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PUBLISHED BY THE CAMDEN COUNTY BAR ASSOCIATION

**VOL. 71, No. 6 • FEBRUARY 2023** 



Thank you to all of you who participated in this year's 32nd anniversary of the Adopt a Family project.

St. Joseph's Pro-Cathedral Church, Camden was overwhelmed by your generosity, and astounded by the kindness and desire of lawyers to give back to our local community. In total, through your generosity, we helped over 100 families have a much better holiday this year. Thank you all for your amazing outpouring of love and assistance during these difficult times.

- Mintzer, Sarowitz, Zeris, Ledva & Meyers
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- Camden County Judiciary
- The Administrative Department of Duane Morris
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- Judge Christine O'Hearn & Chambers
- Earp Cohn
- Parker Young & Antinoff
- Office of Public Defender Camden
- Freidel & Kramer
- The Shreibman Family

Continued on Page 2

# **LOUIS R. MOFFA**

Named Devine Award Recipient

Award to be presented at IL Villaggio on February 22

ouis R. Moffa has been named the recipient of the Camden County Bar Association's 2022 Honorable Peter J. Devine, Jr. Award to be presented

during a reception in his honor on February 22rd at IL Villaggio in Cherry Hill.

A Camden County Bar Association member since 1988, Louis has served as the President of the Association from 2016-17. He currently serves on the CCBA Civil Practice Committee and Bylaws Committee among various CCBA committees.

Louis is a partner in the Litigation Department and a member of several practice groups including the Commercial Litigation Group, the Construction Law Group, and the Labor, Employment & Immigration Group of Montgomery, McCracken, Walker & Roads, LLP.

Louis is a graduate of Georgetown University in 1979 and Georgetown University Law Center in 1982.



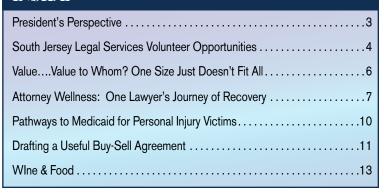
**The Young Lawyers Committee** is proud to host the **9th annual Chili Cook-off for a Cause!** The popular chili and cornbread cook-off competition is scheduled for Saturday, March 4, 2023, at the **American Legion Post 371**, **42 N. Lakeview Drive in Gibbsboro**, **NJ**. Proceeds from the event benefit New Jersey Veterans Haven of Camden County. Enjoy hours of tasting (chili, cornbread, sides, and dessert), beer, wine, and soft drinks, DJ, raffles, and prizes for just \$45 per person!

**Sponsorship opportunities are available!** Business and organizations can lend their support by sponsoring the event or donating items for the raffle to take place that evening, in recognition of your support.

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# INSIDE



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# THE DOCKET

FEB. 2023

# Wednesday, February 15

CCBA Board of Trustees Meeting 4 p.m.—Via Zoom

# Monday, February 20

President's Day - Office Closed

# **Tuesday, February 21**

CLE: Transition & Recent Developments in Special Needs Planning 12 pm-2:15 pm — Via <mark>Zoo</mark>m

# Wednesday, February 22

Hon, Peter Devine Award -Honoring Louis R. Moffa 6 pm-9 pm — Il Villaggio, Cherry Hill

# Tuesday, February 28

CLE: The "Tony & Steve Show" Hot Trends in Estate Litigation 12 pm-1:45 pm—Via Zoom

# **Tentative Agenda** for February 15th **Board Meeting**

A tentative agenda for this month's regular Board of Trustees meeting is as follows: The meeting will begin at 4:00 p.m. via teleconference. All meetings are open to the membership. Anyone interested in participating should notify and confirm their attendance by contacting 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)
- New Business (if any)
- XI. Adjournment



- **Ted Brennan and Family**
- Jacobs, Schwalbe & Petruzzelli
- The Rothkoff Family
- **Brown & Connery**
- TD Bank Legal Dept.
- Lisa and Drew Wixted and Family
- The Perlman Family
- Eisenberg, Gold & Agrawal
- The Hampton Family
- Law Office of Matthew V. Portella
- McGee, Petruzzelli, Tovinsky Family
- Shimbera & Friel
- Fredric Marro & Associates
- Stark & Stark
- Freeman Mathis & Garv
- Bernetich, Hatzell & Pascu
- Parker McCay, P.A. Associates Committee

