THE BARRIER STATE OF THE BARRI

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The Tasting Games! Deliciously Fun for Everyone

The Bar Foundation's **The Tasting Games!** fundraiser on March 7th is destined to be the **can't miss** event of the season! Scheduled for 6-8 pm, Friday, March 7, at the Collingswood Grand Ballroom, this terrific tasting event features tasty treats from more than 15 area restaurants and specialty shops, a fine wine tasting, and exciting casino games.

Beat the winter blues and join us for a great evening not soon forgotten. Participating restaurants at the time of publication are: The Apron, Braddock's Tavern, The Capital Grille of Cherry Hill, The Cathedral Kitchen, Colleen's at the Savoy, Fleming's Prime Steakhouse, Hollingsworth's Cookies, Kuzina by Sofia, Lucien's Manor, Maggiano's Little Italy, Marcello's Ristorante, McCormick & Schmick's, Metro Diner, Mia Mare, My Little Kupkake, Rent-A-Chef and William Douglas Steakhouse. Wines arranged by Maro Brothers, Hainesport.

This is an open event to support the Foundation, so invite your friends, family and neighbors to make it a real party.

Tickets for **The Tasting Games!** are \$60 pp/\$100 per couple or \$50 pp/\$90 per

The Association was saddened to learn of the sudden passing of longtime member

JOHN A. DEFALCO

on January 17, at the age of 73.

John was a Camden County Solicitor for many years and served as Prosecutor or Public Defender in many municipalities throughout Camden County and was still practicing at the time of his passing.

We extend our sincere sympathies and condolences to John's family, friends and colleagues. He will be missed.

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Law Practice Marketing

couple for young lawyers admitted five years or less. Reserve your evening of late winter fun by calling Bar headquarters at 856.482.0620 or by mailing the reservation reply from the flyer in this month's inserts.

Bon Appetit! Let the fun begin!

Nominations sought for Judge John F. Gerry Award

The Judge John F. Gerry Award was established by the Camden County Bar Foundation to acknowledge the 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, to the administration of justice in the State of New Jersey, who exemplifies the spirit and humanitarianism of the individual in whose honor this award has been named.

The Foundation invites members of the bar and the public to nominate individuals to receive the 2014 Gerry Award, which will be presented at the Annual Gerry Awards Presentation in October. Nominations should be made in writing and sent to: Laurence B. Pelletier, Executive Director, Camden County Bar Association, 1040 N. Kings Highway, Suite 201, Cherry Hill, NJ 08034, no later than May 23, 2014. Nominations may also be emailed to Mr. Pelletier at: lbp@camdencountybar.org.

Devine Award Presentation Rescheduled for April 23rd

Another casualty of this record-breaking winter

The 2013 recipients of the Honorable Peter J. Devine Award, retired Superior Court Judges David G. Eynon, Richard S. Hyland and John B. Mariano, will have to wait until Wednesday, April 23rd to receive the Association's highest honor for distinguished service to the Bar and its members. A heavy snow storm followed by icing and dangerous temperatures and roads conspired to postpone the event originally scheduled for January 22nd.

Anyone who had reservations for the January 22nd cocktail party at Tavistock who is unable to attend the event on April 23rd should contact Bar Headquarters (856.482.0620) for a refund. Otherwise, we look forward to seeing you in April.

Established in 1981 to remember and honor the popular Judge Devine, bar president in 1967-68, the Devine Award is the Bar Association's most prestigious award. It is presented annually by the Association in recognition of distinguished service to the Association and its members.

This year's award presentation features a three-hour upscale cocktail party with food stations and a cash bar. The awards will be presented during a brief formal program.

Reception Reservations are \$65 per person and can be made by calling Bar Headquarters at 856.482.0620 or by mailing the reservation reply from the flyer inserted in this month's issue of *The Barrister*. Spouses and friends are welcome and encouraged to attend.

Don't miss this opportunity to congratulate and thank these three distinguished colleagues and friends for their commitment to the Camden County legal community and the community at large.

MARCH 2014

THE DOCKET

Tuesday, March 4th

Young Lawyer Committee Lunch 12:30 pm Bar Headquarters, Cherry Hill

Friday, March 7th

The Tasting Games! $6 - 10 \, \text{pm}$

Collingswood Grand Ballroom, Collingswood

Saturday, March 8th

Wills for Heroes 9 am - 4 pmRutgers School of Law, Camden

Wednesday, March 12th

Dyslexia and the Law: Understanding the Rights of Students with Dyslexia & Related Disabilities

4 - 6:15 pm

Tavistock Country Club, Haddonfield

Wednesday, March 19th

Elder Law Committee Breakfast 8:30 am Bar Headquarters, Cherry Hill

Wednesday, March 19th

CCBA Board of Trustees Meeting 4 pm

Bar Headquarters, Cherry Hill

Thursday, March 20th

Social Security for the Non-Social Security Lawyer 4 - 6:15 pmTavistock Country Club, Haddonfield

Wednesday, March 26th

2014 Tax Law Update 4 - 6:15 pm

Tavistock Country Club, Haddonfield

Thursday, March 27th

CLE on Tap! New Jersey Basic Estate Planning 3 - 6:15 pmMcCormick & Schmick's 941 Haddonfield Road, Cherry Hill

Tentative agenda for March 19. **Trustees Meeting**

A tentative agenda for this month's regular Board of Trustees meeting follows. The meeting will begin at 4 pm, at Bar Headquarters in Cherry Hill. 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
- XI. New Business (if any)
- XII. Old Business
- XIII. Adjourn



Published monthly, except July and August, by the Camden County Bar Association.

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CIVIL PRACTICE CORNER

Updates

By William F. Cook

Model Civil Jury Charges

Essential to pretrial preparation is the drafting of proposed jury charges. As part of the pretrial exchange, <u>R.</u> 4:25-7 requires counsel to submit a list of proposed jury instructions "with specific reference either to the Model Civil Jury Charges, if applicable, or to applicable legal authority." While this submission is required seven days prior to the initial trial date, it's a good practice to review the jury charges which may apply to your case long before that point. An experienced trial lawyer once told me that he consults the jury charges before he even drafts the Complaint.

Of course, every case is different and individual circumstances may control the timing of the pretrial exchange. I had a recent case in Cape May County where the summary judgment motion was made returnable within the week prior to the initial trial date due to opposing counsel's two extension requests. Even though

 \underline{R} . 4:46-1 requires summary judgment motions to be heard at least 30 days before the scheduled trial date, exceptions can and do occur. In such circumstances, counsel should keep in mind that in 2012, \underline{R} . 4:46-1 was amended to provide that if a decision is not rendered on the summary judgment motion within 10 days of the trial date, "an application for adjournment shall be liberally granted."

In any event, it does happen that trial counsel may be preparing for both the summary judgment motion and trial at the same time. Whether you are in this situation or not, the preparation of proposed jury charges has been made easier with the implementation of the Model Civil Jury Charges System (MCJCS) in late 2013.

For several years, the Model Civil Jury Charges have been online, which allows for copying and pasting the charges into your proposed charges. MCJCS takes things a step further. With MCJCS, the user will be able to select charge components, sequence

the components in the order in which they should appear in the charge, and save the sequenced components into a Microsoft Word document. This should greatly streamline the process.

MCJCS is accessible on the Judiciary's internet website at www.judiciary.state. nj.us/civil/civindx.htm. There are also step-by-step instructions on the web page. At least this makes life a little easier in preparing for trial.

NJLAD Amended

In January, Governor Christie signed into law S-2995, which gives protected status to pregnant women under the LAD. Previously, pregnancy was not expressly included as a protected class under the statute. As amended, the LAD now protects pregnant women, women recovering from childbirth, and women experiencing pregnancy-related conditions. Therefore, employers are now required to provide

(Continued on Page 8)

MEMBER ON THE SPOT



NAME: Jenny R. Kasen, Esq.

PRACTICE AFFILIATION: Business and complex individual

bankruptcy attorney at Kasen & Kasen, P.C.

