THE BARRISTER

WWW.CAMDENCOUNTYBAR.ORG | PUBLISHED BY THE CAMDEN COUNTY BAR ASSOCIATION | VOL. 72 , NO. 4 • DECEMBER 2023

SEASON'S GREETINGS

The staff of the Camden County Bar Association joins with the Officers and Trustees of the Association and Foundation in wishing you and yours a happy, healthy, safe holiday season and a bright and prosperous New Year.

CCBA's Annual Holiday Party will be held on **Tuesday, December 12th** at Treno's Pizza Bar, Westmont. Tickets are $85 per person, including one drink ticket, a delicious assortment of gourmet pizzas, and live music! Tickets are on sale now! Register online at ***www.camdencountybar.org*** or call Bar Headquarters at **856-482-0620 ext. 110** to reserve your ticket

Give the gift of JOY this holiday season!

We still have more families that need to be adopted!

It's easy to participate, just tell us the size of the family you wish to adopt, and we'll let you know the ages of the Children, their clothing sizes, and, in certain cases their "wish list". Then all you have to do is shop and feel good knowing that you are sharing the joy and spirit of the holidays with a family you will never meet, but who will be touched by your kindness. We are also asking that you include enough food for their Christmas dinner. The amount you spend on gifts and food is up to you. **The donation drop-off will be from 8:30 a.m. to 30 a.m., Thursday, December 21st St. Joseph's Pro-Cathedral Church in Camden.** You will receive details and directions with your family assignment.

Please contact **Marci Hill Jordan** at ***mjordan@stark-stark.com*** for family assignments or call 856-874-4421 or **Mike Ward** at ***mickwardlaw@comcast.net*** if you have any questions.

CHILDREN'S CHRISTMAS PARTY

The holiday season is a time for spreading joy and giving back to the community, The Camden County Bar Foundation's Public Benefits Committee held its Children's Christmas Party at the Boys and Girls Club of Camden, on Saturday, December 2nd.

The day was filled with excitement and joy for the children. The children were given a delicious breakfast, games, Christmas carols, a magic show, and a visit from Santa!

Each child received a gift from Santa, a goody bag, and treats and snacks provided by Wegmans.

The Camden County Bar Foundation worked with the Boys & Girls Club, Better Tomorrows, Hispanic Daycare, Anna Sample House, and The Holy Name School.

Of course, none of this would have been possible without the help and support of our fantastic members and volunteers. Thank you for helping us make the holidays special for underserved children!

INSIDE:

THE DOCKET

DEC 2023

Saturday, December 2
Childrens Christmas Party
9 a.m. -12 p.m.– Boys & Girls Club, Camden

Monday, December 4
CLE: All Day CLE
8:00 a.m.- 4:30 p.m. – Camden County Courthouse

Wednesday, December 6
Young Lawyers Committee Meeting
5:30 p.m – CCBA Headquarters

Thursday, December 7
Happy Hanukkah!

Tuesday, December 12
CCBA Holiday Party
5:30 p.m.- 8:30 p.m – Trenos Pizza Bar, Westmont

Thursday, December 14
CLE: DRE Under Olenowski
500 p.m. - 6:15 p.m. – Via Zoom

Wednesday, December 20
CCBA Board of Trustees Meeting
5:00 p.m. - 6:00 p.m. – Bar Headquarters

Friday, December 22
Bar Headquarters Closed

Monday, December 25
Merry Christmas!

Friday, December 29
Happy New Year!
Bar Headquarters Closed

15

Tentative Agenda for December 15th Board Meeting

A tentative agenda for this month's regular Board of Trustees meeting is as follows. The meeting will begin at 5:00 p.m. at Bar Headquarters and via Zoom. All meeting are open to the membership. Anyone interested in participating 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. 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

Your Partner for Greater Purpose and Greater Productivity

Dues renewal notices for the 2023-24 Bar year were payable by June 1. Second notices were mailed in August to anyone whose dues are outstanding. To ensure you remain in good standing in the Camden County Bar Association – **South Jersey's premier Bar Association** – please make sure your dues are paid in full as soon as possible.

Our member-focused, attentive staff is available to help you with everything from registering for seminars and events to building your book of business, so you can focus on the day-to-day demands of your job.

Don't miss out – renew today!

THE BARRISTER

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

Editorial Offices
1939 Route 70 West, Suite 120
Cherry Hill, NJ 08003

Advertising:
Marian McBeth
856.482.0620 x114
mmb@camdencountybar.org

Periodicals postage paid at Cherry Hill, NJ and additional offices (USPS 712 - 480)

Classified Advertising rates	**$30 per insertion**
Annual Subscription Rate	**$40**

Be an active participant in YOUR professional organization.

ATTEND MEETINGS AND FUNCTIONS!

PRESIDENT'S PERSPECTIVE

HOLIDAY CHALLENGE

By Craig D. Becker

December is a month many of us look forward to – we are encouraged to take a break from work and spend time relaxing at home with family. It is also a wonderful time to get together with friends and celebrate. I hope to see all of you at the upcoming Bar Association Holiday Party at on December 12th, 5:30 – 8:30 pm, at Treno in Westmont.

While this season can be filled with friends, family, and joy, it can also be a lonely and difficult time for people. This Holiday Season I would like to issue a challenge to all the Members of the Bar Association. I challenge each of you to reach out to another Member of the Bar Association with whom you have not spoken for a while. For a further challenge, talk to that person about something that has absolutely nothing to do with the legal profession; ask about their life and offer support and/or companionship.

I believe one of the most important goals of the Bar Association is to create a supportive community. Even when someone is doing well or seems to be doing well, there may be issues or insecurities below that we don't see. When people feel supported it is a great help to their emotional health. Its crucial that we as Members of the Bar Association let other Members that they have our support and friendship. So please take a moment and reach out to someone you haven't spoken to in a while and remind them that they are a valued member of our community.

I'm adding a second challenge – take time for yourself this Holiday Season. As attorneys, we work hard at demanding and often emotionally exhausting jobs. We are often asked to do work at the last minute. We often take work home with us. Please take some time this Holiday Season to be 100% present with your family and friends. Forget about work and enjoy the gift of time with your friends and family.

From the Bar Association Leadership and Staff, we wish you Happy Holidays and are so glad that you are part of our community!

