

MAComb-OU **INC**ubator

Incubate. Innovate. Accelerate.

CLIENT COMPANY SPOTLIGHT

MACOMB-OU INCUBATOR AWARDED \$11,600 FOR CLIENT MAP-N-TOUR

The Macomb-OU INCubator (Mac-OU INC) was recently awarded \$11,600 in Business Accelerator Funds (BAF) to provide accelerator services to client company Map-N-Tour. Mac-OU INC is the top business accelerator in garnering BAF dollars to assist client companies.

Map-N-Tour is a cloud-based platform utilizing stories and media on 3-D maps. These virtual-experience applications for web, mobile and tablet devices are easily customized and scaled by clients.

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MAC-OU INC HAPPENINGS

GOVERNOR KASICH VISITS MAC-OU INC

Mac-OU INC opened its doors to 2016 Presidential Candidate, Governor John R. Kasich of Ohio, on November 23. Hundreds of stories ran nationwide as a result. Here are a select few highlighting Kasich's visit to the Velocity Center:

Detroit Free Press: "[Michigan seen as big prize for primary candidates](#)"

Detroit Free Press: "[Bad blood boils between candidates Kasich, Trump](#)"

Detroit News: "[Kasich steps up criticism of Donald Trump](#)"

Visit the [Mac-OU INC Facebook page](#) for more pictures of the tour!



Gov. Kasich tries a client's hand-sanitizing product, currently utilized by NASA

L to R: John Lopes, Founder, Microcide; Governor Kasich of Ohio; Kathryn Quell, Building Services Specialist, City of Sterling Heights

PROJECT MANAGEMENT OFFERED AT MAC-OU INC IN JANUARY

Project Management will be offered at Mac-OU INC in January 2016 through Oakland University Professional and Continuing Education. This course provides broad coverage of project management principles and best practices to help participants become leading edge project managers. The Project Management Principles and Best Practices Certificate Program is a registered education provider with the Project Management Institute.

The course has one broad objective: to advance participant's knowledge of Project Management principles and best practices. Complete course dates include Jan. 15, 16, 22, 23, and 29, 9 a.m. to 5 p.m.

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CLIENT NEWS

MAC-OU INC WINS EDUCATION EXCELLENCE AWARD AT THE BEST OF MICHBUSINESS



NOVEMBER 2015

UPCOMING EVENTS

Project Management
Oakland University's Professional & Continuing Education
January 15-29

Intro to Coding
Grand Circus Detroit
January 26, 9 - 12 p.m.

EVENTS OF INTEREST

Government Contracting 101
Macomb Regional PTAC
December 10, 9 - 12 p.m.

State Contracting 101
Macomb Regional PTAC
December 17, 9 - 12 p.m.

Annual Collaboration for Entrepreneurship (ACE) '16
Westin Southfield
January 26, 12:30 - 6:30 p.m.

Cybersecurity: Defense Sector Summit
National Defense Industrial Association - Michigan Chapter
March 1 - 2



Mac-OU INC is the proud winner of the "Education Excellence" award at the 2015 Best of MichBusiness! This awards program is dedicated to one thing – recognizing those companies and individuals that make Michigan a top-notch place to do business. On November 17, the Mac-OU INC team also cheered on client-company winners: 401K GPS, Automation of Things, Coupon Wallet, Frame This, and KTISIS.

MichBusiness, powered by the Michigan Business & Professional Association, is a social media community whose mission is to celebrate and promote both success and opportunity within Michigan businesses. By using #michbusiness, you help give a "High Five" to the outstanding things going on in Michigan. Visit MichBusiness.com for more information.

EXECUTIVE-IN-RESIDENCE NEWS

BUTZEL LONG: "NEW LAW IMPLEMENTING ABLE ACT IN MICHIGAN"

On October 28, 2015, Michigan Lt. Gov. Brian Calley signed Michigan's new law implementing the federal ABLE Act ("Achieving a Better Life Experience"). This state law will implement accounts under the federal law passed by Congress in late 2014, designed to allow certain people with disabilities to save money and help cover certain disability-related expenses without risking eligibility for governmental benefits. Eligible individuals are those whose disability began before the age of 26. The disability only must have occurred before the age of 26; the person does not have to currently be under the age 26 to be eligible under the ABLE Act.

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PARTNER HAPPENINGS

CONGRATS TO MAC-OU INC CLIENT COMPANY NOMINEES FOR THE 2016 MACOMB COUNTY BUSINESS AWARDS

Mac-OU INC wishes a hearty congratulations and best wishes to their client company nominees for Startup Business of the Year Award: Automation of Things, Coupon Wallet, and VizBe!

There are nearly 18,000 businesses that call Macomb County home. They are important not only for the direct jobs they create but also for the many ways that they contribute to our communities in general. County Executive Mark A. Hackel, along with the Macomb County Department of Planning & Economic Development will be honoring a business in each of the following categories: Champion of Workforce Development, Corporate Citizen, Diversification Leader, Efficiency Expert, Model of OneMacomb, and Startup Business to Watch.

