# THE

WWW.CAMDENCOUNTYBAR.ORG

PUBLISHED BY THE CAMDEN COUNTY BAR ASSOCIATION

VOL. 73, NO. 10 • JUNE 2025

# Y YOUR SUMME

This is the last *Barrister* edition until September. We hope it has been an interesting and informative Barrister year for you, our readers, and we look forward to continuing the tradition of keeping you informed, entertained and connected. Of course, we will still have our weekly emails to help you stay informed and up-to-date.

In addition to the regular columns that appear, we are fortunate to receive several interesting articles throughout the year from our members. To those of you who pen these articles, we thank you and please keep them coming!

This is **YOUR** publication, written for and by members of the Camden County Bar Association and we are always looking for fresh ideas and columns or articles on various topics. We would especially appreciate substantive articles from our committees as they meet and work throughout the year. We invite submissions from ALL Bar members.

Please remember that submissions are due the 10th of the month prior to publication (i.e. August 10th for the September issue, etc.). Articles should be no more than 750-1000 words, 12 pt. type, double-spaced and forwarded as an email attachment to Kara Edens Graser at kara@camdencountybar.org.

For additional information on submitting articles for publication, please contact Bar Headquarters at (856) 482-0620 or via email at kara@camdencountybar.org.

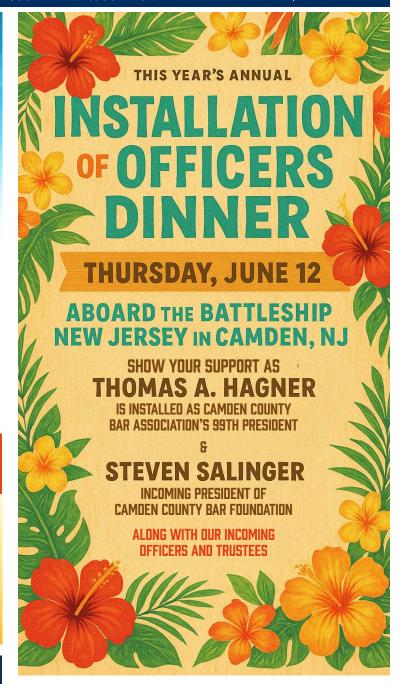
### **GET INVOLVED AND SHAPE** THE FUTURE OF YOUR ASSOCIATION

A key benefit of your CCBA membership is the opportunity to serve on one of our many substantive law committees. Committee involvement gives you a voice in shaping the future of your professional association.

As we begin the new Bar year, incoming President Thomas Hagner will soon be making committee appointments. Let him know how you'd like to contribute by completing the committee call form included with this issue and returning it to Bar Headquarters with your selections.

# **INSIDE:**

President's Message
CCBA Lawyer Referral Service & Lawyers: Open Enrollment begins for 2025-2026 Panel
Foundation Update4
Volunteers Needed!
Cocktails, Conversation, & Camaraderie7
Using Annuities in Medicaid Planning9
Scholarship Awards10
Foundation Awards Over \$21,000 To High School And Law School Students
Anatomy of a Business Valuation
Celebrating 75 Years of Legal Leadership: A Video Series from NJ The Supreme Court14
Wine & Food
Law Day 2025



# Law Offices of Andrew Ballerini



Accepting Referrals of Serious and Catastrophic Injury Cases Including: **Nursing Home**, Medical Malpractice, Product Liability, Premises Liability, Truck & Automobile Injuries







www.ballerinilaw.com

Richard J. Talbot, Esq.

535 Route 38 · Suite herry Hill, NJ 08002 Page 2 JUNE :

# THE DOCKET JUNE 2025

NE 2025

### Saturday, June 7

Children's Picnic
9 a.m. - Volunteers Report
Challenge Grove Park, Cherry Hill

### Thursday, June 12

Installation Dinner
6 p.m. — Battleship New Jersey, Camden

### Wednesday, June 18

CCBA Board of Trustees Meeting 4:30 p.m. — Zoom/Bar Headquarters

### Monday, June 23

CCBF Board of Trustees Meeting 4 p.m. – Zoom/Bar Headquarters

### Wednesday, July 16

Festivus for the Rest of Us!

6 p.m. — Home of Marty & Jane Abo



# 18

# Tentative Agenda for June 18 Board Meeting

A tentative agenda for this month's regular Board of Trustees meeting follows. The meeting will begin at 4:30 p.m. at Bar Headquarters and via Zoom. 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. Approval of Minutes from Meeting
- III. Treasurer's Report
- IV. President's Report
- V. Executive Director's Report
- VI. Committee Reports
  - a. Membership Committee
  - b. Young Lawyers Committee
  - c. Standing Committee Reports
- VII. Foundation Update
- VIII. NJSBA Update
- IX. Old Business (if any)
- X. New Business (if any)
- XI. Adjournment

# Do yo Submi Kara

# **GOT NEWS?**

Do you have news you want to share with the CCBA membership? Submit your newsworthy items for publication in The Barrister to **Kara Graser** at *kara@camdencountybar.org*! We are happy to publish news of board appointments, participation in charitable organizations, awards and honors, joining a new firm, and more! We want to hear from you and help celebrate our members' accomplishments.

Send your news today!

### ATTENTION LEGAL PROFESSIONALS SEEKING A REFINED SETTING FOR CLIENT MEETINGS AND DEPOSITIONS

Looking for a Conference Room to Meet with your Clients or a Deposition in Cherry Hill?

Then Look No Further! The Camden County Bar Association is offering an Impeccable Conference Space, Conveniently Located at:

1939 Route 70 East — Suite 120, Cherry Hill, NJ.

RATES DESIGNED TO ACCOMMODATE YOUR PREFERENCES:

FOR OUR ESTEEMED CCBA MEMBERS:

HALF DAY: \$100 • FULL DAY: \$250

FOR OUR RESPECTED NON-MEMBERS:

• HALF DAY: \$150 • FULL DAY: \$300



To secure your Rental Space / Conference Room, contact Nicholas DeMarco at 856-482-0620 ext. 110 or email ndemarco@camdencountybar.org

**Please Support our Advertisers** 

### THE BARRISTER

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

### President

Thomas A. Hagner 51 Kresson Road Cherry Hill, NJ 0803

#### President-elect

Jeanette Kwon 2222 Market Street Philadelphia, PA 19103

#### Vice President

Timothy S. Farrow 601 NJ-73 Suite 105 Marlton, NJ 08053

### Treasurer

Carly K. Fowler 1702 Haddonfield Berlin Road Cherry Hill, NJ 08034

### Secretary

Michael J. Ward, IV 118 White Horse Road West Voorhees, NJ 08043

#### **Executive Director**

Kara Graser 1939 Route 70 East, Suite 120 Cherry Hill, NJ 08003

#### **Board of Trustees**

2026

Michelle Altieri Derek DeCosmo Joseph A. Connell Lynda Hinkle Paige Joffe

2027

Nancianne Aydelotte Timothy Dalton, Jr. Stephen M. DiStefano Erin P. Gallagher Abraham Tran

2028

John A. Cianfrani Adam L. Cohler Kevin M. Costello David E. Deitz Erin S. Deitz Young Lawyer Trustee
Tess Berkowitz

Immediate Past President
Matthew T. Rooney

*New Jersey State Bar Trustee* Jose A. Calves

Views and opinions in editorials

and articles are not to be taken

Association's policies unless so stated, and publication of

contributed articles does not

as official expressions of the

**Editorial Offices** 

1939 Route 70 East, Suite 120 Cherry Hill, NJ 08003

Advertising: Kara Graser 856.482.0620

kara@camdencountybar.org

necessarily imply endorsement in any way of the views expressed.

Classified Advertising rates Annual Subscription Rate \$30 per insertion

540

For display advertising rates, contact Bar Headquarters at 856.482,0620.

Be an active participant in YOUR professional organization.

ATTEND MEETINGS AND FUNCTIONS!

IUNE 2025 THE BARRISTER Page 3

# PRESIDENT'S PERSPECTIVE



By Thomas A. Hagner

First and foremost, I would like to give a well-deserved 'Thank You' to outgoing president, Matthew T. Rooney, Esq. It has been a pleasure working alongside you for the past several years. I would also like to thank our current Officers, Trustees, and our Executive Director, **Kara Graser**. Without this entire team working tirelessly to row the boat, our Association would be adrift.

Moving forward, Spring is largely recognized as a season for growth and renewal, and I am excited to start my term this (late) Spring in order to continue to lead the Association in the renewal of past success and growth for future success. It is no surprise that we have faced, and survived, unprecedented challenges as an Association over the past five years. With those challenges now behind us, our mindset can now re-focus on growth and renewal. Renewal of beloved inperson events, such as the annual softball game and local happy hours; and the renewal of members whose interest may have waned in the years prior. In my opinion, those items are the low hanging fruit that we can achieve, albeit with the continued support of you, the members of the CCBA.

