



## How The Affordable Health Care Act Will Affect Small Businesses

### **THE AFFORDABLE CARE ACT (THE "ACT"),**

signed into law by President Obama on March 23, 2010, was in large part upheld by the U.S. Supreme Court by way of a decision on June 28, 2012. Accordingly, the conversation has shifted from whether the Act is constitutional to how the implementation of the Act is going to affect consumers and employers. Small businesses in particular must be aware of some of the key requirements of, and benefits offered by, the Act.

### **THE ACT IN GENERAL**

Simply stated, the objective of the Act is to expand insurance coverage for Americans. Insurance coverage under this regime should be easier to obtain through wholesale reforms to the insurance market, including a ban on exclusions for pre-existing conditions, rate restrictions and mandatory coverage of preventative services. Under the Act, all Americans will be required to maintain a minimal level of health insurance or be faced with a tax, a concept that was ruled constitutional by the Supreme Court. Similarly, employers will have greater responsibilities in providing health insurance to employees.

### **TAX CREDITS AND PENALTIES**

Small businesses with fewer than 50 employees are not required to provide health insurance to their employees. However, the Act aims to make providing insurance more palatable for small businesses through the use of tax credits. Small businesses employing 25 or fewer employees with average salaries of \$50,000 or less are eligible for tax credits of up to 35% to offset the cost of health insurance for tax years 2010 to 2013. Non-profit organizations are

entitled to a credit of up to 25%. Starting January 1, 2014, the credit increases to 50% for small businesses and 35% for non-profit organizations.

Conversely, businesses with 50 or more full-time employees are required to provide health insurance. Failure to provide insurance will result in a minimum penalty of \$2,000 for each full-time employee. After 2014, penalties will be determined by a formula.

### **HEALTH STATUS OF EMPLOYEES**

Under the Act, health insurance companies are prohibited from turning down coverage based on the health status of the employees of a small business, with 2 to 50 employees. In addition, an insurer must accept all employees in a particular group. If dependent care is offered, neither employees nor their family members (if dependent care is provided) may be excluded on the basis of health status.

### **INSURANCE EXCHANGE**

The Act requires that each state develop an "insurance exchange" – essentially a virtual marketplace on which consumers can shop for, compare and purchase insurance. The insurance exchange will be open to uninsured individuals, those who are eligible for subsidies and small businesses with generally less than 100 employees. The insurance exchange will be designed to provide access insurance with reduced premiums. Connecticut is reportedly in the process of building its insurance exchange.

Many of the details and rules outlining the implementation of the Act have yet to be decided. It is also possible that additional issues under the Act will be litigated. Nevertheless, the Act is certain to affect small businesses, which must be aware of its provisions and attuned to the details of its implementation. *For more information, please contact Daniel B. Fitzgerald (dfitzgerald@brodywilk.com).*

# Raising Money the Right Way: Securities Law Requirements for Privately Held Connecticut Companies

**WHEN A CONNECTICUT COMPANY ISSUES ANY EQUITY INTERESTS** (such as stock in a corporation or membership interests in an LLC) to an investor, those interests will be deemed “securities” under federal and state law. In general, a company must register securities for offer and sale under both federal and applicable state securities laws. Companies issuing securities to investors must either comply with all of the applicable registration requirements or properly qualify for an exemption from registration. Registering securities can be extremely time-consuming and expensive, so qualifying for an appropriate exemption to registration is crucial.

Under federal and state securities laws, there are a variety of exemptions from registration available to companies seeking to raise capital. Their availability depends on the type of the investor, the amount of capital to be raised and the manner in which the offering is made. Some exemptions require that detailed disclosures and information be given to investors. While some companies ignore securities law requirements when accepting money from investors, they risk civil and criminal fines and penalties for noncompliance. Additionally, investors may be able to recover the amount of any of their losses or interest from a non-complying company. The exemptions from registration which are most commonly used by companies issuing securities (“issuers”), because they are the most efficient in both time and expense, are briefly described below.