VERDICTS IN THE COURT

- McDowell Law
- Fleischer, Fleischer & Suglia
- Tom and Carolyn Uliase
- Malamut & Associates
- **Camden County Counsel's Office**
- Julie Murphy
- Duane Morris
- Chambers of Honorable Robert B. Kugler, USDJ
- Michael Ward
- Daniel Ward
- Tom Ward
- Cathy Ward
- Young Lawyers' Committee
- Hon. Louise Donaldson
- Hon. Mary Colalillo

# December 2022 - Superior Court of New Jersey

# **VERDICT:** No Cause

Case Type: Judae: Plaintiff's Atty: Defendant's Atty: L-1728-20

# Civil Rights

Anthony M Pugliese, J.S.C. Judge: Peter M. Kober, Esq. Howard L. Goldberg, Esq. JURY

# **VERDICT:**

Case Type: Plaintiff's Atty: Defendant's Atty: L-4935-12

# No Cause

Auto Donald J. Stein, J.S.C. Michael Ksaizek Robert Nicodemo JURY

# VERDICT:

Case Type: Judae: Plaintiff's Attv: Defendant's Atty: L-131-20

# No Cause

Auto Neg - Tort Steven J. Polansky, P.J.Cv. Jody Joy, Esq. Valerie Pedicone, Esq. JURY

# THE BARRISTER

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

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# PRESIDENT'S PERSPECTIVE

# February Bar Events

By Rachael B. Brekke

January is usually a quiet month at the Bar but we quickly filled up the calendar with CLEs for all to enjoy! We were also grateful to join the VolunteerUp Pro Bono Expungement

Clinic for our MLK Day of Service. If you're interested in learning more about pro bono work in Camden County, please reach out to our CCBF Trustee, **Steve Salinger**, who will have many opportunities for you to get more involved.

Our first bowling event was a great success! We had a few members with some serious bowling skills! And we also had my two year old daughter who got her first strike! Thanks to **Tom Hagner** for reserving the private bowling alley at **Riverton County Club**. It was the perfect lowkey night to catch up with colleagues and get a few strikes!

On **February 22nd** we will be presenting the Association's highest honor, the **Hon. Peter J. Devine, Jr. Award**, to **Louis R. Moffa**, Esq. at Il Villagio. Please join us to recognize Lou's distinguished service as one of the

Bar's outstanding members. I have had the pleasure of working with Lou for many years at the Bar on various important initiatives. Lou's genuine care and commitment to our success is immeasurable and worthy of recognition. Looking forward to celebrating Lou with you!

We have a few big CLEs coming up too. Don't miss the "Tony & Steve Show" for your annual Estate Litigation update on February 28th. The Civil Practice Committee is also planning to host their annual CLE with Judge Polansky in March. We have a great panel lined up to discuss gender identity & ethics on March 8th as well.

March is going to be busy so take the time to organize your calendars while you can. The Annual Chili CookOff hosted by our Young Lawyers will be March 4th at the American Legion Post 372 in Gibbsboro. If you're interested in joining the competition, please sign up with our Young Lawyer Trustee, Paige Joffe! On March 15th we will be co-hosting a happy hour with the South Jersey Paralegals Association at Double Nickel Brewery.

So much to look forward to, but for now, **GO EAGLES!!** 



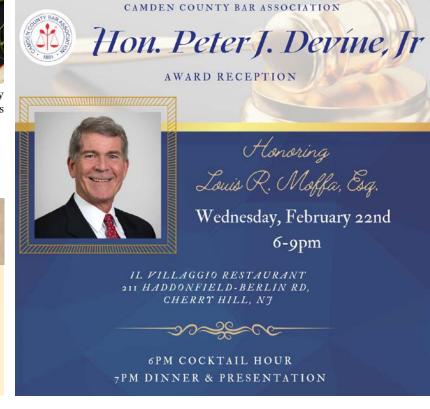


Showcase your skills against some of South Jersey's top lawyer chefs in any or all of our categories to help support the event (prizes offered for winners of chili and cornbread!).

For more information, see the sponsorship and registration fliers included in this month's issue of The Barrister or contact **Marian McBeth** at *mmb@camdencountybar.org*. Invite your family and friends, and any veterans you know. All are welcome!



Each year the Bar Foundation presents a number of scholarship awards to deserving law students. Applications are accepted from September 1st through March 15th this year. Applications must be received by Bar Headquarters by the **March 15th deadline** to be considered. Recipients will be notified in April and awards will be presented in May. For information about available law school scholarships, including the applications, visit our website: **www.camdencountybar.org/scholarships**. Please help spread the word!