VERDICTS IN THE COURT

SUPERIOR COURT OF NEW JERSEY

OCTOBER 2023

VERDICT:	**NO CAUSE – 100% PLAINTIFF**
Case Type:	AUTO NEG-TORT
Judge:	ANTHONY M. PUGLIESE, J.S.C.
Plaintiff's Atty:	MICHAEL J. DENNIN, ESQ.
Defendant's Atty:	RAYMOND F. DANIELEWICZ, ESQ.
L 365 19	JURY

VERDICT:	**NO CAUSE**
Case Type:	AUTO NEG
Judge:	JUDITH S. CHARNY, J.S.C.
Plaintiff's Atty:	DOMHNALL O'CATHIAN/CLIFFORD TUCKER
Defendant's Atty:	CHRISTOPER MARCUCCI
L 4688 18	JURY

VERDICT:	**LIABILITY – 100% DEFENDANT - $553.69**
Case Type:	PERSONAL INJURY
Judge:	ANTHONY M. PUGLIESE, J.S.C.
Plaintiff's Atty:	JOHN J. VAN DYKEN, ESQ.
Defendant's Atty:	RONALD J. ROBINSON
L 348 22	JURY

VERDICT:	**LIABILITY - $500,000.00**
Case Type:	MEDICAL MALPRACTICE
Judge:	MICHAEL J. KASSEL, J.S.C.
Plaintiff's Atty:	KEVIN SIEGEL
Defendant's Atty:	CHRISTOPHER WOLK
L 2824 19	JURY

VERDICT:	**LIABILITY – PLAINTIFF $250,000.00**
Case Type:	PERSONAL INJURY
Judge:	JUDITH S. CHARNY, J.S.C.
Plaintiff's Atty:	JOHN BORBI, ESQ.
Defendant's Atty:	HAREOLD THOMASSON, ESQ.
L 1498 20	JURY

VERDICT:	**NO CAUSE**
Case Type:	AUTO NEG – PERSONAL INJURY
Judge:	JOHN S. KENNEDY, J.S.C.
Plaintiff's Atty:	JOEL W. GARBER/EVAN GARBER, ESQ.
Defendant's Atty:	STEPHEN C. WOLF
L 58 21	JURY

VERDICT:	**NO CAUSE**
Case Type:	PERSONAL INFURY
Judge:	MICHAEL J. KASSEL, J.S.C.
Plaintiff's Atty:	MARC SIGEL
Defendant's Atty:	ROBERT NICODEMO
L 3931 20	JURY

VERDICT:	**NO CAUSE – 100% PLAINTIFF**
Case Type:	AUTO NEG
Judge:	DONALD J. STEIN, J.S.C.
Plaintiff's Atty:	MITCHEL MACOWICZ
Defendant's Atty:	MATTHEW MORONEY
L 2243 20	JURY

VERDICT:	**NO CAUSE – 75% PLAINTIFF – 25% DEFENDANT**
Case Type:	AUTO NEG – TORT
Judge:	STEVEN J. POLANSKY, P.J.CV.
Plaintiff's Atty:	STEVEN PETRILLO, ESQ.
Defendant's Atty:	EUGENE BELENITSKY, ESQ.
L 1418 21	JURY

SOUTH JERSEY LEGAL SERVICES, INC. is a non-profit law firm, which serves the nine southern counties in New Jersey including Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Monmouth, Ocean and Salem counties. Our **Private Attorney Involvement (PAI) Program** provides an organized framework in which private attorneys can serve the community with pro bono work. If you would like to volunteer or if you would like a 15-minute Zoom presentation explaining any or all of our projects, at a time convenient for your firm, **please contact SJLS Director of Pro Bono Services Michelle T. Nuciglio, Esq. at 856-403-8620 or at** MNuciglio@lsnj.org. Benefits of volunteering: all volunteer time counts towards your annual Madden requirement; attorneys receive most of what they need to handle their cases; attorneys are helping an individual who would otherwise not be able to afford legal assistance.

The Bankruptcy Project – volunteer attorneys assist individuals in filing for Chapter 7 bankruptcy. The attorney will receive most of the information needed to complete the bankruptcy petition and schedules including asset and debt information, tax returns, pay information, credit reports, bills, etc. The filing fee is the responsibility of the client if not waived by the court. Our **South Jersey Bankruptcy Practitioners' Group (SJBPG)** meets via Zoom the third Wednesday of each month from October through March and provides valuable programming and free New Jersey CLE credits in exchange for each member's commitment to accept three pro bono Chapter 7 bankruptcy petitions by May.

The Children's Supplemental Security Income Project – volunteer attorneys assist child claimants in appealing a denial of their Supplemental Security Income benefits. Typical types of disabilities in these cases include autism, severe attention deficit hyperactivity disorder and other serious disorders that affect the child's daily functioning. Attorneys receive some medical and education records for the child. Typically these cases are referred at the hearing level where the attorney can advocate before an administrative law judge.

The Divorce Project – volunteer attorneys assist individuals who need uncontested divorces. The parties cannot have any debt or asset issues and if there are children born of the marriage, custody and support must already be established by court order. The attorney will receive a divorce questionnaire with all relevant information, a completed Certification of Insurance Coverage and Confidential Litigant Information Sheet, any relevant orders, a copy of the marriage certificate and proof of income. The client must have a good address for his or her spouse. The filing fee is waived by court rule. Attorneys are not expected to complete publication divorces and if any issues develop, the attorney can return the file for closure.

The Expungement Project – volunteer attorneys assist individuals who need to clear their criminal records, often to obtain better jobs or housing. Attorneys will receive the individuals New Jersey Criminal History Background Check, PROMIS/Gavel records, Municipal Court Case Search Records, the Party Court History from eCourts along with any other records the client provides. There is no filing fee for expungement in New Jersey. We can provide your firm with a 1.5 hour training if 5 or more attorneys are willing to take a pro bono expungement case.

The Family Assist Project – volunteer family law attorneys provide 30-minute telephone advice consultations to individuals in need of family law advice. Typical issues clients need advice on include custody, divorce, relocation, adoption and support. The attorney is not required to perform any services beyond the consultation.

The SJLS Guardianship Project for Children – volunteer attorneys help parents with disabled children who will soon be 18 years of age obtain guardianship. The attorney will receive a guardianship questionnaire completed by the parent, the Individualized Education Program if applicable and any records that show what the child's issues are. The filing fee is waived by court rule. Attorneys may ask the fee for the guardian ad litem to be waived; however, if it is not, this fee is the responsibility of the parent.

Family Law Considerations in Medicaid Financing of Care

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

Eligibility Requirements

Requirements for Medicaid programs vary from program to program. The following rules of eligibility apply to the Managed Long-Term Services and Supports (MLTSS) program. The program provides a broad array of services, including payment for nursing home level of care in the home, assisted living facilities, and nursing homes.

➢ *Citizenship and Residency.* The individual must be a U.S. Citizen or qualified alien and a resident of the State of New Jersey.

➢ *Income.* For most programs there is an income limit in 2024 of $2,829 per month; however, a Qualified Income Trust (QIT) can be utilized to circumvent this limitation.

