

SMART SOLUTIONS
PRACTICAL PERSPECTIVES

RCO *law*SM

robison, curphey & o'connell



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Client-centered, collaborative and principled – the core values on which RCO Law was built over 140 years ago. Today, these same core values provide the foundation on which we proudly serve clients throughout Northwest Ohio, Southeast Michigan and beyond.

Our collective experience and focus allows RCO Law to deliver efficient and practical solutions to our clients' issues and concerns. We recognize your time is valuable, so we don't waste time telling clients everything we know. Rather, our approach involves listening to our clients' stories, and their unique issues, so we can better understand and craft tailored solutions and strategies. Seems like a simple concept, but it is one that will continue to serve RCO Law – and our clients – for years to come.

Thank you for taking time to learn more about RCO Law and our commitment to our clients. We look forward to learning more about you, and how we may be of service.



OUR VISION

To be recognized as the preferred provider of legal services in all we do, as trusted advisors to our clients, and as valued stakeholders in our communities, to sustain our growth and financial strength.

OUR MISSION

We strive to provide effective legal solutions as trusted advisors to our clients.

OUR VALUES

CLIENT-CENTERED

We strive to serve our clients with skill, commitment and insight in all we do.

COLLABORATIVE

We work in a collegial environment in which we are accountable to each other to deliver cost-effective services to our clients.

EXPERIENCED

Our depth of experience and wide range of expertise allow us to deliver results our clients value.

BALANCED

We believe we are better prepared to serve our clients by encouraging our lawyers to take the time for family, friends and community.

PRINCIPLED

Everything we do is rooted in integrity and honesty.



ABOUT OUR FIRM

From business and finance to real estate and litigation, RCO Law has the services – and skilled practitioners – to plan for your future and resolve pending and current threats.

We operate through practice groups driven by client needs and issues to optimize our allocation of resources and best understand and anticipate your needs.

We invite you to explore our practice groups and to learn more about our capabilities and experience.

Our collaborative approach ensures that optimal resources are directed to foster the best outcome for the client depending on the expertise and experience warranted. This philosophy is woven into the very fabric of the firm's governance and compensation structure, to ensure the client's needs, and only the client's needs, remain paramount. Our team of professionals enables us to offer each client the level of expertise appropriate for the challenge. This means you will have access to a fully-qualified team of professionals ready to handle your needs, from matters routine and straightforward to those more complex and novel.

The principles that guided our founders remain embedded in the firm's culture today. Our devotion to integrity, candor, and service to others has not only shaped how we are viewed by our adversaries and peers in courtrooms and conference rooms; it has also promoted and preserved a remarkable sense of camaraderie and mutual respect within and across the firm, resulting in a workplace of unparalleled stability and dedication. And we strive to give back to our communities, recognizing our responsibility to those less fortunate.

Guided by these values and traditions, we look forward to the challenge of serving our clients into the future.



BUSINESS & CORPORATE

The business attorneys at RCO Law understand business. We know what you need to succeed. With experience working with businesses of all shapes and sizes, we strive to earn your trust and become a valued member of your team by providing practical and straight-forward legal advice. Our range of experience runs from start-up ventures to global Fortune 500 companies. We work with our clients to tailor a legal solution that is right for you.

BUSINESS ORGANIZATIONS

We prepare organizational documents for partnerships, associations, limited liability companies, closely-held corporations, family businesses, and other organizations, and we document shareholder relations to reflect our client's agreements.

BUSINESS TAX

We understand that a key motivator to clients is avoiding potential tax problems and tax liabilities with their transactions. We work with our clients and their accountants to develop strategies to minimize tax exposure.

COMMERCIAL TRANSACTIONS

We counsel our business clients with their day-to-day transactions. These can include supply, sales, service, and distribution agreements. Our goal is to assist clients with their operational needs and help them to manage risk.

CONSTRUCTION

We assist clients with predevelopment, design, construction and development agreements. We have worked on behalf of investors, owners, landlords, tenants, designers, contractors, suppliers, subcontractors, and lenders. Our attorneys have provided advice on projects ranging from residential additions to state-of-the-art manufacturing facilities.

FINANCE & CREDITOR'S RIGHTS

We understand that most business clients need a lender to provide capital, whether short-term, long-term or both. We review loan agreements on behalf of our borrower clients, and we prepare loan agreements on behalf of our financial services clients. We regularly counsel clients regarding the security pledged for their loans, and often work to protect or enforce their interests long after the loans were made.

