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Justice John E. Wallace, Jr. (retired) received the prestigious Judge John F. Gerry Award for his outstanding contributions to the legal profession and his humanitarian works in the community at the annual Gerry Award Dinner in October. (I-r) CCBA President Linda Eynon, Justice Wallace and Gerry Award Committee chairperson Hon. John B. Mariano, J.S.C. (retired).

Rutgers School of Law-Camden students Samantha M. Kugler, Scott S. Simpkins & Chandra Betner-Wood, each received a \$1,000 Judge John F. Gerry Memorial Scholarship presented at the Gerry Dinner. (I-r)



Justice Wallace, Samantha Kugler, Scott Simpkins, CCBA President Linda Eynon, Chandra Betner-Wood & CCBF President Joe McCormick.

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CDR UPDATE

Complementary Dispute Resolution Committee Report

By Jim Hamilton

The Camden County Bar Association Complementary Dispute Resolution ("CDR") Committee is active throughout the Association year. It serves as the R. 4:21A arbitrator selection committee, and therefore is responsible for recommending attorneys to the Court who will serve as arbitrators for the mandatory, non-binding arbitration of R. 4:21A cases. Among the many cases subject to this court arbitration program are most personal injury cases and commercial matters, including Lemon Law cases.

The committee must review the arbitration roster annually to assist the Court in determining who should be appointed or reappointed to serve the attorneys and litigants appearing before the arbitration panels. The roster is not static, and the committee must respond to those who want to be added to the rolls or change their assignments. The committee also seeks ways to help the Court make the program as effective as possible.

Since the Court shares with the committee the arbitrator evaluation forms completed in every case by the attorneys and their clients, it is able to monitor arbitrator performance and, as appropriate, either point out deficiencies or convey laudable comments. Based upon the evaluations, as well as input from the Court personnel administering the program, the committee offers reminders to all participants in this mandatory program.

❖ Whether serving as an arbitrator or counsel, reporting to the courthouse on time is essential. If the 9 a.m. arbitrations begin

Continued on Page 5



William Thompson, Camden County's 2010 Professional Lawyer of the Year, received his award at a luncheon in October at the Hyatt in New Brunswick. (I-r) Hon. Garrett E. Brown, US District Court, William J. Thompson, Hon. Barry T. Albin, NJ Supreme Court Associate Justice.

The Docket

Saturday, December 4th

Children's Annual Holiday Party 8:30 am – Noon The Coastline, Cherry Hill

Monday, December 6th

Labor/Employment Law
Committee Luncheon/CLE
Facebook & Other Social Media Sites —
Their Effect on Human Resources
& Employment Law
Noon
Bar Headquarters, Cherry Hill

Tuesday, December 7th

Young Lawyer Committee Meeting
Noon

Bar Headquarters, Cherry Hill

Claims, Crisis & Outside Counsel

Management Seminar

4:00 – 6:15 pm

The Mansion, Voorhees

Thursday, December 9th

Ethics Seminar 4:00-6:15 pm The Mansion, Voorhees

Monday, December 13th

Association Trustees Meeting 4:30 pm Boardroom, Tavistock CC

Holiday Cocktail Party – Members Only 6:00 – 9:00 pm

Tavistock Country Club, Haddonfield

Tuesday, January 4th

Young Lawyer Committee Meeting
Noon
Bar Headquarters, Cherry Hill

NOTICE TO THE BAR

Courtsmart Update in the Camden County Hall of Justice

As you know, at the end of October, CourtSmart, the judiciary's new digital audio recording system, was installed in most of the civil courtrooms in Camden. The CourtSmart system has been in use in the Camden Family division for the past year.

This system replaces the old audio cassette systems that had recorded court proceedings, with a system that records the proceedings digitally and saves the recordings on a server in the Hall of Justice. Sometime in late December, Courtsmart will be rolled out to the Criminal division courtrooms.

The Camden courthouse administration has arranged an informational session to be presented by Jeff Newman of the Administrative Office of the Courts on **December 15, 2010 at 3:30 PM in Courtroom 36, Hall of Justice.** Anyone with questions regarding the information session may contact Bonnie Kernagis, Criminal Division Manager (856) 379-2336.

Tentative Agenda for December 13 Trustees Meeting

A tentative agenda for this month's regular Board of Trustees meeting follows. The meeting will begin at 4:30 p.m., in the Board Room at Tavistock Country Club in Haddonfield. All meetings are open to the membership. Anyone interested in attending should notify and confirm their attendance by calling Bar Headquarters at 856.482.0620.

- I. Call to Order
- II. Minutes from Previous Meeting
- III. Treasurer's Report
- IV. President's Report
- V. Executive Director's Report
- VI. Membership Committee Report
- VII. Young Lawyer Committee Report
- VIII. Standing Committee Reports
- IX. Foundation Update
- X. NJSBA Update
- II. TWEET CPANE
- XI. New Business (if any)
- XII. Old Business
- XIII. Adjourn

Barrister

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Be an active participant in YOUR professional organization.

ATTEND
MEETINGS
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Out & About

Gerry Award Dinner



Ira Deiches, Judge Burns & Joe McCormick



Roseann Sellani & Warren Faulk

Joe Kenney, Judge King & Stacy Fols

YLC Halloween Party

Lorenzo adds Halloween Magic to the YLC Halloween Party





Mmmmm, Good!

Fall Frolic

Brian Lane & Greg Sutphin





Shauna Deans & Jim Greco

2010-2011 Camden County Bar MCLE Planner

Don't Come Up Short!

Attorneys licensed in New Jersey whose birthdays fall between July 1 and December 31, are in NJ MCLE Compliance Group 2. As such, you must certify your MCLE compliance on the Annual Attorney Registration Statement (or on such other form as provided by the Board) of each odd numbered year next following the completion of a compliance period as follows:

Compliance Group 2 - Reporting Period: 1.1.10 - 12.31.10

General Credits: 10 Ethics Credits: 2

Reporting Date: March 2011

Alternative Credits: 6 Carryover Credits: 12

The December 31, deadline is quickly approaching and we don't want you to come up short on your credits!

There's still time to comply! Use the inserts and register today for one or more of these quality, convenient and affordable CCBA MCLE programs presented by your TRUSTED CLE source for New Jersey and Pennsylvania.

Monday, December 6 Bar Headquarters, Cherry Hill (Luncheon)

Facebook & Other Social Media: Their Effect on Human Resources & Employment Law (1.0 credit)

This luncheon meeting is sponsored by the Labor & Employment Law Committee. It is open to all, but seating is limited.

Tuesday, December 7 The Mansion, Voorhees

Claims, Crisis & Outside Counsel Management (2.4 credits)

The choice of outside counsel is one of the most important choices an in-house lawyer can make. It's essentially a marriage, and absent a difficult and costly break-up, the two are stuck together for the duration.