## **OFFERINGS TO ACCREDITED INVESTORS**

Issuers most commonly rely on the “private placement” exemption under federal Rule 506 of Regulation D adopted under the Securities Act of 1933. In these offerings, securities will normally only be issued to persons and entities that qualify as “accredited investors” under Rule 506. An accredited investor is one who is assumed, by virtue of the investor’s financial position, sophistication and/or relationship with the company, to be capable of obtaining the information necessary to evaluate the

benefits and risks of the potential investment. For this reason, mandatory disclosures to accredited investors are eliminated (though some disclosure is recommended to protect the issuer from liability under the federal and state anti-fraud rules which are discussed below). Another advantage of Rule 506 is that it preempts substantive state regulation of the offering. Connecticut’s Department of Banking, for example, only requires issuers to file a copy of the Securities and Exchange Commission’s (“SEC’s”) Form D exemption notice and to pay a small filing fee (currently \$150). Due to these advantages, offerings under the Rule 506 exemption can be accomplished more quickly and less costly than offerings under other exemptions. While companies are also allowed to issue securities to non-accredited investors under Rule 506, provided that the non-accredited investors or their formal representatives are sophisticated from a financial standpoint, they generally avoid doing so because substantial mandatory disclosures and other information must be provided to non-accredited investors which can be cost-prohibitive.

## **CONNECTICUT’S *DE MINIMIS* EXEMPTION**

If Rule 506 is unavailable to the issuer, another company-friendly federal exemption must be sought, as noted below. Since state law will generally not be preempted under other federal exemptions, the issuer will need to identify a state registration exemption as well. Connecticut has a very favorable *de minimis* exemption that may be available to companies with limited offerings. Under this exemption, the company will not be required to register the offering with the State if it limits the number of purchasers of its securities to 10 or less, does not publicly solicit investors and does not pay commissions in connection with the solicitation of investors. If there are any out-of-state investors, the issuer will also need to comply with the regulations of each state where the investors reside. Additionally, even though there are no mandatory disclosure requirements when using this exemption, it is a good idea for companies to make appropriate written disclosures to their investors anyway to minimize potential liability under federal and state anti-fraud rules. These anti-fraud rules, which apply to every offering of securities, subject companies to civil fraud lawsuits by their investors or the SEC if, among other things, they make any untrue statement of material fact or omit any material fact in connection with the purchase or sale of any security. Connecticut’s *de minimis* exemption is often used in combination with certain federal registration exemptions, most notably Rule 504 of Regulation D which exempts offerings of up to \$1 million in any 12-month period.

## CHANGES TO SECURITIES LAW UNDER THE JOBS ACT

The main drawback of the Rule 506 exemption is that, under current law, a company cannot make general solicitations of its offering to investors. However, the Jumpstart Our Business Startups Act (the "JOBS Act"), which was enacted in April 2012, will allow for general solicitations to accredited investors as soon as the SEC adopts implementing rules (which should hopefully be in the near future). Also, despite what you may have heard, companies may not issue securities via crowdfunding – which is a method of raising relatively smaller amounts of capital from a larger pool of investors, typically through the internet – until the implementing rules for the JOBS Act are adopted. Companies will thereafter be allowed to raise up to \$1 million in any 12-month period through crowdfunding transactions. However, the issuer will need to offer its securities through a registered funding portal and comply with mandatory financial and other disclosures, annual reporting rules and other requirements. Companies will have to examine carefully the SEC's final rules to determine whether crowdfunding will be a practical option for them to raise capital.

This article is intended to serve as a short introduction to selected federal and state securities law exemptions. It does not cover all of the potential requirements for compliance. Hence, it is important to consult with an attorney before your company issues any securities to investors. *For more information, please contact Mark W. Klein (mklein@brodywilk.com).*

## Attending To Non-Probate Assets

### YOU HAVE BEEN DILIGENT IN PLANNING YOUR ESTATE.

You have a Will and other documents necessary to provide for your family's future and minimize taxes. Yet, not all of your assets are covered by your Will. Certain assets, so-called "non-probate" assets, are not distributed by a Will. Non-probate assets not only require additional attention but also strategy as these assets present both planning opportunities and pitfalls.