Growth is always challenging and inevitably more difficult. It goes without saying that our Association is in constant need of new members, but attracting younger attorneys is not always easy. It is my hope that we can re-grow some of the camaraderie that has always existed amongst our membership, including the fostering and development of young attorneys. While there are no shortages of critiques with regard to the manner in which some of the profession's newer attorneys practice law, there is not a long line of mentors ready to step in and guide them in the right direction. My hope for this upcoming year is that with more in-person events, there will be greater opportunities for networking and connections amongst attorneys of all ages and experience levels.

Speaking of in-person events, I would be remiss not to mention the **Foundation's annual Children's Picnic scheduled for June 7, 2025** and the luau-themed **Installation Dinner scheduled for June 12, 2025**. As it relates to the latter event, in the hopes of alleviating any confusion, please feel free to wear business-casual attire (yes, I will be wearing one of my favorite aloha shirts under my blazer), as there will be tours of the Battleship available and comfortable footwear is recommended.

### **WORKING TOGETHER... CCBA LAWYER REFERRAL SERVICE AND LAWYERS**

Open Enrollment Begins for 2025-2026 Lawyer Referral Service Panel

Enrollment is now open for the Association's Lawyer Referral Service (LRS) for the 2025-26 Bar year. Panel membership is open to any lawyer who meets the necessary qualifications. The new LRS Panel will begin on June 1 and will continue through May 31, 2026. **Members serving on the current panel must re-enroll for the new LRS year.** 

Each year, the LRS makes approximately 2,000 referrals for callers with legal problems who are able to afford a private attorney; many of them fee generating cases. You can be a part of this important program that helps expand your client base through pre-screened referrals while providing a terrific community service for individuals requiring legal services.

The annual registration fee is just \$100 for those admitted to the New Jersey Bar for up to five years or \$200 for those admitted six years or more.

Please note that all LRS panel members are required to remit back to the Association 10% of fees collected in excess of \$500 for all matters referred by the LRS. The fee applies to any referral received from the LRS and is payable when the participating attorney receives payment for services rendered.

A completed application, together with the appropriate enrollment fee and required original certificate of malpractice insurance coverage, must be returned to the Bar Association before any referrals can be made.

Applications may be downloaded from the Association's website at **www.camdencountybar.org**, or by calling **Nicholas Demarco** at Bar Headquarters at 856.482.0620. Questions about the LRS? Contact Nick by phone or via e-mail at *ndemarco@camdencountybar.org*.



# Don't Delay, Renew Today! Ensure your good standing!

Renew your Camden County Bar Association membership today to continue receiving exclusive benefits, valuable CLE discounts, and vital professional support. Stay informed, connected, and equipped in a changing legal landscape—renew online for the 2025–26 Bar year at <a href="https://camden.intouchondemand.com/barlanding.aspx">https://camden.intouchondemand.com/barlanding.aspx</a>. Your continued membership strengthens both your practice and our legal community.

#### Membership benefits include:

- ✓ One complimentary directory listing (\$50 value);
- ✓ Discounts on CLE seminars members save 60-75% on CCBAsponsored seminars vs. many competitors and approximately 30% vs. non-members. CCBA seminars offer both NJ MCLE and PA CLE credits to help you meet your annual requirement;
- ✓ Unique benefits from our Partners in Progress such as advice and information for attorneys, law firm website and marketing experts, telephone and merchant services discounts, discounts from payroll services, ABA publications, office supplies, car rentals and travel discounts, and more;
- ✓ Plus all the usual benefits of CCBA membership such as important updates from the courts, exclusive opportunities to connect with members of the Bench and Bar, the Lawyer Referral Service to help you grow your practice, our vibrant Young Lawyers Committee, and discounted attorney ID Cards providing easy access to the Camden County Hall of Justice.

### FOUNDATION UPDATE

# Looking Forward, Giving Back: A New Chapter for the Bar Foundation

By Steven Salinger

I am thrilled to be the incoming president of the Bar Foundation. I wanted to take this opportunity to thank our outbound board members for their incredible service and wish them the best in their next philanthropic endeavors. I also wanted to thank our remaining and new board members for their commitment to the Camden County Bar Foundation. I wanted to specifically thank Rachel Brekke, the outgoing President of the CCBF, for her thoughtful leadership and long-standing commitment to the association and foundation. She has demonstrated why people refer to the foundation as the "heart" of the association. Under her leadership, we have strengthened long-standing events and developed additional opportunities to provide direct support to our community. I look forward to maintaining this expansive and community-based vision.

One such example is the ongoing beautification fundraiser for the playground at the Anna Sample House. On May 8, 2025, we built a picnic table and spread rubber mulch in the playground. On **June 5.** 2025, we are planning the second installment of our beautification project. As the fundraising campaign continues, we are discussing additional beautification projects at the Anna Sample House including improved play equipment and perhaps a mural. I have found these community-based projects to be meaningful in two ways. First, the physical demonstration of our commitment to our community resulting in the thoughtful gratitude expressed by the people we support in that community; second, the community we build with one another through our work together at each event.

I find the impact of this work inspiring as it is profound and I encourage you to get involved.

Here are some more things to look forward to. There will be a late summer food drive that begins with our traditional Festivus celebration - a one of a kind celebration at Marty Abo's on July 16, 2025 - and concludes at the championship softball game on August 21, 2025. I've heard a rumor that Weitz & Luxenberg is eager to defend their championship title. It would be terrific to see other firms and organizations build a team as McDowell Law PC, the Camden County Prosecutors Office, and the New Jersey Office of the Public Defender Camden Trial Region have in the past. Keep an eye out for sign ups and information for all three events.

I'd also like to congratulate Cherry Hill High School Senior, Chloe **Lin**, on the receipt of the Camden County Bar Foundation "Best of the Best" High School Scholarship this year. While the foundation awards many high school and law school scholarships throughout the year, this \$2,500 award is reserved for a single exceptional candidate each year. Congratulations Chloe Lin!

Don't forget about two wonderful upcoming events in June. The Children's Picnic is on June 7, 2025 at Challenge Grove Park in Cherry Hill. And here is another friendly reminder that installation is just a few days away, June 12, 2025. Tickets and sponsorships are still available for this event on the U.S.S. New Jersey.

Looking forward to seeing you soon!



# REE



We Have The Evidence r Competi

RANTEE poena Service, I

1-800-PROCESS WEUSE BODY CAMS Reasonably Priced Where Available



(FAX) 800.236.2092 - info@served.com - www.served.com



## MEMBERS IN THE NEWS

We're gathering updates for our next "Members in the News" feature. Send us your submission!

### **VOLUNTEERS NEEDED!**

Join us for the Camden County Bar Foundation's annual Children's Picnic on Saturday, June 7 from 10 a.m. to 12 p.m. Over 200 underserved inner-city kids are expected to attend and enjoy a day of fun in the sun complete with bounce houses, games, DJ & dancing, hamburgers and hot dogs, cotton candy and ice cream, face painting, and more!

Volunteers are needed for everything from set up and clean up, to grilling and spinning cotton candy, and coordinating games and having fun with the kids. Middle and high schoolers can earn community service hours by volunteering! Volunteers can register online and will receive additional information in the coming weeks as we approach the event.

All those interested in volunteering can contact Kara Graser at *kara@camdencountybar.org* or by going to our website at https://www.camdencountybar.org/lrs-calendar.

To schedule your classified or display advertising call Kara Edens Graser at 856,482,0620 or email: kara@camdencountybar.org / fax copy to 856.482.0637

### Office Spaces for Rent

Office space available up to 2,850+/- sf, shared or exclusive available including conference rooms. 1949 Berlin Road, Cherry Hill, NJ 08003. Contact agreenberg@hgllclaw.com with questions or inquiries.

Garber Law is renting out office space in our Voorhees location. This includes a fully furnished office and secretarial cubicle, and shared use of our receptionist, two conference rooms, and kitchen. If you are interested, or know someone who is interested, please contact us at (856) 435-5800, or general@garberlawoffice.com.

# **Please Support our Advertisers**



JUNE 2025 THE BARRISTER Page 7

# COCKTAILS, CONVERSATION, & CAMARADERIE

The annual Cocktails & Conversation event on May 20 was a memorable and well-attended evening, bringing together members of the legal community to honor retired judges **Hon. Francine Axelrad, Hon. Anthony Pugliese**, and **Hon. Richard Wells** with the unveiling of their portraits. The Camden County Bar Foundation also proudly awarded scholarships to deserving law students, highlighting our ongoing commitment to supporting future legal professionals. With the support of Assignment Judge Deborah Silverman Katz and Judges from the Camden County Superior Court, the event was a true celebration of service, scholarship, and community. If you missed it this year, make plans to join us next time for this special annual tradition.