The South Jersey Legal Services, Inc., Private Attorney Involvement Program ("PAI") would like to thank the attorneys of the Camden County Bar Association for their generous support and pro bono work throughout 2022.

As we enter 2023, we would like to remind everyone of the various volunteer opportunities within our program. As always, all volunteer hours count towards an attorney's Madden hours for the year and our organization provides malpractice coverage for pro bono cases. Below are the current opportunities. 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**. You can also visit our website at **https://sjlslaw.org/attorney-volunteer-opportunities**. We would also like to encourage you that if anyone sees a need for a new pro bono project and would like to discuss the possibility with us, we would be very happy to discuss the logistics of creating a new project! Thank you and Happy New Year to all of you!

**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.

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 have no issue, 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 the information needed to file the complaint, 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 filing spouse 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.

**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. In New Jersey, when a child reaches the age of 18, his or her parents can no longer make decisions legally on behalf of the child. This applies even to children who have disabilities. 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.

# MILLENKY MEDIATION



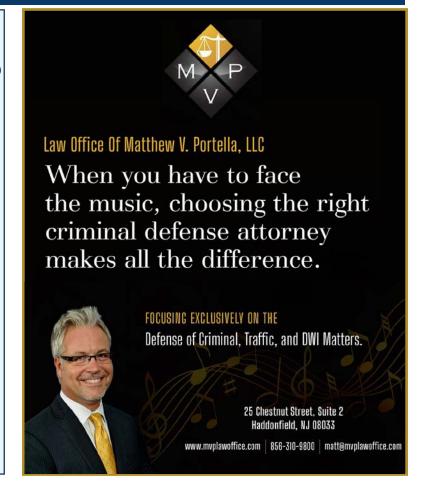
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# **FINANCIAL FORENSICS**



# Value....Value to Whom? One Size Just Doesn't Fit All

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

hen it comes to business valuations, one size definitely doesn't fit all. Although value must always be based on objective and quantifiable data, it can vary depending on many factors. Valuators like us at Abo Cipolla

Financial Forensics, may reach a different value conclusion depending on the purpose of the valuation -- and therefore, the definition of value.

Taxes and ownership transfers are the most common reasons for a valuation. Let's take a closer look at how these reasons may directly influence a valuator's approach to determining value. By the way, you should appreciate that these considerations also apply to a law practice or other service business.

# Taxes

Taxing authorities typically require use of a "fair market value" definition when determining value. Fair market value is the dollar amount at which property would change hands between a willing seller and a willing buyer when neither is acting under duress and both have reasonable knowledge of relevant facts.

In a tax valuation case, the valuator must consider:

- ➤ The company's capacity to earn and pay dividends,
- ➤ The company's intangible assets,
- ➤ Comparable companies' stock value,

- ➤ Earlier sales of business equity,
- > The type of enterprise the company engages in,
- ➤ Industry conditions, and

150.000.00

\$80,000,00

➤ The stock's book value.

If you leave a business to your heirs, the IRS will tax its fair market value. If you gift it instead, you still must know the stock's value to minimize or avoid gift/estate/inheritance tax.

\$125,000.00

\$190,000,00

\$275,000.00

\$140,000,00

If you've recently acquired a business, you may need a valuation to allocate the purchase price among the newly acquired assets for income tax purposes. The valuator will value your company's underlying tangible and intangible assets, then adjust the assets' historic costs up or down to the price you actually paid for the business.

# **Ownership Transfer**

Negotiating a price for an ownership transfer often involves elements of stress and duress. A party may not have all the relevant facts. Ownership transfers may also possess a synergistic element that the fair market value definition doesn't include. Ownership transfer value, or more appropriately, investment value, isn't a precise term. If you're planning an acquisition or divestiture, a valuator can tell you what a prudent investor would consider a proper range of values for the transaction and help you determine your investment value.

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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:

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- Shareholder disputes & partnership dissolutions
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- Business interruption claims
- · Business valuations
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- Fraud investigations
- Arbitration and Mediation
- Tax related valuations
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# ATTORNEY WELLNESS



# A Lawyer's Journey of Recovery

by Scott A. Sheldon, Esa

sitting with my mom at a local diner having lunch. I'd been back in town about a week

after a long-overdue, unplanned leave of absence to enter treatment for substance abuse. We were talking about how unbelievably anxious I was about returning to work.

Short of faxing the firm a FMLA form from rehab, I had no communication with it or any of my colleagues for over a month. Despite only my immediate family knowing where I went and why, I was convinced that the whole professional community was talking about me. The clock was ticking on my final days of FMLA and I couldn't summon the strength to pick up the phone to plan my return to work.

