

THE BARRISTER



WWW.CAMDENCOUNTYBAR.ORG

PUBLISHED BY THE CAMDEN COUNTY BAR ASSOCIATION

VOL. 72, NO. 6 • FEBRUARY 2024



A heartfelt thank you to each and every one who participated in the 33rd anniversary of the Adopt a Family project back in December. Your overwhelming generosity at St. Joseph's Pro-Cathedral Church in Camden has left us truly moved. Witnessing the kindness and genuine desire of lawyers to contribute to our local community has been nothing short of extraordinary. Through your selfless acts, we managed to bring joy to so many families, making their holiday season significantly brighter. In these challenging times, your amazing outpouring of love and support has touched our hearts deeply. Thank you all for making a meaningful difference.

As we express our gratitude, a special acknowledgment is owed to Marci and Mike from the Public Benefits Committee. They have dedicated decades to this project and are now retiring, passing on the baton. Their unwavering commitment and contributions have been instrumental in making this initiative a success. Let's extend our heartfelt thanks to Marci and Mike for the lasting impact they've made on the Adopt a Family project.

WITH MANY THANKS FROM SAINT JOSEPH PRO-CATHEDRAL SCHOOL



Dear Kind and Generous Donors,

Without you, many of our children would not experience the magic and excitement of Christmas morning and the blessing of gathering for a warm Christmas dinner. On Christmas morning the faculty, staff and the families of Saint Joseph Pro-Cathedral School will pray that you and your families have safe and happy holidays and a Blessed New Year.

Brightest Blessings for the New Year
Principal Kyle Orosz



- The Administrative Department of Duane Morris
- Chen Gray Law Group
- Nancy & Greg Watson
- Camden County Judiciary
- Martin, Gunn & Martin
- Costello & Mains
- Susan Dargay
- Brown & Connery
- Bernetich, Hatzell & Pascu
- DuBois, Sheehan, Hamilton, Weissman & Oddo
- Alan Schwalbe
- Gil Brooks
- Turner O'Mara Donnelly & Petrycki
- South Jersey Techies
- Stark & Stark
- Kulzer & DiPadova
- Del Duca Lewis & Berr
- Marshall Dennehey
- Fredric Marro & Associates
- The Simone Law Firm
- Robert Gleaner
- Annette DiMatteo Guarnere
- Parker McCay Associates Committee
- Singley, Gindele & Rinaldi
- Flaster Greenberg
- Lyons, Doughty & Veldhuis
- White & Williams
- Shimberg & Friel
- Jerrold Poslusny, Jr.
- The Ryan - Fuller Family
- Parker Young & Antinoff
- Eisner & Fowler
- Graziano & Flynn
- Chambers of the Honorable Robert B. Kugler
- Young Lawyer Committee CCBA
- Rutgers Law School Camden
- Earp Cohn
- New Jersey Office of the Public Defender Camden
- Camden County Prosecutors Office
- Freeman Mathis & Gary
- Carolyn Uliase
- Duane Morris - Cherry Hill Office
- Erica and Jerry Rothkoff & Family
- Judge Andrew Altenburg
- Chambers of Judge Christine O'Hearn
- Hyland Levin Shapiro
- Nicholas Gambino & Lisa Gambino
- The Schmid, Waters & Rachlin Families
- Ryan Family
- Molly & Glenn Henkel
- Jacobs Schwalbe & Petruzzelli
- Freidel & Kramer
- Thomas Forkin
- Family Law Inn of Court
- McDowell Law
- Florio Perrucci Steinhart Cappelli & Tipton
- Archer & Greiner
- TC Bank - Legal Dept.
- Petruzzelli-McGee Family
- Mike Ward
- Dan Ward
- Tom Ward
- Ferrara & Gable
- Central Appellate Research, Superior Court of New Jersey, Appellate Division
- Cosmas Diamantis & Family
- Murphy Sanchez
- Office of Camden County Counsel
- Carly Fowler
- The Perlman Family
- Michael J. Brown
- Rachel Gersie

INSIDE:

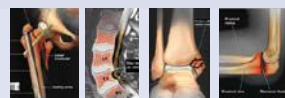
The Docket.....	2
President's Perspective	3
First Bingo Night a Success!.....	3
The Impact of a Personal Injury Recovery on the Plaintiff's New Jersey Family Care	4
Chili Cook-off for a Cause Returns.	5
Abo on Improving Cash Flow Thru Expense Reduction.....	8
Classifieds	11
Young Lawyers Chair.....	12
Wine & Food	13

Law Offices of Andrew Ballerini



Andrew A. Ballerini, Esq.

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



See other exhibits @

www.ballerinilaw.com



Richard J. Talbot, Esq.

535 Route 38 • Suite 328 • Cherry Hill, NJ 08002

856.665.7140

THE DOCKET

FEB 2024

February 5

CCBF Board of Trustees Meeting
5PM - via Zoom

February 6

CLE: "Practice Makes Perfect: Practice Management Tips for Your Firm or to Wow Your Employers With"
4PM - 6:15PM via Zoom

February 7

Young Lawyers Committee Meeting
5:30PM - in-person Bar Headquarters

February 19

President's Day
Bar Headquarters CLOSED

February 21

General Membership Meeting - Bylaws Vote
4:30PM (immediately preceding CCBA Board Meeting)

CCBA Board of Trustees Meeting
4:30PM to 5:30PM - via Zoom

February 24

Young Lawyers Committee Presents:
10th Annual Chili Cook-Off
5-8PM - American Legion Post 371, Gibbsboro, NJ

February 27

CLE: "Grey Divorce: The Intersection of Elder and Family Law"
4PM - 6:15PM via Zoom

February 29

CLE: "The Voice of Experience: Long Time Lawyers Giving Career and Practice Advice for Young and Mid-Career Attorneys"
4PM - 6:15PM via Zoom

5

Tentative Agenda for February 5th 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. Bylaws Vote
- III. Approval of Minutes from Meeting
- IV. Treasurer's Report
- V. President's Report
- VI. Committee Reports
 - a. Membership Committee
 - b. Young Lawyers Committee
 - c. Standing Committee Reports
- VII. Foundation Update
- VIII. NJSBA Update
- IX. Old Business (*if any*)
- X. New Business (*if any*)
- XI. Adjournment

PLEASE SUPPORT OUR ADVERTISERS

THE BARRISTER

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

President

Craig D. Becker

President-elect

123 Dune Dr #11, Avalon, NJ 08202

Vice President

Thomas A. Hagner
51 Kresson Road
Cherry Hill, NJ 08034

Treasurer

Jeanette Kwon
2222 Market Street
Philadelphia, PA 19103

Secretary

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

Member At Large

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

Executive Director

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

Board of Trustees

2024

Nancianne Aydelotte
Daniel DeFiglio
Scott J. Levine
Daniel L. Mellor

2025

Kevin M. Costello
Erin S. Deitz
Edward Epstein
Christopher Keating
Michael J. Ward IV

2026

Michelle Altieri
Derek DeCosmo
Joseph A. Connell
Lynda Hinkle

Young Lawyer Trustee
Erin Gallagher

Immediate Past President
Rachael B. Brekke

Editorial Board
John C. Connell
V. Richard Ferreri
William Groble
Peter M. Halden
James D. Hamilton, Jr.
John J. Levy
Rachael B. Brekke (*ex-officio*)

Editorial Offices

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

Advertising:

Marian McBeth
856.482.0620 x114
mmb@camdencountybar.org

Views and opinions in editorials and articles are not to be taken as official expressions of the Association's policies unless so stated, and publication of contributed articles does not necessarily imply endorsement in any way of the views expressed.