Jeanette Kwon and Thomas Hagner present
Judge Francine Axelrad with her retirement portrait



Jeanette Kwon and Thomas Hagner present
Judge Anthony Pugliese with his retirement portrait



Jeanette Kwon and Thomas Hagner present
Judge Richard Wells with his retirement portrait



Amanda Hopkins, Nancianne Aydelotte and Domonique Grimes



Andrew Parsinitz, Ashley Mooney, Riane Pares-Kane, Atoosa Haghani and James Hamilton



David Thompson and Thomas Lipski



Erin Deitz, Erin Gallagher and Judge Kathleen Delaney



Judge Adam Greenberg, Michelle Badolato and Charles Resnick



Judge Brian Herman, Assignment Judge Deborah Silverman Katz and Judge Linda Eynon



**Judge Charles Rand and Steve Eisner** 



Judge John Kennedy, Judge Donald Stein and Judge Anthony Pugliese



Judge Mark Chase and Judge Mary Eva Colalillo



Judge Michele Fox and Judge Louis Meloni



Judge Nan Famular and Judge Linda Eynon



**Lauren Petrilli and Gerald Dodderer** 



Marty Abo, Michael Dennin, Andrew Parsinitz and Thomas Hagner



Mary Kay Wysocki, Stephanie Shreibman and Patrick Wesner



Samantha Price, Trish McAleer and Amelia Curotto



Michael Dennin, Lloyd Henderson, Nancianne Aydelotte, Heather Tran & Abraham Tran



Our 2025 Law Student Scholarship Recipients



# Using Annuities in Medicaid Planning

by Thomas D. Begley, Jr., Esquire, CELA and Marianne Johnston, Esquire

### A MEDICAID PLANNING

The use of annuities in Medicaid Planning is a viable Medicaid Planning strategy. Long-term care

is expensive and one of the best ways to pay for it is through Medicaid. Medicaid limits the countable assets of the individual Medicaid recipient to \$2,000. If the Medicaid recipient is married, the healthy spouse, known as the Community Spouse, may retain one-half of the couple's assets subject to a maximum of \$157,920 in 2025. This amount is known as the Community Spouse Resource allowance ("CSRA"). The remaining funds must be spent down or transferred. Transfers are subject to a five-year lookback and any gifting made during the five-year period results in the imposition of a Medicaid transfer of asset penalty. By using a Medicaid-Compliant Annuity ("MCA"), an individual can hasten Medicaid eligibility by avoiding or reducing transfers and the attendant transfer of asset penalty.

### **MEDICAID-COMPLIANT ANNUITY**

An annuity must satisfy five requirements to be considered not countable by Medicaid. The annuity must:

- 1. be irrevocable;
- 2. be non-assignable;
- 3. be actuarially sound (which has been interpreted as having a term shorter than the annuitant's life expectancy);
- 4. provide for equal monthly payments; and
- 5. name the State Medicaid Agency as primary beneficiary up to the amount the State pays out in benefits.

#### **MEDICAID PLANNING STRATEGIES**

For a single individual, the Gift/Annuity strategy can be used to transfer assets at a reduced Medicaid transfer of asset penalty. On March 28, 2025, DMAHS issued Medicaid Communication No. 25-04 that announced a decrease in the penalty divisor to \$402.74 per day. Medicaid will now impose a one-month penalty for the transfer of approximately \$12,250. Thus, if a single individual in a nursing home had \$122,500 of assets and transferred them to a child, the penalty would be ten months of ineligibility for Medicaid. However, if the parent transferred \$61,250 to the child, the penalty would be five months. The parent would retain the remaining \$61,250 and purchase an MCA with a term of five months to pay for care during the penalty period. These numbers are for example only. The Medicaid applicant's other income, cost of care, and available assets are considered when determining the amounts of the gift and of the MCA. The gift's size determines the length of the penalty period which in turn determines the length of the MCA. In these situations, the annuity will almost always be short-term. The gift annuity strategy is only available for nursing home applicants.

MCAs can be especially useful with a married applicant because Medicaid does not impose a penalty when assets are transferred between spouses. If the couple has excess resources, rather than transfer them to a child and incur a Medicaid transfer of asset penalty, the Community Spouse can purchase an MCA and convert what would otherwise be a countable asset into an income stream for the Community Spouse, which is non-countable. The Medicaid transfer of asset penalty is completely avoided.

Continued on Page 10

# Get to know a banker who gets to know your business.

We take the time to understand what makes your business different, then offer solutions to fit your exact needs. From loans and lines of credit to treasury management, our financial services can help you reach your goals.



### Let's start a conversation.

Call 1-855-278-8988 or visit tdbank.com/commercialbanking



### Using Annuities in Medicaid Planning

Continued from Page 9

Because of the lien requirement that the State Medicaid Agency be named as primary beneficiary, the health of the Community Spouse should be considered and, perhaps, an MCA for a term shorter than the Community Spouse's life expectancy would be appropriate. Even if the Community Spouse dies before the expiration of the term of the MCA, there could be a considerable saving. For example, if the term of the MCA was five years but the Community Spouse died at the end of four years, the Community Spouse would have received approximately 80% of the money back. The State is entitled to be repaid up to the amount it pays out in benefits. The State pays only a portion of the private pay rate for care, so the payback would likely be less than the expenditure for care on a private pay basis. This strategy can be used regardless of whether the Medicaid recipient is confined to a nursing home.

Begley Law Group, P.C. has served the Southern New Jersey and Philadelphia area as a life-planning firm for over 85 years. Our attorneys have expertise in the areas of Personal Injury Settlement Consulting, Special Needs Planning, Medicaid Planning, Estate Planning, Estate & Trust Administration, Guardianship, and Estate & Trust Litigation. Contact us today to begin the conversation.

### CCBF AWARDS \$500 SCHOLARSHIP TO RECOVERY COURT GRADUATE

The Camden County Bar Foundation awarded a \$500 scholarship to a Camden County Recovery Court graduate in recognition of his dedication to personal improvement. The funds will support his continued education.



# **Please Support our Advertisers**



# GCBF FOOD DRIVE

for families in need

Right now, many families in our area are facing food insecurity. Your contribution to our food drive can make a real difference. We're collecting non-perishable food items, or monetary donations, to donate to Jewish Family & Children's Service of Southern NJ.

### FOUNDATION AWARDS OVER \$21,000 TO HIGH SCHOOL AND LAW SCHOOL STUDENTS

The Camden County Bar Foundation recently announced its 2025 law student and high school student scholarship recipients. The CCBF awarded \$15,000 to deserving local law school students and \$6,250 to Camden County high school students.

Since 2000, the CCBF has awarded nearly \$450,000 to high school and law school students across South Jersey through its scholarship programs. Continued support of our events ensures the lasting impact of this investment in future legal professionals.

Congratulations to the following law student and high school student scholarship recipients!





James Hamilton, Sophia Harley, Andrew Parsinitz, & CCBF President Rachael Brekke



James Hamilton, Andrew Parsinitz, Aniah Murphy & CCBF President Rachael Brekke



James Hamilton, Andrew Parsinitz, Ashley Mooney & CCBF President Rachael Brekke



James Hamilton, Andrew Parsinitz, Atoosah Haghani & CCBF President Rachael Brekke



James Hamilton, Andrew Parsinitz, Brian Foglia & CCBF President Rachael Brekke



James Hamilton, Andrew Parsinitz, Kevon Elzey & CCBF President Rachael Brekke



James Hamilton, Andrew Parsinitz, Thomas Lipski & CCBF President Rachael Brekke



James Hamilton, Andrew Parsinitz, Tiana Reed & CCBF President Rachael Brekke



James Hamilton, Matthew Portella, Shannon DeSousa, Andrew Parsinitz & CCBF President Rachael Brekke



James Hamilton, Melani Cruz Stokes, Andrew Parsinitz, & CCBF President Rachael Brekke

### 2025 LAW STUDENT SCHOLARSHIP AWARD RECIPIENTS

Benjamin Asbell Memorial Scholarship Award: **Aniah Murphy** 

Eivind H. Barth Memorial Scholarship Award:

Atoosa Haghani

Joseph Cowgill Memorial Scholarship Award:

Mary Katt

Ralph W.E. Donges Memorial Scholarship Award: **Ashley Mooney** 

DuBois Brothers Award: **Tiana Reed** 

Thomas S. Higgins In Memoriam Award: Carleigh Ellis

George F. Kugler, Jr. Award: **Evin Guilford** 

Chris Mourtos Memorial Award: **Kevon Elzey** 

Hon. Samuel D. Natal Memorial Scholarship Award:
Brian Foglia

Harrold & Harriet Plum Memorial Award: Larissa Truchan

Louis C. Portella Memorial Award: Shannon DeSousa

Hon. Rudolph J. Rossetti Memorial Award:

Melani Cruz Stokes

Daniel B. Toll Memorial Award: **Sophia Harley** 

William Tomar Memorial Award: Thomas Lipski

Bruce A. Wallace Memorial Award: **Emily Konell** 

### HIGH SCHOOL SCHOLARSHIP AWARDS

The \$2,500 "Best of the Best" award will be presented to a Cherry Hill East student, with second place (\$1,500) going to a Haddon Township High School student and third place (\$750) to a Timber Creek High School student. Two \$300 awards—the Hon. Allan Vogelson Award and the Charles W. Foulke Award—will be given to Camden High School students. The remaining awards are \$100 each.

