

## **FINANCIAL POISE WEBINAR ONE SHEET CROSS-TRAINING FOR BUSINESS LAWYERS 2020**

### **ABOUT THIS SERIES**

Looking to strengthen and condition your cross-disciplinary skills? Develop your flexibility by increasing your familiarity with issues affecting a vast array of businesses? This series delves into cutting edge issues in dynamic fields to help the audience understand (i) the role of local land-use and zoning laws in property use and development; (ii) the reliance on credit insurance by businesses to protect against non-payment of commercial debt, (iii) the use, types and perceived benefits of employee stock ownership plans, and (iv) the complex maze employers and employees must navigate in the quest for immigrant or non-immigrant visa status for workers. These issues may present themselves in any number of contexts, regardless of how you spend most of your working hours.

As with every Financial Poise Webinar, each episode is delivered in Plain English understandable to investors, business owners, and executives without much background in these areas, yet is also valuable to attorneys, accountants, and other seasoned professionals. And, as with every Financial Poise Webinar, each episode brings you into engaging, sometimes humorous, conversations designed to entertain as it teaches. Each episode in the series is designed to be viewed independently of the other episodes, so that participants will enhance their knowledge of this area whether they attend one, some, or all episodes.

### **About Episode #1**

#### **Zoning & Land Use -101**

February 6, 2020 at 2:00 PM CST

Navigating the complexities of local land-use and zoning laws is critical to virtually any commercial real estate transaction as well as to the long-term flexibility and continued use and operation of a property. Zoning laws may limit the types of operations that can go on at the property. Legal issues relating to land use include easements (the right of access or other limited non-ownership interest in property) by government, utilities, and other entities, and issues relating to eminent domain. The ability of an owner or potential owner of property to obtain required permits and approvals from local planning boards, zoning boards, construction officials and other government/public entities is central

---

to the interests of sellers, buyers, lenders, neighbors, and in some cases even competitors, all of which may take a position in the applicable proceedings. This webinar covers these topics.

This webinar is delivered in Plain English, understandable to you even if you do not have a background in the subject. It brings you into an engaging, even sometimes humorous, conversation designed to entertain as it teaches. And, it is specifically designed to be viewed as a stand-alone webinar, meaning that you do not have to view the other webinars in the series to get a lot out of it.

### **About Episode #2**

#### **Credit Insurance -101**

March 5, 2020 at 2:00 PM CST

Credit insurance, also called trade credit insurance or business credit insurance, is insurance for businesses for non-payment of commercial debt. It is generally offered by private insurance companies to businesses seeking insurance for non-payment due to a customer's bankruptcy or other types of financial difficulties. It can be a critical information and hedging tool for businesses with income streams heavily dependent upon accounts receivable from customers with questionable credit worthiness or that may be facing an industry-based or regional-based financial downturn. The premium is generally based upon a financial review of the customers of the business. This webinar covers these and related topics.

This webinar is delivered in Plain English, understandable to you even if you do not have a background in the subject. It brings you into an engaging, even sometimes humorous, conversation designed to entertain as it teaches. And, it is specifically designed to be viewed as a stand-alone webinar, meaning that you do not have to view the other webinars in the series to get a lot out of it.

### **About Episode #3**

#### **ESOPs-101**

April 2, 2020 at 2:00 PM CST

Employee stock ownership plans (ESOPs) are plans regulated by the Employee Retirement Income Security Act (ERISA) and designed to allow employees to invest in the stock of their employer. The shareholder participants/employees as well as the sponsoring company generally receive tax benefits through the use of the plan. And while they are generally touted as designed to promote employees'

---

interest and efforts in maximizing the value of the company for the benefit of both employer and employees, ESOPs are often used as a method of corporate finance by the sponsoring company.

This webinar discusses the potential strategies involving, and benefits and consequences to, the sponsoring corporation and employees in implementation and use of an ESOP, and highlight these aspects of tax-qualified ESOPs used in the United States by comparisons to other form of employee ownership in the U.S. and abroad.

This webinar is delivered in Plain English, understandable to you even if you do not have a background in the subject. It brings you into an engaging, even sometimes humorous, conversation designed to entertain as it teaches. And, it is specifically designed to be viewed as a stand-alone webinar, meaning that you do not have to view the other webinars in the series to get a lot out of it.

#### **About Episode #4**

##### **Immigration-101**

May 7, 2020 at 2:00 PM CST

A basic understanding of immigration law is critical to a vast array of businesses operating in today's economy. Foreign employees and their sponsoring companies will navigate a complex maze in the attempt to achieve the desired goals of the employee maximizing their ability to provide services and value to the company. One of various determining factors as to which pathway to attempt is whether the goal is an immigrant visa (also known as a "green card") which may ultimately allow lawful permanent residence in the United States or a non-immigrant visa. The need for foreign labor affects various industries and applies to large segments of skilled, unskilled and semi-skilled workers in jobs ranging from farm to seasonal to high-tech. This webinar explains what businesses need to know in the current environment as well as how political and globalization issues will affect immigration laws going forward.

This webinar is delivered in Plain English, understandable to you even if you do not have a background in the subject. It brings you into an engaging, even sometimes humorous, conversation designed to entertain as it teaches. And, it is specifically designed to be viewed as a stand-alone webinar, meaning that you do not have to view the other webinars in the series to get a lot out of it.