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

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

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

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

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

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

RATES DESIGNED TO ACCOMMODATE YOUR PREFERENCES:

FOR OUR ESTEEMED CCBA MEMBERS:

• HALF DAY: \$100 • FULL DAY: \$250

FOR OUR RESPECTED NON-MEMBERS:

• HALF DAY: \$150 • FULL DAY: \$300



To secure your space, contact Marian McBeth at 856-482-0620 ext. 110 or email mmb@comadencountybar.org.

Be an active participant in YOUR professional organization.

ATTEND MEETINGS AND FUNCTIONS!

PRESIDENT'S PERSPECTIVE

A SMALL IDEA CAN GROW INTO A GREAT EVENT

By Craig D. Becker

Thank you to **Carly Fowler** and other members who worked hard on our first Bingo Night. It was a fun night and a huge success. When I first joined the Bar Association, the Young Lawyers Committee thought about having a charity dinner, which quickly morphed into the Lobster Bake. A small event we weren't sure anyone would attend has blossomed into one of our most successful annual events, raising thousands of dollars for the LARC School,

an important part of our Camden County community. A conversation comparing chili recipes spurred Dave Hasner and Rachael Brekke to create the Chili Cookoff, another now-annual event. The Chili Cookoff has grown into a highly successful event – both a great time for everyone who attends and a fundraiser that has raised thousands of dollars for Veterans Haven. Our 2024 Chili Cookoff is on February 24th - be sure to perfect your recipes and register soon!

Although I am so proud that we can raise money for such worthy causes, a successful event need not be a fundraiser. Any time that Bar Association members can get together socially we strengthen our community and our organization. I am proud the trend of member-created events has continued. So bring us your ideas – no matter how small or off-beat you think they may be – and let's continue to create meaningful events for the Bar Association for years to come.



FIRST BINGO NIGHT A SUCCESS!

On January 18, 2024, the Camden County Bar Foundation held its first ever Bingo Night thanks to the donated parish hall by St. Joachim/Annunciation Parish, Bellmawr, New Jersey, our Sponsors, Raffle Basket Donors, Volunteers and Attendees.

A special thank you to our Sponsors:

- Brenda Lee Eutsler & Associates, PA
- Archer & Griener, PC
- Keating Law Firm, LLC
- Kulzer & DiPadova, PA
- Law Office of Maisie Chin Smith
- Eric R. Foley, Esq. with the Law Office of Louis Guzzo
- Eisner & Fowler
- Theodore J. Baker, Esq., of Weinberg, Kaplan & Smith
- McDowell Law, P.C.
- Rigden Lieberman, LLC
- Simon D. Rossetter with the Fillion Group – Settlement Advisors at RINGLER
- Michael J. Dennin, Esquire
- Janice G. Dubler, Esq., of Ogletree Deakins
- Famular Mediation & Millenky Mediation
- Dawnn E. Briddell, Esq., with Duane Morris, LLP
- Thomas A. Hanger, Esq., with Hagner & Zohlman, LLC

The event sold 110 tickets and there were 25 baskets donated for a raffle auction. While the final numbers have not been calculated, the CCBF netted approximately \$6,900.00.

We also extend our gratitude to the contributors of the Basket Raffle. Thank you for your generous support!

- Carly K. Fowler, Esq.
- Brenda Lee Eutsler, Esq.
- Tommie Ann Gibney, Esq.
- Pittman Title & Escrow
- Saged Salon
- Valleybrook Country Club,
- Natalie Stern & Fiana Levy with Century 21 - Mack Morris Iris Lurie
- Brenda Lee Eutsler & Associates
- Archer & Greiner, PC
- Keating Law Firm, LLC
- Kulzer & DiPadova, PA.

Due to the success of the event and the numerous requests to host another Bingo Night, the Camden County Bar Foundation plans to host another event in the next several months. If you have any connections with a Registered Organization listed on the website <https://www.nj.gov/lps/ca2/lgccc/LGC.pdf> who would be willing to donate their space for the next Bingo Night, please contact **Carly K. Fowler, Esq.**, at ckfowler@ble-law.com.

VERDICTS IN THE COURT — JANUARY 2024

SUPERIOR COURT OF NEW JERSEY

VERDICT: NO CAUSE
Case Type: AUTO NEG-PERSONAL INJURY
Judge: JOHN S. KENNEDY, J.S.C.
Plaintiff's Atty: DAVID KEVIN CUNEO, ESQ.
Defendant's Atty: MICHAEL JOSEPH LEWIS, ESQ.
L 3584-20 JURY

VERDICT: LIABILITY VERDICT - 100% DEFENDANT
Case Type: TORT-OTHER
Judge: JOHN S. KENNEDY, J.S.C.
Plaintiff's Atty: DENNISE CRAWFORD, ESQ.
Defendant's Atty: PAUL JOHNSON, ESQ.
L 1057-21 JURY

VERDICT: NO CAUSE
Case Type: WHISTLEBLOWER
Judge: MICHAEL J. KASSEL, J.S.C.
Plaintiff's Atty: IAN BRYSON, ESQ.
Defendant's Atty: LOUIS LESSIG, ESQ. & ANDREW BROWN, ESQ.
L 2582-20 JURY



The Impact of a Personal Injury Recovery on the Plaintiff's New Jersey Family Care

by Thomas D. Begley, Jr., Esq., CELA and Emily M. Schurr, Esq.

What is New Jersey FamilyCare and How is it Funded?

New Jersey FamilyCare is a medical insurance program, funded by Medicaid dollars, that encompasses a number of medical insurance programs that have been combined under one umbrella. These programs include the following:

- **Obamacare.** This program is a program under the Affordable Care Act. The program is for adults ages 19 to 64 without dependent children.
- **Plan First.** The Plan First Program covers needs of women and men including family planning counseling, pregnancy tests, contraceptives, family planning lab tests, and vasectomies for men 21 years of age or older. This program does not meet the essential health care coverage requirements of the Affordable Care Act.
- **Pregnant Women.** The NJ FamilyCare program for pregnant women provides coverage for pregnant women whose family income is at or below 200% of the federal poverty level. Coverage extends to women during pregnancy and for 60 days following delivery or the date on which the pregnancy ends. A child born to an eligible NJ Family Care mother is eligible for NJ FamilyCare for one year regardless of changes in the family's income.
- **CHIP.** Children under age 19 are also eligible for NJ FamilyCare. This includes people who qualify for the Children's Health Insurance Program (CHIP) or Medicaid. The program is income dependent but has no asset test. Children age 18 and under who have immigrated to the U.S. and who are lawfully admitted can be eligible if they have lived in this country fewer than five years.

Rules of Eligibility

Eligibility for New Jersey FamilyCare is income based. For Obamacare, the maximum income is 138% of the federal poverty level (FPL). FPL is determined by family size. For Plan First, the income level varies from 138% to 205% of FPL. Again, FPL is dependent on family size. For pregnant women of any age, the income limit is 205% of FPL. For CHIP, the income level is from 0% to 150% of FPL with no premium and no copay. There is no premium, but there are copayments for incomes in excess of 150% of FPL.