#### **FINANCIAL FORENSICS**



### Anatomy of a Business Valuation What to Look for When Reading a Valuation Report

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

Wait a minute Counselor. Before we get into our article that follows, we wanted to ensure you got wind of the invitation to the Camden County Bar Association's (CCBA) "Festivus", very informal summer party on July 16th.

It's our pleasure to spread the word about the wonderful camaraderie of the CCBA, but those who sit on the fence or wait too long to RSVP, well, it's their own fault if they get closed out. In the past, we've had the pleasure of providing food and libations for some 70-80 attorneys and judges attending, with all proceeds going to the Bar Foundation's great charitable work. While the food and beverage are under a large tent, in prior years, we've always been blessed with great weather. We hope there's a good chance that you can break away for 2-3 hours, midweek on Wednesday, July 16, 2025.

Looking forward to seeing you and wishing you and yours a familyfriendly summer.

Now that article we promised.....

You're in the beginning stages of helping a client sell his company, Tax E, Vader's No Wax Flooring, Inc. You recommended a business valuator to get an idea of what the business is worth (perhaps Abo Cipolla Financial Forensics, LLC). Abo delivers the report. Now what?

The value appears to be in the ballpark, but what do the report's details mean? Whatever the reason for a valuation, a basic understanding of the report's content means there's no need to take it at face value.

Four Points of Interest

In today's fast-paced business environment, it's not uncommon for business owners to quickly scan a valuation report, searching for the final figure. But you can learn much more from a report if you know what to look for throughout. Here are four key areas within the document we think you wish to at least consider focusing on:

- 1. *Procedures.* A business valuator will visit the site as well as perform a detailed financial analysis. Any information the valuator uses should have been available — or at least foreseeable — at the valuation's "as of" date.
- 2. Methodology. With various valuation approaches available, valuators choose one based on a company's unique characteristics. The valuation report, a "conclusion of value" really should discuss all of the valuator's options, including why some methodologies may be more appropriate than others.

Continued on Page 14

# Abo and Company, LLC • Abo Cipolla Financial Forensics, LLC **Certified Public Accountants / Litigation & Forensic Consultants**



Abo Cipolla Financial Forensics, LLC and its affiliate, Abo and Company, LLC, are proud to be *Partners in Progress* with the Camden County Bar Association. As part of this program, we are offering member lawyers our most prized assets—our time, our insight and our expertise. Should you wish to confer on a complex technical issue, or simply get a second opinion, we welcome the conversation. Consider us an extension of your office where you can freely discuss any and all matters involving your clients or you personally.

### Remember! It doesn't cost you anything to call us on a matter. It may cost you dearly by not calling us on that matter. We can help, so why not give us a call!

We strive to successfully meet the needs of a very diverse client base. We have carefully focused and developed our practice to specialize in the complexities of tax planning and compliance; financial consulting; accounting and review services; estate planning and compliance. We are here to assist our judiciary and legal colleagues in any and all accounting, tax, valuation, investigative or litigation support project where our team may be of benefit. We offer consultations in many areas, including the following:

- Contract disputes
- Shareholder disputes & partnership dissolutions
- Lost profit claims & damage measurement
- · Business interruption claims
- Business valuations
- · Critique of other expert reports and Interrogatory assistance
- Matrimonial litigation
- Document requests & productions
- · Fraud investigations
- Arbitration and Mediation
- Tax related valuations
- · Lost earnings from wrongful death, termination or personal injury claims

# South Jersey Office

307 Fellowship Road, Ste 202 Mount Laurel, NJ 08054 (856) 222-4723

#### Philadelphia Suburb Office 449 N. Pennsylvania Avenue Morrisville, PA 19067 (215) 736-3156

www.aboandcompany.com

**North Jersey Office** 851 Franklin Lake Road Franklin Lakes, NJ 07417 (201) 490-1117

# FINANCIAL FORENSICS Anatomy of a Business Valuation What to Look for When Reading a Valuation Report

- 3. *Discounts.* Once the valuator applies a methodology, he or she determines whether to apply valuation discounts (or premiums) to the preliminary value. Common discounts include the minority interest and marketability. If the valuator applies discounts, he or she should detail why each was chosen, any empirical evidence available and the company's unique characteristics.
- 4. *Conclusion*. After all is said and done, the value conclusion should make economic sense, at least considering both the hypothetical buyer and the hypothetical seller.

In addition to these four areas, also look in the "conclusion of value" report for the definition of the entity being valued. This definition should include the valuation's purpose, the company's name, the number of shares or interest, the entity type and the "as of" date.

Readers of the report should also be on the lookout for what professional "standards" were employed.

Business valuators affiliated with a nationally recognized business valuation organization, such as a CVA (Certified Valuation Analyst) from the National Association of Certified Valuators and Analysts (NACVA); an ABV (Accredited in Business Valuation) from the American Institute of CPAs (AICPA); or an Accredited Senior Appraiser from the American Society of Appraisers (ASA) are all required to adhere to industry standards.

Standards protect users of valuation services by providing a mechanism with which to regulate us practitioners' conduct and work quality. Practitioners affiliated with a valuation organization are subject to disciplinary action for non-compliance to standards and could lose their certification for flagrant departures. While I'm personally not an ASA which I believe has very similar standards, I can tell you my ABV and CVA designations dictate we look for guidance to the standards promulgated by the AICPA and NACVA which address all aspects of members' work product, including:

- Professional conduct
- Executing consulting and litigation engagements
- Performing a business valuation, starting with obtaining the information required to understand the business and scope of the engagement, moving through to the analysis phase which includes the methodology used and other important technical considerations
- Identifying any scope limitations
- · Reporting the conclusions drawn from the analysis

The ABV and CVA were not that easy to obtain and require a great deal to maintain by me and my very credible colleagues. The ABO? Well, that was a bit easier.

The above article was retrieved from the "E-mail alerts" disseminated by Abo and Company, LLC and its affiliate, Abo Cipolla Financial Forensics, LLC, Certified Public Accountants - Litigation and Forensic Accountants to clients and friends of the firm. The firm is a Partner in Progress of the Camden County Bar Association. With offices in Mount Laurel, NJ, Morrisville, PA and Franklin Lakes, NJ. Marty can be reached at marty@aboandcompany.com or by calling 856-222-4623 ext 104.

# Celebrating 75 Years of Legal Leadership:

# A Video Series From The NJ Supreme Court

Law and history go hand in hand. For over 75 years, the New Jersey Supreme Court has helped shape America's common law and expand individual rights. To celebrate this legacy, the New Jersey Supreme Court Historical Advisory Board created 10 short videos highlighting key cases and moments that made a national impact. We will feature a new video in the Barrister and on Facebook each month for the next 10 months.

First up - the 1947 New Jersey Constitution. This important document simplified government, gave more power to local communities, and created a stronger, fairer court system. Most importantly, it expanded protections for individual rights—helping New Jersey lead the way in shaping modern law across the country.

Whether you're in law or just love history, these stories are worth watching. Check it out below!

https://vimeo.com/euavp/1947constitution



### LARGEMOOR

FILM & DIGITAL SERVICES

Providing Expert Legal Photographic Services Since 1946

- Video Tape Depositions Day in the Life
- Accident Scene Photography
- Slip & Fall Personal Injury Photography
- Courtroom Exhibits & Displays
- Prints from X-Rays
- On-Site Executive Portraits
- Prints from all Digital Media
- Free Local Pick-Up & Delivery

609-868-7589 FAX 856.963.2486

BAR 400 CATION

email:largemoor@aol.com www.largemoor.com

LARGEMOOR
FILM & DIGITAL
SERVICES



After such trying weather this winter and spring (trying to keep us indoors and trying to lessen our drought), hopefully our patience (and yes, it has been tried), will be rewarded with a summer season in which sunshine, blue skies, and comfortable temperatures predominate. Whether at your primary or vacation home or while enjoying time away at a resort or VRBO, most of us will make time during the months ahead to gather with family or friends, and in that company open a bottle or two of a favorite, or perhaps soon-to-be favorite, wine.