YEAR ADMITTED TO NJ BAR: 2010

OTHER BAR ADMITTANCES: Pennsylvania Bar (2010)

Florida Bar (2011) Delaware Bar (2013)

PRIOR OCCUPATION: I did major gift fundraising for Georgetown

University right out of college.

HIGH SCHOOL: Cherry Hill High School East

COLLEGE: Muhlenberg College

LAW SCHOOL: Rutgers School of Law – Camden **HOBBIES:** Travel, running, yoga, weight lifting

FAVORITE RESTAURANT: It's a tie between Sagami and Villa Di Roma.

 $\textbf{FAVORITE TELEVISION SHOWS:} \ \textit{Modern Family, Shark Tank} \ \text{and, I'm}$

embarrassed to say, all of the Real Housewives shows.

FAVORITE VACATION PLACES: I've been lucky enough to get to travel to Europe on several different occasions. My all time favorite place was

Barcelona.

FAVORITE WEBSITE: www.kasenlaw.com

FAVORITE MUSEUM: The Salvador Dali museum in Figueres, Spain.

FAVORITE WEEKEND GETAWAY: The Jersey Shore

ENJOY MOST ABOUT PRACTICING LAW: I like the intellectual challenge of practicing law. I also enjoy knowing that I am helping people get a fresh start in life/business.

MOST ADMIRED PERSON AND WHY: My dad, David Kasen, because he is the smartest person I know.

ALTERNATE CAREER CHOICE: Probably something to do with fitness.

LIFE'S HIGHLIGHTS: I've had the opportunity to travel to Europe on several occasions. I've been to the United Kingdom, France, Italy, Spain, Greece, Switzerland and Germany.

GREATEST ACCOMPLISHMENT: Passing four bar exams.

ADVICE TO YOUNG LAWYER: Your adversaries are also your colleagues. Treat them with the courtesy and respect that you expect in return.



PERSONAL INJURY LAW

Always Use a Professional Trustee for a Special Needs Trust

By Thomas D. Begley, Jr., CELA

Choosing a Trustee

Choosing a trustee of a special needs trust is a crucial decision to be made by the grantor of the trust. The range of options includes:

- · Parent, sibling (or other individual)
- · Financial institution
- · Nonprofit organization
- · Co-trustees

Each of these possibilities has potential advantages and disadvantages.

The appointment of a proper trustee and the drafting of appropriate removal powers are of critical importance in this type of trust. Very often, the family considers the money to belong to the family rather than to the beneficiary of the trust. The family often wants to be named as trustee in order to be in a position to control distributions. Such an arrangement can be fraught with peril insofar as public benefit eligibility is concerned. It is always advisable to have an independent, nonfamily member serve as the sole trustee or, at a minimum, as a co-trustee. A professional trustee can be objective and usually has skills, such as investment expertise, that family members lack. Requiring the trust to have an independent trustee also prevents a family trustee from being caught in an endless series of conflicts of interest. Often the court will insist upon the appointment of an independent trustee. If necessary, have a family member serve as trust protector with the right to remove and replace a professional trustee.

Advantages of selecting a professional trustee are:

- · Knowledge of public benefits laws
- · Knowledge of tax law
- Investment expertise
- · Avoidance of conflict of interest
- Familiarity with the system of social services available to the beneficiary.

It is good practice wherever possible to have a professional trustee for every special needs trust.

Whether a professional trustee can be removed is an important question. The first issue is whether the trustee can only be removed for cause, or whether he or she can be removed for any

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reason or no reason at all. If the trustee can be removed for any reason without cause, there should be limitation on the number of times that the removal authority can be exercised in any given period. The next issue is who will have the right to appoint or remove the trustee. A family member, other than the beneficiary, can be appointed as trust protector and can be given the authority to remove and replace a trustee. The authority should be limited to replacing the professional trustee with another professional trustee with trust assets under management of a certain size (i.e., \$20 million). While \$20 million may seem like a relatively small amount, it makes it possible to appoint a nonprofit as trustee or to deposit trust assets in a pooled trust. Many nonprofits do not have more than \$20 million under management. The beneficiary should not have the authority to appoint or remove a trustee.

Parent/Sibling/Individual

The advantage in naming a parent or sibling as trustee is that the parent or sibling generally knows the beneficiary well. It is thought that a parent or sibling will serve without compensation, but frequently this turns out not to be the case. Even if the parent or sibling is willing to serve without compensation, the courts will generally require that they post a bond. In order to ensure that the trust funds are properly managed, the trustee would need to hire a professional money manager. The cost of the professional money manager and the bond frequently exceeds the cost of the professional trustee. The family trustee usually has no knowledge of SSI and Medicaid rules, tax law, or investment expertise. There is often friction between the family member and the trust beneficiary as to distributions.

When a family member is serving as trustee, fair and reasonable is not enough. Frequently, family members make mistakes resulting in the loss of public benefits to the trust beneficiary. These mistakes include failure to keep detailed records of expenditures, misuse of trust funds for the benefit of the trustee rather than the beneficiary, and failure to read the trust document or understand its terms. Family trustees must actively supervise all trust activity, which can be a time-consuming job. Grantors appointing family members as trustee often assume they will not have to pay trustee's commissions. More often than not, the family member does charge these commissions.

Frequently the family member named as trustee fails to realize the time and effort that is required to do the job correctly, and they do not understand the risk of liability in the increasingly contentious world of SSI and Medicaid eligibility and reimbursement. Many family members who accept the job as trustee resign. The family member serving as trustee serves with a target on his back. The trustee has liability for failure to act properly. The trustee is liable not only to the beneficiary, but the State Medicaid Agency and other remainder beneficiaries.

The solution is to appoint a professional trustee and name a family member as trust protector with the right to remove and replace the professional trustee with another professional trustee.



Use Earnouts to Facilitate a Business Sale

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

What happens when a buyer and a seller can't agree on the business's value? This question is critically important in a business acquisition. If you're a seller, you'll seek a higher price for your business to make up for taxes on the sale. If you're a buyer, you'll want a lower price to recoup your costs.

Obviously, you can't both win this dispute—or can you?

When a buyer and a seller can't agree on an equitable price for the business, an earnout may offer a solution that benefits both sides—and that could even save the deal.

What is an Earnout?

As Wikipedia points out: an earnout refers to a pricing structure in mergers and acquisitions where the sellers must "earn" part of the purchase price based on the performance of the business following the acquisition. In an earnout, part of the purchase price is paid after closing based on the target company achieving certain financial goals.

We've seen earnouts often employed when

the buyer(s) and seller(s) disagree about the expected growth and future performance of the target company. Earnouts are popular among private equity investors, who do not necessarily have the expertise to run a target business after closing, as a way of keeping the previous owners involved following the acquisition. Moving the decimal point over a bit will account for many of the transactions we at Abo and Company see occurring in the closely held business marketplace we find ourselves. It's clearly a way for the business owner to extract a larger selling price but not always easy to monitor and enforce post-sale, especially for companies with "loose" accounting.

The terms and conditions of an earnout are largely dependent on which party will actually manage the business following the closing. If the buyer will manage the business, the seller may be concerned with mismanagement by the buyer which causes the company to miss targets, hide income or "pad" expenses. On the other hand, if the seller will manage the business, the buyer

may be concerned with the seller either minimizing or understating expenses or overstating revenue so as to manipulate the earnout calculation.

The financial targets used in an earnout calculation may include revenue, net income, EBITDA or EBIT targets, and the selection of metrics also influences the terms and conditions of the earnout. Sellers tend to prefer revenue as the simplest measurement, but revenue can be boosted through business activities that hurt the bottom line of the company. On the other hand, while buyers tend to prefer net income as the most accurate reflection of overall economic performance, this number can be manipulated downward through extensive capital expenditures and other front-loaded business expenses. Some earnouts may be based on entirely nonfinancial targets such as the development of a product or the execution of a contract.