Countable income includes the income of all members of the household unit, except income from a legally responsible relative who does not reside with the family shall be counted only to the extent that income is actually made available to the household unit. For example, child support from a parent not living in the household is counted only to the extent of the child support actually received. Income of a minor child receiving SSI is not included in household income. Non-recurring lump sum income received by a household unit shall be added to any other income received by the household unit in that month. The total shall be divided by the income eligibility limit applicable to the household. The result shall be the number of months the eligible members of the household unit shall be ineligible to receive New Jersey FamilyCare. Income includes earned and unearned income.

There is no asset test for New Jersey FamilyCare. New Jersey FamilyCare may inquire as to the value of the household unit's resources only in order to establish income that may result from the household unit's resources.

Continued on Page 5

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, 2024 and ending in May 2027, 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 Craig Becker, Chair, Nominating Committee, via email at cdbecker2023@gmail.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, 2024 and expiring on May 31, 2027, and three civilian trustee seats for a term of three years beginning June 1, 2024 and expiring on May 31, 2027. 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 Foundation, and can meet the responsibilities outlined above, please send a letter of interest, along with a resume **no later than March 5th** to Rachael Brekke and Dawnn Briddell via email at rbrekke@mcadowellegal.com and dbriddell@duanemorris.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.

The Impact of a Personal Injury Recovery on the Plaintiff's New Jersey Family Care

Continued from Page 4)

Is a Special Needs Trust Required for Plaintiffs Receiving New Jersey FamilyCare?

A personal injury recovery is an asset. A personal injury recovery is not considered non-recurring income. Since there is no asset test for New Jersey FamilyCare, the settlement itself would not render the Plaintiff ineligible for New Jersey FamilyCare. Therefore, no Special Needs Trust would be required to maintain eligibility. However, if the personal injury recovery was sufficiently large to generate enough income to put the Plaintiff over the income cap, then a Special Needs Trust should be considered. However, for these larger settlements, purchasing insurance in the marketplace may also be an option. Additionally, a plaintiff will need an SNT if the plaintiff is receiving SSI-linked Medicaid, which is income-based and asset-based.

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.



CHILI COOK-OFF FOR A CAUSE

Popular event returns February 22!

The Young Lawyers Committee is proud to host the 10th annual Chili Cook-off for a Cause! The popular chili and cornbread cook-off competition is scheduled for Saturday, February 24, 2023 at the American Legion Post 371, 41 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, desserts & more), 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.

Showcase your skills against some of South Jersey's "Top" lawyer chefs in any or all of our categories to help support the event.

To sponsor and/or compete, contact **Marian McBeth** at mmb@camdencountybar.org. To register, please contact **856-482-0620** or register online at www.camdencountybar.org.

Invite your family and friends, and any veterans you know.

All are welcome!

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



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

Our products and services include:

- Attorney Niche Marketing
- Legal Web Design
- Search Engine Optimization (SEO)
- Google Ads (Pay-Per-Click)
- Content Writing
- Social Media Marketing
- Press Conferences
- Reputation Management
- Newsjacking (showcasing firm as legal analyst)
- Marketing Collateral
- Newsletters
- Public Relations and More!



PREMIER
LEGAL MARKETING

856-320-2016

www.premierlegalmarketing.com

DOCUMENTED AND INDISPUTABLE SERVES AND NO SERVES

“PEOPLE LIE, CAMERAS DON’T”®

“We Have The Evidence”

GUARANTEED

Subpoena Service, Inc.

**1-800-PROCESS
or 908.687.0056**



**WE USE
BODY CAMS**

Reasonably Priced Where Available

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

The **Association Affiliation Health Benefit** plan is for businesses that are looking to shop medical benefits, reduce rates and control costs. For more information, please email mcraig@pennworth.com.



Pennworth
FINANCIAL SERVICES

Pennworth Financial Services

1900 Market Street Philadelphia, PA 19102

O: 215-337-2900

E: mcraig@pennworth.com | W: www.pennworth.com



Providing Merchant Services for Attorneys

**Merchant Services/
Credit Card Processing**

**PCI Compliance and
Credit Card Data Security**

Electronic Payments

Mobile Payments

We will review your payment processes, analyze your current statements and provide a candid assessment with alternative solutions as appropriate.

10% of the profits of the account will be donated to the Camden County Bar Foundation.

ENVOY
Business Advocate

**Contact Bonnie Natal
for a Free Evaluation**



856-577-3360



bnatal@envoybusinessadvocate.com



www.envoybusinessadvocate.com

Envoy Business Advocate, LLC
100 Springdale Road Suite A3
Cherry Hill, NJ 08003



Abo on Improving Cash Flow Thru Expense Reduction

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

It may sound simple, but can you think of a more logical way to improve cash flow than by minimizing expenses? I've generally found the best way to launch an effective cost-reduction program is to identify problem areas through broad-ranging reviews covering all phases of a firm's operations. The *operational or management audit* ensures that prescribed policies and procedures are being followed. It also evaluates the effectiveness and efficiency of business operations.

The ideas that follow are but a few examples to highlight some practical opportunities I've suggested and/or seen over the years for streamlining and upgrading operations. This listing was not meant to be all inclusive but should assist in developing operational audit awareness. So let's just stroll (perhaps alphabetically) down a firm's P&L for some ideas to at least consider.

ACCOUNTING FEES

• Oy, what a way to start! Those firms requesting monthly/quarterly accountant-provided financial statements should take a long hard look at reasons for this service? Does the firm really need such formal statements? Can the firm utilize internally generated financials properly set-up by their CPA, utilizing the time otherwise spent by the accountant to really "get into" the accounting operations? Is it a matter of habit or due to past circumstances that no longer apply? Do the relationships the firm has built up with banks or creditors now make an accountant's annual compilation or review report acceptable? Aside from formal financial statements, are

there special reports started long ago that could be discontinued? Cast a hard eye but remember that an outside accountant's opinions can be a valuable, independent check on almost every phase of a business.

- Cooperation with your accountants can increase their efficiency, shorten their job and, as a result, minimize billings. The more assistance the internal staff can provide, especially of a mechanical or non-technical nature, the better the utilization of your accounting dollars.
- Most firms are desirous of getting timely accounting information, improvements in operational efficiency and proper financial, business and tax planning. To this end, interim reviews are often much more beneficial than solely doing year end work.

BANKING

- Although many business checking accounts may not earn interest, a firm may be able to leverage bank service charges with "earnings credits". Firms who encounter multiple and varied services fees for such items as check verification and return checks may be able to cut these fees. To determine these earnings credits, a firm should consider asking its bank to conduct a profitability analysis on its various (non-trust) checking accounts. The bank should figure the earnings on the company's average balances and then subtract all the expenses that go into servicing the account. If the final balance is positive, the company could get a certain number of earnings credits, which may be used to offset banking fees and services. (Keep an eye on the Biden administration's proposals from the Consumer Financial Protection Bureau to reduce overdraft fees)

Continued on Page 9

Abo and Company, LLC • Abo Cipolla Financial Forensics, LLC

Certified Public Accountants / Litigation & Forensic Consultants

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

Remember! It doesn't cost you anything to call us on a matter.