What are non-probate assets? The most common non-probate assets include jointly owned property, retirement assets, and life insurance.

**JOINT PROPERTY:** Under state law, jointly owned real estate and bank or brokerage accounts pass to the surviving joint owner or owners upon the death of one joint owner. If your house is owned jointly with rights of survivorship, ownership of the whole house passes to wife at the time of the husband's death. And if you add your daughter's name to your bank account to help you with your banking, the account could belong to your daughter at your death.

**RETIREMENT ASSETS:** Individual Retirement Accounts and 401K plans pass per a beneficiary designation form filed with the provider. The retirement plan is a contract between you and the plan provider that you will deposit funds with the provider and at some future date, you will withdraw the funds. Part of that contract includes a provision for someone else to receive the remaining funds at your death. You may name your estate as the beneficiary of your retirement assets however, in doing so you may sacrifice certain tax deferral opportunities.

**LIFE INSURANCE:** Life insurance is also a contract between you and the insurance company. You agree to pay premiums and at your death, the company agrees to pay out a lump sum to your named beneficiary. If you retain control over the policy or its proceeds, the proceeds will be included in your gross estate. They may be subject to tax without being available to your executor.

Non-probate assets are generally includible in your estate for state and federal estate tax purposes and are part of the calculation of the Connecticut probate fee. In many cases, non-probate assets may comprise a major part of your estate. Accordingly, care should be taken to ensure that the passing of non-probate assets is consistent with your overall plan. *For more information, please contact Heather J. Lange (hlange@brodywilk.com).*



## Harp 2.0 Refinancings — Relief For Homeowners Current On Mortgage Payments

**THERE IS A COMMON MISPERCEPTION THAT STRUGGLING HOMEOWNERS** cannot request any mortgage relief until they are behind on their payments. Many homeowners have even been instructed by their mortgage lenders to stop making their payments for at least three or four months so they can apply for a modification of their mortgage terms. Unfortunately, some of these homeowners have stopped making their monthly payments only to have their lenders deny their loan modification applications. This puts them in a worse position than where they started, because they have incurred several months of penalties and risk having their homes foreclosed.

Help is available for qualifying homeowners who are current on their mortgage payments and whose property is “underwater” (*i.e.*, the amount owed on their mortgage is close to or in excess of the value of their home) under the federal government’s Home Affordable Refinance 2.0 Program (“Harp 2”). Before you decide to stop making payments on your mortgage, you should determine whether or not you are eligible for a Harp 2.0 refinancing. If you are eligible, you can refinance your mortgage at a reduced interest rate with one of the many lenders that participate in the program without having to pay mortgage insurance on your loan or pay off any principal at the time of the refinancing.

The main eligibility requirements for the program are:

1. Your mortgage must be currently owned by Fannie Mae or Freddie Mac and they must have purchased it prior to May 31, 2009. You can check to see if your mortgage is owned by one of these entities at: [www.fanniemae.com/loanlookup/](http://www.fanniemae.com/loanlookup/) and [www.freddie.mac.com/corporate/](http://www.freddie.mac.com/corporate/).
2. You must be current on your mortgage, meaning that you cannot have had any payments more than 30 days late within the past six months or more than one payment more than 30 days late within the past 12 months.
3. Your mortgage loan-to-value ratio (*i.e.*, the amount owed on your mortgage compared to value of your house) must be at least 80%.

If you are behind on your mortgage payments now, you can become eligible for the Harp 2.0 program in the future if you bring your mortgage current (in accordance with the requirements of paragraph #2 above) at any time within the next 12-month period. You may also need to meet additional eligibility requirements for a Harp 2.0 refinancing that are established by the particular lender, such as a minimum credit score.