Earnouts have several fundamental limitations. They generally work best when the

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- The National Business Institute (NBI) at their two days of seminars entitled "Accounting 101 For Attorneys"
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- The Sharper Lawyer's seminar entitled "Practical Strategies to Improve Your Law Firm's Rottom Line"

- Abo and Company's "Inventory of Personal Assets—Financial and Estate Planner"
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- Memo on C-Corporation vs. LLC or S-Corporation
- IRS Audit Technique Guide on Attorneys and Law Firms
- Checklist for those serving as Executors
- Sample Reconciliation of Income Tax Return with Actual Disposable Income

To learn more or to receive any of the above, please contact by phone, fax or e-mail:

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Use Earnouts to Facilitate a Business Sale

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business is operated as envisioned at the time of the transaction, and are not conducive to changing the business plan in response to future issues. In some transactions, the buyer may have the ability to block the earnout targets from being met. Outside factors may also impact the company's ability to achieve earnout targets. Because of these limitations, sellers often negotiate earnout terms very carefully.

Here's how we've seen an earnout work:

The buyer purchases a corporation's assets but doesn't pay a premium over book value in the purchase price. As a result, the seller doesn't pay taxes on a large gain and incur double taxation. Instead, the premium is included as an earnout, contingent on the future performance of the company.

The buyer avoids the risk of paying a price based on an overly optimistic estimate of future earnings. The buyer also can reduce its taxable income because earnouts, when included in an employment agreement, are deductible—as long as the Internal Revenue Service (IRS) considers them reasonable compensation.

An earnout can be a bonus paid to the seller for staying actively involved in the business and is pegged to future earnings performance. For example, the agreement may specify that the seller will receive 25% of the next four years' profits.

What Marty Buyer Needs to Determine

Before deciding whether to use an earnout, a buyer needs to consider these questions:

- Is he or she willing to commit part of future company earnings to the seller, based on higher prospects?
- Is the size of the earnout reasonable?
- Will the earnout reduce up-front exposure to risk and allow the buyer to conserve cash?
- Will the earnout attract Internal Revenue Service questions about unreasonable compensation if deducted from the company's income?
- Will the buyer be able to motivate the sellermanager when the earnout period is over?
 Will the seller continue to be involved?

What Janie Seller Needs to Determine

To make sure an earnout will be beneficial, a seller needs to ask:

- Is he or she willing to continue in the business?
- Will he or she earn more from an earnout than from a simple purchase?
- Are the business's prospects strong enough to achieve the earnout?
- Will the earnout be linked to net profits, sales, performance improvements or other measures?
- Is he or she confident of the buyer's ability to manage the business?

Strategy for Success

With a little willingness to compromise on both sides and advice from a competent valuation consultant and other advisors, the buyer and the seller can negotiate an agreement that will achieve their goals.

The above article was provided by the Camden County Bar Association's Partner in Progress, Abo and Company, LLC, Certified Public Accountants – Litigation & Forensic Consultants. With offices in Mount Laurel, NJ and Morrisville, PA., their email alerts and articles can be accessed at www. aboandcompany.com or calling 856-222-4723.

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As an (inactive) member of the DC Bar for many years I have followed the monthly "Bar Counsel" column written by Gene Shipp. The following article appeared in the December edition of Washington Lawyer Magazine and it is reprinted here with permission of the author. — Andy Kushner

Add Stubborn to the Human Condition List

By Gene Shipp

It was five years ago that we wrote a column on the human condition. We said that the human condition never changes, but we now know that our ability to observe the human condition leads us to new discoveries or definitions of those conditions. OK, how would we define the human condition at the Office of Bar Counsel? We know that we have Rules of Professional Conduct and that attorneys violate these rules. We also know that most attorneys do not wake up in the morning and say, "Today, I am going to violate Rule 1.1 by becoming incompetent," Some human condition generally causes the misconduct. (We are not talking about the alcoholic, drug abuser, or mentally ill lawyer in this article.)

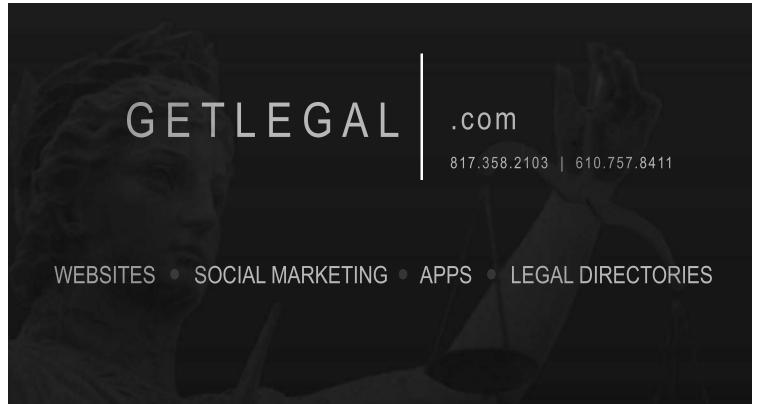
It has been a hobby of mine to categorize the "Traps of the Practice" or the human condition that often seems to underlie the conduct. We have been covering these traps in the mandatory course for new admittees for many years. Since these traps are the driving force in professional misconduct, we take this opportunity to reprise the column with our new observations.

The traps of the practice include the difficult client; too much zeal; last-minute situations; it was an old friend, not a "real client," and/or I was just helping; my intentions were good; self-help to clients' money; I didn't know or no one taught me that rule; it wasn't the practice of law; self-justification after the conduct occurred; I have been around and I know what I am doing; not paying attention or too busy; *just plain stubborn (the new one)*; and the deadly avoidance syndrome.

Many of these are self-evident or self-proving when it comes to a disciplinary hearing. A short review might awaken our self-preservation monitoring system to avoid the bad consequences of a disciplinary inquiry.

- 1. The difficult client. We all have had this client or will at some point in our legal careers. This client is such a pain that we often give in and use bad judgment in making decisions just to please him or her. Feel free to tell this client that Bar Counsel is looming just around the corner and is ready to urge the court to snatch your license. Remember that old slogan from a few years back, "Just Say No"? It is the right thing to do.
- 2. Too much zeal. Often a young lawyer or one who has become too invested in a client's case falls into this category. In zealously representing a client, this attorney skids past the ethics stop sign and lives to regret it.
- 3. Last-minute situations. The pressure to get the job done at the last minute and without embarrassment often leads to bad judgment or defensive lies, which are easily detectable. Please, just admit that you need more time, don't give in to last-minute pressure, and be candid about your situation.
- 4. It was an old friend, not a "real client," and/or I was just helping. This is where attorneys get out of their comfort zone by entering into unfamiliar legal territory. It often begins with giving just a little legal advice and ends with a failure to establish a proper

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Portners
Pogress

CIVIL PRACTICE CORNER

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reasonable accommodations to women who fall into these categories, such as restroom breaks, rest periods, or temporary transfers. Attorneys who represent employers should advise their clients of this change.

Wrongful Death

On January 28th, the Supreme Court issued its ruling in Beim v. Hulfish, a case involving a 97-year-old man's death in a car accident in 2008. The issue was whether the Wrongful Death Act authorizes the recovery of estate taxes paid by the decedent's estate. Plaintiffs alleged that if the man had survived until 2009, his estate would have paid substantially less in taxes than it did under the tax laws in effect in 2008. Plaintiffs further alleged that if the man died in any of the three years that followed, the estate would have paid no federal tax at all. Thus, plaintiffs argued that defendants should be liable for the estate tax paid by the estate under the federal tax laws that were in effect in 2008.

In a written opinion by Justice Patterson, the Court held that estate taxes were not recoverable. The Court observed that the Act authorizes damages resulting from the injury "if death had not ensued." Since

Updates

the survivor of an accident would not pay estate taxes, such damages could not be awarded under the Act. The Court further observed that future estate taxes should not be considered "pecuniary injuries" for purposes of N.J.S.A. 2A:31-5 since future taxes are inherently speculative. The Court noted that in calculating "pecuniary injuries" under the Act, the inquiry "centers not on the needs of the heirs, but on what the decedent would have provided to those heirs during an extended lifetime." Essentially, the Court held that a forestalled tax liability is not a pecuniary contribution. Beim is an important decision in determining what constitutes a "pecuniary injury" under the Act.

Other Recent Decisions

In other recent reported decisions, the Appellate Division held in <u>McGlynn v. State of New Jersey</u> that a utility company does not owe a duty of care to passing motorists to remove a dead tree located within its right-of-way over privately owned lands where the New Jersey Department of Transportation also has a right of way. The tree at issue fell on an adjoining highway, striking a vehicle

and killing one of its occupants.