➢ *Resources.* For many programs there is a resource limit of $2,000 for the Medicaid recipient, and half of the countable assets may be retained by the healthy spouse with a minimum of $30,328 and a maximum of $154,140 in 2024.

Some assets are not countable, such as a primary residence that is occupied by the healthy spouse. If the Medicaid applicant is single, there is a maximum cap on equity of $1,071,000 in 2024. An automobile is exempt. Personal effects and household goods are exempt. Wedding rings and engagement rings are exempt. Medical equipment, burial funds, inaccessible resource, term life insurance, whole life insurance with a maximum face value of $1,500 are all exempt. If an applicant is married, resources owned individually by the healthy spouse and the sick spouse are pooled for determining Medicaid eligibility. This is an important factor in considering whether a divorce is a financially advantageous strategy.

➢ *Clinical Eligibility.* From a medical standpoint, the individual must need assistance with at least three activities of daily living (ADLs). The ADLs are:

(1) Walking and standing by oneself
(2) Feeding oneself
(3) Dressing oneself
(4) Bathing oneself
(5) Toileting
(6) Continence

Individuals may still be eligible for Medicaid when they can physically perform the ADLs, if cognitive impairment requires them to receive assistance in doing so.

Under N.J.A.C. 10:52-1.11, all Medicaid eligible recipients seeking admission to a Medicaid-certified nursing facility and individuals who may become Medicaid eligible within six months following admission to a Medicaid-certified nursing facility, will receive a comprehensive needs assessment by the regional staff nurse to determine their long-term care needs and the most appropriate setting for those needs to be met. This examination process is called the "Pre-Admission Screening" (PAS).

Strategies

➢ *Spend Down and Conversion of Countable Resources.* In advance of submitting a Medicaid application, the applicant and applicant's spouse may spend down funds on anything for which they receive fair market value. An applicant may wish to spend down assets by any of the following:

- Pay off debts,
- Pay for services,
- Prepay real estate taxes, or
- Take a vacation.

➢ *Convert Countable Assets to Non-Countable Assets.* Another strategy is to convert countable resources into non-countable resources. The following actions may be taken to make the conversion:

- Pay off or reduce mortgage on primary residence – increases equity in non-countable asset.
- Buy household goods or personal effects.
- Make home improvements.
- Purchase life estate in children's home.
- Community Spouse may convert traditional IRA to Roth IRA and pay taxes on the conversion.
- Purchase prepaid funeral and burial plot.
- Buy more expensive home.
- Buy a new car.
- Purchase a Medicaid-compliant annuity.

If the applicant is married, an analysis must be done as to whether the spend down or conversion should be done before or after the submission of the Medicaid application.

➢ *Medicaid-Compliant Annuities.* The purchase of a single premium Medicaid compliant annuity is a strategy that can save substantial assets. Such annuities provide a stream of income and are not considered countable assets. By the community spouse purchasing such an annuity, the sick spouse may become financially eligible for benefits quickly. When a married individual receives Medicaid benefits, the community spouse's income does not have to pay for the sick spouse's long-term care. Therefore, the income stream the community spouse receives from a Medicaid compliant annuity is protected from spend-down.

Medicaid compliant annuities may also be useful for single applicants. If gifting by a Medicaid applicant is expected to result in a transfer penalty, such annuities may generate income to help pay for care during the penalty period.

To be Medicaid compliant, the annuity must:

- be irrevocable;
- be non-assignable;
- be actuarily sound;
- make payments immediately and in equal amounts during the annuity's term with no deferral and no balloon payments; and name the State as remainder beneficiary in first position for the amount the State pays out in benefits unless there is a Community Spouse, or minor or disabled child, in which event the State must be named in the second position.

Courts have held an annuity is actuarially sound if its term is shorter than the annuitant's life expectancy as determined in accordance with the Social Security Administration's actuarial publications. When considering the purchase of an annuity it is critical to choose one that is Medicaid compliant. Purchasing the wrong type of annuity may cause the annuity owner or the annuity owner's spouse to be ineligible for Medicaid.

Transfers of Assets

➢ *Look-Back Rule.* There is a 5-year look-back for transfers of assets.1 All transfers of assets for less than fair market value must be reported on the Medicaid application if they occurred within 5 years. Transfers occurring more than five years before the application date are not considered. During the application process, the county caseworker will scour the statements of all accounts owned by the applicant and

Continued on Page 6

Family Law Considerations in Medicaid Financing of Care

Continued from Page 5

applicant's spouse to determine if any gifts were made during the look-back period.

- *Transfer Penalty.* With limited exceptions, a transfer of assets for less than fair market value will result in Medicaid's imposition of a penalty. The transfer penalty is a length of time during which Medicaid will not pay benefits and the penalty does not begin to run until the applicant is otherwise eligible for benefits.2 In other words, the penalty will not start until the applicant has met all eligibility requirements, including being spent down to $2,000. Thus, transfer penalties can create financial hardship because the family will have to find some other way to pay for care until the penalty ends. To calculate the penalty length, the total value of identified gifts is divided by the average daily cost of nursing home care in New Jersey, currently $384.57. The quotient is the length of the penalty in days.

In determining whether or not a divorce is a financially sound strategy, an analysis should be made of various Medicaid planning strategies and how they fit into the client's goals.

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.

Fall Frolic Event

FOUNDATION'S FALL FROLIC IS ANOTHER RESOUNDING SUCCESS!

Members of the Bench and Bar kicked off the holiday season at the Bar Foundation's annual Fall Frolic on November 6th at Brio Italian Grille, Cherry Hill. This event has been a tradition for 20+ years. Proceeds from this event will be used for purchasing gifts for the Children's Christmas Party which will serve 150-200 children this year. Thank you to all who attended, we couldn't do it without you!


DAVID DEITZ, TINA TATE, BOB TATE


STACY BERGIN, JACQUIE WINNER


MARTY ABO, CHARLENE CATHCERT, NICOLE POWERS


ALEX RUANE, JEANETTE KWON


SIMON ROSSETER, JERRY KULBACK


BOB LAUBACH, LINDA LAUBACH, SEAN RICE


DOMENIC SANGINITI, AMANDA LEWIS, ALEX FAJARDO


KIM ARROYO, MIKE GALPERN


MARK STRASLE, DENNIS FRAZIER, FITZROY CAMPBELL, JR.


CHRIS KEATING, CRAIG BECKER, MARTY ABO


ANDREW PARSINITZ, LAUREN PARSINITZ


KATHY KANE, RACHAEL BREKKE


CLARE MUELLER, SAMANTHA TISHGART, HOWARD MENDELSON


CAROLINA INGLESIAS, TIM FARROW, ERIN DEITZ


CRAIG BECKER, TOMMIE ANN GIBNEY, DOMENIC SANGINITI


JOE McCORMICK, JOE VENTO, JENNIFER VENTO, TERI SPELLMAN


ALEX RUANE, CHUCK RESNICK, STEPHEN KOZIC, GARY BOGUSKI

14TH ANNUAL LOBSTER BAKE
THANK YOU!