Eligibility notwithstanding, it is important to note that the Harp 2.0 program is not the best option for every homeowner. As such, an eligible homeowner should consult with a qualified attorney or mortgage broker before taking additional steps. Homeowners who wish to participate in the Harp 2.0 program, should act quickly because the refinancing must take place no later than December 31, 2013. Even if you are not eligible for a Harp 2.0 refinancing, there are other options available to you such as streamlined refinancing if you have a Federal Housing Authority mortgage or various programs offered by the Connecticut Housing Finance Authority. *For more information, please contact Mark W. Klein ([mklein@brodywilk.com](mailto:mklein@brodywilk.com)).*

## The Importance of Caregiver Contracts for Family Caregivers

**ELDERLY INDIVIDUALS OFTEN PREFER RECEIVING CARE IN THEIR OWN HOME** from a younger family member rather than receiving care from a third-party aide or in an assisted living facility. They may feel uncomfortable with unfamiliar faces or in new surroundings or they fear losing control over their lives. Other times, the decision for a relative to act as a caregiver is a financial decision based on the increasing costs of hiring outside assistance. Whatever the reason, a family caregiver alleviates a number of stresses on an elderly family member and provides invaluable services that are often times unrecognized and uncompensated.

Providing long-term care for an elderly relative can be a demanding and challenging task, both emotionally and financially. The caregiver may be forced to put his or her career and family life on hold to provide the necessary care. Oftentimes a younger family member will voluntarily take on this responsibility out of love and affection, without the expectation of compensation. Informal arrangements for some type of compensation may be the best option for some families; however, informal agreements are insufficient for Medicaid planning purposes and may ultimately result in internal family conflict or litigation.

Under Connecticut law, services rendered for a family member are presumed to be gratuitous. The presumption may be rebutted by evidence of a mutual agreement between the caregiver and the individual receiving care. The caregiver's mere hope or expectation that he or she will be taken care of upon the death of their elderly relative is insufficient. A caregiver contract is evidence of such an agreement and the right to payment.

A caregiver contract provides two benefits. First, a contract will enable an elderly family member to "spend down" assets in a manner that will allow him or her to qualify for Medicaid. Second, a contract will help minimize internal family conflicts. A caregiver contract should set forth the services to be provided and the compensation arrangement that is mutually agreed upon making matters clear to the caregiver, the elderly family member, as well as other relatives.

As Medicaid eligibility requirements are tightened for an elderly individual to "spend down" their assets in order to qualify for Medicaid, caregiver contracts are becoming a more popular planning tool. If drafted properly, a formal caregiver contract allows an elderly individual to transfer assets to relatives who are caring for them as payment for services rendered without triggering a penalty under the Medicaid rules.

Not only does the agreement provide an avenue to spend down assets for Medicaid qualification purposes, such agreements are also a way to minimize intra-family conflict. Despite the benefits an elderly individual receives from having a family caregiver, oftentimes caregivers express frustration and anger that is caused by a lack of family support and appreciation for their services. If at the time the agreement is entered into, the family understands the work being done by the designated caregiver and the compensation arrangement, the chances of conflict may be reduced. The value of the caregiver's services will be recognized by the elderly family member and the non-caregiving relatives alike.

Although family members may feel uncomfortable accepting payment for providing care for a relative, having a caregiver contract in place is an important estate planning tool that will ultimately be in the best interests of both the individual receiving care and his or her family. *For more information, please contact Alyssa V. Sherriff (asherriff@brodywilk.com).*