In New Jersey Department of Labor and Workforce Development v. Crest Ultrasonics, the Appellate Division upheld the constitutionality of a statute enacted in 2011 which, subject to certain limited exceptions, bars employers from purposefully or knowingly posting job advertisements which state that applicants must be currently employed in order for their applications to be accepted, considered, or reviewed.

Finally, in <u>DeMarco v. Stoddard</u>, the Appellate Division held that under choice-of-law principles, New Jersey law, not Rhode Island law, applied to a medical malpractice policy issued in Rhode Island to a doctor who falsely claimed in his insurance application that a majority of his practice was conducted in Rhode Island. Thus, the police covered an alleged malpractice occurring in New Jersey, and the minimum compulsory amount of malpractice insurance remained available for the patient who claimed he was injured by the doctor's malpractice.

The Civil Practice Committee welcomes contributors to the Civil Practice Corner. Interested persons may contact me at wcook@brownconnery.com.



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Refer to the CLE on Tap! insert in this month's Barrister to reserve your place.





Take Charge of Your Own Economy

Part 1 of 2

By Cynthia Sharp

"Can anybody remember when the times were not hard, and money not scarce?"—Ralph Waldo Emerson

We live and practice in challenging economic times. The media keeps us well informed as to the high rate of unemployment as well as the increase in mortgage foreclosures and inundates the airwaves and e-waves with predictions of doom and gloom. At the national level, our recourse is limited to our right to vote and voice our concerns to elected officials. Although this is a significant right and responsibility, our ultimate ability to influence global and national economic policy is restricted. On the other hand, each of us is able to exert control over our own personal financial futures so long as we are armed with the requisite knowledge and wisdom. Remember that your economy is not the global economy.

Over a span of almost 30 years in private practice, I discussed personal finances in painstaking detail with thousands of individuals and families in my capacity as an estate planning and elder law attorney. What intrigued me was the financial disparity that existed among people in similar circumstances. This wealth gap likewise exists among attorneys who have had similar opportunities. Class reunions make this quite apparent. Some people in your law school class are well off while others struggle. Obviously, the professional choices that we make dictate our income potential. Yet there are those who have made lots of money while accumulating meager assets and there are those who have earned significantly less but are well on their way to retirement.

Many factors influence the amount of wealth that one accumulates. Certainly, luck can play a part. Some acquire wealth through inheritance or marriage; however, they do not represent the majority. Sixtynine percent of respondents to a 2008 poll conducted by PNC Wealth Management accumulated the bulk of their financial holdings through work, business ownership, or investments, whereas a meager six percent acquired wealth by inheriting it. An additional 25 percent

have prospered through a combination of inheritance and personal earnings.

By and large, I have observed that people who have "done well" and are "living the dream" share three common characteristics: First, they are financially literate, having committed to an ongoing education with respect to investment and money management principles. Second, emotional maturity and wisdom guides them in their decision-making process. Third, they heed advice given to them by financially astute mentors.

The principles outlined in this article are geared toward those who do not have a sizable inheritance on the horizon or who are not yet financially independent. Although many will find the following six suggestions to be familiar, most have not applied them with persistence and consistency to their own lives.

Assess Your Financial Health

An analysis of financial health begins with determination of net worth and a review of your credit report and credit score. Although the bleak or disappointing truth may be difficult for those who have experienced setbacks, facing objective reality is indeed the first step to taking control of the reigns of your personal economy.

Worksheets to determine net worth are readily available. Although the calculation is simple (financial assets less liabilities equals net worth), the "legwork" requires an investment of a little time and effort, which is an obstacle to some. Recalculating the figure on a quarterly basis is indeed a proactive approach. As your net worth increases, your confidence builds and you will be inspired to continue with your positive course. A decline in a given quarter may evoke negative feelings, but you will be in a position to quickly adjust your course if the current strategy is not proving effective.

Your credit report and credit score are relied on by lenders, landlords, insurance companies, and even employers to determine your credit worthiness. The adverse consequences of a poor credit rating include denial of loan applications, increased interest rates, and higher car insurance premiums.

Most credit scores (commonly referred to as FICO scores) are calculated by software developed by Fair Isaac Corporation and range between 350 (extremely high risk) and 850 (extremely low risk). The factors used to arrive at the FICO score include payment history, amount of debt, and length of credit history. Credit score can be improved over time by making payments on time and reducing debt.

Under the Fair Credit Reporting Act (FCRA), each of the three major reporting companies (Equifax, Experian, and TransUnion) is required to provide an annual free copy of a consumer's credit report upon request. Reports from all three can be obtained through the website www.annualcreditreport.com. Errors on credit reports may be disputed by contacting either the credit bureau or the organization that provided the incorrect information to the credit bureau.

Set Specific Financial Goals

Whether the objective is to fund retirement, get out of debt, buy a vacation home, or send the kids to college, it must be set forth in writing with specificity. First, project the exact amount that you need. Second, determine the date by which you must accumulate the required resources. Third, establish benchmarks and concrete criteria so that you can measure your progress on a quarterly basis. Fourth, adjust along the way as necessary.

In the words of the French writer and aviator Antoine de Saint-Exupéry, "A goal without a plan is just a wish."

Part Two of "Take Charge of Your Own Economy" will appear in the April issue of The Barrister.



Depending upon when you read this, I hope you either are looking forward to, or enjoyed, the wine and food available at our Bar Foundation's Tasting Games. While the wine lineup was still being developed as I type this column, perhaps one or two of the wines I want to recommend this month could be enjoyed at that important March 7th fundraiser.

While courts and schools were closed and traffic snarled by the January 21st snowstorm, I managed to get to (and from) NYC to attend the latest Michael Skurnik Wines portfolio tasting to search out wines to find, buy and enjoy. As often is the case, many of the wines were poured by winery owners and/or winemakers, enabling more in-depth information to be gathered and the tasting experience enhanced. With the usual caveat that wines that impress one person for many reasons may not find their way to your favorite retailer's shelves, allow me to highlight some that should be particularly good values.

Since Terry Theise was in the house as his selections were being featured, there were more than a few German, Austrian and grower Champagnes to taste. While there certainly are values to be found in the latter region, the price point can be higher than readers may wish to pay, so I shall focus on a few of the non-sparkling wines from Terry's extensive portfolio. 2012 Geil Bechtheimer Rosengarten Riesling Kabinett is a textbook off-dry German Riesling. It is a bright, classy wine, with chalky peach notes intermingled with citric nuances. As with many wines of this type, the fruit/acid balance is critical, and this wine displays how residual sugar can be kept firmly in check by acidity that, in turn, provides a perfect escort to prolong the finish and, thereby, the parting impression. Another excellent German buy is 2012 Strub Niersteiner Brückchen Riesling **Kabinett**. As I have mentioned previously, Strub is among those wineries where the younger generation has helped elevate quality; here we have a fine example. Once again, the acidity works its wonders to take a wine with a lush fruit drive and keep it focused and enduring. The fruit impressions represent a wide spectrum of white and red flavors with some dusty qualities borne of the limestone in the soil. As with the Geil, this is not an overly sweet wine to be dismissed by those who only drink dry. Both are wines that will pair with a variety of foods while remaining capable of standing on their own.

If you want a real dry wine bargain, consider **2013 Chateau Laulerie Bergerac Blanc.** I've extolled this winery's virtues in past vintages, and continue to be impressed with the QPR they deliver. This effort displays the grassy notes those familiar with Sauvignon Blanc may enjoy, but avoids the lean and green qualities such wines can possess. Rather, this is a pretty, ripe and almost lush wine from grapes grown in a southwestern France region near the hallowed grounds of Bordeaux.

Another favorite off-the-beaten-track producer in southwestern France is Domaine Cauhapé. I long have been a big fan of their dessert wines, but also enjoy the dry entries. **2012 Domaine Cauhapé Chant des Vignes** is a "sec" (i.e. dry) wine from the still underappreciated Jurançon region. While the grapes in the blend are the indigenous Gros Manseng and Camaralet, this is a wine sure to please legions of fans of Sauvignon Blanc. The wine has overt elements of boxwood and freshly mown grass, with a dry, round, fleshy mouth feel.