See, I led a double life for much of my career. On the outside, I was a successful trial attorney with dozens of favorable jury verdicts to my name and many thousands of hours billed. I had a beautiful family, a great house, German cars and enough shiny toys to keep me busy when not at youth sports.

Everything appeared picture perfect.

On the inside, I was rotting. I hated myself. I wanted to die. My thoughts were consumed by negative self-talk. To silence that nasty inner voice, I drank and used drugs. Like the "chicken or the egg" mystery, I didn't know which came first—the misery or the substance abuse.

At some point, the party stopped being a party and it became my sole means of coping with life's ups, downs, and in-betweens. There was something to get me out of bed, something to help me focus, something to make me feel good, something to relax me, something to get me to sleep, and alcohol to boot.

And, it all worked for me ... until it didn't! While in treatment, I learned that substance use disorder is a progressive illness that cannot be sustained. It's the illness that tells me: "You don't have a problem." It's the illness that wants me dead. With any unsustainable lifestyle, the bottom will come, a time when you're at your lowest. The bottom can come quickly, or it can take years to catch up to you.

That is where I found myself in 2019 – rock bottom. At my mental and physical breaking point, it was time for a change. I'd tried all the tricks

in the book to limit or control my usage over the years, but nothing worked. There was one obvious concept I never even entertained — Stopping! A simple concept but not an easy one. Accepting that I had a problem and understanding that the problem was indeed an illness were key first steps for me.

While in treatment with other lawyers, doctors, nurses, teachers, city planners, engineers, construction workers, retirees, and college students, for the first time in my life, I realized I was not alone. I was not unique, in fact, I heard the same story over and over. I jumped headfirst into all the programs offered in treatment. Upon returning home, I firmly established myself in the recovery community.

That brings me back to that hot summer day at the diner. As I sat there eating lunch with my mom, anxious about my career, in walks a group of my colleagues. So, what did I do? Well, I ducked down in the booth and tried to hide. As I was slumped over in the booth, I thought to myself: "What the heck are you doing? You feel great! You're fighting the hardest battle of your life and you see the light at the end of the tunnel! What do you have to be ashamed of? You should be proud!"

Continued on Page 8

# The Official CCBA Hooded Sweatshirt available now!



# A Lawyer's Journey of Recovery

Continued from Page 7

The next thing I knew, in what I can only describe as a "ripping off the band aid moment," I jumped up from the booth, walked over and blurted out: "Hey guys! I just got home from rehab! I feel great! How are you? How's things at the office?" A warm conversation ensued, and I returned to the booth beaming with confidence and pride. I left the diner to quickly call the firm to plan my triumphant return.

Since that day in the diner, I've remained willing to talk about my recovery journey. I own my story and wear it on my sleeve like a badge of honor. Over the years, I've shared it countless times with other lawyers, judges, and it even came up during my last job interview.

Spoiler alert - I got the job fighting for injured clients at Malamut & Associates, LLC in Cherry Hill. My experiences have allowed me to develop a deeper level of understanding and empathy required to best advocate for my clients.

The fact is, I've never received a negative reaction to sharing my story. More often than not, in response, I hear how someone else's life has been directly or indirectly impacted by substance abuse. I've listened to stories. I've been asked for help. In my experience, something positive always results from sharing with someone else.

If you or someone you know is suffering, you're not alone. There is no shame in getting help. My life and career were not ruined by seeking help and admitting I had a problem. I've experienced more personal growth and professional success in a handful of sober years than I ever had in all my years prior. After prioritizing my mental and physical health above all else, everything fell into place and my life improved in ways I never would've dreamed possible.

For anyone that has questions or wants to talk, I can be reached by call or text at (609)922-2016, in the office at (856)424-1808 or by email at **ssheldon@malamutlaw.com**.

# Value....Value to Whom? One Size Just Doesn't Fit All

Continued from Page 6

In setting the price for a buy-sell agreement, the owners may not consider fair market value fair among themselves. The agreement should address the type and extent of discounts.

# Tailor-Made Estimates

The quality of clothing is found in its tailoring. The same is true for your valuation. Our experience ensures that we'll take the proper factors into account in any valuation matter. Please call with your questions. We would be glad to tailor a valuation to fit your needs.

# Other Reasons, Other Values

You may also require an asset valuation for financing or insurance purposes. A valuator looking at your business assets as collateral or for insurability has a different focus than one valuing the business as a whole.

