "prospectus" may be given to potential investors. This process requires the work of attorneys and accountants and normally will cost tens of thousands of dollars during the period of a few months before the sale of the proposed securities can begin. The goal of this SEC securities registration process is to encourage full and fair disclosure of important information about the investment to all potential investors. This procedure seeks to give the investors adequate time to carefully review the detailed information in the "prospectus" which is available before actually purchasing the stock being offered.

In recent years, the SEC has recognized that the technology driving social media was a viable mechanism for entrepreneurs to offer new investment opportunities to members of the investing public. After studying this new phenomena and seeking comments from interested business people the investing public, the SEC issued its new regulations on October 30, 2015.

In general, these regulations seek to add an online structure, or Funding Portals, to facilitate this investment process while requiring that investors will continue to have an opportunity to obtain important information about the investment being offered.

New SEC Rules

The SEC's "Regulation Crowdfunding" establishes rules to permit U.S. businesses to raise up to \$1 million in capital in crowdfunding transactions on the internet. These transactions would take place through online intermediaries or Funding Portals

which will be registered with the SEC. These Funding Portals serve to provide the structure for the transactions. The new SEC rules impose disclosure requirements on businesses offering their securities, as well as financial requirements for the potential investors. The online intermediaries or Funding Portals (which may be stock brokers) also are subject to the new SEC rules. The new rules will take effect 180 days after their publication in the Federal Register.

The Issuing Business

The business offering its securities to investors must provide the following information to the SEC (on a new Form C), as well as for potential investors and for the applicable online Funding Portal in order to provide important business and financial information:

- (1) the offering price of the security and the aggregate monetary goals of the offering;
- (2) the planned use of the proceeds of the offering;
- (3) the identification of the directors and management of the business and any related transactions they have had with the business; and
- (4) the description of the business and its financial condition.

With respect to the financial condition of the business, it is important to note that the financial statements of the business for the most recent two years (or shorter period, for newer businesses) also must be provided to the SEC, potential investors, and the Funding Portal. All financial statements must be prepared in accordance with U.S. generally accepted accounting principles. If a business is seeking to raise \$100,000 or less in a twelve month period, the financial statements need only be "certified" as true by the principal executive officer of the business, and need not be "certified by an accountant." Related income tax information also must be included. If a business is seeking over \$100,000 but less than \$500,000 in a twelve month period, the financial statements must be "reviewed" (not audited) by an independent accountant. If a business is seeking over \$500,000 and up to the \$1 million cap in a crowdfunding process, the financial statements must still be "reviewed" by the independent accountant for the first such crowdfunding offering in a 12 month period. However, subsequent crowdfunding offerings over \$500,000 will require fully audited financial statements. If audited financial statements are available to a business when they initiate their first crowdfunding transaction, these audited statements must be provided to all of the participants.

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The Online Funding Portals

The crowdfunding process will be facilitated by online Funding Portals, which are intermediaries or stock brokers/dealers. A business wishing to offer its stock in a crowdfunding process will be required to register with one Funding Portal for at least one year. This Funding Portal also must become registered with the SEC pursuant to the newly created Form Funding Portal filing. The Funding Portal will complete new filings to become a member of the Financial Industry Regulatory Authority (FIRA) which will regulate these Funding Portals. Among other requirements, the Funding Portal must make available to the public all the information that a business must disclose on the Portal's platform during the crowdfunding process and for 21 days before any stock is sold to investors. In addition, the Funding Portal must provide the mechanism for investors to obtain information about the business offering its stock and to permit potential investors to discuss the offering with each other in the online "crowd". The Funding Portal also is required to monitor investors to be sure they meet the new investment limitations imposed by the new SEC regulations. The Funding Portals can start their registration procedure with the SEC on January 29, 2016.

Investor Limitations

The new SEC rules also seek to protect investors from speculative investments by imposing limitations on the amount of money a person may invest in crowdfunding stock offerings in any 12 month period. The SEC is seeking to limit access to crowdfunding investments only to those investors with the financial resources to withstand the risky nature of many new investment ventures. For example, if a person has an annual income or net worth of less than \$100,000, that person may only invest up to the greater of (a) \$2,000 or (b) 5 percent of the lesser of that investor's annual income or net worth. If an investor has an annual income and net worth greater than or equal to \$100,000, that person may invest up to 10 percent of the lesser of that investor's annual income or net worth. In any event, no individual investor is permitted to purchase more than \$100,000 in crowdfunding transactions in any 12 month period. It is important to note that investors who purchase stock in crowdfunding process are required to hold these investment for at least one year before selling their stock.

Conclusion

The crowdfunding phenomena began some years ago when the Internet facilitated the financing for creative filmmakers and musicians to raise money for their work. Charitable organizations and political parties also utilized the Internet to fund their causes.

Now, crowdfunding is a vehicle for innovative entrepreneurs to raise capital for new business ventures from a virtual "crowd" of potential investors.

By enacting the new crowdfunding rules, the SEC had to balance its traditional responsibility to promote full disclosure to investors while acknowledging the benefits available to small businesses from the new applications of Internet technology. Businesses can raise up to \$1 million in new investments by using the more streamlined SEC crowdfunding procedure. But, businesses must still follow the revised SEC disclosure requirements to ensure investors have access to important business and financial information before they decide to purchase stock. The SEC's new rule has added a further level of investor protection by establishing financial standards for potential investors to participate in crowdfunding transactions. The inherently risky nature of these investments must be recognized, even as investors hunt for the next Facebook, Twitter or Uber investment opportunities.

Article written by Ralph K. Kessler, Esq. For more information, contact Mr. Kessler at (914) 694-4102 or via email at rkessler@hbke.com.

PROUD TO ANNOUNCE



DAVID L. GLASS, ESQ.

David has joined the firm as Special Counsel in our White Plains Office. Mr. Glass has extensive experience with banking and finance and litigation and extends to all aspects of banking regulations. David specializes in advising banks on regulatory matters and representing them before federal and state regulatory authorities on matters from expansion application to enforcement and compliance issues.

PRESENTATION



LINDA B. JOHNSON, ESQ.

Partner Linda B. Johnson presented at the New York State Bar Association's "Women on the Move" CLE program on October 28 on the topic of navigating career pathways. Ms. Johnson is based in HH&K's Albany, NY office and her practice focuses in the areas of commercial litigation and bankruptcy and construction law.

FOR MORE INFORMATION

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