AD SPONSORS:

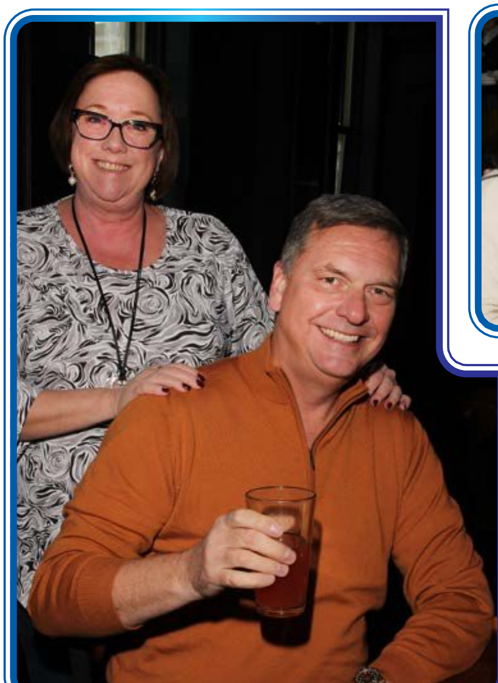
Raffle Basket Sponsors
- Craig and Beth Becker
- Jeanette Kwon
- Carly Fowler
- Thomas Hagner
- Tommie Ann Gibney
- Tina and Bob Tate
- Carolina Inglesias
- Maise Chin Smith
- Blue Monkey Tavern
- Mike Dennin

Monetary Donors
- Stephanie Zane
- Derek Decosmo
- Steven Sallinger

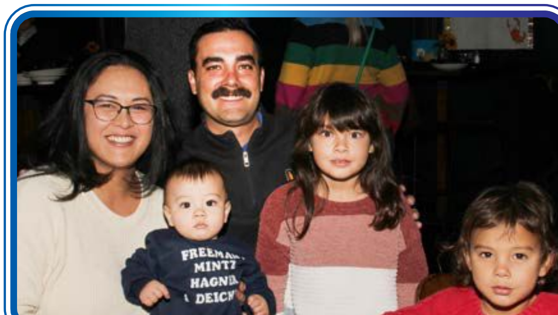
ERIN GALLAGHER, ALENA HYATT

TOM HASNER, LIANE HASNER

PAT JONES, STEFANIE RIEHL, JIM RHODES, JIMMIE (DOG)



TIM RYDER, TOMMIE ANN GIBNEY



TOM HAGNER, ANGELA HAGNER, JOSEPHINE, ALICE & TOMMIE

PATRICIA GIORDANO, LAURA ERGOOD

BETH BECKER, CRAIG BECKER

HOPE JONES, JENNIFER JONES, JULIA JONES

JIM MADDEN, ALICE BECKEGTT, REGGIE BECKETT

MIKE DENNIN, MICHAEL DENNIN, LINDA DENNIN, JOE DENNIN

MATT ROONEY, JACKIE ROONEY, TEDDIE, DAPHNE

DAWNN BRIDDELL, KIM ARROYO, CRAIG BECKER

CARRIE BOYLE, TIM KING, TOM OBADE

CHRIS KEATING, MIKE DENNIN, MICHAEL DENNIN, TALIA, DONOVAN

MARTY ABO, ED EPSTEIN, LYNDA HINKLE

Visa/MasterCard Class Action Settlement – How does this affect you?

by Bonnie Natal, Envoy Business Advocate President & Founder

If you accepted Visa or MasterCard at any point between January 1, 2004 and January 25, 2019, you are a part of a class action lawsuit that resulted in a $6+ billion settlement.

The Court overseeing the Visa/Mastercard Class Action Settlement has confirmed that the time for all appeals has passed and that a Special Master had been assigned to oversee the administration of payments.

The lawsuit, which is officially titled "In re: *Payment Card Interchange Fee and Merchant Discount Antitrust Litigation*," originated as a dispute between merchants, card-issuing banks, and payment card associations over interchange fees.

Before the case was fully litigated, both sides reached a negotiated settlement. The settlement provides that Visa and MasterCard contribute to a $6+ billion-dollar cash settlement fund, which will be distributed to merchants who accept the settlement. An additional $1.2 billion is set aside to cover an adjustment in interchange fees for an eight-month period that starts on July 29, 2013.

Merchants (Businesses) that accepted credit card payments between January 1, 2004 and January 25, 2019 may be entitled to receive a portion of the settlement fund. The amount received by Merchants in this settlement will be a percentage of the total interchange fees paid during that time period. The Claims Administrator will determine how much interchange was paid by each registered Merchant.

In order to participate in the settlement, Merchants must register with the Claims Settlement Administrator.

Claim forms will begin being mailed on December 1, 2023, and the claim filing deadline is set for May 31, 2024. Because of the large number of claim forms being sent, Merchants may not receive theirs until late December or possibly January.

Envoy Business Advocate has partnered with a third-party service, Brownstone Recovery, to manage the claims process at a discounted fee for our clients. Brownstone will begin the claims filing process for our registered clients' claims and will coordinate any discussions and/or follow-up with the Settlement Administrator as needed. Registered Merchants need not do anything at this point. If you are NOT registered, please contact Envoy Business Advocate – Bonnie Natal – 856-577-3360.

Payment Card Settlement Disclaimer: Claim forms are being delivered and are available online beginning December 1, 2023. Class members need not sign up for a third-party service in order to participate in any monetary relief. No-cost assistance is available from the Class Administrator and Class Counsel during the claims-filing period. Additional information regarding the litigation is available at. ***http://www.paymentcardsettlement.com***

Bonnie Natal has over 26 years of experience in finance and merchant services and has been an ETA Certified Payments Professional since 2014. Envoy is an ISO (Independent Sales Organization) representing several different payment processors—that gives us the flexibility to provide the solution that is the best fit for your practice. Our fees are transparent. We make sure our clients understand their statements, what they are paying for and ensure they are PCI compliant. As a Partner in Progress to the Camden County Bar Association, Envoy provides a complementary consultation and review of your current payment processes. Contact Bonnie Natal, 856-577-3360 or bnatal@envoybusinessadvocate.com.