Choosing an outside lawyer for a specific piece of legislation involves many factors that outside lawyers never realize such as exposure, experience, expenses, ability to communicate, common strategic decision making, home-court advantage and more.

Join us for the CCBA's first in-house counsel seminar. Not only will you get a peek into the world of in-house colleagues, but you will learn about best practices for in-house counsel regarding litigation management, labor and employment issues, choosing the right outside counsel and data security/privacy breaches and resulting investigations.

Thursday, December 9 The Mansion, Voorhees

ETHICS – Truth or Consequences: To the Court, Clients & Others (2.4 credits)

A potential client comes to see you regarding a new matter. You spend time with the individual; you might even proffer some advice. Ultimately, you or the individual decides not to enter into representation. You might not have even asked for a fee for your time. What obligations have you created to that potential client? Are you under any restrictions resulting from this meeting? How does that meeting affect other members of your firm?

As attorneys we have an obligation to be truthful to the courts, our adversaries, and, of course to our clients. Can our silence be viewed as an untruth? Does the concept of attorney-client confidentiality trump the obligations of truthfulness? How is the "truth" to be viewed by non-client third parties? Statements of commission, omission and silence are all impacted by our ethical obligations.

The December ethics seminar not only provides you with your annual dose of MCLE credits but also provides valuable guidance in your day to day practice. Come learn with us!

JANUARY

- 18 Elder Law, Tavistock
- 20 Children's SSI, The Mansion
- 25 Black Letter Blast on Criminal Law, Tavistock
- 27 Bankruptcy Conference, Tavistock

FEBRUARY

- 2 DWI Review Part II, Tavistock
- 9 Labor & Employment Committee Luncheon* Expungements, Rutgers - Camden
- TBD Joint Family Law and Probate & Trust
- 17 Appellate & Appellate Brief Writing, Tayistock
- 24 Substance Abuse, The Mansion

MARCH

- 8 Health Law
- TBD Personal Injury
- TBD Labor & Employment Law
- TBD Criminal Law

APRIL

- TBD Ethics
- TBD Commercial Debtor-Creditor
- TBD Medicare Set-Asides

MAY

- TBD Joint Probate & Trust and Taxation
- TBD Workers' Compensation
- TBD Real Estate
- * Includes Ethics credit(s)

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CDR UPDATE

Complementary Dispute Resolution Committee Report

Continued from Page 1

late, it often means that those scheduled at later hours won't begin on time. The Court schedules the arbitrations at different hours to avoid inconveniencing counsel and their clients. Late arrival undermines this attempt to streamline the proceedings, unfairly imposing delay on colleagues. The CDR Committee does not want to remove qualified arbitrators, but habitual tardiness may require just that. Stated simply, arbitrators and litigators alike need to be considerate of the impact being late has on others.

- * Attorneys should know that every one of your reviews is read and considered. As such, please be sure the names of the arbitrators appear on the completed form. While filling out the evaluations can take time, knowing how arbitrators are performing is important and, therefore, your input is encouraged. While it may be tempting to straight line the 15 questions on the evaluation form, taking time to provide specific comments regarding the arbitrators' handling of the matter in the space provided, whether positive or negative, is helpful. Your anonymity will be protected.
- From these evaluation forms, it bears repeating that arbitrators should be mindful to adequately explain factual findings made and their impact on the award. Further, as in all court proceedings, how the hearing is conducted is important. Litigants and their attorneys need to leave the courthouse confident that whether or not the decision met their expectations, it was reached fairly and impartially.
- * Attorneys receiving notice of a scheduled arbitration for a case that is unusually complex should remember that options to arbitrating the case before a randomly assigned panel may exist. R. 4:21A-1(c) allows a litigant to seek the removal of a case that may not be suitable for arbitration. R. 4:21A-2(a) allows all parties to an action to stipulate the arbitrator(s) they want to handle their matter. Stipulated arbitrators need not be scheduled for the date assigned to the case, or be on the approved roster, but such action must be taken within 14 days of the hearing notice. It is also important that the time required for a complex case to be heard should be communicated in advance to the arbitration administrators. While the committee has confidence in the caliber of the arbitrators serving in Camden County, the nature of the arbitration program is such that some cases are inherently difficult to hear and decide without pre-hearing notice and preparation.

Those administering the arbitrations on the hearing dates always try to work with counsel to move their cases as efficiently and

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effectively as possible. However, attorneys with cases they feel require special expertise should not wait until the hearing date to reach that determination. Panels are scheduled months in advance, and the number of arbitrators called in for each arbitration date is tailored to the caseload. The Court necessarily must focus attention on assigning ready cases to available panels.

❖ Finally, attorneys should remember to use the court approved arbitration statement form that requires a concise and orderly outline of the case and provides boxes to be checked to alert arbitrators in automobile negligence claims whether a threshold defense is made. While attorneys may need to supplement the arbitration statement, including all discovery, expecting the arbitrators to find and review evidence important to the case is unrealistic. Since arbitrators are unable to review submissions in advance, attorneys should offer a clear snapshot of the case using only the documents essential to cover the issues. Non-essential documents can be made available should a question arise.

Court administrators continue to analyze and digest the impact the mandatory, non-binding arbitration awards have on resolving cases. While arbitrators serving in Camden County bring different types and degrees of experience to the program, they clearly have an expertise that lay jurors usually will not have.

The system is not and cannot be perfect, but with the cooperation of the Court, counsel and properly trained and qualified arbitrators, it still can be a valuable step toward a just and fair disposition of cases.



After 37 years of public service

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is bailing on us!

Help us celebrate his retirement

6:15-10:00

Friday, January 14th Catelli's Restaurant in Voorhees \$55 per person (includes gift)

Checks payable to:

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Camden Public Defenders Office

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RSVP by December 20, 2010

to Susan Williford: 856.614.3500



NJSBA Trustee Update

General Counsel

By Arnold Fishman

The NJSBA General Council met, following the Board meeting, at the Law Center in New Brunswick on Friday, October 22, 2010. What is the General Council? It is the most



democratic body of the NJSBA. According to our bylaws, the General Council consists of NJSBA officers, trustees past and present, officers and trustees of the county bar associations, any number of persons appointed by the county bar presidents according to the size of their membership, officers of the NJSBA sections, officers of the specialty bar associations, officers of the NJSBA Foundation, committee chairs, ABA delegates, etc. It has several hundred potential members.

What does the General Council do? Each year it elects a member of the Nominating Committee for a two-year term. Congratulations, I guess, to Diane K. Smith of Somerset County, this year's winner – I am told it is not a cream puff of an assignment.