## Accolades & Credits

**Peter T. Mott, Ronald B. Noren and James E. Rice** were selected by their peers for inclusion in the 2013 edition of *The Best Lawyers in America*. Mr. Mott and Mr. Noren were recognized in the area of Trusts and Estates Law and Mr. Rice was recognized in the area of Energy Law. Additionally, Mr. Mott was named the *Best Lawyers'* 2013 Stamford Trusts and Estates "Lawyer of the Year." Only a single lawyer per practice area per community is honored as the "Lawyer of the Year." Published since 1983, *Best Lawyers* is the oldest and preeminent peer-review publication that serves as an important reference guide to the legal profession in the United States. Through an exhaustive and confidential peer-review process comprising more than 2.8 million evaluations by top attorneys in the country, *Best Lawyers* compiles lists of attorneys in 78 different practice areas across all 50 states. *The American Lawyer* describes this annual publication as "the most respected referral list of attorneys in practice." For more information about standards for inclusion, visit <http://www.bestlawyers.com/aboutus/selectionprocess.aspx>.

**Barbara S. Miller** was again recognized as a leading environmental lawyer in Connecticut by *Chambers USA* in its 2012 edition. Chambers is an international publisher of legal profession guides and is widely respected throughout the world for its comprehensive research and review process. Chambers employs a team of 100 full-time researchers to conduct interviews, identify and rank the world's best lawyers who exceed client expectations by delivering the highest level of technical capability, business acumen, service and value. For more information about standards for inclusion, visit <http://www.chambersandpartners.com/Rankings-Explained>.

**William J. Britt, Douglas R. Brown, Stephen J. Curley, Barbara S. Miller, Peter T. Mott and Ronald B. Noren** were named to the 2011-2012 "Connecticut Super Lawyers" list. In addition, **Daniel B. Fitzgerald** was selected as a "Connecticut Rising Star." All seven attorneys were featured in a special supplement of the February 2012 issue of *Connecticut Magazine* along with their designated practice areas:

William J. Britt, Estate Planning & Probate;  
Business/Corporate  
Douglas R. Brown, Estate Planning & Probate;  
Estate & Trust Litigation  
Stephen J. Curley, Business Litigation  
Daniel B. Fitzgerald, Entertainment & Sports;  
Business/Corporate  
Barbara S. Miller, Environmental; Business/Corporate;  
Employment & Labor  
Peter T. Mott, Estate Planning & Probate; Tax  
Ronald B. Noren, Estate Planning & Probate

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Attorneys Britt, Brown, Curley, Miller, Mott and Noren were also named to the 2011 "New England Super Lawyers" list, published in the November 2011 issue of *New England Super Lawyers*. Based on a rigorous, multiphase peer-review process, Super Lawyers is a credible, comprehensive and diverse listing of attorneys in more than 70 practice areas. Super Lawyers listings are used as a resource guide to assist businesses and individuals in hiring legal counsel. Super Lawyers is published by Law & Politics as a special supplement in top newspapers and city and regional magazines across the country. The published list represents no more than 5% of the lawyers in the state. For more information on the Super Lawyers selection process, visit [www.superlawyers.com](http://www.superlawyers.com).

**Thomas J. Walsh, Jr.** was appointed to serve a one-year term as president of the Board of Directors of Fairfield Museum. In addition, Mr. Walsh attended the annual meeting of the American Bar Association in August held in Chicago. Mr. Walsh is an active member of the ABA's Business Law Section and is vice chairman of its Middle Market and Small Business Committee. The Middle Market and Small Business Committee serves corporate and transactional lawyers who counsel small and mid-sized enterprises controlled by families, entrepreneurs, private equity groups or venture capital firms, and smaller publicly held companies.

**Peter T. Mott** attended the annual meeting of the American College of Trust and Estate Counsel (ACTEC) in March held in Miami, Florida, where he was elected to the ACTEC Foundation Board of Directors. He is also a member of the Employee Benefits in Estate Planning Committee and the Professional Responsibility Committee. The ACTEC Foundation promotes: (a) scholarship and education in trust, estate, tax and related areas of the law by supporting scholarship to improve the law and by encouraging teaching, careers and life-long learning in the area; and (b) civic engagement of individual Fellows of the American College of Trust and Estate Counsel through programs and activities which serve the general community, including those who are at risk and underserved.