Let's stay in France, but move into red wines. By now, many of you may have discovered the virtues of Muscadet wines from the Pays Nantais region where the Loire River meets the Atlantic Ocean. Indeed, we've discussed more than a few producers in past columns, including Domaine les Hautes Noëlles, whose 2103 Muscadet Les Parcelles is a winning entry. While most attention (such as it is) is directed to the white wines produced from the Muscadet a/k/a Melon de Bourgogne grape, red wine also is made in this region, often as in the next wine from Gamay and Grolleau Noir grapes. The 2013 Domanie les Hautes Noëlles HéHo Rouge is a wine to consider when searching for a food and wallet friendly bottle. It is a solid, uncomplicated effort with dark, plummy fruit supported by



a noticeable minerality and just a touch of black pepper.

For some, labeling a wine as suitable for pizza is damning with faint praise, but in reality, an affordable wine for casual consumption probably fits most people's wine needs better than that special bottle for which the right occasion proves elusive. An Austrian grape that typically is without pretense is Zweigelt, and you will do well to try **2012 Sattler Zweigelt**. Some renditions of this grape can qualify as "rustic," a word that can both offend or please, often depending on cost. This wine offers too much elegance to fit that description, displaying round, dark berry fruit that is brambly and gravelly, with the varietal's black pepper qualities existing more as shadow than spotlight.

Finally, we should visit the increasingly popular southern Rhone region of France to find two top notch entries. 2011 Domaine Réméjeanne Côtes du Rhône Les Arbousiers is a bold, ripe wine offering a bounty of black cherry and blackberry fruit with touches of cocoa, anise and black pepper delivered with a real vibrancy. The grapes used are Grenache and Syrah, the former being a substantial part of the region's well-known Chateauneuf-du-Pape wines. The highly regarded Chateauneufdu-Pape producer, Clos du Mont Olivet, also does an excellent job in the more general Cotes du Rhone region as evidenced by the 2011 Clos du Mont Olivet Côtes du **Rhône Varène**. As with the above wine, this is made from Syrah and Grenache grapes (60% Syrah) grown in a higher altitude vineyard that fosters freshness and helps to avoid the jammy qualities that can occur when hot conditions cause over ripeness. While there is no shortage of ripe fruit impressions, blackberry and black currants among them, there is a complexity created by floral notes—violets, perhaps—and the sure-footed support of ripe tannins and almost prickly acidity. The first word I wrote in my tasting note probably best sums up the impression this wine makes — yummy.



PRESIDENT'S PERSPECTIVE

ov Garv W. Boguski

Blame the Ground Hog

I expected to be starting this month's column by regaling the glorious spring.

Instead, we have experienced an unprecedented number of significant snow falls, power outages, Court closings or delayed openings, traffic problems and cabin fever. We are all tired of the almost daily and almost constant special weather reports. On the other hand, we have also seen an uptake in resilience and compassion on many fronts as we have all had to deal with the consequences of all this snow.

Another disturbing trend that we have seen, unfortunately, is the proliferation of gun related violence. Mass shootings in schools, shopping malls and even Government installations—no one or no setting is immune. I recognize that there are conflicting interests and constitutional implications, however, it seems to me that there has to be someway to reasonably and intelligently restrict the sale and distribution of firearms to balance those interests.

On the local front, the Association and Foundation have continued to keep the lights on, sponsor CLE seminars and provide service to our members. The Camden County Young Lawyer Committee, under the vibrant leadership of Rachael Brekke, has continued to show great leadership in providing services to the young members of our Association, including networking opportunities, seminars and fun activities. Most recently, Rachael hosted the first annual Chili Cook-

Off. This was a free, no shirt and tie social affair that was well attended by young lawyers who are clearly going to be among the leaders of our Association for years to come. I attended the cook off and had the chance to enjoy four fantastic, and varied, chili dishes along with two out-of-this world homemade cornbreads. Congratulations again to the Young Lawyer Committee.

On March 7, the Foundation presents **The Tasting Games!** at the Collingswood Grand Ballroom. This promises to be a very fun and enjoyable evening with more than a dozen local restaurants participating along with beer and wine sampling and casino night for prizes. Please contact the Bar Association if you wish to attend. It is also not too late to become an event sponsor and/or support it.

On April 23, we will have the Peter J. Devine award presentation honoring Judges Mariano, Eynon and Hyland. This had to be rescheduled as a result of inclement weather.

On June 9, I will stand before the United State Supreme Court to move the admission of some of our members. This is an awe inspiring occasion and I would encourage anyone who has not become a member of the Bar of the Supreme Court to consider signing up.

Lastly, on a personal note, spring is around the corner which means for me the end of my term as President. It will also mean that two of my daughters will be graduating from college.

Current favorite song lyrics: "I'm just a teenage dirt bag."

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- If we can't find you, we can't send you *The Barrister*, important notices and updates, either by snail mail or electronically, when you **move or change firms** and don't let us know? Please contact Bar Headquarters (856.482.0620) when your contact information changes so we can keep our membership database up to date.
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The 2014 Black Letter Blast on Criminal Law Seminar was another tremendous success, drawing nearly 100 lawyers to Tavistock for this annual rite of Winter. Presenters included (I-r) Hon. Edward J. McBride, Jr., P.J.Cr.; Hon. Samuel D. Natal, J.S.C.; Linda A. Shashoua, Esq., Assistant Prosecutor; Hon. Irvin J. Snyder, J.S.C.; Hon. Lee A. Solomon, A.J.S.C.; moderator Morris W. (Mike) Pinsky, Esq.; Timothy A. Wright, Esq., Assistant Public Defender; Dennis Wixted, Esq., Zucker Steinberg Sonstein & Wixted, P.A.

YOUNG LAWYER HAPPENINGS



YOUNG LAWYER CHAIR

Marching Forward

By Rachael Brekke

The Chili Cook-Off was a great success last month! Congratulations to the big winners of the night - Most Flavorful Chili: Greg DiLorenzo; Most Original Chili: David Hasner; Best Cornbread: Jack McDermott (aka Chrissy McDermott!). Thanks to Craig & Beth Becker, John Palitto, Abe Tran, Heather Lowney, and Arupa Barua for their delicious entries also. People are still talking about Heather's out-of-this-world sugary butter spread! Kudos to everyone who committed themselves to taste-testing all of the chili entries and carefully casting their votes. I know Gary Boguski took this challenge very seriously and was thrilled to announce the winners of the night. Thanks to Gary's godson, Chris Vonderschmidt, for joining us and bringing a delicious chocolate cake too!

In the spirit of the Winter Olympics, we played some intense foosball games. Who knew our bar association has such talented players?! It's hard to pick a winning team but I'm going to award Harry Chung with the gold medal for most passionate defenseman. Chris Chancler won the silver medal for finally beating me after more than a few devastating losses. And last but not least, John Palitto won the bronze medal for the most games played! Overall, the Chili Cook-Off was a great night and hopefully an event we can look forward to every winter.

Our February YLD Lunch at Archer & Greiner was a great way for us to start planning for the spring season. I know we're all looking forward to a week without a snowstorm! Be sure to RSVP for the CCBA Tasting Games on March 7th at the Collingswood Grand Ballroom. We have so many great, local restaurants, casino games, and great raffle prizes to benefit the Foundation. Don't leave out your loved ones either...this is a perfect date night!

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Thanks to Christian Dutill's suggestion, we now have a big quizzo night coming up on March 13th at Dubh Linn Square in Cherry Hill. The Burlington County Young Lawyers will be joining us and bringing a few quizzo teams of their own. Quizzo starts promptly at 6:15 pm. Please arrive early so we can get settled before the games begin. Also, in the spirit of the intellectual game of quizzo, please bring a children's book to donate to the Camden County Library Kids' Room. If you cannot bring a book, please bring a \$5 donation so that we can make a larger donation on behalf of the Camden County Young Lawyers.