It may cost you *dearly* by *not* calling us on that matter. We can help, so why not give us a call!

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

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

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

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

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

www.aboandcompany.com



Abo on Improving Cash Flow Thru Expense Reduction

Continued from Page 8

- Many companies do not adequately safeguard their unused checkbooks. Burglars may often mess up an office to appear as vandals or even steal some equipment as a decoy when their real aim was to remove several blank checks from the middle or end of a checkbook.
- More and more firms are making use of "plastic money". Nevertheless, rates on credit card use can often be negotiated. Smaller concerns may wish to consider available rates through their trade associations or other affinity groups.

BILLING

- The normal practice of mailing monthly statements to clients may be unnecessary when, in fact, most businesses will pay by specific invoice. The elimination of monthly statements can reduce postage and stationery costs as well as help minimize clerical time. Of course, statements can and should be prepared for those clients deemed necessary.
- Issue invoices as soon as client services are complete since delaying can lengthen the payment period. Frequently the more credit you extend, the more you must borrow.
- Firms should be aggressive in collecting overdue accounts, but don't spend more money chasing small accounts than you can receive by collecting them. Make direct telephone contact quickly with clients who don't respond satisfactorily to your first dunning letter.
- Provide priority processing for large billings and consider requesting progress payments on such large amounts. If your type of practice allows, consider requesting payment at time of service. Speeding up just a few days in receivables can make major differences in cash flow.

INCOME TAXES

- Recent Internal Revenue Rulings and Court decisions illustrate that what is often considered a routine tax assumption, in fact, isn't. Busy attorneys and their advisors are frequently prone to overlook common or perhaps not-so-common tax traps, resulting in adverse tax consequences to the taxpayer.

- Any discussion of cost reduction must include a comprehensive analysis of income taxes. Unfortunately, it is well beyond the scope of this presentation. Nevertheless, we cannot overemphasize the importance of proper and timely tax planning. To do nothing can be costly.

INSURANCE

With premiums getting higher as well as the actual cost of losses, a careful review of a company's entire insurance program becomes critical. Keep the following points in mind:

- Avoid package policies which may combine protection you might have with protection against calamities that don't apply to you at all. Be certain you need each element of coverage.
- Underinsuring is a poor way to cut corners. Check the co-insurance clause. Suppose it would cost \$500,000 to replace your building but you have it insured for \$200,000. If the co-insurance provisions of your policy require coverage of at least 80% of full value, were you to suffer a loss of \$100,000, you would only recover half the loss, or \$50,000.
- Insure only against perils that you feel you can't afford to cover yourself.
- Times change. Check for coverage that is no longer required. Check your present values. Review all insurance, at least annually.
- Ask your broker if there are ways to reduce premiums. Consider soliciting bids periodically for all insurance programs on an "apples -to-apples" basis. Note that pure costs are but one factor.
- Obtain professional advice in reading the "small print" (that may even be you), Counselor). For example, theft losses without a forcible entry may be impossible to prove under some policies. Similarly, fires caused by electrical arcing may not be covered under some policies.
- It is possible to obtain substantial refunds on workmen's compensation premiums by a careful review.

Continued on Page 10

LET'S COUNT ON EACH OTHER.

Investing in our community.



Fulton Bank

Fulton

PRIVATE BANK

1.800.FULTON.4 | fultonbank.com

Fulton Private Bank operates through Fulton Bank, N.A. and is headquartered at One Penn Square, Lancaster, PA 17602. Securities and Insurance products are not a deposit or other obligation of, or guaranteed by the bank or any affiliate of the bank; are not insured by the FDIC or any other state or federal government agency, the bank or an affiliate of the bank; and are subject to investment risk, including the possible loss of value.

Abo on Improving Cash Flow Thru Expense Reduction

Continued from Page 9

- Consider consolidating all or much of your insurance with one insurer, one package and one effective date to maximum discounts. It may also provide greater assurance there won't be any uninsured risks.
- Plan ahead for insurance audits and verify the results yourself.
- Increase deductibles where you are able to share in the risk of loss.
- An excellent way to document the validity of an automobile insurance damage claim is to take a photograph of the vehicle right after the accident so there is visual proof of the accident. Unfortunately, most people never used to have a camera accessible at the time of an accident so that they frequently failed to provide this additional proof, weakening their claim and possibly lowering the amount of the settlement they received. The advent of disposable cameras but now Smart Phones has changed the ability to document automobile damage claims, however, regardless of whether it involves their personal car or business vehicle. Firms may wish to make such Smartphones standard equipment and instructing all employees (perhaps even your clients) to take photographs of fender benders right at the scene of an accident.

OPERATIONS

- Keep your accountants (as well as your banker, insurance agent, outside counsel and other advisors) informed about your practice. These professionals consult regularly with many other practices/businesses and can help you avoid the pitfalls in making business decisions. It's much better to call saying "this is what I want to do" rather than, "Guess what I did".
- Use your financial statements to give you important management information.
- Negotiate with vendors for discounts, extended payment terms and other means of lowering your costs.
- Solicit suggestions on cost reductions from your employees. To encourage participation, consider implementation of a bonus program based on a percentage of costs saved. Be wary of "quick fixes" that will have no impact, or worse, prove costly in the long run.
- Determine individual gross profit margins and their mix for your various services. Certain low profit or "high maintenance", or risky services could be eliminated or redesigned for costs savings.
- If bonuses are paid for work brought into the firm, consider changing policies to account for the quality of the engagement or pay bonuses on gross profit instead of gross fees.

PAYROLL

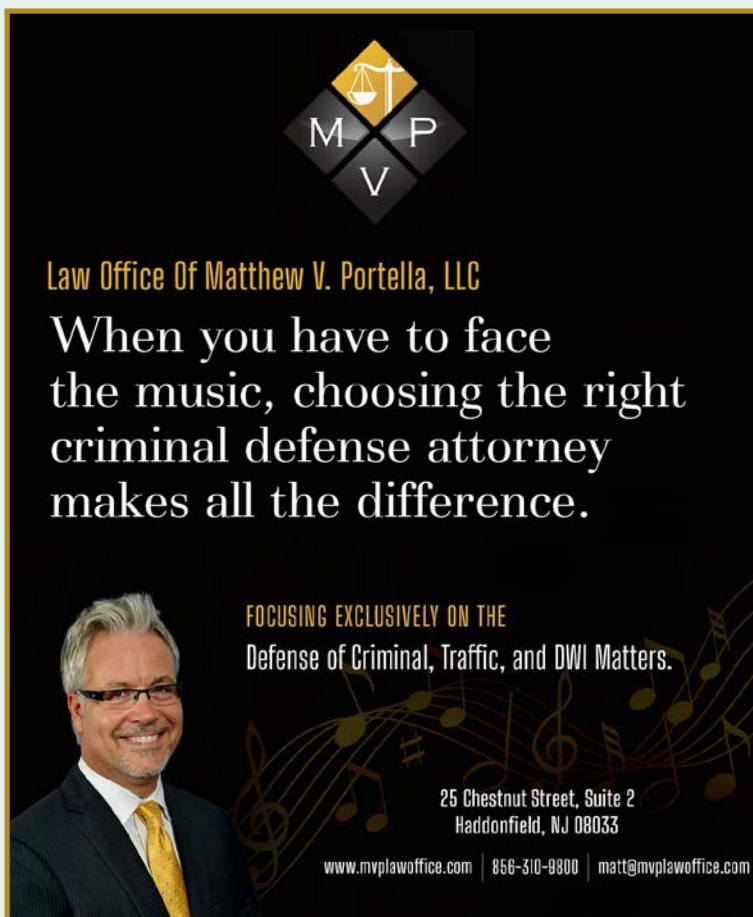
- Be careful to accurately determine employee/independent contractor status.
- Take the time to look for ways to cut payroll costs and improve efficiency:
 - a. Maintain files on retired employees and keep those willing and able on call for peak periods.
 - b. Consider putting on extra help during peak periods. May eliminate overtime premiums and improve internal controls.
 - c. A physical walk around a place of business can do wonders. (Inefficient practices, excessive telephone conversations, unduly long coffee breaks, etc.)
 - d. Solicit constructive comments from workers.
 - e. Request vendors to handle more of the quality control.
 - f. Appreciate the cost of hiring and training a new associate, paralegal or secretary.
 - g. Hold on to the advantages of recession cutbacks. Use attrition to keep paring away deadwood.
 - h. Cross-train employees so that they can perform multiple tasks.
- Prepare a special price chart for passing on to clients (where able) the overtime costs for special rush services.