In valuing assets for financing purposes, the valuator will probably value them under a liquidation premise. Likewise, for insurance purposes, assets may be valued at replacement cost. Both of these premises lower a business's value because they disregard intangibles such as goodwill.

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.

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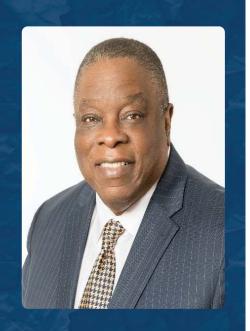






# STANLEY KING JOINS JAVERBAUM WURGAFT

Javerbaum Wurgaft Hicks Kahn Wikstrom & Sinins, PC, is pleased to announce that Stanley O. King has joined the firm as a Partner. His practice focuses on civil rights litigation, police misconduct, brutality and excessive force cases, and Federal criminal defense. Stan has represented families in numerous cases involving in-custody deaths and has obtained several multi-million-dollar settlements. He was one of the lead attorneys in the "Camden Police Cases," an 88-plaintiff consolidated civil case against the Camden Police Department and five of its officers who were indicted for falsely arresting and planting drugs on members of the Camden community.



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# Pathways to Medicaid for Personal Injury Victims

by Thomas D. Begley, Jr., Esquire, CELA and Emily Schurr

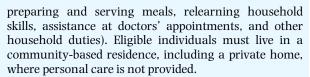
New Jersey has over 30 Medicaid programs of which personal injury victims may avail themselves. This article will discuss benefits received from these programs. Many personal

injury victims are not currently receiving public benefits, including Medicaid, but are eligible to do so. An analysis should be made of the potential benefits that are available and whether or not the personal injury victim is receiving those benefits or could be receiving those benefits with proper planning. Finally, an analysis must be made as to whether a Special Needs Trust is required to maintain or obtain Medicaid eligibility. The eligibility requirements for many Medicaid programs do not require a Special Needs Trust. It all depends on the program.

# Benefits

Many Medicaid programs include a broad range of benefits, including doctors and hospitals. Most programs do not include assistance with home care, assisted living, or nursing home care.

- > SSI-Linked Medicaid. Individuals receiving Supplemental Security Income (SSI) automatically receive Medicaid linked to SSI, but this Medicaid program does not include payment for home care, assisted living, or nursing home care.
- > MLTSS. Medicaid programs under Managed Long Term Care Services and Supports (MLTSS) include home care, assisted living, and nursing home care.
- > New Jersey FamilyCare. NJ FamilyCare is a Medicaid program that exists under a Section 1115 Waiver Program from the federal government. Programs include:
  - <u>Obamacare</u>. Obamacare is a very common form of Medicaid that includes medical benefits for individuals aged 19 to 64.
  - <u>Children's Health Insurance Program (CHIP)</u>. CHIP provides a portion of medical benefits for children under age 19, under the umbrella of NJ FamilyCare.
  - <u>Pregnant Women</u>. NJ FamilyCare extends to pregnant women, including up to sixty days following delivery, and to children less than one year old.
  - <u>Plan First Program</u>. The Plan First Program is a family planning service limited to birth control, family planning counseling, pregnancy tests, tubal ligation, and vasectomies. Recipients cannot be pregnant or sterile to receive this benefit.
  - NJ Supplemental Prenatal and Contraceptive Program (NJSPCP). This program includes prenatal care and family planning services for undocumented women, but does not include full healthcare coverage.
  - <u>Aged. Blind. Disabled (ABD)</u>. Medical benefits are also available under NJ FamilyCare through the Aged, Blind, Disabled (ABD) Program. Individuals must be over age 65 or any age if they are deemed blind or disabled.
  - <u>Personal Care Assistant (PCA) Services</u>. Medicaid provides caseworkers from a Medicaid Agency to assist with activities of daily living (ADLs) (i.e., bathing, dressing, feeding, toileting, and transferring); and instrumental activities of daily living (IADLs) (i.e.,