**Ronald B. Noren** was elected to a four-year term to serve on the Board of Directors of Bridgeport Hospital. In addition, he was elected to a second one-year term as treasurer of the Fairfield County Community Foundation.

**Douglas R. Brown** participated at the Connecticut Bar Association's seminar in April on "Selected Topics in Contested Conservatorships," where he spoke about "The Art of Creating a Record," which entailed instruction on the Rules of Evidence, Admitting Evidence and Exhibits, Depositions and Subpoenas, Cross Examination, and a Mock Contested Hearing. Mr. Brown also co-presented a seminar in May with Stamford Probate Court

Judge Gerald Fox on "Estate Planning and Estate Settlement" for the Fairfield County Bar Association. In addition, he authored "The Probate Courts Have Jurisdiction Regarding Broader Discovery In Accounting Proceedings" which was published in the Estates and Probate Newsletter (December 2011) of the Connecticut Bar Association. Mr. Brown has continued to serve on the Probate Practice Book Advisory Committee for the state and will help present the new Probate Practice Book rules this November to the Connecticut Probate Assembly and Connecticut Bar Association. Finally, he was elected to the Board of Trustees of Congregation B'nai Israel in Bridgeport and has been a regular guest on the WICC radio program "Smart Money" to discuss estate planning, probate, and probate litigation topics.

**Brian T. Silvestro** was appointed to serve as general counsel to the Greater Fairfield Board of Realtors. In addition, he was appointed to serve on this organization's Board of Directors.

**James E. Rice** was appointed to serve on the Standards of Title Committee of the Connecticut Bar Association. Standards of Title are intended to address matters of general agreement among Connecticut title lawyers on title issues not expressly covered by statutes or published court decisions. Changes and additions to the Standards are recommended by the Committee and ultimately voted on by the Board of Governors of the Connecticut Bar Association.

**Robert L. Teicher** recently spoke on the topic of "Tax Traps in LLCs" at the Fairfield County Bar Association's Tax Law Committee Luncheon Program.

**Heather J. Lange** was named chair of the Bridgeport YMCA Strong Kids Campaign. The annual Strong Kids Campaign provides the funds needed to make programs available, provide recreational learning and life-enhancing experiences that build strong kids, strong families and strong communities. In addition, Ms. Lange recently spoke on "Basic Estate Planning and Taxation" at the Weston Senior Center in April as part of Catamount Financial's Conversations With Women Initiative. The goal of the initiative is to reach 2,012 women in 2012 to discuss financial literacy and well-being.

**Daniel B. Fitzgerald** recently spoke before a class of graduate students from Drexel University's Sport Management Program on the subject of coaching contracts. He also was appointed by the Vermont Law School Sports Law Institute to serve on its Board of Advisors. In addition, Mr. Fitzgerald was recognized in 2011 by the *Connecticut Law Tribune* in its annual "Dozen Who Made A Difference" news feature for his work in the area of Sports Law. "Dozen Who Made A Difference" profiles attorneys each year who had an impact in the legal community — and on the state's landscape in general.

**Mark W. Klein** served as a volunteer attorney monitor on Election Day for the Connecticut Secretary of the State's office.

## Representative Matters

**Brody Wilkinson's Business Group** served as counsel to a private equity firm in connection with structuring and documenting a multi-million dollar bridge financing transaction for the developer of a solar energy and gasification project in the Caribbean. The transaction consisted of both loan and equity components. Seth L. Cooper, Thomas J. Walsh, Jr., Mark W. Klein and Robert L. Teicher worked on this transaction.

Brody Wilkinson's Trust & Estates Group recently represented a trustee of an irrevocable Connecticut trust for the benefit of a beneficiary who had developed significant substance abuse problems and was due under the terms of the trust to receive a substantial principal distribution. The trustee resided in New York and as such was able to take advantage of a new New York statute to create a new trust to last for the beneficiary's lifetime to which the assets of the old trust were distributed. As a result, the otherwise required principal distribution (and its likely squandering or misuse) was avoided. Ronald B. Noren and Lisa Metz worked on this matter.