- Plan for productive use of normally non-productive time (i.e. updating mailing lists, organizing files, repairs during slow periods could eliminate need to contract outside services).
- Set up a specific account in your general ledger to highlight overtime costs (so readily available from your payroll service)
- Consider contract/per-diem associates/para-legals.
 - a. Little fear of expensive training with short lived employment.
 - b. Already familiar with certain types of projects and may create new seasoned insight.
 - c. May result on savings in fringe benefits.

PAYROLL TAXES

- Savings can result by avoiding unnecessary penalties for underpayment of tax, late filing of returns, failure to make timely tax deposits and failure to furnish properly executed W-2's, 1099's, etc. If you haven't received Abo and Company's annual 1099 report, give us a call for a copy.
- Almost all state laws permit an employer to avail himself of the unemployment insurance experience rating of their predecessor if they acquire the practice of an employer already covered by the law. This will often result in a reduced expense burden if the predecessor firm had a favorable rate.
- Many states (i.e. New York, New Jersey, Pennsylvania) enable employers to obtain lower unemployment compensation rates by making voluntary contributions. By paying what often is a relatively minimal amount, a company may be able to affect a substantial reduction in its required contribution rate for a given year. The voluntary contribution must be made prior to the state prescribed deadline.

Continued on Page 11



Law Office Of Matthew V. Portella, LLC

When you have to face the music, choosing the right criminal defense attorney makes all the difference.

FOCUSING EXCLUSIVELY ON THE
Defense of Criminal, Traffic, and DWI Matters.

25 Chestnut Street, Suite 2
Haddonfield, NJ 08033

www.mvplawoffice.com | 856-310-8800 | matt@mvplawoffice.com

Abo on Improving Cash Flow Thru Expense Reduction

Continued from Page 10

POSTAGE

- With substantial postage increases forever imminent, firms should plan now and consider alternatives for conducting less costly communications (as I write this, I noted a 2 cent increase effective 1/21/2024)
- The best way to slash mail expenses (and even improve service to clients) is to keep all employees who are involved in letter writing, typing, addressing envelopes, stamping or distributing letters or other materials informed on the cheapest and most efficient method available. Avoid overpaying or having to settle for a slower delivery by knowing what the Postal Service offers.
- Find out about bulk-rate savings. Avoid spending extra money for special delivery charges on mail that's being delivered to a post office box or on letters mailed on a Friday to local businesses that aren't open on the weekend. Avoid registered mail for an item of no value if all that is required is evidence of mailing and delivery. Send a certified mail. If you only need proof of mailing before a deadline, consider purchasing a certificate of mailing which is considerably less expensive than registered or certified mail.
- Consider contacting private delivery services to determine whether you can obtain lower rates for overnight delivery services. Fierce competition among these companies may give you negotiating strength even though you are not a volume mailer.
- Consider Reviewing mail pieces for unused space, excessive print size, overweight paper, etc.
- We had a client obtain expert help in operating their mail room efficiently by merely requesting their postmaster or postal service customer service representative to visit and assist in identifying errors or inefficiencies.

PURCHASES

- To sell right, you really should also buy right. If you're going to offer your clients prices that are competitive, you must first buy competitively. Consider used furniture/furnishings/equipment resulting from office moves, closings, upgrades, contraction, etc. Consider Craig's List, Ebay and other online searches. Attending wholesale or liquidation auctions, buy factory direct where possible, and/or establish a buying co-op with other small businesses/firms. Motivate your employees to be concerned about net profit and to be as concerned with controlling costs as with generating fees.

RENT

- Law firms, like other businesses, both large and small, which are opening or perhaps expanding into new geographic areas, may find costs can be substantially reduced by renting office or desk space from a business center which also provides shared conference rooms, switchboards, clerical services

and equipment. Doing so with existing, non-competing practices also often works well. This alternative could also mean maximum flexibility.

- Renewal options are frequently overlooked and taken for granted. Perhaps not as prevalent in this post-Covid environment but, in the past, too often choice or established locations are lost to landlords who may dislike the tenant or desire higher rentals merely because renewals were not timely requested. I recall my good friend albeit ex-partner, Jack Uris, catching this point for a client years ago but it still can hold true). Systems should be implemented (i.e. tickler file reminder) to remind firms (and even clients) when such options must be exercised.

TRAVEL

A logical sequence of steps to cut travel costs could include:

- Establish precise travel policies to be observed by all employees.
- Communicate the policies clearly through manuals, handbooks, memos, etc.
- Centralize travel arrangements in-house by making one employee responsible for them.
- Consider providing employees with firm credit cards when they travel to reduce or eliminate the need for cash advances and obtain documentation in support of travel costs.
- Carefully analyze travel expense reports thoroughly and reject expense claims that exceed those permitted by your travel policy unless they were dictated by unusual circumstances.

UTILITIES

- Heat, light and power used to be accepted as a necessary evil of doing business. However, with energy shortages and spiraling costs, these expenses have come to the forefront. Certain firms will audit charges for electricity, gas, water and sewage to make sure the business is obtaining the lowest unit price available. Many will even negotiate on your behalf with respective utilities with their fee coming out of cost savings.
- Management all too often evaluates energy costs exclusively in terms of dollars and not consumption. Looking through the bills to the actual quantities of energy being consumed may very well be the first step in performing your own "energy audit". Increases in levels of consumption should be analyzed for propriety.

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.

CLASSIFIEDS

To schedule your classified or display advertising call Marian McBeth at 856.482.0620, email mmb@camdencountybar.org or fax copy to 856.482.0637

OFFICE SPACE: GIBBSBORO

Professional Office Space High Ridge Commons in Gibbsboro:

1-3 offices ranging from 80sf to 86sf.

Free wifi, all utilities and condo fees incl in rent.

\$425 a month per office w/one month security deposit. Shared Conference Room is available as well as shared entrance/waiting area.