Only Letters, Eh? ABO, ABV, CVA, CFF and, of course, EBITDA

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

Why re-invent the wheel? Marty Abo's good friend and colleague, Chris Mercer, one of the brightest, nationally recognized and most insightful business appraisers of our time, could not have so simply and so precisely stated what so many lay people and experts wrestle with – Why the Focus on EBITDA.? Chris is the founder and CEO of ***Mercer Capital***, a national business valuation and financial advisory firm headquartered in Memphis, Tennessee. Clients include private and public operating companies, financial institutions, asset holding companies, high-net worth families, and private equity/hedge funds. With Chris' permission I've cited key parts of his commentary. If you'd like to read other prolific writings generated from Chris and his firm, just give Marty Abo a shout. In fact why should Abo and Company be the only ones to benefit from Mercer's pearls of wisdom, try going yourself to ***www.MercerCapital.com***.

Soooo……Why the Focus on EBITDA?

There is a fascination in the business world with something called EBITDA. Look on the audited financial statement of any company and you won't find any such thing. But everyone, or almost everyone, is talking about EBITDA when they talk about business earnings.

What is EBITDA?

EBITDA is an acronym for **E**arnings **B**efore **I**nterest, **T**axes, **D**epreciation, and **A**mortization. It is important because, as we will see, EBITDA is the initial source of all reinvestment in a business and for all returns to shareholders. It is essentially the net income of a business adding back the interest expense, income taxes, depreciation and amortization. Abo and Company, Mercer Capital and other financial professionals believe this is especially helpful in analyzing and comparing profitability among enterprises by effectively eliminating the effects of differing accounting methods and differing capital structures (i.e. debt vs. equity decisions).

Starting with Net Income of a company's financials, interest excpense is removed since it's usually the particular company's choice of financing. Income taxes are removed as they vary widely depending on entity structure, acquisitions and losses in prior years which can materially distort the bottom line-net income. EBITDA than eliminates depreciation and amortization with its very subjective selection and judgments that can go into those calculations (i.e. methods used such as accelerated vs. straight-line, useful lives, salvage, etc.)

Professionals around as long as Abo and Mercer saw EBITDA come to the forefront in the 1980s with leveraged buyouts really coming into vogue when we would look to a company's ability to service its debt. EBITDA has evolved to be especially useful to companies which have or acquired expensive tangible and intangible assets that were being written off (i.e. expensed) over differing and extended periods. As an aside, it's interesting to see it so focused now by so many companies in high tech industries where its use may not even be particularly relevant or warranted. Proponents of

Continued on Page 13

Only Letters, Eh? ABO, ABV, CVA, CFF and, of course, EBITDA

Continued from Page 12

EBITDA typically maintain that it offers a better portrayal of profitability by removing expenses that muddy how an enterprise is really performing.

Chris presented two sample income statements to show what EBITDA is and why market participants and business appraisers think it is so important for your company. Sample Company 1 is a company that sells or makes stuff, so there is an item called cost of goods sold on the income statement. Sample Company 2 is a professional services company that delivers services. Both companies are assumed to be S corporations, or tax pass-through entities where the shareholders are responsible for their respective shares of taxes on their companies' earnings.

Companies Having Cost of Goods Sold

Let's assume Sample Company 1 is a manufacturer with a few patented products in its portfolio. We can look at the income statement and learn a bit about the business.

Sample Company 1: Representing Companies that Make or Sell Stuff			
Sales		$50,000,000	100.0%
Cost of Goods Sold (Excluding Depreciation)		$27,500,000	55.0%
Depreciation		$2,500,000	5.0%
Gross Profit		$20,000,000	40.0%
Operating Expenses			
Sales and Marketing		$6,000,000	12.0%
Administrative		$4,000,000	8.0%
Other Expenses		$3,000,000	6.0%
Amortization of Intangible Assets		$1,000,000	2.0%
Interest Expense		$500,000	1.0%
Total Operating Expenses		$14,500,000	29.0%
Pre-Tax Income		$5,500,000	11.0%
State Taxes	6.0%	$330,000	0.7%
Net Income for Sample Company 1		$5,170,000	10.3%

Total cost of goods sold, including depreciation, total 60% of revenues, so the gross profit is $20 million and the gross margin (gross profit as a percentage of sales) is 40%. Operating expenses total 29% of sales, so the pre-tax margin is 11.0% and net income, after state taxes, is $5.2 million, or 10.3% of sales. Not every manufacturer has 10.3% margins, so the patented products must be providing some margin protection.

Where is EBITDA on the income statement? Well, it isn't there. To "find" EBITDA on Sample Company 1's income statement, Chris did a bit of rearranging:

Pre-Tax Income	$5,500,000	11.0%
+ Interest Expense	$500,000	1.0%
+ Depreciation	$2,500,000	5.0%
+ Amortization of Intangible Assets	$1,000,000	2.0%
= EBITDA for Sample Company 1	$9,500,000	19.0%

As alluded to earlier, the derivation of EBITDA is straightforward. EBITDA is developed by beginning with pre-tax income and then adding the IDA, or interest, depreciation and amortization. Since we started at pre-tax income, this measure of cash flow is before taxes, as well. So there we have EBITDA for Sample Company 1 at $9.5 million and with a 19.0% EBITDA margin.

Companies That Deliver Services

Sample Company 2 is a professional services business; let's say a consulting firm of some kind. Its income statement is somewhat different from that of Sample Company 1 in that there is no item called cost of goods sold. Sample Company 2 pays its professionals and support personnel and collectively, they deliver consulting services to clients. The other

Continued on Page 14

Only Letters, Eh?
ABO, ABV, CVA, CFF and, of course, EBITDA

Continued from Page 13

expenses for a professional services firm tend to be those of occupancy and everything else. The income statement looks like:

Sample Company 2 - Representing Companies that Deliver Services			
Sales		$25,000,000	100.0%
Operating Expenses			
People Costs		$14,500,000	58.0%
Occupancy Costs		$2,500,000	10.0%
Depreciation		$125,000	0.5%
Interest Expense		$250,000	1.0%
All Other Costs		$2,250,000	9.0%
Total Operating Expenses		$19,625,000	78.5%
Pre-Tax Income		$5,375,000	21.5%
State Taxes	6.0%	$322,500	0.5%
Net Income for Pass-Through Entity		$5,052,500	20.2%

Sample Company 2 expended 58.0% of sales on personnel costs, and 10.0% of sales on occupancy expense. All other expenses, including a small amount of depreciation, totaled 10.5% of sales. So these professional services earned pre-tax income of $5.4 million, or 21.5% of sales. Often, professional services firms will spend about 60% of sales on people costs, 20% on everything else, leaving about 20% (pre-tax) for owners.

Once again, where is EBITDA? We have to derive it as with Sample Company 1:

Pre-Tax Income	$5,375,000	21.5%
+ Interest Expense	$250,000	1.0%
+ Depreciation	$125,000	0.5%
+ Amortization of Intangible Assets	$0	0.0%
= EBITDA for Sample Company 2	$5,750,000	23.0%

As before, we begin with pre-tax income and add interest expense, depreciation and amortization (none), and Sample Company 2 has EBITDA of $5.75 million with a 23.0% EBITDA margin.