Brody Wilkinson's Business Group served as environmental counsel to a major Connecticut non-profit medical facility in its receipt of financing from the State of Connecticut Health and Education Facilities through a \$275 million bond issue. Barbara S. Miller worked on this transaction.

Brody Wilkinson's Business Group completed a multi-million dollar tax-free recapitalization of a family owned holding company. William J. Britt, James E. Rice and Robert L. Teicher worked on this transaction.

Brody Wilkinson's Trusts & Estates Group created and funded a series of short-term Grantor Retained Annuity Trusts, on behalf of a private client, to shift growth in trust assets to a second generation by taking advantage of historically low interest rates. William J. Britt and Heather J. Lange worked on this matter.

Brody Wilkinson's Business Group served as environmental counsel to the owner of a 6.7-acre waterfront property in obtaining Inland Wetlands and Department of Energy and Environmental Protection approvals for a 65-unit residential development. Barbara S. Miller worked on this matter.

Brody Wilkinson's Trusts & Estates Group represented a niece in challenging the last Will and Revocable Trust of her aunt. The aunt signed the estate plan documents two weeks before she died, leaving her estate to the

accountant who held her power-of-attorney. The probate court found the aunt lacked the testamentary capacity to execute a Will, trust, and several deeds of real property. Douglas R. Brown worked on this matter.

Brody Wilkinson's Business Group represented a Division I swimmer in connection with her release from scholarship and transfer to another Division I institution. Daniel B. Fitzgerald worked on this matter.

Brody Wilkinson's Trusts & Estates Group represented a conservator in acquiring permission from the probate court to authorize a Do-Not-Resuscitate (DNR) directive on a terminally ill conserved person whose family members disagreed over health care decisions. Douglas R. Brown worked on this matter.

Brody Wilkinson's Business Group represented a former hedge fund employee in a mediation involving claims of wrongful termination and violations of Connecticut wage laws, resulting in a settlement. Barbara S. Miller, Seth L. Cooper and Daniel B. Fitzgerald worked on this matter.

## Brody Wilkinson Honors Our Nation's Generations

### IN PARTNERSHIP WITH FAIRFIELD MUSEUM,

Brody Wilkinson proudly supports "Our Nation's Generations 2012." Now in its fourth year, Our Nation's Generations is an initiative designed to encourage students' understanding of their family and community history. This year's project paired students from The Unquowa School in Fairfield and New Beginnings Family Academy in Bridgeport in a collaborative learning exercise involving walking tours to explore Bridgeport's architectural heritage and history as a once thriving cultural, industrial and maritime center. The students worked with local teaching artists, photographers, writers and historians to document their findings and ideas about the City's future through photography and writing. Their works were exhibited this year at the Fairfield Museum from January through August. "Bridgeport has played an important role in our firm's history. We are delighted to celebrate the City's past and help promote its future while, at the same time, fostering student education," said Brody Wilkinson senior principal Thomas J. Walsh, Jr. who serves as president of the Museum's Board of Directors. A reception was held at the Museum in January to mark the exhibit's opening. Several Brody Wilkinson attorneys attended the event.



## Trusted Advisors, Practical Solutions

### ATTORNEYS

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## PRIMERUS SPOTLIGHT

### **BRODY WILKINSON IS A PROUD MEMBER**

of Primerus, an international society of the world's finest law firms with over 190 member firms in 125 cities located in 35 countries around the world. With over 3,000 lawyers in the society, Primerus members, collectively, offer the breadth of expertise and jurisdictional coverage that only the world's largest law firms can offer to their clients, but at more reasonable rates. Our affiliation with Primerus allows Brody Wilkinson to have reliable legal contacts throughout the world to service the needs of our clients. To learn more about Primerus, visit [www.primerus.com](http://www.primerus.com).