When caught up in casual conversation it is easy to take a nice glass of wine for granted by viewing its attributes superficially. Certainly, whoever is responsible for selecting the wine will appreciate comments that validate the choice made to bring it to the table, but in the right setting with the right people it can be fun to dig a bit deeper to explore why the wine is enjoyable. Whether you subscribe to one of the many wine periodicals available in print or online, or simply read the descriptions offered by "shelf talkers," (those notes affixed next to the wine's price to entice customers to purchase it), you likely have read a tasting note, but have you ever authored one? Some thoughts about that will follow but first let's set the stage.

A tasting note is intended to communicate the taster's sense of a wine's flavor profile and the attributes it possessed at the time it was experienced. I say experienced because there is more to evaluating a wine than simply by a sip and swallow. Indeed, trying to assess a wine's virtues, or flaws, involves spending a bit more time with it. There is a reason we see experienced tasters lower and tip their glass and examine the wine's color against a background (preferably white) that will provide an appropriate contrast. Much like the lines on a person's face (at least pre-Botox) can convey a sense of age, the color of a wine can offer a clue as well. Typically, red wines get lighter as they age, as anthocyanins break down and tannins join with those anthocyanins and precipitate out of the wine. Certainly, there are other reasons red wine may display a lighter color, from the grape variety to vinification techniques, but examining the color can be one step in the tasting process. Conversely, white wines tend to darken in color as they mature largely due to the effect of oxygen (although so-called "orange" wines can complicate this visual analysis).

Another way to examine a wine is by its "nose" or "bouquet," each being wine speak for smell. Olfaction, which consists mainly of two types, contributes up to 80% of the taste of the wine, so this is why we see someone who is examining a wine swirl and sniff it. To complicate matters further, directly smelling what

is in the glass, called orthonasal olfaction, is only one part of employing one's olfactory ability. The other is retronasal olfaction, which is what is sensed when the aromas of a substance, here wine, held inside the mouth travel to the nasal cavity. So, when you see someone swirling wine before tasting it, it is to allow the wine to coat the glass and thereby expand the surface what can be directly smelled. While it may seem silly or, worse, pretentious if after sipping the wine the person then sucks inward through pursed lips, the intention is to spray the wine to the back of the palate to amplify retronasal olfaction.

Now that we have smelled the wine in all its hopedfor glory, we can turn to what most people think is the way we determine a wine's qualities- by our tastebuds. While many believe that tastebuds reside only on the tip of our tongue, in fact they are more dispersed. It is commonly held that those located at the front of the tongue focus on the perception of sweetness, while we sense sourness on the sides of the tongue, saltiness on the middle part, and bitterness on the back. However, the entire mouth interior plays a role, helping us appreciate a wine's tannins and their drying sensation, its acidity, which can be pronounced or simply undetectable depending on the wine, and the wine's finish, or how long the flavor qualities continue to be sensed after the wine is swallowed. Famous wine critic, Robert Parker, often would include in his tasting notes the length of time - in seconds - a wine's finish lasted. I don't know how precisely this was measured, but it certainly is a way to emphasize this attribute.

Admittedly, some tasting notes can strain credulity as they attempt to dissect each sensation in such detail that one wonders whether the author can possibly perceive everything described. In defense of such an approach, however, experience does tend to hone skills, and a taster's ultimate goal should not be impressing readers with his or her abilities but rather providing more than simply a numeric score so the reader may make an informed purchasing decision.

Now, a few cautionary notes are appropriate. Someone who is expressing a wine impression is necessarily providing a very subjective opinion, and you may perceive what that same wine is offering very differently. Also, most reviewers are tasting and writing about a wine that may have been one of hundreds of wines sampled at a tasting session. This can pose several potential concerns. First, a wine often will evolve over time in the glass, and if the tasting note is based on one visit to a just poured wine before moving on to others, that wine could be very different if it had been given time to "breathe." With some aeration, a young wine can shed some of its overt



tannins or oak impressions or tightly wound fruit can unfurl, while an older wine can be vital on first taste only to fade, sometimes quickly, as it sits in the glass. In many ways, a tasting note will reflect a precise moment in time, a snapshot that if taken earlier or later could be quite different. Another consideration when reading a tasting note is that the person offering it may have some inherent or acquired biases that influence the impression being communicated. For example, a reviewer may be a fan of "fruit bombs," a term often associated with red wines that are big, bold, ripe (or overripe), and expansive. If that is the foundation upon which opinions are formed, the reviewer may extol the virtues of such a wine while diminishing those of wines that others may laud as being "elegant" or "ethereal." Therefore, we may want to consider the style of wines a particular reviewer favors and determine how our own preferences match or differ from those of the person whose tasting note we are reading. Further, it is not unfair to think that a wine tasted early in a marathon tasting session may have been viewed differently if it were tasted after the person already has tried 200 other wines. While experienced tasters will attempt to avoid having palate fatigue impact their assessment, there may be so many wines, so little time, and a deadline looming that may affect reviews. Finally, there is the issue of whether a wine under consideration is tasted "blind" or with its identity revealed. Past experience with the producer of a known wine can create expectations that may influence a person's objectivity despite their good intentions.

Undoubtedly, even the more experienced wine drinker may be reluctant to try to write a detailed description of a wine being tasted. For most people, there is little need to remember more than simply whether they liked the wine or not, which, if recalled (or captured by a phone photo), can help in future wine buying decisions. However, allow me to suggest a way to craft a tasting note that at the very least can be an entertaining experience.

Each year, usually in December, one of the wine groups to which I belong gathers to taste Champagnes, typically the best of the best called tëte de cuvée. An exercise I initiated to help us develop a greater



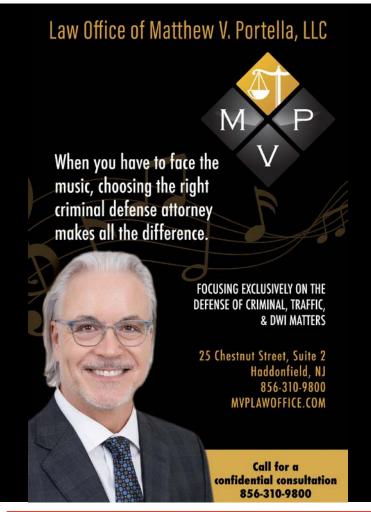
appreciation for each wine being tasted is compiling a group tasting note. Each person is to offer only one word to describe the Champagne just tasted. Everyone is encouraged to do this without looking at what someone else has written or waiting to finalize the word until after others voice theirs (supplying paper and pens helps keep responses independent). Once all words are in (and duplicates, which happen, either are excluded or emphasized adverbially, e.g. very), I weave together a tasting note that tries to capture what the group believed each wine had to offer. Champagne, of course, is wine, and so this exercise can be done with any type of wine you may be enjoying with others at the table.

By way of example, allow me to offer the group's tasting notes for the top two favorites (we take a vote) tasted this year. "2013 Roederer Cristal is dry and serene, a great breakfast seltzer with brilliant, translucent tangerine that is Cartier perfect." And then "2015 Veuve Clicquot La Grande Dame is extraordinary and forthright, displaying citrusy, lemony grapefruit distinguished by sudsy lilac and lovely violet." Admittedly, these accounts won't cause a professional critic to have job security concerns, but however clumsily or inelegantly expressed they are the product of our group's collective reaction to each of the wines.

So, while such accounts of these bastions of bubbly likely will not run in lockstep with professional critics who are paid for their expertise and communication abilities, an exercise such as this allows a group of friends not only to enjoy some wines together, but also to focus more intently about each wine and select one attribute to express the tasting impression. We then can take what sometimes are divergent views and in quilt-like fashion stitch them together into an account that represents our collaborative attempt to describe a wine we all experienced and, hopefully, enjoyed together. Perhaps the next time you gather with others and a bottle is opened and glasses filled, you can try having each person give a bit more thought about the wine just poured and have everyone share their one-word description of it. It can be both entertaining and enlightening to discover how perceptions can be so similar, yet at times so diametrically different. It is an activity that can instigate further discussion that, depending on how many wines are consumed, can become rather animated. Ultimately, when all the words are assembled you will have a group tasting note that, surprisingly often, will capture the essence of the wine and invariably the views of those sharing it.