According to the bylaws, its real purpose is:

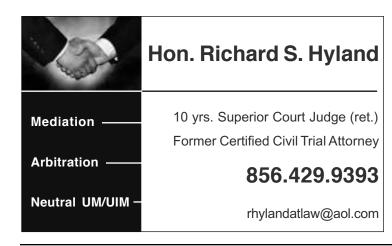
... to act as a forum for the County Bar Associations and the various Sections, Divisions and Committees of the Association to consider and bring to the attention of the Association's leadership matters of general concern to the organized bar which may impact on the practice of law and the role of attorneys in society. The object of the Council's deliberations shall be to maintain a cohesive dialogue in order to foster more effective communication, and thereby enhance the Association's ability to coordinate and take action on matters of common concern.

The NJSBA Board must consider resolutions passed by the General Council within ninety days with a written report of actions taken. The NJSBA President is required to report to the Council, our progress or lack thereof, with respect to last year's resolutions. This year the President's report was very short. No resolutions were adopted at last year's meeting of the Council. This year, a resolution was presented by one of the county bar associations. It took the NJSBA to task for capitulating to the Governor by agreeing to the Judicial and Prosecutorial Appointments Compact without a formal role for the county bar associations. It urged the Board to reject the compact unless the counties were restored to their former status. There was a spirited debate on the issue. The conversation was respectful, fact driven and revealing. It lost its tone of "we versus them" and morphed into all of us trying to do what was best for the system. This became explicit when the people who had moved and seconded the resolution accepted friendly amendments that removed the provision to reject the compact and any language critical of the NJSBA. It was now a reaffirmation of the position the NJSBA had taken all along. We had consistently maintained that it was a mistake for the Governor to cut the county bar associations out of the process, and we remain committed to restoring their formal role. There can be no doubt, that in abolishing the county's function, the system has been weakened. As the long time chair

of the CCBA JPAC, and now a member of the State JPAC, I can attest that the county's role was indispensable. As amended, I, who had spoken against the resolution, was able to vote for it. In the meanwhile, we will involve the counties to the maximum extent possible consistent with the agreement we have made. This turned into a civics class; it was democracy at its best.

Finally, the Council, rather than its normal educational segment, turned inward. It initiated a debate on the question of whether General Council was performing its stated purpose and how it might improve upon its functioning. (Of the approximately 600 delegates my very rough estimate is, there were about 100 present.) Many suggestions were floated. They ranged from to how to improve it, to let's do away with it. Some were worth considering. They include: vote for candidates on line, hold the meeting as part of the Annual Meeting in Atlantic City and/or adding Atlantic City as an additional meeting. If you have a bright idea, contact Robert E. Margulis, Co-chair, and General Council Executive Committee. I am sure he would love to hear from you.

General Council is a good way to get, at least, a toe wet in becoming active in your State Bar Association. It is an interesting and worthwhile experience and requires only one afternoon. A visit to your newly refurbished building on your beautiful campus may inspire you to become more involved. Write to CCBA President, Linda Eynon, and tell her you would like to be appointed, or better yet join an NJSBA Section and earn your seat as a matter of privilege.



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Foundation Update

A Foundation To Build On



By Joseph A. McCormick, Jr.

In these unsettled times, we all need something to rely on. Something that is there year after year. Well, for many of the families in Camden County, something that they have been able to rely upon during the upcoming Holidays is the efforts of the Foundation and the Association in helping to spread some cheer for their children.

Traditionally, we have done this in a couple of ways. The Fall Frolic took place on November 16 at the Coastline in Cherry Hill. Proceeds from the Frolic were used to fund the Children's Holiday Party also at the Coastline. As always, Coastline owner Chris Mourtos donated an evening of food and dance at his great facility.

Those who attended the Frolic can agree that we had a great time at a great price. Thanks again to Chris.

It's time for another reminder about the Children's Holiday Party on Saturday, December 4. Please volunteer to help out at the party or to wrap gifts the Thursday before. I guarantee that it will help get you into the holiday spirit. Literally, busloads of children will enjoy a few hours of fun, gifts and, of course, a visit with Santa. If you can provide assistance, give Bar headquarters a call and let us know. You will have a good time and your efforts will be appreciated by a number of deserving young folks. This party is an event that many children in Camden look forward to each year and it is an opportunity to help those who are a bit less fortunate.

We also need your help with Adopt-A-Family. Letters were mailed to past participants and if you have not signed up as of yet, please do so. You and/or your Firm will be assigned a family to help by purchasing food and gifts to bring a bit more joy into their Holiday. This program takes on a whole new importance as our economy continues to struggle and more and more people are out of work. Marci Hill Jordan and Michael Ward coordinate the efforts as they have done for years. They do a great job and deserve our thanks. If you can help distribute for an hour or two on December 23, show up at St. Joseph's Pro-Cathedral in Camden. Make a difference!

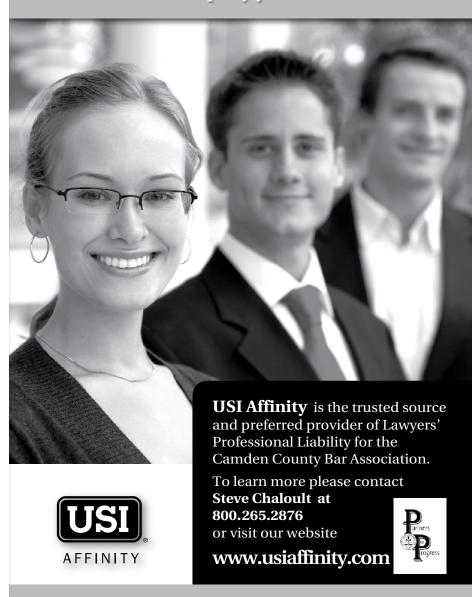
Please think about my earlier suggestion that co-workers at your office agree to make a donation to the Bar Foundation in lieu of gifts this year. The gesture would certainly be in the true spirit of the holiday and would truly "keep on giving." Do you even remember last year's gifts to and from your co-workers? Please think about it.

The Bar Foundation has been involved in our community for years and provides scholarships and help for the underprivileged in Camden County. The "Foundation" is there. Won't you help us build upon it? Let's help make a difference.

Our wishes for a Happy Holiday season to all.

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PROFESSIONAL INSURANCE SOLUTIONS

The Refinancing Decision Made Easier



By Martin H. Abo, CPA/ABV/CVA/CFF

Even if you haven't taken advantage of low interest rates to refinance your mortgage, there may still be time. To help make a decision, you might want to use the following worksheet:

Cost of Refinancing

Discount Points	\$	
Originating Points	\$	_
Application fee	\$	
Credit check	\$	_
Attorney review fees	\$	_
Title Search	\$	_
Title insurance fee	\$	_
Appraisal fee	\$	_
Inspection fee	\$	_
Local taxes, transfer fees and other costs	\$	_
Estimated sundry costs and fees	\$	_
Prepayment penalty on existing mortgage	\$	_
Total of all fees and costs on new mortgage	\$(a)
Monthly mortgage payments		
- Current Mortgage	\$((b)
- New Mortgage	\$(c)
Monthly savings $((b) - (c))$	\$((d)

If you plan to stay in the home longer than the time required to recoup the new mortgage costs, refinancing would appear to make sense.