What's the Big Deal with EBITDA?

EBITDA is the topmost level of cash flow that is available (or not) for all of the reinvestments that are necessary to enable businesses to grow and to provide returns for owners. Corporate acquirers, private equity investors, investment bankers and valuation analysts all focus on this important measure of cash flow. The next table illustrates in a conceptual way why EBITDA is important to investors.

EBITDA	
- Capital Expenditures	Reinvest in the business
+/- Working Capital	Reinvest in the business
- Interest	Lenders' returns on their loans to you
- Reduce Debt	Lenders' returns of principal lent to you
- Taxes	We all pay to play
= Returns to Owners	What's left

As businesses grow, it is necessary to reinvest in them. Reinvestment comes first in the form of working capital needed to fund growth in sales. Growing sales normally mean growing accounts receivable and, for companies that make or sell stuff, growing inventories.

Then, it is necessary to reinvest in the business to replace machinery and equipment, or fixed assets, that wear out with time or become obsolete or out of date because of newer, faster, more productive equipment or software or machinery and on. Further, if a company is growing, it will be necessary to invest in additional plant and equipment or other fixed assets. For distribution companies, these investments may come in the form updating existing facilities or building new locations.

Professional service firms are not usually capital-intensive. The "inventory" they have walks out the door every day and hopefully returns the next. But they do have to finance growing accounts receivable.

If businesses borrow funds to finance operations, it is necessary to pay interest on loans and to repay principal on a timely basis. Lenders want to be paid and so create all kinds of protections for themselves to assure that they will be paid on time.

Next, if there is profit at the end of the day, all businesses must pay their taxes. We have to pay to play the game of business in America.

Finally, if there is any cash flow left after taking care of all of the prior needs of the business, its owners have a chance for cash return. Owners reinvest in a business for the prospects of increasing future returns in the form of appreciation and higher future cash distributions.

So there we have it. Investors and analysts focus on EBITDA because when buying a business or when valuing a business, it is necessary to make judgments about its ability to generate cash flow sufficient to meet all of the needs of the business and to provide adequate returns to shareholders.

One final point: The greater your EBITDA, the greater the value of your company. You can't say that about sales. You can't say that about gross profit. But you can say that about EBITDA.

Concluding Questions

EBITDA is important. So Mercer, only echoed by Abo, asks a few questions:

1. What is your company's EBITDA?
2. What is the trend in dollars of EBITDA?
3. What is your company's EBITDA margin?
4. What is the trend in the EBITDA margin?
5. How does your EBITDA margin compare with your competition?
6. Are there some obvious things you can do to enhance your company's EBITDA?
7. What steps are you taking to realize this low hanging fruit?
8. Are you focused on improving your company's EBITDA and its EBITDA margin?

Martin H. Abo, CPA/ABV/CVA/CFF is a principle of Abo and Company, LLC and its affiliate, Abo Cipolla Financial Forensics, LLC, Certified Public Accountants – Litigation and Forensic Accountants. 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 856-222-4723.

WINE & FOOD

By Jim Hamilton

In a climate of geopolitical uncertainty and a receding economy causing experts and laypersons alike to be *Fed* up as inflation remains as stubborn as a dried cork that prefers crumbling to extraction, celebrations may be as subdued as Phillies fans after game 7. However, holiday traditions or the prospect that 2024 will offer less despair and more hope may inspire the popping of sparkling wine corks as people celebrate with family, friends, or colleagues.

When choosing the right bubbly, certainly the nature of the occasion will be a consideration. In many cases, the more significant the reason for opening the wine, the more freely one may spend on the purchase. The size of the group that will enjoy the wine also may impact the decision. Tête de cuvée Champagnes such as Dom Perignon or Cristal may be a nice splurge for one or two couples but may be a bit dear for a large party requiring multiple bottles.

Whether one chooses a prestige bottling or a less expensive option, it may be worthwhile considering purchasing sparkling wines in larger format bottles such as magnums. Many knowledgeable wine people feel bubbly tastes better from a 1.5 liter bottle than the standard 750 ml. bottle. One reason often given is that the volume of wine in the larger format has less exposure to air since the size of the bottle's neck is similar to that of a regular bottle. This means there is less oxygen to affect the wine inside.

A more visceral explanation is that for wines that often accompany celebrations, bigger bottles simply convey a greater sense of importance and festivity. Moreover, if there are more than a few people who will be drinking the wine, a magnum will serve twice as many people.

As in past Decembers, I reached out to several knowledgeable retail wine buyers and sellers in our area for their sparkling wine recommendations. Not only does this allow us to expand our wine horizons by enlisting their expert advice, but it also ensures that wines discussed will be available to purchase. I asked each of these savvy sources to recommend wines selling at three different price points: **A.) less than $15, B.) between $15 and $30,** and **C.) more than $30**. Their selections along with their reasons and/or descriptions follow (and remember, "NV" means a non-vintage wine, typically because it is from grapes grown in more than one year).

Nina Sygnecki of **Traino's Wine and Spirits** on Church Road in Marlton (with another store on E. Evesham Road in Voorhees) offers for your consideration these bubblies: **A.) NV Scarpetta Timido Rosé Brut ($13.99)**. *"This old vine Pinot Noir from the Friuli region in northeast Italy displays a beautiful shade of conch shell pink. It is bright and fresh with aromas of honeysuckle and green apple, with notes of melon, white flowers, and hazelnuts on the finish."*

B.) NV Carboniste Albarino Extra Brut ($26.99). *"This California wine features brioche, lemon curd, and a bit of yeast on the nose and offers a beautiful mousse, with a hint of lovely fresh-baked bread on the palate. It is very crisp and refreshing."*

C.) NV Gamet Rosé de Saignee Champagne ($69.99). *"From the Champagne region of France, this wine, made only in certain years, is fashioned entirely from Pinot Meunier grapes that are moved gently to press by gravity rather than mechanical force. The grapes macerate for 30 hours, and the wine is bottled without filtration or fining. It offers a beautiful robe, and notes of sour cherries and strawberries both on the nose and on the palate and is just fun to drink!"*

Charlie Beatty of **Wineworks** on Rt. 70 in Marlton has selected these three sparkling wines to tickle your palate: **A.) NV Mestres Cava 1312 ($14.98)**. *"This is dry, with delicate notes of white fruits, flowers, and herbs with a nice crisp cut and beautifully fine bubbles. It is made from a blend of Macabeu, Xarel-lo, and Parellada."*

Continued on Page 16

WINE & FOOD

Continued from Page 15

B.) NV Francois Baur Brut Cremant d'Alsace ($16.98).
"Certified organic, this is a blend of Pinot Gris, Riesling, and Chardonnay. It is dry and toasty with citrus fruits and impeccable balance. This estate was founded in 1741."