Now, scroll down a little bit more on your iPhone calendars and schedule our Children's Easter Party at the Anna Sample House in Camden on April 19th at 11 am. This is one of the best ways to spend a few hours of your Saturday morning and it means the world to the kids!

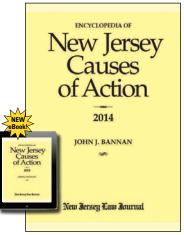
Thanks again for a great Chili Cook-Off last month!

2014 Encyclopedia of New Jersey Causes of Action

by John J. Bannan

Now issued as an annual paperback and in e-pub format, this is a welcome resource for firms without an extensive library. The author read all published state court decisions from 1947 through the present and all chapters of the state code to compile the essential elements and leading causes for all theories of recovery.

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FOUNDATION UPDATE

Art Imitates Life

By Louis R. Lessig

Alright, so it's March and you are opening your Barrister wondering what I might be sharing with you this time around. Do you like art? Would you consider yourself an art aficionado? I myself consider good art often to be in the form of animation artwork that has a place both in my home as well as in my office. That is not to say that I cannot appreciate other art, but it is what I prefer. Let the jokes begin. Recently I received an email with a photo of a rather large cat in it. He was on his hind legs, looking at the camera. The caption said, "The groundhog said 6 more weeks of winter...so I ate him!" Given the fact that we have had as of the drafting of this article something like more than double our regular average annual snowfall, I would think that this cat has a really good idea. I might have to add some of this art to my walls soon.

Of course, the nice part about enjoying animation artwork is that children or adults that have retained their inner child connect with the images and it takes them back to another place and time in their life. For example, do you remember High School? Dare I even suggest if you recall Law School? Perhaps you even recall elementary school? Do you still have friends from back then? If you answered yes to any of these questions, then one thing is true, we can all identify with the various groups that are impacted during their life by you Bar Foundation. Of course our ability to do things for young children, students or aspiring new lawyers is all dependent on each of you reading this article. Because it is through your financial support that we are able to do all the good work we engage in, from events to scholarships, there is more need today than years ago and it is why your support is so important.

But this is not an article about you just writing a check or sending a credit card number, heck no! I would rather you act like the cat, hear what that damn groundhog said, think out of the box and do something completely different. What you ask? Well, let me provide you with the top six reasons why you want to attend our next event on Friday March 7th at the Collingswood Grand Ballroom from 6 to $10~\rm pm$.

Number 6: We have eighteen of the best restaurants in the area supporting our cause and donating food for you to enjoy. From crab cakes to BBQ ribs, lobster bisque to cupcakes, sliders to ahi tuna and so much more.

Number 5: There are raffles already going on for a Sony 40" LED TV or a Kindle Fire HDX8.9.

Number 4: The Tasting Games also boasts eight different gaming tables, miles closer than Atlantic City and no bridge toll to PA either!

Number 3: There are fabulous gifts and prizes to be won, from happy hours to dinners at some of the finest locations in the area

Number 2: What would a winter event be without, you guessed it...WINE (& beer)!

And the Number 1 reason why you want to be at *The Tasting Games!* is because it's not just a Bar Foundation event for stuffy lawyers. No, this event is open to everyone so you can bring your family, invite your friends and neighbors, and even that client with whom you want to spend some "quality" time on a Friday night.

If you cannot make it, you can still purchase a raffle ticket or if you want some PR, there are still sponsorships available. So don't wait, get out of the house, run from the snow and join us for *The Tasting Games!*, try your luck and have a glass of vino.

See you there!

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January 2014

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Back in the Day

By Hon. Richard S. Hyland (ret.)

Last month I wrote about my 1965 campaign for the General Assembly. In fact, I was elected and met some more interesting characters as well. My parents and brother Bill attended the opening session and my mother was beaming with pride, letting everyone know that I was her second son to be so elected at different times.

The Democrats had won by such a margin they had to seat me on the Republican minority side. This was okay, because I sat near Burlington's Barry Parker and Gloucester's Jack White, who were fine lawyers and good guys I had known. Actually, I had more in common with them than some of my fellow Democrats from North Jersey.

I was selected to serve on the Joint Appropriations Committee to review and pass Governor Hughes' proposed budget, which for the first time exceeded one billion dollars. This fiscal year it exceeds \$33 billion. After the day-long hearings, we would adjourn to "Lorenzo's" restaurant for its famous steak dinners, and getting the inside "dope" from the Budget Office's knowledgeable staff.

The Chairman was Hudson County Senator Bill Musto who was a very astute and shrewd "pro" who played the Republican members like a violin without them realizing it. He had me sit next to him and would whisper bon mots to me during the hearings. For instance, if the Republicans were scoring some points, he would say, "Don't worry about it, its only going to be a one day headline," and he was always right. I was shocked and dismayed that he was convicted of corruption charges years later, as were several other members of our class. Sound familiar?

That year we had many weighty issues, such as income and sales taxes, implied consent, gun control and others. However, Cape May's Marvin Perskie's maiden speech was in support of his bill to repeal the law

making fornication a crime. Marvin was a pugnacious liberal Wildwood lawyer who was chased out of his practice in Atlantic City by his arch enemy, Senator Frank Farley. Despite his shortcomings, I had the utmost respect for his service as a combat Marine officer during the brutal Korean War. I can't now remember any speech made that session, except for Marvin's opening line (in his loud and abrasive voice) "It shouldn't be a crime to make love in the State of New Jersey!"

Before the Monday session would come a telegram listing the bills to be voted on, and I would read them in my office on Sunday. I soon learned that most of my colleagues didn't do that, but relied on the sparse descriptions in the Legislative Index. I was reminded of that when former Speaker Nancy Pelosi famously said Congress had to pass the Affordable Care Act before they knew what was in it. Unbelievable!

My first major bill was to impose an admissions tax on Garden State Race Track with the proceeds to go to Cherry Hill. When the track was running, it would tie up traffic on Route 70 at about commuting time and you had to plan accordingly. This was a burden on the Township's police and other resources and seemed unfair to do. Little did this second voungest freshman legislator realize he was taking on the most powerful interests of the day. My bill had been drafted by the Office of Legislative Services headed by Samuel Alito. He was a man of integrity who had to navigate the shoals between the members of both parties and did so with unquestioned neutrality. Do you recognize the name? His son is New Jersey's contribution to the U.S. Supreme Court and a man of similar character.

I had expected to get the support of my Democrat colleagues from Hudson but got nowhere. I didn't know I was taking on the decades old alliance between Hudson Democrats and Atlantic County Republicans where the Atlantic City race track operated. This alliance is detailed in Atlantic County Superior Court Judge Nelson Johnson's wonderful book, *Broadway Empire* which was the basis for the HBO special.

It is simply fascinating and a great read.

One Monday morning a nattily dressed man approached me and I recognized Senator Farley who was never seen on the floor of the lower chamber. He graciously explained his opposition saying my bill would set a harmful precedent for all of the tracks in the state. Later that day, I was button-holed by David Wilentz who was the legendary prosecutor of the murderer of the Charles Lindbergh baby, who told me the same sad story about the likely financial ruination of the Monmouth and Freehold tracks in Central Jersey. He also stopped to visit his son Bob, who had also been elected to the Assembly and later became our Chief Justice. I was taken aback (and flattered) by these prominent guys coming to see me, but was starting to realize my bill was in trouble.

Our Speaker was Jersey City's Maurice Brady who had a phone under his desk which was a direct line to J. Kenny, Hudson's "Boss." He would dictate his position on some of the pending bills and if a delegate didn't go along, he never got on the organization ticket again which was fatal.

Before my time, Hudson Senator Tumulty was a famous orator who was told that Kenny had no opposition to a bill that Tumulty wanted. As he was finishing extolling its merits, his aide slipped him a note saying Kenny was now opposed to it. Without skipping a beat, Tumulty said, "Now that I've told you what's good about it, I'm going to tell you what's wrong about it," and tore it apart with equal fervor causing its defeat.

Please forward any comments to me at: rhulandatlaw@aol.com

Make YOUR association work for you! Get Involved in a Committee.