Call 856-627-2600/427 to set up an appt or email info@log-insurance.com

856-627-2600 x427

OFFICE SPACE - HADDON HEIGHTS / HADDONFIELD

Haddon Heights

One room/ Shared Use
Consisting of receptionist area, conference room, break room, etc, some furniture available, on-site parking, pristine condition through-out, on-site owner/property manager. Convenient White Horse Pike location adjacent to Station Avenue business district and easy access to Rt.295. Available Immediately.

Haddonfield

One room/ Shared Use situated in attorney's suite, Shared use consist of 21 x 14 foot conference room, reception area, kitchenette, etc. Located in one of Haddonfield's Outstanding Classic Colonial Office Buildings, blocks from the center of town's business district. Excellent on site parking. Next to PATCO Train Station.

Haddonfield

1,300 Sq. Ft. Suite:
3 private offices, conference room, break room/kitchenette and storage room. Situated in Class "A" Professional Office Building. Excellent on site parking.

Haddonfield

1,650 Sq. Ft. Suite
Situated in Professional Office Building few blocks from the center of downtown business district. Competitively price. Available Immediately.

CONTACT: BEN SEPIELLI • FARRELL & KNIGHT REALTY, LLC • (856) 429-1770

YOUNG LAWYER CHAIR

YOUNG LAWYER HAPPENINGS

*Spice Up Your Networking:
10th Annual Chili Cook-off with the Young Lawyer's Committee*

By Erin Gallagher



Hi Young Lawyers! We made it through the first month of 2024! This year, the Young Lawyer's Committee is bringing back another favorite Bar Association event. On February 24, 2024, we will be having our 10th annual Chili Cook-off event. The event will be hosted at the American Legion Post 371 in Gibbsboro and will benefit Veterans Haven, a facility for homeless veterans. We will have music, beer, wine, raffles and plenty of chili. The event is \$45 per person, but free to veterans. If you are interested in sponsoring the event or donating a raffle item, contact the Association.

The Bar Association and committees like the YLC are more important than ever. Given that we are now nearly fully back to in person events and court, it's vital to form professional relationships and connections. Many of these connections and relationships will follow you during your entire career. The Bar Association and YLC are here to help develop these connections through events, CLEs, networking opportunities, services projects and events like the Chili cook-off. To get involved, reach out to me or sign up through the Association's website.

Important Young Lawyer Dates:

February 7: Young Lawyer Committee Meeting (in person)

February 24: Chili Cook Off

PLEASE SUPPORT OUR ADVERTISERS

Business Phone Provider To The Camden County Bar Association



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



**The Official CCBA
Hooded Sweatshirt
back in stock!**



**order yours
today!
\$30**



WINE & FOOD

By Jim Hamilton

While it may sound like a product of the latest diet fad, an intercalary year is something we all will experience in 2024. Since our Gregorian calendar does not align completely with the earth's orbit, nearly every four years we add a day to February, thereby extending our shortest month to a still temporally challenged 29 days. When Pope Gregory XIII realized the Julian Calendar failed to accurately account for the discrepancy, he created a calendar that provided for what he called a "leap year" occurring every year that is divisible by four (while also reconciling a slight difference requiring century years to be evenly divided by 400). Since the extra day will be a Thursday this year, it will enable lawyers who are slaves to billable hours to increase their month's tally. However, those who are not fans of winter may complain about an already deep and dark season being extended yet another day.

While still our most compact month, February has more than its share of official and unofficial holidays, observances, and events. Among them are birthdays celebrating Lincoln and Washington (which New Jersey combines as Presidents Day); Groundhog Day (some watch Punxsutawney Phil, others Bill Murray); the Super Bowl; the Academy Awards; National Pizza Day; Fat Tuesday, and two of particular moment for

this column. February 14th is, of course, Valentine's Day, a day of special sweetness, while February 18th is National Drink Wine Day (regrettably, not yet a federal or state holiday). If we were to combine the celebration of wine and sweeties, we would have the springboard for discussing wines that possess varying degrees of residual sugar.

It is said that Americans like to claim they only drink dry wines, believing it is evidence of a sophisticated palate, but really prefer wines that are not. Goodness knows former San Francisco attorney Jess Jackson profited from such a view with his popular and hardly bone-dry Kendall Jackson Vintner's Reserve Chardonnay.

As a longtime member of a group formed to drink off-dry wines I have been fortunate to try more of them than most wine fans. Since it has been a few years since we last talked about this category of wines, and there is an extra day to enjoy them, let's explore the often-misunderstood world of "dessert" wines.

Having recently attended a dinner that featured off-dry German wines, with all but one made from the Riesling grape, this would seem to be a good place to start our discussion. The only outlier was a Rieslaner,



and since it is genetic kin created by crossing Riesling with Sylvaner, it fit in quite well. The wines represented various levels of residual sugar ("RS") and vintages ranging from 1953 to 2001. The dinner was at the home of, and presided over by, a talented private chef whose interest in wine finds him serving as a judge nationwide. He prepared 5 savory courses designed to pair with 2 wines per course, with a pre-dinner Sekt (German bubbly) to start us off, and a wine selected to bridge the savory courses and an array of intended dessert offerings. However, after so much food and wine consumed over 5 hours, everyone decided to end the Bacchanal with an amazingly sprightly 1953 wine. Other than possibly at auction, none of the wines are available so I won't offer any tasting impressions. However, since the courses included such dishes as chicken liver, duck, and pulled pork, what the dinner demonstrated is

Continued on Page 14



Citizens Bank®

WINE & FOOD

Continued from Page 13

that Rieslings and Rieslaners that are off-dry (which all except the Sekt were) are wines that can be paired successfully with the right dishes.

One of the important considerations, however, is that wines that display overt RS on release usually will shed some of their apparent sweetness with age while also becoming darker hued and often less fruity. I say “apparent,” because the wine’s level of residual sugar does not lessen over the years; rather, how that sugar is perceived can change. While most dry white wines won’t have the longevity to cellar for as long as the wines we enjoyed at this dinner, there were two factors at play here. First, sugar serves as a preservative, helping fend off the ravages of oxidation that naturally will occur as wine ages. Second, Riesling is a grape that possesses high acidity. This has the beneficial effects of enhancing its aging potential while also serving as a counterpoint to its residual sugar. This can be an important, and often necessary, balancing act, with the sugar in the wine helping to soften the acidity’s edges while that acidity serves to keep the sugar from dominating the taste sensation and leading to an impression that the wine is flabby or cloying.

Many people will categorically dismiss German wines as being too sweet, but this may be based on a small or outdated sample size. As a quality-oriented distributor of German wines once said, if you enjoy the occasional apple, you are experiencing about the same level of sugar as in many German wines. Understanding the different wine categories established by German law will assist in knowing the level of residual sugar the wine possesses. While there are other classifications, the highest is Prädikatswein, for which there are 6 levels based on the amount of RS that naturally remains in the wine (sugar cannot be added during fermentation). The five types based on naturally occurring sugar levels are, in ascending order of sweetness, Kabinett, Spätlese, Auslese, Beerenauslese, and Trockenbeerenauslese. The sixth category, perhaps the one most familiar, is Eiswein, made when a grower

elects to forego picking ripe grapes and allows them to hang on the vine hoping they will remain viable until a freeze occurs. It is a risk that can pay off when the water in the grape freezes while the grape’s pulp, often now very ripe and sweet, remains healthy. Pressing the grapes before the water content can thaw allows the pulp to be pressed into a very concentrated liquid.