- Personal Preference Program (PPP). Under the New Jersey Personal Preference Program, an individual is given a monthly budget to self-direct personal care assistant (PCA) services by employing spouses, parents, friends, or relatives to provide care. An assessment is made by a Managed Care Organization (MCO) to determine the hours needed. Caregivers are paid up to \$23 per hour for providing the necessary care. An advantage of this program is that it is self-directed and does not require the use of a Medicaid Home Health Agency.
- New Jersey WorkAbility. Under certain circumstances, an individual aged 16 to 64 with a disability may work and still receive Medicaid benefits.
- > Division of Developmental Disabilities (DDD). The Division of Developmental Disabilities offers two significant programs: the Supports Program (SP) and the Community Care Program (CCP). The purpose of these programs is to provide services to avoid institutionalization and to return to community living.
- > Traumatic Brain Injury (TBI) Fund. This program directly purchases supports and services related to a brain injury, including home modifications, therapies, service coordination, assistive technology, and personal care.
- > Mental Health and Psychiatric Facilities. NJ FamilyCare covers mental health, behavioral health, and substance abuse services. Treatments include intensive outpatient treatment, partial hospitalization, residential treatment, and inpatient psychiatric treatment. Certified Community Behavior Health Centers and Psychiatric Residential Treatment Facilities (non-hospital facilities) are included.
- > Childcare Assistance Program. This program covers a portion of childcare services. There is a maximum subsidy based on income and family size, age of the child in care, type of care selected, and hours of care needed.
- > Adoption Subsidy. Under the Adoption Subsidy Program, payments are made to adoptive parents for the care, maintenance, and education of a child with special needs. The child must have special needs that might make the child hard to place (e.g., child is 10+ years old or has a serious medical condition or developmental disability). The child will also be eligible for Medicaid.
- ➤ Aid to Family with Dependent Children (AFDC)-Related Medicaid. This includes Medicaid benefits.
- Prescription Drug Programs. New Jersey has two prescription drug discount programs. Pharmaceutical Assistance to the Aged and Disabled (PAAD) is available to pay for prescriptions for individuals aged 65 or older or aged 18 to 64 receiving SSDI. PAAD has a \$5 copayment for generic drugs and a \$7 copayment for brand name drugs. Senior Gold is available for certain individuals who are ineligible for PAAD and it covers up to 50% of out-of-pocket drug costs after a \$15 copayment.

# Pathways to Medicaid for Personal Injury Victims

Continued from Page 10

- > Jersey Assistance for Community Caregiving (JACC). This program provides community-based services for individuals aged 60 or older. JACC participants receive care management services, adult day health services, chore services, home modifications, home care services, home delivered meal service, personal emergency response system, respite care, social adult day care, specialized medical equipment and supplies, and transportation services.
- Charity Care. New Jersey has a hospital care payment assistance program that provides free or reduced charges for individuals who receive inpatient and outpatient services at acute care hospitals.
- > Alzheimer's Adult Day Services Program (AADSP). Adult day care services are available up to 5 days per week for individuals with Alzheimer's or related dementia, such as Huntington's or Parkinson's. The subsidy ranges from 20% to 100% of the cost of services. Services include at least 5 hours per day at an adult day care center, at least one full meal, transportation, support to families, and special training for staff on managing dementia.
- > Statewide Respite Care Program (SRCP). This program provides services to give a caregiver a short-term or periodic break. This benefit allows a caregiver to take a vacation, receive surgery, take care of himself/herself, run errands, etc.
- > ModivCare. This is a transportation service that provides nonemergency medical transportation for NJ FamilyCare recipients.

> New Jersey Medicare Savings Programs (MSP). This is a program for New Jersey residents on Medicare who have limited income and resources, whereby Medicaid pays all or a portion of the Medicare Part A and Part B premiums and certain deductibles, coinsurance, and copayments for services and items Medicare covers.

Future articles will discuss the eligibility requirements for these various programs, including income limits, resource limits, transfer of asset penalties, lookback periods, medical requirements, and whether a Special Needs Trust is required.

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our intrepid columnist will venture far and wide in search of all things wine related worth sharing with you. While many of the wines we have discussed over the years were tasted within a few hours from home, to open the window to a country that for decades has suffered from limited exposure to South Jersey wine drinkers I traveled roughly 9,500 miles and 19 hours to reach Cape Town, South Africa, the gateway to the Cape Winelands. Yes, while there we managed to visit four other countries and take safari drives in the desert, delta, Victoria Falls region, and the Sabi Sand concession abutting Kruger, but according to our accountant, the primary reason for our trip was to hunt not for animals but wines. So, with a wine expert arranging visits and escorting us, we spent 2 ½ days exploring the beautiful area in and around the wine towns of Franschhoek and Stellenbosch. Of course, we also managed during dinners to taste (and drink) a variety of wines from producers we did not have the opportunity to visit.