MERGERS & ACQUISITIONS

Our business clients regularly look to our attorneys for advice in buying and selling businesses, which can be among the most significant transactions they will undertake. Our attorneys work with our business clients to structure and complete deals, from the term sheet through to the closing. We work with business clients on matters ranging from the sale of the family business to the sale of a publicly-held corporation.

REAL ESTATE & DEVELOPMENT

Our attorneys have one goal in mind: to represent our business client, and not the deal. Our attorneys work with investors, owners, developers, franchisees, public-entities, non-profit organizations, tenants, brokers, auctioneers, and others to help them achieve their goals. We work with clients to structure and achieve their business objectives and to mitigate their risks.



HEALTHCARE

Providing effective and quality healthcare is about risk. Knowing it, identifying it, and then managing it. This is the same philosophy that RCO Law follows in representing every one of its healthcare clients. Whether the risks involve defending a medical malpractice case, or establishing and operating a new medical practice, our attorneys bring their breadth of knowledge and experience to each facet of the industry. This allows us to provide our many healthcare clients with a holistic understanding of the many risks – and rewards – of caring for their patients.

EMPLOYMENT & LABOR

We advise hospitals and physician groups on all aspects of the employment relationship, which include defending against claims based upon civil rights, discrimination, workers' compensation, and non-compete agreements.

HOSPITAL CONTRACTING & PURCHASING

We regularly advise hospitals and practice groups in a variety of healthcare-related business transactions, including electronic medical record agreements, equipment purchases and lease agreements, and vendor contracts.

MEDICAL MALPRACTICE DEFENSE

Often the worst day of a healthcare provider's personal and professional life is when he or she is sued for malpractice. Through thoughtful preparation and planning, our attorneys have successfully defended Michigan and Ohio hospitals, professional practice groups, physicians, nurses, and other healthcare employees who have been sued for medical negligence and related claims.

MEDICAL STAFF GOVERNANCE

We understand and appreciate the important relationship between a hospital and its medical staff and we offer meaningful guidance in areas of quality assessment and improvement, credentialing/privileging, and general governance.

PHYSICIAN PRACTICES & CONTRACTING

From establishing professional medical practices to managing and enforcing the terms of shareholder and partnership agreements, we take care of the details so that you can take care of your patients.

REGULATORY COMPLIANCE

Through education and cooperation, we take the fear out of navigating – and complying with – Stark law, anti-kickback statutes, HIPAA, and Medicare / Medicaid reimbursement regulations.



WEALTH PRESERVATION

Finding the right attorney to provide you the peace of mind that comes from knowing you have an estate plan that accomplishes your goals can be daunting. Using our years of experience and knowledge, we work with clients to create customized and practical estate plans in a clear, straightforward fashion to achieve your goals. Whether you have a special asset, like a business, farm, or vacation property, or a unique situation, like a taxable estate, second marriage, or special needs child, the attorneys of the RCO Law Wealth Preservation group will help create a solution that gives you peace of mind.

ASSET PROTECTION PLANNING

We frequently work with clients to develop and implement efficient strategies to maximize the protection of their assets from potential liability.

BUSINESS SUCCESSION PLANNING

We understand the unique challenges posed by the personal and business relationships in the transfer of a closely-held business to a family member or key employee. We create plans that permit a business to survive the death of its owner and continue to prosper.

ELDER LAW

Our attorneys maintain close ties to the senior community resources where we practice and will help you and your loved ones gain quick access to those resources. We are skilled in the preparation of Medicaid applications and guide our clients through the qualification process.

ESTATE PLANNING

We prepare wills, trusts, durable powers of attorney, and health care directives which put our clients' wishes into legally binding plans.

EXECUTIVE BENEFITS PLANNING

We regularly advise executives and professionals with complicated executive benefit plans such as deferred compensation, split-premium life insurance plans, and retirement plans.

FARM SUCCESSION PLANNING

No one understands farm succession planning like a farmer. Several of our attorneys grew up on farms and continue to be active in farming. These attorneys understand that "fair" does not always mean "equal" when it comes to dividing the farm assets. We develop plans to pass the farm to the farming children and be fair to the non-farming children.

RETIREMENT ASSET PLANNING

We counsel clients to avoid potential tax problems and tax liabilities related to withdrawals from their life savings.

TAX PLANNING

We work with clients to develop strategies to minimize local, state, and federal income, capital gains, real property, and federal estate, gift, and generation-skipping taxes.