Since most wine drinkers won’t have the cellar, or patience, to buy upper level Prädikat wines and allow them to mature, the less sweet and usually least expensive Kabinett wines may prove to be the most versatile for food pairing, particularly if the vintage is one known for highlighting the grape’s acidity.

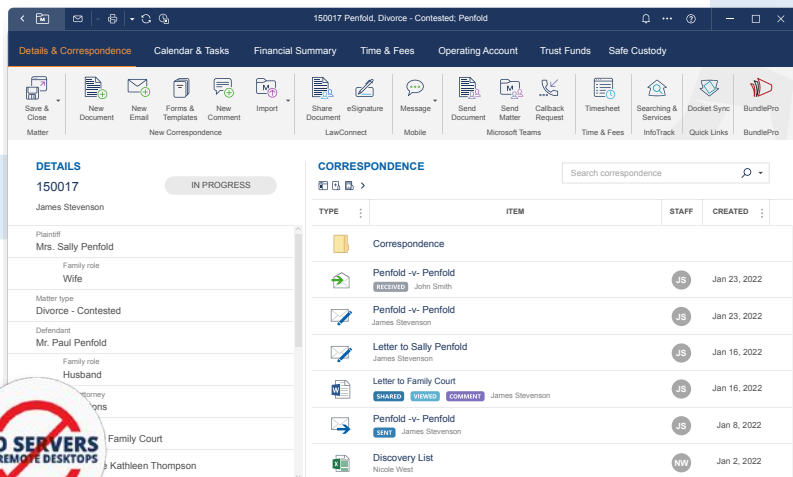
Another wine possessing residual sugar that can work very well at the dinner table is Sauternes, which broadly but incorrectly is often used to refer to its neighbor, Barsac. These wines are within France’s Bordeaux appellation, and depending on the estate, the blend of grapes employed in fashioning the wines is, in descending order of primary percentages, Semillon, Sauvignon Blanc, and, decreasingly, Muscadelle and Sauvignon Gris. While Semillon-dominated blends may not suit as broad a range of dishes as a German Riesling, since Semillon has less acidity and tends to be more textured, those wines made using a good percentage of Sauvignon Blanc may compensate because of its healthy amount of acidity. The level of acidity can be important when selecting an off-dry Bordeaux wine to pair with food because the level of RS often will be greater than for a lower Prädikat German Riesling. However, the impact of climate change in Germany, historically one of the most northern winegrowing regions, promotes ripening that can cause an increase in the overall level of RS in off-dry German wines.

One of the factors that can affect RS levels is Botrytis cinerea, or “noble rot.” It is a moisture-derived fungus that is essential in producing Sauternes and Barsac

Continued on Page 15



The Legal Practice Productivity Solution



LEAP helps law firms maximize productivity with practice management, legal accounting, document automation, and legal publishing assets integrated into one cloud-based solution.

Book your demo today.

844-702-LEAP | leap.us/new-jersey



WINE & FOOD

Continued from Page 14

wines, and readily affects thin skinned Semillon grapes. When its spores attach to the grape's skin and gradually spread, they serve to dehydrate the grape, thereby concentrating its essence. While the grapes appear unattractively gray and moldy, the nectar that remains when vinified can be glorious. Unfortunately for consumers, relatively little juice is produced from these shriveled grapes. Since the rot does not occur uniformly, thereby requiring pickers to make multiple passes through a vineyard to select only grapes ready for pressing, the cost of producing these wines is reflected in their prices. While the wines of quality-oriented producers in Sauternes and Barsac may cost more than most casual wine drinkers may want to spend, there are more affordable alternatives.

One is to try the second labels of the better Sauternes or Barsac estates. Some options would be Chateau Suduiraut's Castelnau or Lions wines; Chateau Rabaud-Promis' Promesse; Chateau Guiraud's Petit Guiraud; Chateau Rieussec's Carmes; Chateau Rayne-Vigneau's Madame; Chateau La Tour Blanche's Emotions; Chateau Doisy Vedrines' Petit Vedrines, or Chateau d'Arche's Prieure d'Arche.

Another approach would be to buy wines from "satellite" appellations, typically those that are north of Sauternes, such as Loupiac, Saint Croix-du-Mont, Cadillac, Cérons, or Côtes de Bordeaux Saint-Macaire. Also, to the south in Bergerac is the very fine appellation of Monbazillac. The same grapes and similar winemaking techniques are employed in these regions, but most lack the status to command Sauternes or Barsac prices.

What was evident at the Riesling dinner is that even when vinified off-dry, the wines match well with a host of dishes. Similarly, many experts, including those who make the wines, explain how suitable off-dry Bordeaux wines are for many dishes such as chicken, turkey, fish, various cheeses, Asian cuisine, or the classic food match, foie gras.

Perhaps this month, in addition to flowers or chocolates for a sweet person in your life, you may also want to consider an off-dry wine. The right wine either can be shared as a pre- or post-dinner treat, or you can dare to be different and open a bottle to enjoy with the right meal, if not on Valentine's Day, perhaps on National Drink Wine Day!

JOIN US FOR THE

10TH ANNUAL

Chili COOK ~ OFF

SATURDAY

February 24, 2024

5-8 PM

American Legion Post 371

41 North Lakeview Drive

Gibbsboro, NJ 08026

FREE TO VETERANS

\$ 45.00 PER PERSON

Young
Lawyers

Menu
chili
cornbread
sides
desserts &
More



Presented by the CCBA's
Continued Legal Education Committee

**"Practice Makes Perfect: Practice Management Tips
for Your Firm or to Wow Your Employers With"**

February 6, 2024 - 4p.m. - 6:15p.m. via Zoom

SPEAKERS

Ronald G. Lieberman, Esq.
Rigden Lieberman, LLC, Moorestown

Marty H. Abo, C.P.A.
Abo and Company, LLC, Mount Laurel

Ronald J. Cappuccio, Esq.
Ronald J. Cappuccio, J.D., LL.M. (Tax), Cherry Hill

David Karbasian, Esq.
Law Offices of David J. Karbasian, PC, Cherry Hill

MODERATOR

Lynda L. Hinkle, Esq.
Law Offices of Lynda L. Hinkle, L.L.C., Turnersville

TOPICS

If you run a practice, want to run your own practice, or work for a practice where you want to be the superstar who brings back valuable information for your managing partner, join us for this informative and practical panel that will address the day to day, financial, and legal issues of firm management.

PAYMENT OPTIONS

☐ Check ☐ Credit Card

Name _____

Address: _____

Phone: _____ Email: _____

Credit Card _____

Exp. _____ CVV _____

OR Register online: www.camdencountybar.org Questions?

Nicholas DeMarco at ndemarco@camdencountybar.org

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

ZOOM WEBINAR

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



COST

CCBA Members: \$40
w/PA Credits: \$46

CLE Key: \$0
CLE Key w/PA Credits: \$6

Non-Members: \$60
w/PA Credits: \$66

Paralegals/Legal Secretaries: \$20
Law Students: FREE

CREDITS

This program is approved by the NJ CLE Board of the Supreme Court of New Jersey for 2.4 hours of total CLE credit. Of these, 0.0 hours qualify as hours of credit for ethics/professionalism and 0.0 hours qualify for Diversity, Inclusion & Elimination of Bias.