You may also want to consider switching from a 30-year to a 15-year mortgage. If you're in the early years of your mortgage, the 15-year alternative will save you significant amounts of interest over the life of the loan, especially considering that 15 year rates are frequently lower than 30 year rates. Consider the following illustration where I looked to one particular bank's rates as of the writing of this article. Appreciate that mortgage rates can be bought down by paying points and, depending upon your particular situation, paying such points may make sense. The rates below, although at a specific point in time with changes every day, were quoted at zero points while this bank's fees were identical for both a 15 and 30 year mortgage.

Term	15 Years	30 Years
Mortgage amount	\$240,000	\$240,000
Interest rate	3.375%	4.625%
Monthly payment	\$1,701.02	\$1,233.93
Total Interest	\$ 66,184	\$204,219

The above article was retrieved from the "E-mail alerts" disseminated to clients and friends of Abo and Company, LLC, Certified Public Accountants - Litigation & Forensic Consultants. With offices in Mount Laurel, NJ and Morrisville, PA you can check them out at www.aboandcompany.com or by calling 856-222-4723 for their newsletters or

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Partner Marty Abo recently gave an ICLE seminar entitled "The Financial Side of a Law Practice—What They Forgot To Tell You in Law School." The session prepared attendee attorneys for the business of law. They knew how to practice law but wanted to learn how to make money doing it. Whether you are a sole practitioner, in a boutique firm, thinking about leaving a firm to start your own, just beginning in the legal profession or have been running your own firm for years, the handouts authored by Marty are available to members of the Camden County Bar by requesting at www.aboandcompany.com. The seminar was full of essential, easy to understand information designed to help you become successful.

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A Truly Deserving Award Winner

Following a packed-house cocktail hour there was laughter, applause and a few well-placed barbs as guests and speakers gathered to honor Justice John E. Wallace, Jr. (retired) at the Bar Foundation's annual Judge John F. Gerry Award Dinner at the Westin Hotel in Mt. Laurel.

The Gerry Award is presented in recognition of continuing outstanding contributions of a member of the Bar of the State of New Jersey or a member of the State or Federal Judiciary in New Jersey who exemplifies the spirit and humanitarianism that marked Judge Gerry's life and career.



Hundreds of well-wishers came to pay tribute to Justice Wallace



Chief Justice Stuart Rabner, Linda Eynon & Justice Wallace



John Eastlack & NJSBA President Richard Steen



CCBA President Linda Eynon and Foundation President Joe McCormick present Justice Wallace with a Resolution from the Association recognizing his years of service to the Bar.



Justice LaVecchia, Chief Justice Poritz, Justice Wallace & Justice Hoens



CCBA President-Elect Louis Lessig, Shirley Slayton & Judge Vogelson



The Wallace Family celebrates the evening.

A Frolicking Good Time at the Coastline

Bar members, their office personnel, family and friends gathered for another memorable evening of networking, camaraderie, and just plain fun at the Bar Foundation's popular "Fall Frolic" hosted by Chris Mourtos and the Coastline in Cherry Hill. The Foundation thanks all who supported the event and the good that it will do for the underprivileged kids of

Camden, especially Coastline owner Chris Mourtos who donated the bar and buffet. When all was said and done, proceeds totaled more than \$3,000 to purchase toys for the Public Benefits Committee's "Children's Breakfast & Christmas Party" at the Coastline on December 4th. Enjoying the evening were:



Carol Semel, Linda Trump, Judge Mariano, Mary Shaw & Marge O'Brien



Mark Oddo, Joe McCormick & Adam Gersh



Judge Fox, Lou Moffa & Judge Colalillo



David & Carolyn Karbasian



Judge Schuck, Allen Etish & Jim Hamilton



Mike Meyers, Don Benedetto, Nicholas Dibble



Ashley Weiner, David Jachts, Vanessa Williams & Kati Galiszuski



PRESIDENT'S PERSPECTIVE

by Linda W. Eynon

That Time of Year – Already!

I can not believe that December is upon us. The holiday season is here, and 2011 right around the corner. You can not escape it! Upon returning home from the sun and warmth of Scottsdale for the NJSBA's Mid-Year Meeting, I was immediately depressed by the cold weather and the Christmas lights already adorning the local garden center (most Halloween pumpkins were still out!). However, this is the time of year when the members of our Bar Association truly demonstrate their commitment to helping those in need by selflessly giving of themselves.

With the advent of the holiday season comes the Bar Association's many holiday activities. Starting the season off is the Public Benefits Committee's Annual Christmas Party for disadvantaged children from Camden, scheduled for Saturday, December 4th at the Coastline in Cherry Hill from 8:30 to noon. The proceeds from the Fall Frolic help support the purchase of gifts and entertainment for the children. We are always looking for volunteers to help with this event, so please come by and

help us spread cheer for these very deserving children. If you have never been, this is one of the most worthwhile events that we do. There is no better or more meaningful way to start the holiday season, than to see the smiles on the children as they sit on Santa's lap and get a Christmas present.

A very special thank you must go to Chris Mourtos, of the Coastline. Chris is a true unsung hero, and an honorary member of our Bar Association. Each year, Chris donates an evening of food and drink for the Fall Frolic. Then, Chris again donates the Coastline and breakfast for the Public Benefits Committee's Annual Children's Christmas Party. I also want to thank the Coastline staff who donate their time to cook, serve and help spread holiday cheer on those Saturday mornings for the Christmas Party. These events would not be possible without the very generous support of Chris. Words can not express the appreciation we have for Chris, except to say he truly personifies the spirit of giving. I encourage each of you to show your support of and thanks to Chris by visiting the Coastline for lunch or dinner.

Of course the holiday season also means it is time for the Bar Association's Adopt-A-Family Program. Once again we will be working with the Saint Joseph Pro Cathedral parish school in Camden to help needy families have a wonderful Christmas. Last year we helped 98 families, and I know the committee hopes to meet or exceed that number this year. Please contact Marci Hill Jordan or Michael Ward if you would like to participate. Many thanks to both of them for the years of dedication they have given this project.

I hope to see everyone at our annual Holiday Party on Monday, December 13th at Tavistock Country Club. What a great way to share some cheer with your friends and colleagues during the holiday season.