C.) NV Collet Champagne Brut Art Deco ($45.98).
"This is premier cru Champagne at its very best, assembled from over 100 crus (grape growing sites). It is a must try that displays great character, offering richness and tension. It is a blend of 50% Pinot Meunier, 30% Chardonnay, and 20% Pinot Noir that is aged in bottle for 3 years before it is released. It is a great aperitif Champagne."

Dino Garistina of **Super Buy Rite Liquors**, Rt. 45, West Deptford recommends the following options:

A.) NV Loxarel Brut Nature Reserve ($14.99).
"Loxarel 'Amalthea' is a biodynamically made Cava from Spain's Penedes region. It is a blend of the three main Cava grape varieties (35% Xarel-lo, 33% Macabeu, and 32% Parellada) and is an aromatic, elegant, and bone-dry wine displaying notes of pear, apple, dried flowers, and salinity."

B.) NV Rouanne Brut Nature Rosé Comte de Grignan ($28.99).
"This wine from the Rhone region of France is a rosé that is made from a Mourvèdre-dominant blend that also includes Cinsault, Syrah, Marselan, and Grenache. It follows a long fermentation in traditional concrete vats and then undergoes a second fermentation with zero dosage. (Note: dosage is the sugary liquid that may be added before bottling which can moderate acidity or help to achieve the style the producer desires). This sparkling rosé has pristine red berry and sour cherry flavors that are lifted by a firm, flinty spine and racy acidity and develops fine, clean, and energetic bubbles."

C.) 2018 Tellier Les Massales Extra Brut ($51.99).
"This is a récoltant-manipulant Champagne, often noted as "RM" on the label, which means it is a Champagne made from the producer's estate-owned vineyards (also known as a "Grower Champagne"). All the vineyards are farmed organically, and the vineyard work is performed strictly by hand. This "Massales" bottling is a blend of roughly two-thirds Chardonnay with the balance Pinot Meunier and Pinot Noir. Fermentation takes place in barrel for 8 to 9 months and the wine rests in bottle for over 3 years. On the nose, this extra brut exhibits scents of plum, almond, and dried flowers, with aromas of bread and butter adding depth. On the palate, the wine is fresh and tense, exhibiting great acidity and notes of apple and pear. It was disgorged in September 2022 with a dosage of 4 grams per liter."

Since they have not been included above, let me augment these thoughtful selections with a few inexpensive bubblies that also should be available at a fine wine store near you. Two very reliable, bargain-priced sparklers that are also worth considering include the **NV Gruet** wines from New Mexico and the **NV Domaine Collin Cuvee Tradition** bubbly from southern France. Two sparkling wine types that have increased in popularity over the past decade remain fertile fields for budget minded mousse hunters. In Italy's Veneto region, Prosecco has become a preferred sparkler for many consumers, and three wines you may want to try if you haven't already are **NV Bisol Jeio, NV Bortolotti Superiore Brut**, and **NV Adami Bosco di Gica**, all of which are made from grapes sourced from vineyards in the highly regarded area around the town of Valdobbiadene.

If we look to Spain for bubbly bargains, there are many regions that produce its signature sparkling wine, Cava, with those made from grapes in the Catalan region near Barcelona often among the best. In addition to the Cava suggestions of Dino and Charlie, other options that should be locally available include **2021 Raventos i Blanc Blanc de Blancs, NV Castellroig Brut, 2019 Caves Llopart Rosé Brut Reserva**, and **NV Bohigas Brut Cava Reserva**.

I thank **Nina**, **Dino**, and **Charlie** for sharing their expertise and their personal recommendations for wines you will be able to find at their respective stores. I hope everyone enjoys a positively *sparkling* holiday season! Cheers!!


Business Phone Provider To The Camden County Bar Association
CAMDEN COUNTY BAR ASSOCIATION PARTNER IN PROGRESS 1881
USA PHONE.COM
856-761-1000
BUSINESS PHONES DONE RIGHT.
PHONES | CABLING | HIGH SPEED INTERNET
CCBA Members Click Here To Claim Your
$250 CREDIT
1790 Marlton Pike East
Cherry Hill NJ 08003
www.usaphone.com

Camden County Bar Association

HOLIDAY PARTY

December 12th | 5:30 - 8:30 PM

TRENO
233 Haddon Ave, Westmont

Live Music
Appetizers
Gourmet Pizza
Buffet Style Entrees
First drink of choice included with admission
Cash Bar

$85 per person
(Members and Member's Guest)

To register please see other side for directions

Print Clearly — Detach and return with payment no later than **December 1, 2023**

Name(s)

Address

City/State/Zip

Telephone   Email

Credit Card #   Expiration Date   CVV#   Signature (credit card only)

Payment:
- ☐ Check Enclosed
- ☐ Amex
- ☐ Discover
- ☐ Visa/Mastercard

Make checks payable/return to: Camden County Bar Association
1939 Route 70 East Suite 120, Cherry Hill, NJ 08003
OR Fax form to: 856.482.0637

REGISTER ONLINE AT: https://camden.intouchondemand.com/

Questions?
Call: 856.482.0620

Presented by the CCBA's
Municipal Court Committee

DRE Under Olenowski
Thursday, December 14, 2023
5:00PM – 6:15PM

PRESENTED BY:

Evan Levow, Esq.
Levow DWI Law, Cherry Hill

Moderator
Jason Pollack, Esq.
Criminal Defense Law

TOPICS

- Effects of DRE Testimony
- Olenowski Timeline
- Labs and Olenowski

PAYMENT OPTIONS

❑ Check ❑ Credit Card Type Of Card ____________________

Name: ____

Address: ____

Phone: ________________________ Email: ________________________

Credit Card # ____

Exp. ____________ CVV_______________

OR Register online: www.camdencountybar.org

Questions? Nicholas DeMarco - ndemarco@camdencountybar.org

ZOOM WEBINAR

A link and materials will be emailed the day of the program.

COST

CCBA Members: $20
w/PA Credits: $23
Non-Members: $30
w/PA Credits: $33
Paralegals/Legal Secretaries: $10
Law Students: FREE

CREDITS

This program is approved by the NJ CLE Board of the Supreme Court of New Jersey for 1.2 hours of total CLE credit. Of these, 0 qualify as hours of credit for ethics/ professionalism. **PA CLE Board:** Includes 1 hour of Substantive credit, and 0 hours of credit for ethics/professionalism. The CCBA charges $3 per PA credit. Actual credits earned may be less if seminar is less than 120 minutes.