Since this is our last issue of *The Barrister* until September, allow me to wish everyone a summer of fun, friends, and, of course, wine. **Cheers!** 







LAW DAY 2025 - THE CONSTITUTION'S PROMISE: OUT OF MANY, ONE

The Camden County Bar Foundation proudly sponsored this year's Law Day contest awards at the courthouse. CCBA President Matt Rooney addressed the students and engaged in conversation with these promising future lawyers.

### **LAW DAY 2025**

Camden County Technical School's Gloucester Campus and Overbrook High School w/ Camden County Bar Association President and Ombudsman Office Staff.



**Law Day Mock Trial** 



# **LAW DAY 2025**



Law Day Contest Winners w/ CCBA President Matt Rooney





WORKPLACE DISCRIMINATION? WAGE THEFT? WORKPLACE RETALIATION? SCHOOL DISCIMINATION OR BULLYING?

CIVIL RIGHTS VIOLATIONS?

No need to worry about the complexities of such matters... refer them to Costello, Mains & Silverman, LLC!



Kevin Costello, Esq. is Certified by the Supreme Court as a Civil Trial Attorney since 2002. The firm remits Referral Fees pursuant to Court Rules on *all* successful matters.

856-727-9700

referrals@costellomains.com

# Premier Legal Marketing provides digital marketing solutions and public relations to lawyers.



Entrusting us with your Internet market success, you will receive the personal attention you will not get from larger marketing firms.

Our products and services include:

- Attorney Niche Marketing
- Legal Web Design
- Search Engine Optimization (SEO)
- Google Ads (Pay-Per-Click)
- Content Writing
- Social Media Marketing

- Press Conferences
- Reputation Management
- Newsjacking (showcasing firm as legal analyst)
- Marketing Collateral
- Newsletters
- Public Relations and More!

PREMIER LEGAL MARKETING

856-320-2016

www.premierlegalmarketing.com

# Law Offices of Andrew Ballerini



As Certified Civil Trial Attorneys, we have and will pay one third referral fees to those attorneys who give us the opportunity to serve their clients.

Accepting Referrals of Serious and Catastrophic Injury Cases *Including*:

Nursing Home,
Medical Malpractice, Product Liability,
Premises Liability, Truck &
Automobile Injuries



Richard J. Talbot, Esq.

Certified by the Supreme Court of NJ as a Civil Trial Attorney
Million Dollar Advocates Forum Member
N.J.A.J. Board of Governors Member
Nursing Home Neglect and Serious Injury Matters

Andrew A. Ballerini, Esq.
Certified by the Supreme Court of NJ as a Civil Trial Attorney
Million Dollar Advocates Forum Member

BRAIN ANEURYSM HIP SPINE ANKLE ELBOW PRESSURE ULCER

Regard of the second of the secon

See other exhibits @ www.ballerinilaw.com

We **RELENTLESSLY** represent our clients using our valuable resources to help prove the significance of **OUR CLIENTS' INJURIES!** 

### Some case results include:

- \$1.8 Million Drowning Death
- \$990K Nursing Home & Assisted Living Facility Neglect Multiple Pressure Ulcers
- \$950K Nursing Home Neglect/Violations of Rights Hypoglycemia
- \$400K Recovery Pain & Suffering for Fatal Fire (Verdict of \$375K plus \$25K Settlement)
- \$500K Jury Verdict Excess Over Remainder of \$100K CSL Policy Against Allstate Insureds with Offer of Judgment for Policy Herniated Discs
- \$500K Nursing Home/Hospital Neglect Pressure Ulcers
- \$750K Nursing Home Neglect During Rehab Admission-Infected Pressure Ulcer Surgery
- \$950K Nursing Home Neglect Failure to Recognize and Act Upon Signs of Stroke
- \$400K Nursing Home Neglect Pressure Ulcer Developed on Cancer Patient During Rehab Admission
- \$400K Hospital and Nursing Home Neglect Pressure Ulcers
- \$550K Nursing Home Neglect/Violations of Rights Fractured Hip During Transfer Pressure Ulcers
- \$850K Nursing Home Neglect/Violations of Rights Bed Sores
- \$1 Million Nursing Home Neglect/Violations of Rights Pressure Ulcer and Fracture
- \$350K Judgment After Jury Verdict Nursing Home Hyperglycemia No Permanency
- \$400K Plus Judgment After Jury Verdict Nursing Home Violations of Rights and Negligence Proven

535 Route 38 · Suite 328 · Cherry Hill, NJ o8002 856.665.7140



JOIN US FOR THE CAMDEN COUNTY BAR FOUNDATION'S ANNUAL CHILDREN'S PICNIC!

OVER 200 UNDERSERVED INNER-CITY KIDS ARE EXPECTED TO ATTEND AND ENJOY A DAY

OF FUN IN THE SUN COMPLETE WITH BOUNCE-HOUSES, FACE-PAINTING, GAMES, DJ &

DANCING, HAMBURGERS & HOT DOGS, ICE CREAM & TREATS, AND MORE!

VOLUNTEERS ARE NEEDED FOR EVERYTHING FROM GRILLING TO COTTON CANDY TO

DANCING WITH THE "STARS". MIDDLE & HIGH SCHOOLERS CAN EARN COMMUNITY SERVICE

HOURS FOR VOLUNTEERING. HELP US SHOW THESE DESERVING KIDS A GREAT TIME!

### TO'SIGN UP TO VOLUNTEER CONTACT KARA AT KARA@CAMDENCOUNTYBAR.ORG

This community service project is just one more way the Camden County Bar Foundation, a 501(c)(3) organization, is giving back to our local community with the support we receive from our terrific members and the funds we raise from our special events such as the upcoming Installation Dinner on June 12.

For more information on how you can get involved and help change the lives of our community, contact Bar Headquarters at 856.482.0620.



# Installation Dinner Honoring



# Thomas A. Hagner

as the 99th president of the Camden County Bar Association

and

# Steven Salinger

as president of the Camden County Bar Foundation

JUNE 12, 2025 AT 6 P.M. BATTLESHIP NEW JERSEY

\$120 PER PERSON \$220 PER COUPLE

-NO HEELS ABOARD THE SHIP-

# Celebrating 144 years of service to the profession and community

Join us for a fantastic evening on the water aboard the Battleship New Jersey!

Enjoy hors d'oeuvres and dinner, music, tours, beer and wine,
as well as spectacular views of the Philadelphia skyline.

# Also being installed are the Officers & Trustees of the Association & Foundation

Proceeds from the sponsorship opportunities support the Camden County Bar Foundation's charitable projects for underserved children, veterans and first responders, high school and law student scholarships, as well as various other charitable projects and programs to improve the quality of life for Camden County residents.

The Camden County Bar Foundation is a 501(c)(3) not for profit organization registered with the office of the Attorney General of New Jersey. Contributions to the Foundation are tax-deductible to the extent allowed by current IRS regulations.

Invitations will be sent to all m	embers. Or register today using this form. en County Bar Foundation. Submit by June 6, 2025.	<u>Pay by credit card</u> □ Visa/MC □ AMEX
Name		Disc. Card #
Firm/Company Name		
Address	City/State/Zip	Exp. CVV
Audicos	Спу, этто, гар	Signature (required)
Phone	Email	
Detume to CCDE a/a Instal	llation Dinnon 1020 Moulton Dika Foot Suita 120 Channy	H:11 NI 00000

**Return to CCBF:** c/o Installation Dinner, 1939 Marlton Pike East, Suite 120, Cherry Hill,NJ 08003

# Installation Dinner Honoring



# INSTALLATION SPONSORSHIP OPPORTUNITIES



Thomas a. Hagner

as the 99th president of the Camden County Bar Association

JUNE 12, 2025 ABOARD THE BATTLESHIP NEW JERSEY

### **Presenting Sponsor**

\$1,500

Large full-color display ad running on large screen continuously throughout event, two event tickets, table signs, mention during event, ad featured on website and in The Barrister

### **Platinum Sponsors**

\$1,000

Large full-color display ad running on large screen continuously throughout event, one event ticket, mention during event, ad featured on website and in The Barrister

#### **Gold Sponsors**

\$750

Large full-color display ad running on large screen continuously throughout event, mention during event, ad featured on website and in The Barrister

### **Silver Sponsors**

\$500

Large black and white ad running on large screen continuously throughout event, ad featured in The Barrister

### **Bronze Sponsors**

\$250

Large black and white ad running on large screen continuously throughout event

# Celebrating 144 years of service to the profession and community

THIS YEAR'S ADS WILL BE FEATURED ON A LARGE SCREEN SHOWN ON A CONTINUOUS LOOP THROUGHOUT THE EVENING TO PROVIDE BETTER EXPOSURE AND VISIBILITY FOR OUR SPONSORS. EACH PACKAGE FEATURES AN AD AS WELL AS ADDITIONAL BENEFITS DEPENDING ON THE LEVEL OF SPONSORSHIP. LOOKING FOR OTHER SPONSORSHIP OPPORTUNITIES? CONTACT BAR HEADOUARTERS.