Join Mac-OU INC at the awards breakfast on February 9, 2016, as we cheer on our client companies! For more information and to purchase tickets, visit MacombBusiness.com.



SAVE THE DATE: ANNUAL COLLABORATION FOR ENTREPRENEURSHIP (ACE) '16

The Annual Collaboration for Entrepreneurship (ACE'16) will be held on January 26, 12:30-6:30 p.m., at the Southfield Westin Hotel. Program features include keynote addresses from Ted Serbinski, Managing Director of Techstars Mobility, and Hajj Flemings, Founder of Brand Camp University; the Consultants' Corridor; six breakout sessions; and an innovative design and manufacturability workshop.



ACE is an event that celebrates and promotes entrepreneurship in the Great Lakes region. ACE brings together entrepreneurs, service providers, investors, students, government agents and other members of the business

community to network, learn and connect. Hundreds of people attended ACE '15, and the event garnered national attention in the Detroit Free Press and the New York Times. Join our local and national community in 2016!

Visit ace-event.org for more information.

**OAKLAND
UNIVERSITY™**

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Michigan Economic Development Corporation



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For Immediate Release
Wednesday, Nov. 18, 2015

Macomb-OU INCubator awarded \$11,600 for client Map-N-Tour

The Macomb-OU INCubator (Mac-OU INC) was recently awarded \$11,600 in Business Accelerator Funds (BAF) to provide accelerator services to client company Map-N-Tour. Mac-OU INC is the top business accelerator in garnering BAF dollars to assist client companies.

Map-N-Tour is a cloud-based platform utilizing stories and media on 3-D maps. These virtual-experience applications for web, mobile and tablet devices are easily customized and scaled by clients. They include music, photography and video elements that give users a place to engage, interact and learn what it really means to be in the client's world. These experiences are creating a paradigm shift in how information is shared and communities are marketed by industries including economic development, travel, tourism and higher education.



Map-N-Tour's unique apps are currently utilized in nine states for community tours, heritage tourism, and genealogical purposes. This BAF award will allow Map-N-Tour to develop a strategic sales and marketing plan including solutions for growth of client base and revenue.

"We look forward to watching these funds further grow Map-N-Tour's unique multi-use software application in the national market place," said Julie Gustafson, executive director of Mac-OU INC.

The Map-N-Tour product and their clients' virtual tours have received state, regional and international economic development awards. Map-N-Tour was also recently awarded \$12,000 in server space and services through IBM's Global Entrepreneur Program for Cloud Startups. In 2015, Map-N-Tour was awarded a patent-pending status for a unique mobile application that provides travelers with "just-in-time" information which is filtered and updated in real time based on a number of dynamically changing variables.

These BAF awards are distributed by the Michigan Small Business Development Center (MI-SBDC) through the Macomb-OU INCubator to the various accelerator service providers. As these awards demonstrate, the Macomb-OU INCubator is successfully delivering specialized business acceleration services to companies

commercializing advanced technology. The BAF is a 21st Century Jobs Fund Program managed by the MI-SBDC in partnership with the Michigan Economic Development Corporation and Michigan's network of business accelerators.

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Media notes:

For more information on Map-N-Tour, visit mapntour.com.

For Macomb-OU INCubator interviews, please contact Joan Carleton at the Macomb-OU INCubator at (586) 884-9324 or via email at jfcarlet@oakland.edu.

The **Macomb-Oakland University INCubator** supports economic development in Southeast Michigan by accelerating high-tech businesses, cultivating academic innovation and encouraging research & development. To help small businesses grow, the incubator creates customized success strategies for startup and emerging companies in the niche industries of defense, homeland security, advanced manufacturing and technology. For more information, visit the incubator website at oakland.edu/macombouinc.

Media Relations

University Communications and Marketing

Oakland University, 100 Anibal House, 2200 North Squirrel Road, Rochester, MI 48309-4401

Oakland University is a doctoral, research-intensive university located in Oakland County, Michigan. The university has 139 bachelor's degree programs and 127 graduate degree and certificate programs. dedicated to delivering a distinctive undergraduate experience that is complemented by the strength of its graduate offerings and research accomplishments, Oakland University is organized into the College of Arts and Sciences, the Oakland University William Beaumont School of Medicine and the Schools of Business Administration, Education and Human Services, Engineering and Computer Science, Health Sciences, Nursing, and The Honors College. Visit Oakland University on the web at oakland.edu.

Tuesday, November 24, 2015 - November 2015 Newsletter: Mac-OU INC News: "Project Management Offered at Mac-OU INC in January"

Project Management will be offered at Mac-OU INC in January 2016 through Oakland University Professional and Continuing Education. This course provides broad coverage of project management principles and best practices to help participants become leading edge project managers. The Project Management Principles and Best Practices Certificate Program is a registered education provider with the Project Management Institute.

The course has one broad objective: to advance participant's knowledge of Project Management principles and best practices. There are no prerequisites for the course. Course content will focus on:

- PMI's ten knowledge management areas (Project Integration, Scope, Human Resource, Time, Cost, Quality, Risk, Communications, Stakeholder, and Procurement Management)
- PMI's 5 Process Groups (Initiating, Planning, Executing, Monitoring and Control, and Closing),
- The establishment of a comprehensive baseline project plan,
- Use of best practices (practical and theoretical),
- An examination and use of a wide variety of specific project tools.