I wish you and your families a happy holiday and a safe, prosperous New Year, and thank you for your support of the Camden County Bar Association this year.

Justice Complex

We Are All Created Equal —Then We Meet Our Parents

By Jill M. Tribulas

Some people should never reproduce. Or at least they shouldn't reproduce with each other. There should be a pill that you take *in order to* have a baby; not to prevent one. People should have to be approved to get that pill only after undergoing a series of tests gauging their mental stability, financial potential, personal motivation and their ability to love someone more than themselves, to name a few. OK. This may be a tad bit extreme but some children really have their work cut out for them when you consider who their parents are.

CASE #1

She was already divorced and had custody of her two sons. When she told me that her ex-husband was a piece of work (she actually used a different term to describe him) I wrote it off as normal postdivorce love for her former better half.

The very next day the frantic phone calls began. First the former hubby tried to run her over with his truck after his sons refused to go with him for visitation. He immediately went to the police station to file criminal charges for interference with custody (for the third

Continued on Page 17

Season's Greetings to You & Yours!

The Editorial Staff of the Barrister joins with the Officers and Trustees of the Association, Foundation and the Headquarters Team in wishing you and yours a happy, healthy, safe holiday season and a bright and prosperous New Year.

We also pause to remember our courageous men and women in uniform stationed around the globe for their continued service, and wish them a safe and speedy return, and a special remembrance for those who have made the ultimate sacrifice to protect the freedoms we enjoy.

Happy Holidays!



Wine & Food

By Jim Hamilton

The transition has been made between the steady diet of television advertisements explaining why no candidate merits our trust or vote, to one promoting products that must be purchased to ensure smiles on the faces of



the recipients and, not incidentally, retailers desperate for green to get out of the red. It is the season of hope, of comfort and joy to the world, as the airwaves ring out with fa-la-la-las. Long before the first Santa sighting, revelers-to-be plan for holiday celebrations.

Whether as host or guest, partying can be sweet sorrow if what you are offering is an industrially produced Asti Spumante. This month more than others, wine purchasers seek out a sparkling wine to fill flutes to clink or raise with friends and family. Just what the "right" bottle of bubbly may be will depend upon many factors, paramount for most being cost. Knowing the options available may help determine how to make the smart choice for whatever occasion the wine will be used.

Since bubbly made in France's Champagne region (the only wine properly called "Champagne") continues to command prices many find hard to swallow, alternatives for price-conscious consumers have become increasingly popular. Let us consider some of them.

"Cava" is Spanish sparkling wine. It does not come from one designated region in Spain; rather, there are pockets of Cava production, with particular success achieved in the Penedes region near Barcelona. While many Champagnes and U.S. sparkling wines offer bold impressions of fruit and often doughy, biscuit notes, Cava typically has a steely austerity to it. A few of the quality Cava producers to consider are Raventos i Blanc, Castel Roig, Llopart, Caves Naveran and Rigol. Raventos i Blanc offers several levels of wine, and if you find the vintage Reserva brut rosé l'Hereu de Nit, it is an exceptional cava, both because of its quality and its use of red grapes in the blend to create a sparkling rosé. If you like your bubbly pink, a Cava made from Pinot Noir grapes that is worth buying and is generally available in our area is one made by Marques de Gelida. A higher priced Spanish sparkler worth considering is Conde de Haro from the quality Rioja producer, Muga. While still an elegantly styled wine, it is more complex than many of its Spanish brethren, offering a bit more muscle as well.

Perhaps more than Cava, Prosecco has captured the attention and wallets of area consumers. The Prosecco wine region in Italy's Veneto, the area where Amarone is produced, is a relatively untouristed wine region (as I can attest, having driven its wine route). We can find an expanding array of Prosecco on the shelves of local retailers. Producers that offer wines deserving attention include Loredan Gasparini, Bisol, Anime and Zardetto. Prosecco tends to offer a weight similar to Cava, but can yield a bit more fruit and body. Those made closer to the town anchoring the western part of the region, Valdobbiadene, often will be leaner and may offer a nutty profile. Some Prosecco wines are slightly off-dry, which can prove to be confounding since it usually will not be apparent from the label.

Domestic producers offer a nice alternative to Champagne with a flavor profile that often will offer up front fruit and French personality. In many instances, the approach will be one advanced by the same parents, since a number of French Champagne houses produce wines in our country as well. Two of the more successful wineries have very different pedigrees. Taittinger is a top French producer with a sense of style evident to those visiting their southern Napa Valley estate, Domaine Carneros. The impressive nouveau French chateau sits prominently on a ridge, and the wines are nicely structured and defined. If one travels to the hills of New Mexico outside Albuquerque, Gruet winery offers a range of favorably priced wines that long have been chosen by those seeking an affordable alternative to what often is a luxury buy.

Another domestic outpost of a Champagne house that offers reliable quality is Roederer Estate, the Anderson Valley winery established by the Champagne house of Louis Roederer, best known for Cristal, the luxury cuvee popular with rap singers, movie stars and Wall Street traders. With varying degrees of success, the wines of Mumm, Chandon and Piper Sonoma can be found at local wine shops, often at nicely discounted prices.

If only French sparkling wine will do, there are a number of regions outside Champagne to which the budget constrained can look. For wines that often are more lean than expansive in style, Alsace producers offer some choice bubblies called Crémant d'Alsace. Producers you may want to consider include Barmes Buecher, Albert Mann and Lucien Albrecht. Other French wine regions producing moderately priced sparklers include the Loire Valley (e.g. from Huet, Baumard

Continued on Page 17



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Law Practice Management

10 Steps to Rock Solid Referrals

By Kimberly Alford Rice

Positive endorsements, testimonials and referrals can be a very effective way to grow your practice. Some would argue that



solid referrals are the most powerful. Make an investment in your practice by following the 10 steps below:

- 1. Create a clear vision of your ideal client. Develop a prospective client profile which includes geographic location, industry type, number of years in business, gross annual revenues, number of employees, etc. It will be easier to describe what you are looking for to others if you have a clear picture yourself.
- 2. Be mindful to offer referrals to others in your network. An effective referral network works best when referrals are reciprocal. When encountering those in your existing network, give pause to whom you can introduce them. For those "first-time" introductions, gain a clear understanding of a new contact's area of focus and "ideal" client to run a mental check through your contact list for a possible match. If your practice does not lend itself to giving referrals, find other creative ways to help your contacts. Everyone has an unrealized need. Identify it and fill it.
- 3. Exceed existing clients expectations.