(a)

LAW PRACTICE MARKETING

Serve Up a Strategic Marketing Approach in 2014

By Kimberly Alford Rice

Here it is March and a lot of you who began 2014 committed to changing your marketing approach now realize "wow, nothing has changed."

Below are ten steps to be more strategic in this year's marketing planning:

- 1. Having good intentions in January is not the same as making marketing a priority. In other words, you jotted down some ideas, threw them in a drawer and went about your business. Marketing is often an afterthought. If you do not make building and growing your practice a priority by scheduling it into your daily calendar and then "live and breathe" the concepts, how do you expect progress to be made, by you and other team members?
- 2. Developing cash flow budgets and projections are imperative so that you will have something to measure progress. Businesses run with numbers. Law firms are no different. When creating a marketing plan, be as specific as possible. Set concrete goals such as:
 - Increase employment law cases by privately-held businesses by 15%
 - Acquire at least one new client each quarter with billings of at least \$30k per quarter
 - Increase revenue per existing top five clients by 20%
- 3. Creating metrics to measure the success or failure of your plans and activities against projections developed in number 2 is an ideal way to track your marketing initiatives by results achieved. Items such as response rates, average new billings per new clients, average billings from repeat work of existing clients...etc. Do you have any written metrics and do you constantly monitor them? If not, this is a critical component for measuring success.
- 4. **Assemble the right team.** Get the right people "on the bus and the wrong people" off the bus. If your firm is full of worker bees, you will be challenged to produce marketing results. However, if you support and empower those lawyers who are motivated to become a producer, a rainmaker, you are more

likely to have a stronger marketing focus and better marketing results.

6. Retain professional training. While many lawyers "think" they know what to do, and they may, most do not know "how" to engage in high impact business development endeavors successfully. Effectively marketing and promoting a law practice ain't what it used to be. Gone are the days when deals are just a handshake away and a matter of spending the afternoon on the golf course.

Seeking outside support to fully learn, from soup to nuts, the sales process, how to efficiently fill your pipeline AND persistently track your sales (i.e. new client engagements) are things that do not materialize from amorphous. Retain a professional trainer/coach and you will never go back.

6. **Set a clear and powerful direction.** It is a powerful exercise to have regular

- meetings with your team to cultivate a marketing culture within a firm and to outline the marketing expectations. Team meetings can serve multiple purposes of parlaying business opportunities, sharing knowledge, and achieving positive marketing results.
- 7. Turn up the focus dial. Most likely, if you do not focus like a laser on identifying targeted clients, markets and niche areas of practice, you will likely become discouraged and ease up on your marketing commitment. Thus, it is imperative to narrow down exact targets so you know who you are looking for. An example of this for a construction litigation practice may be commercial developers on the East Coast with revenues between \$50-150 million a year. That description will narrow the companies you are looking for and are simple to find with basic

(Continued on Page 17)

Strategic Marketing



VERDICTS OF THE COURT

Superior Court of New Jersey

VERDICT: No Cause (1/8/14)
Case Type: Auto Negligence
Judge: Robert G. Millenky, P.J.Cv.
Plaintiff's Atty: Russell Krause, Esq.
Defendant's Atty: Tanja Riotto-Seybold, Esq.
Jury

VERDICT: No Cause (1/9/14)
Case Type: Auto Negligence
Judge: Louis R. Meloni, J.S.C.
Plaintiff's Atty: Ann Madden Tufano, Esq.
Defendant's Atty: Steven Swain, Esq.

L-294-12 Jur

Case Type:

VERDICT: Damage Verdict: \$750,000 Against

Defendant (1/14/14) Personal Injury

Judge: John A. Fratto, J.S.C.
Plaintiff's Attys: Michael E. Ellery, Esq. and Richard

Hollawell, Esq.

Defendant's Atty: Douglas V. Sanchez, Esq.

L-4941-10 Jury (8)

VERDICT: Mis-Trial (1/23/14)
Case Type: Civil Rights - 005
Judge: Deborah Silverman Katz, J.S.C.

Plaintiff's Attys: Mark Frost, Esq. and Ryan Lockman, Esq. Defendant's Attys: John Eastlack, Jr., Esq., Dan Rybeck, Esq.

and John Kahn, Esq. L-1350-10 Jury (8)

VERDICT: Case Type: Judge: Plaintiff's Atty: Defendant's Atty:

L-2980-11

No Cause (1/30/14) Medical Malpractice John T. Kelley, J.S.C. Richard Grungo, Jr., Esq. Dominic DeLaurentis, Esq.

Jury (8)



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Add Stubborn to the Human Condition List

Continued from Page 7

- attorney-client relationship. You know the scenario, the little question asked at a wedding by a distant cousin who knows you are a lawyer. It always starts with the questions, "you're a lawyer, aren't you?" Do not get sucked into this type of unintended relationship.
- 5. My intentions were good. This is the human condition where we become so invested in the righteousness of our client's case that we cannot understand why anyone could possibly disagree. We often forget that there are two sides in every matter. In this situation, we really push the ethics envelope to assist our client's case. The ability to see the entire field is not just a tactical nicety, it protects you from bad judgment.
- Self-help to clients' money. This is the easiest lawyer in the world to
 prosecute, and we don't even feel bad doing it. Greed and a sense of
 entitlement are just a couple of characteristics of this type of lawyer.
- 7. I didn't know or no one taught me that rule. Unfortunately, some of the fault here lies with the law schools as well as the lawyer. We are amazed how many lawyers don't understand trust accounts or the obligation to protect Rule 1.6 secrets because these topics were never taught. That is one of the benefits of the mandatory course for new admittees. Our office gets a chance to provide caution in all of the areas we have identified as deficits from a law school education.
- 8. It wasn't the practice of law. Some lawyers don't understand that the rules apply in their personal lives as well as their professional lives. (See Rule XI Section 2(a)).
- 9. Self-justification after the conduct has occurred. When lawyers violate the rules, they often engage in self-justification and sometimes get creative in their attempts to backtrack. The best policy is to deal with the violation, why it happened, and why it will not happen again. The discipline system is much kinder to that approach. It is an old D.C. saying that it is never the crime but always the cover up.

- 10. I have been around and I know what I am doing. This it the unfortunate refrain we hear from older attorneys. The rules and the law change, but the attorneys do not. Some believe that what they were taught 40 years ago in law school is still the state of the ethics rules. Attorneys should remain current and regularly review the rules.
- 11. Not paying attention or too busy. Neglect of an entrusted legal matter has been the number one violation for the past 35 years. At least 50 percent of our cases involve neglect. The golden rule, do unto others as you would do unto yourself, is a great way to view your work on your client's case.
- 12. Just plain stubborn. This is our latest addition. The lawyer who will not return the client's file even though it is the client's property. The lawyer who is so insulted by the client's views on the case that he or she ignores the client's legitimate wishes. The lawyers who decide it is their way or the highway over areas where reasonable people could disagree and then refuse to refund any of the fees. Stubborn or unreasonable positions result in complaints. Complaints result in investigations, which cause loss of law practice time, anxiety, and often can be avoided by good client relations.
- 13. The deadly avoidance syndrome. We often write on this subject. We will not repeat that article. (See, as one example, Avoiding Avoidance. Wash. Law., Oct. 2006, at 12.)

Remember that it is not necessarily a bad person who gets into ethics trouble. It is often an attorney who is not paying attention or reacts badly under stress.

Finally, the ultimate indicator of needing ethical advice is the feeling that your parents would not be especially proud of the decision that you are about to make.

P.S. If you disagree with the list, we are not changing it. g.

LAW PRACTICE MARKETING

Serve Up a Strategic Marketing Approach in 2014

Continued from Page 15

online market research.

Having the right tools is essential to ensuring you derive the most out of your marketing strategies. Tools are no longer limited to printed brochures, email and promotional items. Video, social media networking, SMS texting, webinars, podcasts, and creative interactive websites can also be highly effective, depending upon your marketing goals and objectives. The increase in marketing tools equates to greater options in your toolbox. It also means that selecting the right tools is more important than ever.