Need PA Credits?

PA ID#: _______________

CANCELLATION POLICY: Full refunds will be given to registrants whose cancellations are received at Bar Headquarters at least 48 hours prior to the event. Refunds WILL NOT BE GRANTED THEREAFTER. Substitute attendees, however, are welcome. This policy also applies to pay-at-the-door registrants who will be invoiced if proper cancellation is not provided.

Camden County Bar Foundation's

2023 Adopt-A-Family For The Holidays

Give the gift of JOY this holiday season!

The Bar Foundation's **Public Benefits Committee** is pleased to announce we are returning to our pre-pandemic partnership with St. Joseph's Pro Cathedral School in Camden this year. You will be purchasing gifts and food for your "adopted" family.

It's easy to participate. Just tell us the size of the family you wish to adopt and we'll let you know the ages of the children, their clothing sizes, and, in certain cases, their "wish list." Then all you have to do is shop and feel good knowing that you are sharing the joy and spirit of the holidays with a family you will never meet, but who will be touched by your kindness. We are also asking that you include enough food for their Christmas dinner. The amount you spend on gifts and food is up to you. **The donation drop off will be from 8:30 a.m. - 10:30 a.m., Thurday, December 21st at St. Joseph's Pro Cathedral Church in Camden.** You will receive details and directions with your family assignment.

We hope all Bar members will commit to adopting a family either through their law firm or individually. Your participation is guaranteed to make you feel wonderful (and it's tax deductible)!

Please contact Marci Hill Jordan at mjordan@stark-stark.com for family assignments. Call Marci 856.874.4421 or Michael Ward at mickwardlaw@comcast.net/856.627.3444 if you have questions.

Thank You & Happy Holidays!

Camden County Bar Foundation Presents:

JOIN US FOR A NIGHT OF GAMES AND LAUGHS

Tickets: $45 each

WHERE: Glendora Volunteer Fire Company 22 8th Ave, Glendora

BINGO NIGHT

JAN 18TH

6PM

GAMES:
$200 per Game
$500 Cover All
Plus Raffle Baskets, 50/50 & Option to Purchase additional game boards

* 10 Games total
* Game board includes 3 bingo cards per game

BYOB & BYOF
Light food & refreshments will be provided

To purchase your tickets call CCBF: 856-482-0620 or register online: www.camdencountybar.org

The Camden County Bar Foundation is a 501(c)(3) not for profit charitable 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. Donation and sponsorship opportunities available on next page.

SPONSORSHIP OPPORTUNITIES

~~**Hall Sponsor - $500.00 donation** -~~ *Sponsored by:* ***Brenda Lee Eutsler & Associates, P.A.***
~~*includes 4 tickets to the event and two raffle basket auction sheets*~~

~~**Hall Sponsor - $500.00 donation** -~~ *Sponsored by:* ***Archer & Greiner, P.C.***
~~*includes 4 tickets to the event and two raffle basket auction sheets*~~

~~**Hall Sponsor - $500.00 donation** -~~ *Sponsored by:* ***Keating Law Firm, LLC***
~~*includes 4 tickets to the event and two raffle basket auction sheets*~~

~~**Refreshment Sponsor - $300.00 donation** -~~ *Sponsored by:* ***Eric R. Foley, Esq.***
~~*includes 2 tickets to the event and one raffle basket auction sheet*~~ ***Law Office of Louis Guzzo***

Refreshment Sponsor - $300.00 donation -
includes 2 tickets to the event and one raffle basket auction sheet

~~**GAME 1 Sponsor - $200.00 donation**~~ *Sponsored by:* ***Weinberg, Kaplan & Smith***

~~**GAME 2 Sponsor - $200.00 donation**~~ *Sponsored by:* ***McDowell Law, P.C.***

GAME 3 Sponsor - $200.00 donation

GAME 4 Sponsor - $200.00 donation

GAME 5 Sponsor - $200.00 donation

GAME 6 Sponsor - $200.00 donation

GAME 7 Sponsor - $200.00 donation

GAME 8 Sponsor - $200.00 donation

GAME 9 Sponsor - $200.00 donation

~~**GAME 10 Sponsor "Cover All"- $500.00 donation** - *includes 4 tickets to the event and two raffle basket auction sheets*~~ *Sponsored by:* ***The Law Office of Maisie Chin Smith***

SOUTH JERSEY ATTORNEYS:

Free virtual CLE to teach South Jersey attorneys how to assist clients in filing for expungement of their criminal records

EXPUNGEMENT CLINIC TRAINING

MONDAY, JANUARY 8, 2024 • 5PM-7PM

REGISTER HERE: https://bit.ly/464NwMH

In exchange for free credits, you are asked to volunteer in person at an Expungement Clinic on MLK Day of Service, January 15, for a block of time (your choice) between 10 am and 3 pm, at Camden County College Camden campus.

This program has been approved by the Board on Continuing Legal Education of the Supreme Court of New Jersey for 2.4 hours of total CLE credit. Of these, 0 qualify as hours of total credit for ethics, professionalism, and professional responsibility, of which 0 qualify as hours of credit for diversity, inclusion, and elimination of bias (BCLE Reg. 302:1). The program also has been approved for 2.0 Pennsylvania CLE credits.

All volunteer time with **Volunteer UP Legal Clinic** counts toward *Madden* pro bono hours.

This is a great way for you and your colleagues to get in some pro bono work while making a difference in people's lives by removing an all-too-common barrier to better employment and housing.

ARCHER ATTORNEYS AT LAW

CAMDEN COUNTY BAR ASSOCIATION 1881

CAMDEN COUNTY COLLEGE

NEW JERSEY PUBLIC DEFENDER — EQUAL JUSTICE FOR ALL — ESTABLISHED 1967

VOLUNTEER UP LEGAL CLINIC

SOUTH JERSEY ATTORNEYS:

Can you give a few hours of your time to help someone clear their criminal record to get a better job or housing?

PRO BONO

EXPUNGEMENT CLINIC

MLK DAY OF SERVICE

MONDAY, JANUARY 15, 2024 • 10AM-3PM

CAMDEN COUNTY COLLEGE, CAMDEN CITY CAMPUS, 601 COOPER STREET

To sign up for your choice of times, please email

PLegge@VolunteerUPLegalClinic.org

All volunteer time counts toward *Madden* pro bono hours.

SPONSORED BY:

ARCHER ATTORNEYS AT LAW

CAMDEN COUNTY BAR ASSOCIATION 1881

CAMDEN COUNTY COLLEGE

NEW JERSEY PUBLIC DEFENDER EQUAL JUSTICE FOR ALL ESTABLISHED 1967

VOLUNTEER UP LEGAL CLINIC