Before talking about some of the wines we tried, let's take a step back to consider the history of the South African wine industry. In the mid-seventeenth century, exploration and colonization was a popular pursuit, and the United East India Company was among the more active traders of that day. Headquartered in the Netherlands, it often is referred to as the Dutch East India Company. It was accorded quasi-governmental powers that enabled it to successfully compete with such countries as Portugal and Great Britain. While the name conjures up images of ships sailing the seas with a cargo of spices, other products carried included silk, tea, cotton, and precious and non-precious metals. Countering this seemingly positive enterprise, the ships also carried opium and slaves. The slave museum in Cape Town offers a very sobering view of this ugly part of world history.

A convenient place for the Dutch (among others) to stop along the trade route was the southern tip of Africa, and it was here in the beautiful city of Cape Town that Europeans, particularly the Dutch, brought their culture, including grape growing, as they colonized the area. It is said that the first South African



wine was bottled by Jan van Riebeeck in 1659, not so much for its hedonistic value, but rather to reduce scurvy among the sailors. A wine industry developed and thrived only to have its progress thwarted in the nineteenth century by political upheaval and phylloxera, the disastrous aphid-like pest that ravaged vineyards throughout Europe before spreading globally. Vines were replanted and, with the help of large grower cooperatives, the industry was reborn. However, the dark history of slavery was awakened again in the 1940s in the form of the policy of racial segregation known as apartheid. During this period from 1948 until 1994, civilized societies turned their back on South Africa and its wines, and its vintners have been struggling ever since to regain a foothold in what had become an increasingly competitive industry. If you talk to your favorite retailer today, you probably will learn that they carry little South African wine simply because there is a lack of demand and they remain hard wines to sell.

Continued on Page 14



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However, as talented South African winemakers, some with support from foreign investors, take advantage of the favorable conditions that allow quality wines to be produced, many of the better wineries are attracting U.S. importers and distributors that recognize there is no reason for these talented vintners to remain on the outside looking in at the American marketplace.

Let us now consider a few of the many South African wines we tasted. While finding some still may require a search, many of the wineries are in the portfolios of distributors who are active in our market, and this should increase the chances of acquiring them. One of the wineries I asked our guide to schedule us to visit was Mullineux. Not only is this a property that has achieved critical acclaim, but I previously had the pleasure of tasting their wines with the American born winemaker, Andrea Mullineux, at a New York City trade event. Importantly, some of their wines are available locally, the most affordable of which is the Kloof Street Old Vine Chenin Blanc. Chenin Blanc (formerly known in South Africa as "Steen") is the most widely planted South African grape variety, and in the right hands can really show its pedigree and versatility. This wine offers very nice fruit, pear and apple focused, with a mineral edge owing to the soil of the vineyards from which the grapes are sourced. Mullineux also makes a red wine under its Kloof Street label that I have not found in our market...yet. A step up in quality and price is the Mullineux Old Vines White, a more sumptuous and complex wine fashioned from roughly two-thirds Chenin Blanc with the remainder from five other grape varieties.

What I tasted at the winery is worth mentioning, not because the wines are readily available or fit most people's idea of value, but because it will provide a glimpse into the culture the winery has developed as it achieves worldwide recognition. The "single terroir tasting" involved trying three different Chenin Blancs and three different Syrahs, all from the same vintage. What made each wine noticeably different was the type of soil from which the grapes were sourced - granite, schist, and iron. It was a true lesson in how the soil in which the vines grow influences the wines that are made. I also tasted the wines made under the Leeu Passant label, with the Chardonnay a particular standout. It would have been very tempting to buy a bottle had the wine not already sold out.

Another visit that truly was memorable was with cellarmaster Carl Schultz at **Hartenberg Estate** in Stellenbosch, a winery established in 1692. Carl is one of the elite winemakers, 42 currently, invited to be a member of the Cape Winemakers Guild. As is very often the case with winemaker hosts, Carl was incredibly generous as he opened bottle after bottle, a few of which are experimental and not sold publicly. Indeed, one such wine made of 100% Mourvedre was delightful. His Gravel Hill Shiraz, Mackenzie (Bordeaux blend), and Eleanor Chardonnay also were exceptional. While these are offered to the public, they (and the more limited release CWG auction wines) likely won't be easy to find in our area. However, a wine we tasted at our Sabi Sand lodge that may be more available was the **2017 Hartenberg Shiraz**. Carl is particularly fond of the 2017 vintage, and this wine offers supple blue fruit in a medium intensity frame. It exhibits a velvety grip and as it sits in the glass yields a

Continued on Page 15

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touch of the game the Syrah a/k/a Shiraz grape can offer. It is interesting how South African wineries straddle the fence of what to call this grape. Some view this as a matter of the wine's style, with "Syrah" befitting a more Old World approach and "Shiraz" suggesting a more New World version. Others will admit that it really is a matter of marketing, employing the grape name they think will be more likely to capture the eye and wallet of consumers.