 Delivering upon your value proposition and an exceptional work product will engender important goodwill

- with satisfied clients. These folks are typically the best sources for referrals. If handled properly, you can develop a solid "sales force" from existing client relationships.
- 4. Enhance your visibility by becoming active in strategic business/trade/legal associations. Volunteer in a group/committeethataligns with your industry focus and target audience to develop relationships which can precipitate new business opportunities.
- 5. Make connections for others as a way to deepen referral relationships. Learn as much as you can about your referral network's areas of focus to facilitate introductions.
- 6. Use technology to maintain top of mind awareness with your clients, prospects, and sphere of influence. Social media tools such as LinkedIn and Twitter are designed exactly for this purpose.
- 7. Directly ask for referrals. This may seem simple and straightforward but too many lawyers do not make it a habit and therefore sacrifice strategic opportunities to build their practice. Find a way to weave asking for referrals into your conversations. In general, most professionals expect to be asked for referrals. If you are genuine in your approach, you will be fine.
- 8. Develop a formal referral marketing program with your existing client base. Regularly send a letter out to your clients explaining that you would rather spend your resources

- enhancing your services than searching for new business. Send newsletters that can be forwarded and be up front that if clients are satisfied with your services they should recommend you.
- 9. Circle back around with a client update to the referring lawyer. Folks like to stay abreast of matters they referred and it reinforces the referral relationship.
- 10. Remember to say thank you preferably with a handwritten note for any referrals you receive regardless of whether they actually convert into paying clients. The referring lawyer should be acknowledged lest the referrals dry up.

While the list above is not exhaustive, it will help you kick start your referral cultivation. KLA Marketing Associates works with lawyers to provide a strategic approach to developing a profitable practice by leveraging time proven business development techniques to increase revenue and high quality clients. Contact us to learn how we can help you build a rock solid practice. The first solution is on us!

Kimberly Alford Rice is Principal of KLA Marketing Associates (www.klamarketing.net), a business development advisory firm focusing on legal services. As a law marketing authority, Kimberly helps law firms and lawyers develop practical business development and marketing strategies which lead directly to new clients and increased revenues. Additionally, Kimberly provides career management services to lawyers in transition. She may be reached at 609.458.0415 or via email at kimberly@klamarketing.net

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Preparation Makes Perfect

By Michael V. Madden

Guest Columnist John Rothamel, Esq.

This month, I am pleased to introduce a good friend, John Rothamel, Esq., as our guest columnist. John is a founding partner of Rothamel Bratton, LLC, and a perfect example of a young attorney dedicated to the practice of law. I invited John to share his experience in this month's Barrister. Below is his story.

The biggest lesson my law school professors neglected to teach is that you don't have a law practice without clients. Whether you are a seasoned attorney or in the midst of studying for the bar exam, building a successful practice is as much about being a good business person as it is being a skilled advocate.

I will never discount the value of experience, battling in the trenches, or years of doing what you do. As a young attorney, I make it a practice to watch and learn from those who have built a strong reputation within our community in an effort to mirror attorneys I admire, while recognizing what does and does not work.

My story is somewhat unique in that I embraced an opportunity, after practicing only two years, to start my own practice. At the time, I convinced myself that "now or never" was a pretty good mantra, so I grabbed the dice, gave them a roll, and hoped it would all work out in the end. It was at that precise moment that the lesson not learned in law school was apparent.

Walking into a small empty office in the third floor of an old office building in Haddonfield was both terrifying and exciting. "Now or never" resonated, and I found myself sitting behind a folding card table from my garage, with a laptop repurposed from my spare bedroom/home office, and an old cordless phone/answering machine that my wife and I had stored in a closet. I sat there alone, trying to figure out what to do next. I needed the phone to ring.

Young attorneys are faced with a compelling challenge. As a group, we strive to prove we can do a good job without the invaluable education that comes from years of representing clients in a specific field of law. At the same time, we are competing with each other in an effort to secure associate positions, earn the respect of peers, and establish a reputation as quickly as possible in an effort to shed the weight of being new, all the while soaking in as much experience as we can along the way.

When I sat in that empty room three years ago, I decided that my best shot at success was to focus on a concise area of law. I chose real estate in large part becuse this was the only experience I had, but more importantly, I really enjoyed the client interaction and variety that comes from a high volume practice. Further, within the world of real estate, the tidal wave of short sales was just

beginning to crest. My plan was to focus on short sales, and to use this niche to open new doors and grow my practice at a time when others were contracting. Good luck, good timing, and hard work converged, and the plan began to work. My phone was ringing.

I have been very fortunate and humbled to watch my single-room office grow significantly over the past three years. My real estate practice flourished, which allowed me to expand my staff and add new regional offices. In January of 2010, Charles C. Bratton, Esq. and I merged our firms, creating a new entity staffed to handle a broader range of clientele in overlap areas of the law. That merger established Rothamel Bratton, LLC, with five offices throughout New Jersey and Pennsylvania, representing clients not only in real estate, but also Estate Planning, Elder Law, Asset Preservation, Wills & Trusts, Bankruptcy, and Estate & Real Estate Litigation.

As my practice grew, the unlearned lesson rang true again. My role within the firm was not only that of a busy attorney, but also marketing director, human resources manager, office manager, bookkeeper, and sometimes psychologist too. It became clear that running a successful practice was not only about doing a good job for clients, but also managing staff, marketing yourself to the community, and running a well-managed business.

For me, surrounding myself with good people was the key. I joined a number of local groups including the local Boards of Realtors, the South Jersey Young Professionals Association, and of course, the Young Lawyer Committee of the Camden County Bar Association. I first joined these organizations to help build my practice, but I was actually being introduced to individuals that I would later classify as some of my closest friends. It's important to get out there, meet new people, and foster new relationships.

My folding card table is back in the garage, and that old laptop was retired long ago, but that lesson I didn't learn in law school is now something I try to teach those who ask for advice. A young lawyer's future may depend on it.

YLC Halloween Party



The Young Lawyer Committee held its annual Halloween Party at Camden's Anna Sample House on October 23. The Anna Sample House is a homeless shelter to help combat poverty and provide opportunities for women, children and families in need.

ABOVE: YLC volunteers included (I-r) Margy Kennedy, Mike Madden, Alex Kushner, Arykah Asheley (we think!), Jessica Friscia, Steve DiStefano, Bill Cook & Ryan Trabosh.

RIGHT: What's a Halloween Party without balloons?



VERDICTS IN THE COURT

Superior Court of New Jersey

VERDICT: Liability Verdict: 51% Plaintiff;

49% Defendant (10/6/10) Auto Negligence

Case Type: Auto Negligence
Judge: Michael J. Kassel, J.S.C.
Plaintiff's Atty: Brian Katz, Esq.
Defendant's Attys: Laurie Tilghman, Esq.

L-2704-08 Jury

VERDICT: No Cause (10/13/10)
Case Type: Law Against Discrimination
Judge: John A. Fratto, J.S.C.
Plaintiff's Atty: Sarah Meil, Esq.
Defendant's Atty: Peter Frattarelli, Esq.