Course cost is \$1,500 per student. Each student will be provided with course material on the first night of class. Course materials include: A Guide to the Project Management Body of Knowledge (PMBOK Guide), Fifth Edition, and a binder of the instructors PowerPoint slides. Dates include Jan. 15, 16, 22, 23 and 29, 9 a.m. to 5 p.m.

To register for this Project Management course, visit oakland.edu/pace/business-programs/project-management. Please direct questions to Dr. Gene Fliedner, Program Director, at gfliedner@oakland.edu.

OCT 28, 2015: NEW LAW IMPLEMENTING ABLE ACT IN MICHIGAN



IRS Regulations and State Action Provide Financial Planning Opportunity for People with Disabilities and their Families

On October 28, 2015, Michigan Lt. Gov. Brian Calley signed Michigan's new law implementing the federal ABLE Act ("Achieving a Better Life Experience"). This state law will implement accounts under the federal law passed by Congress in late 2014, designed to allow certain people with disabilities to save money and help cover certain disability-related expenses without risking eligibility for governmental benefits. Eligible individuals are those whose disability began before the age of 26. The disability only must have occurred before the age of 26; the person does not have to currently be under the age 26 to be eligible under the ABLE Act.

Background. Many people with disabilities depend on Medicaid for health insurance, and on the federal Supplemental Security Income program (SSI) and other programs for support. People with disabilities are more likely to be unemployed, unable to work, employed part-time, or work in jobs that do not provide health care benefits. Some changes in the Affordable Care Act that extend coverage to age 26 and that limit pre-existing condition exclusions help somewhat with families obtaining health insurance, but do not completely address the issue. Medicaid and SSI remain an important way for people with disabilities to live independently in the community and cover needed expenses.

But as valuable as these programs may be to someone with a disability, they are means-tested, and participants have to be careful of earning too much or accumulating too many assets and becoming ineligible. This makes it difficult for someone with a disability to save money to afford other supports and services they may need to learn, work, or live independently, but that are not covered by Medicaid or SSI. It also makes it practically impossible for someone with a disability who does work to save for retirement and still qualify for Medicaid and SSI. And it becomes very difficult for parents of a child with a disability to provide for the child in the long term without jeopardizing benefits eligibility. The result is that a person with a disability can be faced with an unpleasant choice—remain poor and remain eligible for benefits; or try to work, save, and plan for retirement but risk losing health insurance and SSI. There are estate and financial planning techniques, like special-needs trusts or pooled income trusts, that can help, but these can be complex and costly for some families to use.

ABLE Act Section 529 Plans. The ABLE Act as passed by Congress added a new provision to Internal Revenue Code Section 529, which governs college saving plans. The new ABLE Accounts operate similarly to existing 529 plans, allowing tax-deferred savings of funds that could be used for qualified plan expenses of the beneficiary. But with an ABLE Account, instead of the qualified expenses being for college, they would be for expenses that would support the person with a disability in obtaining education, working, and living independently in the community. The qualified expenses include education, housing, transportation, supports for employment, health and wellness expenses, and some other expenses. The plans would allow a family to accumulate and invest assets for the benefit of the person with a disability, and even plan for retirement, without disqualifying the person for Medicaid and SSI.

IRS regs and Michigan implementation. Back in June of 2015 the Internal Revenue Service issued proposed guidelines under the ABLE Act. But legislation implementing the ABLE Act also had to be passed in each state. With this new Michigan law, these plans may be useful as a relatively simple and low-cost way to assist qualifying individuals with disabilities and parents of a child with disabilities. The Michigan ABLE plans will also assist with providing financial competency training for people with disabilities and their families.

ABLE Accounts, like other 529 plans, are subject limits on size; rules for tax treatment of contributions, earnings, and withdrawals; rollover provisions; and other rules; along with detailed reporting and oversight requirements.

Planning opportunity? ABLE Accounts may not be for everyone. It's important to note that ABLE Accounts are subject to payback rules to Medicaid, and that SSI benefits may be suspended if the account grows too large. This, the limits governing maximum annual contribution, and consideration of flexibility in investment and control over use of assets, may mean that special needs trusts or other estate planning arrangements are still preferable for some families. But the ABLE Account can be another tool for estate and financial planning for people with disabilities and their families.

STAY INFORMED

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TEAM CONTACTS

- [Mark Lezotte](#)
- [Robert Nemzin](#)

LEGAL SERVICES

- [Estate & Succession Planning](#)
- [Health Care](#)
- [Tax](#)

Do you have someone in your family with a disability who could benefit from an ABLER Account? Is it time to update your estate plan to best address the needs of the family member with a disability? For more information on ABLER Accounts, and other estate, tax, and financial planning techniques that can assist people with disabilities in achieving their goals, contact a member of Butzel Long's Estate and Succession Planning Group, the authors of this alert, or your regular Butzel Long attorney.

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