Proceeds from the sponsorship opportunities support the Camden County Bar Foundation's charitable projects for underserved children, veterans and first responders, high school and law student scholarships, as well as various other charitable projects and programs to improve the quality of life for Camden County residents.

The Camden County Bar Foundation is a 501(c)(3) not for profit organization registered with the office of the Attorney General of New Jersey. Contributions to the Foundation are tax-deductible to the extent allowed by current IRS regulations.

All ad copy and payments MUST b Make checks payable to Camden C	Pay by credit card Visa/MC AMEX Disc.	
Firm/Company Name	Card #	
Contact Name		Exp. CVV
Address	City/State/Zip	Signature (required)
Phone	Email	
	Set ad from attached copy or message below t, as is, and submitted as a .jpg or .pdf via email to kara@camdencountybar.org	



summer networking party & fundraiser

July 16 at 6 p.m.

# \$30 per person

(\$25 pp admitted 5 years or less/public sector)

at the home of Marty & Jane Abo 104 St. Vincent Court, Cherry Hill

It's hot — it's muggy — it's a typical New Jersey summer! There's no better way to beat the dog days than to "think cool" — like **December cool**.

Through the generosity of CCBA Partner in Progress Marty Abo and his wife Jane, the Bar Foundation is again hosting a "Festivus in July" cocktail party with proceeds being used to purchase toys for the Public Benefits Committee's Children's Holiday Breakfast & Party tentatively slated for December 6, 2025.

Don't miss this opportunity to support one of the Foundation's most cherished projects & explore the Abo Wonderland as featured in the February 2013 issue of *SJ Magazine!* 

deservation form – print clearly – det	ach and return by July 10, 2025	Pay by credit card Visa/MC
irm/Company Name	* 7.	AMEX Disc.
		Card #
Contact Name	*/\*	
ddress	City/State/Zip	Exp. CVV
uuress	City/State/Zip	Signature (required)
Phone	Email	<u> </u>

Checks payable/return to: CCBF c/o Festivus, 1939 Marlton Pike East, Suite 120, Cherry Hill, NJ 08003 | Fax: 856.482.0637













# SOFT BALL



# **TOURNAMENT**

Tuesday, August 12 Thursday, August 14 Tuesday, August 19 Thursday, August 21 All games @ 5:30 pm

\*rain or shine

John Adler Memorial Park at Challenge Grove Bortons Mill Road & Caldwell Road Cherry Hill, NJ

# Co-ed, all skill levels welcome! Form a team or sign up individually!

Registration: (incl. light refreshments, t-shirt)

\$60 per person

OR

\$500 per team of 10 - Featuring firm/team name on t-shirt

### Can't play but want to support?

Sponsorships available for \$250! Featuring your name/firm logo on the t-shirt

### Register by August 8 @ www.camdencountybar.org

For more information: kara@camdencountybar.org or call 856.482.0620



# CAMDEN COUNTY BAR ASSOCIATION LAWYER REFERRAL SERVICE



# Panel Application 2025-2026 (for new and renewing members)

### **Please Print**

Annual Panel Fee: \$10	0 admitted 1-5 years
Name	
Firm	
☐ Partner ☐ Associate ☐ Of Counsel ☐	Other (please specify)
Principal Office Address	
Office Telephone	Office Fax
Email	
Office Hours	
Law School	
Degree(s) Received - Year(s)	
Year Admitted to the New Jersey Bar	
Other Court Admissions & Dates of Admission	
☐ Will accept evening appointments	☐ Will accept weekend appointments
☐ Will travel to meet with client	Will accept collect calls from client
☐ Will meet with client in jail, if necessary	☐ Fluent in foreign/sign language (please specify below
Malpractice Insurance Carrier	
Malpractice Coverage Amount (minimum \$500,0	000/\$500,000)
Malpractice Deductible Amount (maximum \$5,0	00)
Malpractice Insurance Expiration Date	

### **LRS Practice Categories**

The LRS has 5 primary categories and over 35 special area categories. Each is considered a separate panel. Referrals within each panel rotate on a strict "next up" basis, with the only exceptions being those described in Rule 5A. Rotations occur within the 5 primary categories by the subgroups listed. Applicants should indicate each specific area of the law in which he/she wishes to receive referrals by checking the box next to all areas from which referrals are sought.

Referrals rotate within each of the special area panels independently of the others. For example, if a panelist requests referrals in all of the 5 primary categories and in 5 special categories, he/she will rotate within 10 panels simultaneously. This attorney could possibly receive referrals from each panel independent of the others according to the rotation. Once a referral is made in any one of the subcategories of a primary panel, the attorney will automatically be moved to the bottom of the rotation for that category.

When completing this application, in addition to checking the primary practice area boxes, be sure to indicate the specific areas of interest within each category. Remember that you should only indicate areas in which your practice, experience and education permit you to represent clients competently as required by the Code of Professional Responsibility. You will receive referrals in indicated categories only.

Thank you for participating in the Camden County Bar Association's Lawyer Referral Service, and advancing our mission to provide legal service to those in need throughout our community.

Please indicate in which of the following areas of law you practice, have experience, and can competently represent a client as provided by Canon 6 of the Code of Professional Responsibility. All referred cases are subject to the percentage fee program as stated in paragraph 4c(b) of the LRS Rules. *Cases will be referred only in the areas indicated.* 

COMMERCIAL	
■ Banking	☐ Insurance
☐ Bankruptcy (☐ Debtor ☐ Creditor)	Labor Relations
Collections	Employees (incl. wrongful discharge)
Construction	Employers
Consumer Protection	Unions
Contracts	■ Non-profit organizations
Corporations	☐ Partnerships
Debtor Defendants	Unemployment Compensation
Franchises	
CRIMINAL	
Expungments	Major Crimes (White Collar)
Juvenile	Municipal Court
☐ Major Crimes (Indictable Offenses)	
iviajor Crimes (indictable Offenses)	
FAMILY	
Adoption	Paternity
Child Abuse	Property Settlement Agreements
Custody/Visitation	Domestic Violance
Divorce Mediation	Domestic Relations
Support	☐ DCP&P/DYFS Defense
☐ Separation/Divorce	
PROBATE	
☐ Decendent's Estates	Guardianship/Incompetency
Elder Law/Medicare/Medicaid	☐ Wills/Trusts/Estate Planning
	, ,
PROPERTY	D. D. J. F. J. J.
Advance Directives (Living Wills)	Real Estate
Condemnation	☐ Commercial ☐ Industrial
Condominium Law	Residential
Landlord	
☐ Landlord/Tenant ☐ Commercial ☐ Land Use Planning	Real Estate Litigation Tax Appeals
Land Ose Flaming	lax Appeals
TORTS	
Civil Rights	Products Liability
Intentional Torts (Libel, Slander, etc.)	Professional Malpractice
☐ Negligence ☐ Plaintiff ☐ Defendant	Accounting Legal
☐ Nursing Home Abuse & Neglect	Architectural Medical
☐ Police Misconduct	☐ Dental ☐ Stockbroker
☐ Prisoners' Rights	☐ Engineering ☐ Other
☐ Workers' Compensation	

SPECIALTY AREAS	
Administrative Law	Indentity Theft
Admirality	Immigration/Naturalization
Animal Rights	☐ International Law
☐ Anti-trust	☐ Military/Veteran's Affairs
Appellate Practice (incl. Supreme Court)	Name Changes
Asbestos Litigation	☐ Neighbor Disputes
Business	☐ Patents/Trademarks/Copyrights
☐ Civil Litigation	Pennsylvania Matters
Class Actions	Pension Plans (ERISA)
Commercial Litigation	Securities
<ul><li>Constitutional Law</li></ul>	Social Security Disability
Computers/Technology	☐ Sports
☐ Disabled Persons	☐ State Licensing
Education Law  Special Education	☐ Taxation
EMS, Fire & Dispatch Law	☐ Victims of Violent Crimes Assistance
Entertainment	Other
Health Care Law	

#### Certification

By executing this application, I hereby certify the following:

- I am a member in good standing of the Bar of the State of New Jersey;
- I am an active member in good standing of the Camden County Bar Association;
- I authorize any review of my records by the Lawyer Referral Service Advisory Committee relative to my participation in the LRS program;
- I am duly qualified to practice law;
- I have the requisite experience and competence to practice in the areas of law I have indicated for referrals as provided by the Code of Professional Responsibility;
- I will adhere to the recognized ethical standars of the Profession;
- I authorize the LRS Advisory Committee to examine any and all material presently on file, or which may hereafter by filed, with the appropriate District Ethics Committee during the period that I am a member of the LRS Panel;
- I carry legal malpractice insurance with minimum coverage of \$500,000/\$500,000 with a maximum deductible of \$5,000;
- I will provide a Certificate of Coverage with a 10-day cancellation clause to the Camden County Bar Association as a condition of my Panel membership. Said insurance shall be in force at all times during my term of membership on the Panel;
- I agree to remit to the Camden County Bar Association a 10% portion of any fee-generating case over \$500 obtained through the Lawyer Referral Service;
- I agree to by bound by all rules and regulations of the Lawyer Referral Service presently, or as may be modified in the future.