You may be wondering whether we ever will get around to discussing the red grape for which South Africa may be most closely associated—Pinotage. The creation of Pinotage began in 1924 when a Stellenbosch University viticulture professor planted seeds derived from crossing Pinot Noir and Cinsault varietals. His goal was to fashion a grape type that is less difficult to grow than Pinot Noir and is endowed with more body. However, the gestation period leading to the variety's birth was a long one due to the professor's departure from the university prior to the germination of those seeds into grape producing vines. Indeed, it was not until 1941 that the first Pinotage wine was made. In

a way, Pinotage is like Sauvignon Blanc in that it can be quite polarizing, with perhaps as many detractors as fans. It may very well be that the better versions have limited distribution in America, with entry level Pinotage generating less enthusiasm.

We visited one of the best-known wineries producing this grape—**Kanonkop**. We tasted current vintages as well as a back vintage, the vibrant 2013, and certainly experienced some of the finest wines the grape can offer. Having said that, perhaps the best wine we tasted at Kanonkop was its Paul Sauer, a wine named for the winery's founder that is made not from Pinotage but from Bordeaux varietals. If you want to try Pinotage, one from Kanonkop's **Kadette** series is worth considering since it is both well-made and favorably priced.

We have exhausted our space, but hopefully not your interest, so we will have to continue our exploration of South African wines next month. Until then, why not hunt for one of this country's wines and give it a try?

Cheers!



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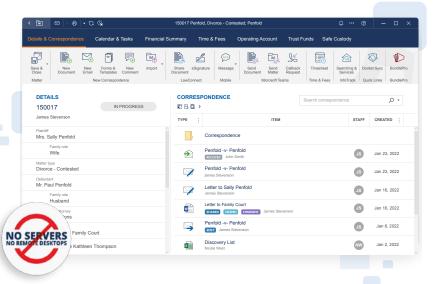
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# NOMINATING COMMITTEE SEEKS NOMINATIONS FOR ASSOCIATION OFFICERS AND TRUSTEES

The Camden County Bar Association's Nominating Committee is seeking nominations for the offices of president-elect, vice president, treasurer and secretary, and for six Board of Trustees openings. There are 5 trustee seats available for a term of three years beginning on **June 1, 2023** and ending in May 2026, and one seat available for a one-year term as the Young Lawyer Trustee.

Members wishing to be considered for any of the available positions are expected to have the time and means to attend and participate in the monthly Board meetings, attend and participate in Association and Foundation events and programs throughout the year, and perform other duties that may be assigned by the president.

If you have the desire to help shape the future of your Association, and can meet the responsibilities outlined above, please send a letter of interest, along with a resume no later than **March 5th** to **Rachael B. Brekke**, Chair, Nominating Committee, via email at **rbrekke**@ **mcdowelllegal.com**.

Current Trustees whose terms expire at the end of this Bar year must also send a letter of interest by March 5th to be considered for reappointment.



# FOUNDATION BOARD OF TRUSTEES SEEKS NOMINATIONS FOR OFFICERS AND TRUSTEES

The Camden County Bar Foundation is seeking nominations for its Board of Trustees for the offices of vice president, treasurer, secretary, and for four trustee openings. There are three attorney trustee seats available for a term of three years beginning on **June 1**, **2023** and expiring on May 31, 2026, and one civilian trustee seat for a term of two years beginning June 1, 2023 and expiring on May 31, 2025. The offices of vice president, treasurer and secretary are one-year terms that are renewable each year.

Members wishing to be considered for any of the available positions are expected to have the time and means to attend and participate in the monthly Board meetings, attend and participate in Association and Foundation events and programs throughout the year, and perform other duties that may be assigned by the president.

If you have the desire to help shape the future of your Association, and can meet the responsibilities outlined above, please send a letter of interest, along with a resume no later than **March 5th** to **Michelle H. Badolato** via email at *mbadolato@stradley.com*.

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# Gender Identity: Conversations, Rights, Obligations and Ethics for Attorneys

# March 8th, 2023 4-7pm

Via ZOOM

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