L-260-08 Jury

VERDICT: No Cause (10/13/10)
Case Type: Auto Negligence
Judge: F.J. Fernandez-Vina, PJ.Cv
Plaintiff's Atty: James Barry Esq.
Defendant's Attys: Jill Teague, Esq.

L-3463-08 Jury

VERDICT: No Cause (10/14/10)
Case Type: Auto Negligence
Judge: Frederick J. Schuck, J.S.C.
Plaintiff's Atty: Lee Rosenfeld, Esq.
Defendant's Atty: Colleen Ready, Esq.

L-1928-08 Jury

VERDICT: Damage Verdict 100% Defendant \$250,000 (10/14/10)

Case Type: Auto Negligence
Judge: John A. Fratto, J.S.C.
Plaintiff's Atty: Joe Walsh, Esq.
Defendant's Attys: Diane Magram, Esq.

L-4367-08 Jury

VERDICT: No Cause (10/14/10)
Case Type: Personal Injury
Judge: Louis R. Meloni, J.S.C.
Plaintiff's Atty: Steven Rovmen, Esq.
Defendant's Atty: Christine Mencado, Esq.

L-6522-07 Jur

VERDICT: No Cause (10/14/10)
Case Type: Auto Negligence
Judge: Michael J. Kassel, J.S.C.

Plaintiff's Atty: Joel Garber, Esq.
Defendant's Atty: Charles Blumenstein, Esq.

L-3085-08 Jury

VERDICT: No Cause (10/15/10)
Case Type: Medical Malpractice
Judge: Robert G. Millenky, J.S.C.
Plaintiff's Atty: John Eichmann, Esq.
Defendant's Attys: Thomas Walsh, Esq. &

Timothy O'Brien, Esq.

L-843-07 Jury

VERDICT: Liability Verdict: \$100% Defendant;

Damage Verdict: \$80,734.50 +

counsel fees (10/22/10)

Case Type: Consumer Fraud
Judge: John A. Fratto, J.S.C.
Plaintiff's Atty: Richard Coe, Jr., Esq.

Defendant's Attys: John Klamo, Esq. & Mark Sandler, Esq.

L-144-08 Jury

VERDICT: No Cause (10/27/10)
Case Type: Auto Negligence
Judge: John A. Fratto, J.S.C.
Plaintiff's Atty: Daniel K. Snyder, Esq.
Defendant's Atty: Jaunice Canning, Esq.

L-5209-08 Jury

VERDICT: Damage Verdict Defendant: \$14,940

+ interest from date of complaint

(10/27/10)

Case Type: Bank Account
Judge: Robert G. Millenky, J.S.C.
Plaintiff's Atty: Carol R. Cobb, Esq.

Defendant's Atty: Charles J. Block, Esq.

L-3523-09 Bench



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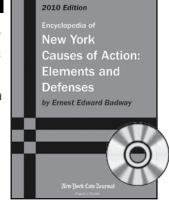
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Blank Rome LLP Partner **Nicholas Harbist** recently presented at the Health Care Compliance Certification Program at Seton Hall Law School in Newark. Mr. Harbist's presentation, titled "Introduction to the False Claims Act and Qui Tam Cases," was held on October 12, 2010. At Blank Rome, Mr. Harbist is a Partner in the White Collar, Internal & Government Investigations group focusing his practice on complex criminal and commercial litigation.

Capehart Scatchard is pleased to announce that **Matthew R. Litt, Esq.** has written a book entitled "Christmas 1945—The Greatest Celebration in American History." The book captures the joy and excitement of the first Christmas following the end of World War II. The book was available in bookstores nationally on November 1, 2010.

The law firm of Stark & Stark is pleased to announce that **Noah A. Schwartz** has joined the firm in the Marlton office. Schwartz is an Associate and member of Stark & Stark's Business

& Corporate Group where he concentrates his practice on commercial litigation.

Terence J. Fox of West Deptford, has been elected to the Board of Directors of Archer & Greiner P.C. Mr. Fox has been an attorney with Archer & Greiner since 1981 and a shareholder of the firm since 1989. He concentrates his practice in corporate and commercial banking law, with an emphasis on mergers and acquisitions, commercial lending transactions and general corporate services including advice and direction on businesses entity selection, corporate governance and contract preparation and review.

Three new attorneys have joined the law firm of Archer & Greiner P.C. as Associates, firm President Christopher R. Gibson and Chairman James H. Carll announced.

The three recent additions — Laura K. DeScioli, Ryan J. Tetro and William E. Viss — are based in the firm's Haddonfield office.

Ms. DeScioli earned her law degree earlier this

year from the Rutgers University School of Law in Camden and her B.A. degree in 2007 from the College of New Jersey, graduating cum laude with a concentration in English and Philosophy. She is a member of Archer & Greiner's Labor & Employment Services Department, concentrating her practice in all aspects of labor and employment law.

Mr. Tetro earned his law degree earlier this year from Seton Hall University School of Law in Newark and his B.A. degree in 2006 from Monmouth University, graduating magna cum laude. He is a member of the firm's Litigation Department, concentrating on commercial litigation.

Mr. Viss earned his law degree in 2009 from the Rutgers University School of Law in Camden and his B.A. degree in 2006 from Texas Tech University, graduating with Honors. He is a member of Archer & Greiner's Litigation Department, concentrating on commercial litigation.

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Wine & Food

Continued from page 12

and Pinon) and the southern Languedoc and Roussillon area from which Blanquette de Limoux are produced.

A place to look for mid-price range sparkling wine is northern Italy's Franciacorta region. A perennial leader in quality and relative popularity is the Bellavista winery. Another more recently seen entry is Le Marchesine. I recently had the opportunity at this year's Vin Italy wine tour to taste their wines, and I enjoyed all three. The basic nonvintage brut is a winner, and the 2007 Satèn Millesimato is a slight step up. Even more impressive is the 2006 Rosé Millesimato, a sumptuous wine that can stand toe-to-toe with some of the better Champagnes.

Speaking of Champagne, for those seeking "the real thing" (from a sparkling wine, not cola, standpoint), we have a few avenues to pursue. We can go with the big Champagne houses such as Veuve Cliquot, Mumm, Louis Roederer, Moët et Chandon, Taittinger, Bollinger and Perrier-Jouët. Most of the big houses produce a large volume of wine, much from fruit they purchase from independent

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growers. The producers strive for a house "style" to enable customers to know what to expect from year to year. They also offer some of the most recognized prestige wines in the world, such as Roederer's Cristal, Taittinger's Comte de Champagne, Veuve Cliquot's La Grande Dame, Perrier-Jouët's Belle Epoque (a/k/a flower bottle) and Moët et Chandon's Dom Perignon.