Signature Date

Please return completed application, annual panel fee (payable to Camden County Bar Association), and Insurance Certificate to:

Camden County Bar Association
Lawyer Referral Service

Via email: ndemarco@camdencountybar.org

Via mail: 1939 Marlton Pike East, Suite 120, Cherry Hill, NJ 08003

**Questions?** 

Call 856.482.0620 or email <a href="mailto:ndemarco@camdencountybar.org">ndemarco@camdencountybar.org</a>
Visit our website: <a href="mailto:www.camdencountybar.org">www.camdencountybar.org</a>



Mail:

Camden County Bar Association 1939 Marlton Pike East, Suite 120

Cherry Hill, NJ 08003

# **CCBA** Committees

Invest in Yourself...Invest in Your Association!

Get Involved on a Committee

The Camden County Bar Association has a number of committees that offer opportunities to network with peers, take advantage of timely discussions on specific areas of the law, give back to the community, and much more. Committee service also gives you a voice in the Association and helps you get the most out of your membership. If you are interested in participating on a committee, review the list below, check the committee(s) in which you have an interest, complete the information at the bottom, and email or fax it to Bar Headquarters. For Committee descriptions or if you have questions, call Bar Headquarters at 856.482.0620, or visit <a href="https://www.camdencountybar.org">www.camdencountybar.org</a>.

<u>PLEASE NOTE:</u> An email address is required. It is only used for committee-related correspondence, and will remain confidential.

E Ali III Di L D. L II JADDI	- Law Day	
☐ Alternative Dispute Resolution (ADR)	Law Day	
Bar Headquarters Operations	Law Practice Management	
☐ Bench-Bar (Federal)	Lawyer Referral Service (Advisory)	
Bylaws	Mass Torts and Class Action Practice	
☐ Civil Practice	☐ Membership	
☐ Civil Practice Bench-Bar Subcommittee (State)	☐ Memorials	
□ Commercial Litigation		
□ Continuing Legal Education	☐ Personal Injury	
□ Corporate, Banking & Business	□ Probate & Trust	
☐ Courthouse Facilities	□ Pro Bono Legal Services	
☐ Criminal Practice	□ Professionalism	
□ Debtor-Creditor Relations	□ Public Benefits	
□ Diversity, Equity & Inclusion	<ul><li>Real Estate, Land Use &amp; Environmental</li></ul>	
☐ Education Law	Senior Lawyers	
□ Elder Law & Disability	Superior Court – Special Civil Part	
☐ Family Law	□ Taxation	
☐ Government Liaison	□ Wellness	
☐ Health Law	☐ Women In The Profession	
☐ Immigration & Naturalization	─ Workers' Compensation	
Labor & Employment Law	☐ Young Lawyers	
Name		
Firm Name and Address		
City/State/Zip		
5.177 5.18167 Z.IP		
Office Phone Cell Phone	Fax	
Email to: kara@camdencountybar.org	NTY BAR	
Fax to: 856.482.0637	OUNTY BAR TO	

# **MEMBERSHIP MATTERS!**

Your membership in the Camden County Bar Association offers you the following exclusive benefits:





# CONNECT WITH 2,000 COLLEAGUES

- + Exclusive membership directory searchable by name, practice area or firm FREE for members
- + Networking opportunities at members-only receptions and dinner, virtual speed-networking and mock interview events
- + Practice-related committees to connect you to other attorneys in your practice area



# BOOST YOUR CAREER

- + Join the Lawyer Referral Service which makes some 2,000 referrals annually
- + Network and learn at our 30+ live seminars per year, offering NJ and PA CLE credit
- + Exclusive meet and greet events with the Camden County judiciary
- + Speaking and volunteer opportunities at seminars and legal clinics
- + Job board highlighting career opportunities
- + Camden County ID Card for easy access to the Camden Courthouse
- Monthly publication, The Barrister, and weekly e-newsletter keeping you in-the-know on everything from Notices to the Bar to developments in the law
- + Member portal where you can register for events, manage your referrals, connect with colleagues, track CLE and renew your membership



### **SAVE MONEY**

- + Discounts on CLE seminars CCBA members save 60-75% on CCBA seminars vs. many competitors and approximately 30% vs. non-members
- + Discounts on office supplies, payroll, payroll services, telephone services, IT services, banking, publications, and more



# ACCESS TO OUR PARTNERS IN PROGRESS

- + Advice and information for lawyers
- + Law firm website and marketing experts
- + Webinars and seminars for attorneys from accountants, financial planners, marketing experts and more



# YOUR PARTNER FOR GREATER PURPOSES

- + You make a difference. We make it easier. Connect your profession with your passion through our charitable arm Camden County Bar Foundation with service initatives that touch the lives of our local community
- + Leadership opportunities on the CCBA's Board of Trustees
- + Leadership and volunteer opportunities with the Camden County Bar Foundation

### BY THE NUMBERS:

- + 2,000 members of the South Jersey legal community
- + Over 140 years of service to the profession and community
- + 30+ seminars per year offering NJ & PA CLE Credits
- + 1,182 cases referred to 54 participating LRS members
- + Over \$35,000 contributed to the local community in the last year through the Camden County Bar Foundation

"The most helpful webinar I've ever attended, thanks CCBA."

Survey respondent



"I appreciate the wide range of services and charitable opportunities." Survey respondent

QUESTIONS? or need help renewing your membership?

Contact Nick DeMarco at 856.482.0620



# Supreme Court of the United States





# Camden County Group Admission Ceremony January 21, 2026

Camden County Bar Association members in good standing are invited to join President Thomas A. Hagner in Washington, D.C. for the Association–sponsored **Group Admission Ceremony** before the Supreme Court of the United States on **Wednesday, January 21, 2026**.

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 **emailing kara@camdencountybar.org** or at **www.supremecourtus.gov**.

A *Certificate of Good Standing* from the Supreme Court of New Jersey can be obtained through the <u>NJ Courts Annual Attorney Registration and Payment System</u>. Use the Good Standing/Other Certificate tile to submit your request. 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 <a href="Friday">Friday</a>, November 7, 2025. Prospective admittees should also include a separate check in the amount of \$300 to the Camden County Bar Association as a registration fee for the trip, which includes a private reception in Washington D.C. on Tuesday evening January 20, and continental breakfast at the Supreme Court immediately preceding the admission ceremony. <a href="Note: Guests">Note: Guests</a> may register for an additional fee of \$150 per adult guest (children under 10, no charge). Include guest(s) name when submitting registration forms.

<u>PLEASE NOTE:</u> Admittees are limited to <u>ONE GUEST</u> in the courtroom for the ceremony; Cameras and mobile phones are not permitted in the courtroom.

Admission is limited to just 12 people. Sign up <u>TODAY</u> for this experience of a lifetime!



# CCBF FOOD PRIVER

for families in need

Right now, many families in our area are facing food insecurity. Your contribution to our food drive can make a real difference. We're collecting non-perishable food items, or monetary donations, to donate to Jewish Family & Children's Service of Southern NJ.

# **MOST NEEDED ITEMS!**

- Hot & Cold Cereal
- Prepared Tomato Products
- Canned Fish
- Peanut Butter
- Jelly
- Rice

- Pasta
- Canned Vegetables
- Shelf-stable Milk
- Baby Food & Formula
- Snacks
- Canned Fruit

# **DROP OFF LOCATIONS**

CCBF Headquarters\* - 1939 Marlton Pike East, Suite 120, Cherry Hill Stark & Stark - 40 Lake Center, 401 NJ-73 #130, Marlton RF Group - 105 Atsion Road, Suite C, Medford FESTIVUS Event - July 16 - donors receive a discounted event ticket SOFTBALL TOURNAMENT - August - Challenge Grove Park ~ Additional drop-off locations to be announced ~ \*CCBF HQ office closes at 2 p.m. on Fridays\*