- 9. **Invest in the right things.** Decadent offices, random acts of lunch, and token "shotgun" expenditures in the name of marketing do not attract new clients. Invest instead in strengthening relationships with key clients, communicating to existing clients and prospective clients how you are improving their businesses and/or personal lives.
- 10. **Action, Action, Action.** One of the most impactful ways you can be more strategic in your marketing planning is simply to execute on the plan. Marketing must be an integral part of your business, not a "set it and forget

it" aspect of your business. In order to ensure that your marketing plan succeeds, you must be actively engaged in working that plan.

The means by which to instill a more strategic approach to your marketing are vast. Reiterating my mantra that marketing success comes with "consistent, persistent massive amounts of action over a prolonged period of time," all the strategic marketing spokes (Internet marketing; communications program; reputation management, etc.) must be moving forward concurrently. Anything less and the wheels just spin.

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Douglas Leney, an Associate with Archer & Greiner, participated on a panel of speakers for the live webinar: *Back to Basics – What Every Restructuring Professional Should Know about Using Financial Documents as Evidence*, presented by the American Bankruptcy Institute (ABI). The session was one in a series of Back to Basics webinars presented by ABI's Young and New Members Committee, addressing such topics as fundamentals of financial statements and operating reports, using financial documents as evidence, and hedge funds.

Mr. Leney is a member of Archer & Greiner's Bankruptcy Practice Group representing debtors, trustees, creditors' committees and secured and unsecured creditors in bankruptcy and corporate restructuring matters, including Chapter 11 reorganization and liquidation, Chapter 7 and 13 cases, and related adversary proceedings.

Justin M. Cohen is pleased to announce that he has joined the Law Office of Adam K. Kotlar, LLC in Cherry Hill. After spending two years in Philadelphia as a personal injury litigator, Justin's practice has expanded to include Workers' Compensation and Real Estate. Justin is eager to earn the business of repeat and new clients alike. Justin will provide attorney referral fees upon the conclusion of any and all matters.

Deborah A. Hays, a Partner with the law firm Archer & Greiner in Haddonfield, has been appointed to serve on the Board of Directors of the Chamber of Commerce Southern New Jersey (CCSNJ). Ms. Hays also serves as General Counsel to the CCSNJ and will continue to do so while serving on the Board. Ms. Hays is a shareholder of Archer & Greiner as well as Chair of the firm's Corporate Department. She concentrates her practice in business financing, securities offerings and compliance, mergers and acquisitions, e-commerce, director advisory services, and technology transfer and licensing. She is also sought after for her strategic planning abilities for high-tech and emerging growth companies.

Capehart Scatchard is pleased to announce that **Kurt Kramer** and **Sergio Scuteri** were recognized as excellent attorneys and voted in as partners of the 137 year old law firm. Mr. Kramer is a trial lawyer with over 25 years of experience in commercial, tort, professional liability, premises liability, employment, and insurance coverage litigation, with particular emphasis on the representation of commercial and business clients in complex litigation. Mr. Scuteri focuses his practice on commercial bankruptcy, banking and commercial litigation. He represents national and regional lending institutions and other credit issuing entities. He also represents contractors with general construction litigation and counsels them on New Jersey Construction Lien Law filings.



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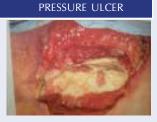




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Dyslexia And The Law Understanding the Rights of Students with **Dyslexia & Related Disabilities**

Wednesday, March 12, 2014 • 4 - 6:15 pm Tavistock Country Club • Haddonfield

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Craig David Becker, Esq.

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Craig David Becker-Attorney at Law, LLC, Mt. Laurel

Research suggests that about 17 percent of the population has Dyslexia.



Dyslexia is characterized by difficulty with learning to read fluently and with accurate comprehension despite normal intelligence. This includes difficulty with phonological awareness, phonological decoding, processing speed, orthographic coding, auditory short-term memory, language skills/verbal comprehension, and/or rapid naming.

Dyslexia, also called a developmental reading disorder (DRD), is the most common reading disorder, and is the most recognized of reading disorders There are other reading disabilities that are unrelated to dyslexia.

DISCUSSION TOPICS:

• What is Dyslexia? • New legislation on Dyslexia • Legal requirements for Dyslexia Intervention • Dyslexia & Special Education law/IDEA & 504 • Interventions & services available for students suffering from Dyslexia • Issues for students with high academic potential suffering from Dyslexia & related disabilities

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Social Security For The Non-Social Security Lawyer

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The Social Security Administration (SSA) is one of the nation's largest agencies. It touches the lives of every American. With its vast number of rules and regulations, it's improbable that non-Social Security lawyers are aware of all of these regulations and the affect they can have on clients.

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DISCUSSION TOPICS

- What is the difference between Social Security and SSI?
- What programs are administerd by the Social Security Administration?
- When can a child receive benefits on a parent's account?
- How do retirement or disability benefits affect alimony or child support obligations?
- Can a divorced spouse collect benefits on the account of a deceased former spouse?
- What benefits exist for which my clients may be eligible?
- Can a self-employed couple collect Social Security based on their earnings from the business they have operated for 30 years?

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2014 Tax Law Update

Wednesday, March 26, 2014 • 4 - 6:15 pm **Tavistock Country Club • Haddonfield**

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MODERATOR

Jenifer G. Fowler, Esq.

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April 24 — NJ Criminal Trial Preparation RSVP 4.22.14

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June 26—NJ Trust & Business Acctg/Law Office Mgmnt. RSVP 6.24.14

Tuesday

September 23— NJ Real Estate Closing Proc. RSVP 9.19.14

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Telephone Credit Card#	Email Expiration	I am registering for: □ NJ Basic Estate Admin. □ NJ Basic Estate Planning
Signature (Credit Card Payment Only) Questions? Call Us: 856.482.0620 Fax Registration: 856.482.0637	Checks payable/return to: Camden County Bar Association CLE on Tap! 1040 N. Kings Highway, Suite 201 Cherry Hill, NJ 08034	 NJ Criminal Trial Preparation NJ Municipal Court NJ Trust Acctg/Law Office Mgmnt NJ Real Estate Closing Proc. NJ Civil Trial Preparation NJ Family Law

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The New Jersey Supreme Court has carried out its constitutional authority to govern "the admission to practice and the discipline of persons admitted," by the adoption of rules governing attorney conduct and by the issuance of opinions construing the rules." As a result, the substantive law of New Jersey attorney ethics consists of the Rules of Professional Conduct, the Rules Governing the Courts of the State of New Jersey, the opinions touching on attorney ethics issued by the New Jersey Supreme Court, and the

opinions issued periodically by the committees of the Supreme Court.

What's included?

- Current developments on former client conflicts—when is representation"the same" or "substantially related" to a former one? Recent case law from the Supreme Court.
- Current Developments on advance conflict waivers—"informed consent."
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Pennsylvania Credit: Seminar INCLUDES 2 hours of ETHICS credit from the Pennsylvania CLE Board. If you need credit for any other state, notify us when you register.

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Supreme Court of the United States





Camden County Group Admission June 9, 2014



Camden County Bar members in good standing are invited to join us in Washington, D.C. for the Association-sponsored Group Admission Ceremony before the Supreme Court of the United States on Monday, June 9, 2014.

Qualified candidates must have been admitted to practice for a minimum of three years in the highest court of any state, territory, district, commonwealth, or possession. Admission forms are available by calling Bar Headquarters at 856.482.0620, or online at www.supremecourtus.gov.

A Certificate of Good Standing from the Supreme Court of New Jersey may be obtained by calling 609.292.2012. It takes approximately three weeks for certificates to be processed and mailed so plan accordingly to meet the deadline.

To participate in the ceremony your completed application, Certificate of Good Standing, and \$200 admission fee made payable to the "Supreme Court of the United States," must be received at Bar Headquarters no later than Friday, April 11, 2014. Prospective admittees should also include a separate check in the amount of \$125 payable to the Camden County Bar Association as a registration fee for the trip to D.C., which includes a private reception in Washington on Sunday evening, June 8, and continental breakfast at the Supreme Court immediately preceding the admission ceremony. Please note: admittees are limited to one guest in the courtroom for the ceremony and cameras are not allowed in the courtroom.

Admission is limited to 30. Sign up TODAY for this experience of a lifetime!