Another place to turn for Champagne is to the smaller producers who make wine from their own vineyards, so called grower Champagne. We have discussed a number of these artisans in the past. Among those you may want to search out include Chartogne-Taillet, Egly-Ouriet, Pierre Peters, Fleury, Larmandier-Bernier, Pierre Gimmonet, Varnier-Fannière, Marc Hébrart, Jean Lallement, A. Margaine, L. Aubry, H. Billiot, Jean Milan, Gaston Chiquet, Diebolt-Vallois, Billecart-Salmon and Vilmart & Cie. It is difficult to broadly characterize these wines, for they widely differ based upon the vineyards, grape varieties available and production styles. At the heart of each, however, will be hand crafting wine based upon the quality of the fruit in a given year.

As with most approaches to wine, determining what you like can be achieved best by popping the cork and tasting it. What better time to expand one's wine horizons than to celebrate, whether a festive holiday or the close of another year? And don't forget that sparkling wine need not be reserved for special occasions. Most will pair well with the same food for which you otherwise may select a white wine. Cheers!

Justice Complex

We Are All Created Equal —Then We Meet Our Parents

Continued from Page 11

time). Then, he stood out front of her house calling her a white trash dumb bitch, a whore, a disgusting pig and other cute names I can't get myself to say let alone write.

These two little boys heard every disgusting word and saw each confrontation; all the while wondering just what it was they did wrong to cause all of this.

CASE #2

He was discharged from the military and relieved from his position as a police officer because of post traumatic stress syndrome. He is receiving two pensions but doesn't want to pay child support so he files for custody of his four-year-old son. The boy's Mom, my client, tells me their son is scared of his Dad because he is constantly yelling. The Mom is frightened because he is a modern day Dr. Jekyl and Mr. Hyde; going from "I love you" to "You better watch your back" in an instant.

Their four-year-old son wonders why his Father hates him and vows to be a better boy because maybe that will make Daddy love him again.

CASE #3

Since the filing of the divorce complaint the police have been called to the home at least a half a dozen times. Of course, both parties blame the other for causing one-hundred percent of the turmoil. The last time the police were called it was because Mom yelled for her 10-year-old son to dial 911. Nothing like following the Children's Bill of Rights and keeping the children out of adult matters. *Adult*

matters—ironic choice of words considering my 4-year-old daughter has more self control than these two parents combined.

I can only imagine their three children under the age of ten cowering in a corner out of harm's way but feeling every blow nonetheless.

When a client comes to see me for a divorce consultation I do mental back flips if there are no children involved. That means there will be one less tiny heart broken and a few less dreams destroyed. Divorce is difficult enough for the husband and wife—it can be absolutely devastating for the children. Invariably, even the most amicable divorce can turn ugly. The children, the innocent and invisible victims, are often used as pawns and bargaining chips. Whether or not the parents realize, they become totally self-absorbed and completely disregard their children.

Maybe some parents aren't aware of the impact they have on their children. Perhaps they don't realize that what they do and how they act has a direct effect on their children's present and future.

Kids can't change the hand they were dealt. They are stuck with their parents until they are at least 18 years-old or so. It's up to the parents, the adults, to make their children's lives as childlike as possible. At times when I look at my own two children, the enormity of it all puts me in a panic. They repeat everything I say and do everything I do—good and bad. I sometimes wonder if I am qualified for such a lofty position. Perhaps instead of ordering parents to save for their children's college education they should order them to start a mental health fund to pay for all their future counseling sessions because chances are there will be many.

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Ashley L. Toth, Esq.

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Limited Law Student (2)

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Cleo E. Jones

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Associate (1)

Brett E. Halpern, Esq.

Gibbons P.C. One Gateway Center Newark, NJ 07102 973.596.4479 Fax: 973.639.6282

Public Sector Member (1)

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Bette E. Uhrmacher was a Judge of the Superior Court of New Jersey for more than 15 years, serving in all three divisions. Seven of those years were served in the Civil Division, where she recently managed the medical malpractice calendar, as well as a complex civil calendar. Judge Uhrmacher has handled a broad spectrum of civil cases as well as handling some probate and general equity matters. For four years, Judge Uhrmacher was Presiding Judge of the Criminal Division.

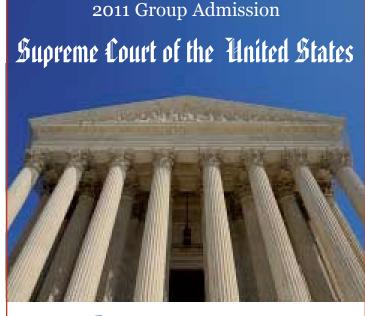
Prior to joining the bench, Judge Uhrmacher served as the Chief of the Civil Division of the U.S. Attorney's Office for the District of New Jersey. Additionally, she was Attorney-in-Charge of the Trenton U.S. Attorney's Office, and appointed to a Senior Litigation Counsel position. She also served an Assistant U.S. Attorney for the District of Columbia.

Throughout her career, Judge Uhrmacher has been active in Teaching and Continuing Legal Education programs. Currently, she serves as Chair, Haydn Proctor Inn of Court, Monmouth County and is teaching Trial Presentation at Rutgers Law School-Newark.

Judge Uhrmacher has received consistently high ratings from attorneys appearing before her in each of the New Jersey Law Journal surveys of the Judiciary.

Judge Uhrmacher received a JD from the University of Texas at Austin and a BS from Simmons College, Boston, Massachusetts.

Please call Mike Carney at (215) 564-1775 to submit your case for Judge Uhrmacher.



Monday, June 20, 2011

Join us!

Refer to insert for details.



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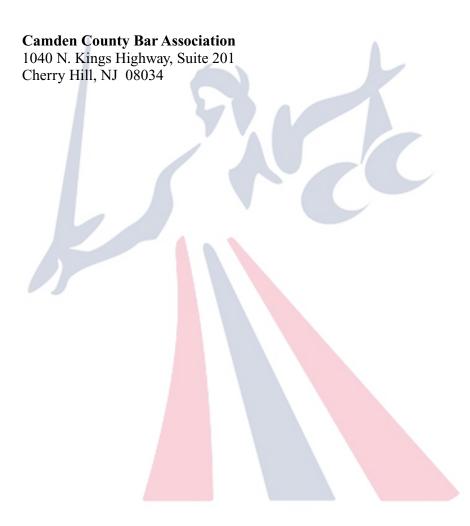
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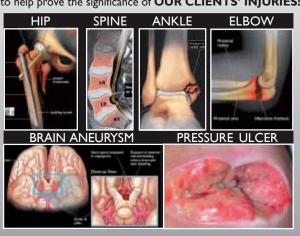
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