TRUST AND PROBATE ADMINISTRATION

We assist clients after the death of a family member with the efficient and fair transfer of assets. We listen to concerns of family members and take measures to assist in the avoidance of family conflict.



LABOR & EMPLOYMENT

LABOR

From union organizing, elections, and collective bargaining to labor arbitration and other matters under the authority of the National Labor Relations Board (NLRB) and the State Employment Relations Board (SERB), our attorneys provide comprehensive management services for unionized employers and management. We also provide services in defense of unfair labor practice charges, grievances, and matters subject to arbitration.

LITIGATION

A significant focus of our employment practice is the defense of employers facing charges in state and federal courts, as well as in administrative proceedings before a governmental agency. We also regularly prosecute and defend actions seeking injunctive relief, including temporary restraining orders and preliminary injunctions, in matters involving violations of restrictive covenants/non-compete agreements and other kinds of employment contracts. Our litigators also defend trustees, administrators and plan sponsors in fiduciary breach and other claims under ERISA and related regulations.

WORKERS' COMPENSATION & WORKPLACE SAFETY ISSUES

We represent the interests of both state fund and self-insured employers before the Ohio Bureau of Workers' Compensation and the Ohio Industrial Commission. Our lawyers regularly appear before District Hearing Officers, Staff Hearing Officers and the Industrial Commission, and through appeals and mandamus actions in the courts of common pleas beyond the administrative stage. We also defend employers against VSSR claims, and assist with disputes before the BWC over premiums assessed and employee classification issues for purposes of premium allocation.

Effective counsel for any employment relationship begins with an understanding of the employer's business and its goals. Our attorneys work with clients to provide comprehensive management services addressing all aspects of the employment relationship. We represent both unionized and union-free employers. From handbook and policy reviews, to benefit and compliance issues, to routine hiring, firing, and retention challenges, to employment immigration issues, our attorneys are well-versed in the issues facing employers day-in and day-out.

BENEFITS

We represent employers in the design and operation of all forms of employee benefit programs, including retirement and welfare benefit plans. We guide clients through the complex funding and structural requirements of plans, and assure compliance with fiduciary standards and claims adjudication under ERISA and related laws and regulations. We represent single- and multi-employer plans in a wide range of issues. We strive to develop programs aligned with the employer's goals, which can only happen based on an in-depth knowledge of each employer's circumstances, to permit our clients to focus on your core businesses.

EMPLOYMENT

We provide real-time practical guidance and advice on employment issues for employers of all sizes, on matters routine to complex. We advise clients on matters such as hiring, firing, and claims for unemployment compensation, harassment, discrimination, and accommodation. We review handbooks and related policies, and counsel on compliance issues. We also prepare and evaluate contracts, covenants not to compete and restrictive covenants, confidentiality and non-disclosure agreements, and separation and termination agreements.



LITIGATION

Litigation is a stressful and time-consuming experience for anyone, whether you are bringing a lawsuit or defending one. Our litigation clients are individuals, businesses, and corporations who become involved in disputes that may lead to a lawsuit, and we can ease your burden and help you efficiently obtain the most favorable result possible. Our goal is to work with you and for you with the least disruption possible to you and your business.

APPELLATE PRACTICE

We have experience representing clients in the United States Supreme Court, The Ohio and Michigan Supreme Courts, and The Federal and State Courts of Appeals.

CASUALTY AND INSURANCE DEFENSE

We represent insurance companies and their insureds in actions throughout Northwest Ohio and Southeast Michigan.

EMPLOYMENT LITIGATION

We defend employers against accusations of discrimination and harassment, appearing regularly before the EEOC, OCRC, and federal and state courts. We also represent employers in connection with worker's compensation claims. We also pursue former employees, officers, and shareholders who violate noncompete or nondisclosure agreements.

PRODUCT LIABILITY

We have experience defending manufacturers, distributors, and dealers of products facing strict liability or negligence actions relating to alleged design or manufacturing defects.

PROFESSIONAL LIABILITY

We defend physicians, attorneys, dentists, and other professionals accused of professional negligence. We also defend hospitals, nursing homes, and physician groups in professional negligence actions.

RAILROAD LITIGATION

We defend railroad companies in cases involving FELA, grade crossing accidents, and occupational injuries.

TRANSACTIONAL AND COMMERCIAL LITIGATION

We represent clients in a wide variety of commercial disputes, including contractual disputes, trade secret misappropriation, foreclosure of commercial mortgages, construction disputes, and other disputes.

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