PA CLE Board: Includes 2 hours 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.



JOIN US FOR THE

10TH ANNUAL

Chili COOK ~ OFF

SATURDAY
February 24, 2024

5-8 PM

American Legion Post 371
41 North Lakeview Drive
Gibbsboro, NJ 08026

FREE TO VETERANS
\$ 45.00 PER PERSON



Menu
chili
cornbread
sides
desserts &
More

For The 10th year, The Camden County Bar Foundation's Young Lawyers
Committee Will Host A CHILI COOK-OFF COMPETITION ONLY

No Prizes For Cornbread, Sides Or Desserts
Proceeds Benefiting Veterans Haven South

ENJOY MUSIC, UNLIMITED TASTINGS, BEER, WINE & RAFFLES
INVITE FRIENDS, FAMILY AND ALL THE VETERANS YOU KNOW!

YOU BE THE JUDGE!

Interested in sponsoring or donating? Businesses & organizations can support the event by
donating items or services to be raffled during the cook-off.

Want to compete? Showcase those skills against South Jersey's "Top" Lawyer Chefs!
To sponsor, donate and/or compete, contact Marian at mmb@camdencountybar.org. To register, please
contact 856-482-0620 or register online at www.camdencountybar.org

10th
ANNUAL *Chili*

Cook ~ Off

Sponsorship Opportunities

For the 10th year, the Camden County Bar Foundation's Young Lawyers Committee is hosting a CHILI COOK-OFF COMPETITION, with proceeds benefiting New Jersey Veterans Haven South



Competition Sponsors: \$500 – Receive 2 complimentary tickets, signage at competition tables, recognition at event and in marketing materials.

Veteran Sponsors: \$250 – Receive 1 complimentary ticket and recognition at event and in marketing materials.

Table or Beverage Sponsors: \$100 – Receive sponsorship sign on dining table or beverage area.

Raffle Donation: donate items or services to be raffled off during the evening, with recognition for your support of our cause on signage.



For more information or to participate contact : Marian
mmb@camdencountybar.org
or call the Camden County Bar at 856.482.0620 ext 110



Presented by the CCBA's
Continued Legal Education Committee

"Grey Divorce: The Intersection of Elder and Family Law "

February 27, 2024 - 4p.m. - 6:15p.m. via Zoom

SPEAKERS

Jerold Rothkoff, Esq.
Rothkoff Law Group, Cherry Hill

Lynda L. Hinkle, Esq.
Law Offices of Lynda L. Hinkle, L.L.C., Turnersville

Dana Bookbinder, Esq.
Bookbinder Law, L.L.C., Marlton

TOPICS

- What is a grey divorce and how do elder law and family law play together in them
- What are some of the causes, options , pros and cons
- Should seniors get married in the first place? How to to protect assets either way
- Options in lieu of divorce
- Tips for advocacy in a grey divorce for both attorneys and family members
- The interplay of estate planning and divorce

PAYMENT OPTIONS

☐ Check ☐ Credit Card

Name _____

Address: _____

Phone: _____ Email: _____

Credit Card _____

Exp. _____ CVV _____

OR Register online: www.camdencountybar.org Questions?

Nicholas DeMarco at ndemarco@camdencountybar.org

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

ZOOM WEBINAR

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



COST

CCBA Members: \$40
w/PA Credits: \$46

CLE Key: \$0
CLE Key w/PA Credits: \$6

Non-Members: \$60
w/PA Credits: \$66

Paralegals/Legal Secretaries: \$20
Law Students: FREE

CREDITS

This program is approved by the NJ CLE Board of the Supreme Court of New Jersey for 2.4 hours of total CLE credit. Of these, 0.0 hours qualify as hours of credit for ethics/professionalism and 0.0 hours qualify for Diversity, Inclusion & Elimination of Bias.

PA CLE Board: Includes 2 hours 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.



Presented by the CCBA's
Continued Legal Education Committee

**"The Voice of Experience: Long Time Lawyers
Giving Career and Practice Advice for Young and
Mid-Career Attorneys"**

February 29, 2024 - 4p.m. - 6:15p.m. via Zoom

SPEAKERS

Edward P. Epstein, Esq.
Law Offices of Edward P. Epstein, Wilmington

Scott J. Levine, Esq.
Gerstein Grayson & Cohen, LLP, Mount Laurel

Andrew B. Kushner
Andrew B. Kushner, LLC, Gibbsboro

TOPICS

- Ethics
- Young attorneys opening their own practice
- Resources available to young attorneys needing a mentor
- Value of networking, building a business, taking phone calls from prospective clients including weeding out those who want a freebie and how to exit a phone call.
- Consultation fees : Charge/Don't charge them

PAYMENT OPTIONS

☐ Check ☐ Credit Card

Name _____

Address: _____

Phone: _____ Email: _____

Credit Card _____

Exp. _____ CVV _____

OR Register online: www.camdencountybar.org Questions?

Nicholas DeMarco at ndemarco@camdencountybar.org

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

ZOOM WEBINAR

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



COST

CCBA Members: \$40
w/PA Credits: \$46

CLE Key: \$0
CLE Key w/PA Credits: \$6

Non-Members: \$60
w/PA Credits: \$66

Paralegals/Legal Secretaries: \$20
Law Students: FREE

CREDITS

This program is approved by the NJ CLE Board of the Supreme Court of New Jersey for 2.4 hours of total CLE credit. Of these, 1.2 hours qualify as hours of credit for ethics/professionalism and 0.0 hours qualify for Diversity, Inclusion & Elimination of Bias.

PA CLE Board: Includes 1 hours of Substantive credit, and 1 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.



Presented by the CCBA's
Continued Legal Education Committee

"Intersection of Bankruptcy and Divorce"

March 5, 2024 - 4p.m. - 6:15p.m. via Zoom

SPEAKERS

Lee M. Perlman, Esq.

Law Offices of Lee M. Perlman, Cherry Hill

Lynda L. Hinkle, Esq.

Law Offices of Lynda L. Hinkle, L.L.C., Turnersville

TOPICS

- What happens when a party files for bankruptcy during family litigation?
- What should the divorce practitioner know about the automatic stay?
- What should a divorce practitioner know about the dischargeability of debts in bankruptcy?
- What impact does bankruptcy have on support, counsel fees, and equitable distribution?

PAYMENT OPTIONS

☐ Check ☐ Credit Card

Name _____

Address: _____

Phone: _____ Email: _____

Credit Card _____

Exp. _____ CVV _____

OR Register online: www.camdencountybar.org Questions?

Nicholas DeMarco at ndemarco@camdencountybar.org

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

ZOOM WEBINAR

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



COST

CCBA Members: \$40

w/PA Credits: \$46

CLE Key: \$0

CLE Key w/PA Credits: \$6

Non-Members: \$60

w/PA Credits: \$66

Paralegals/Legal Secretaries: \$20

Law Students: FREE

CREDITS

This program is approved by the NJ CLE Board of the Supreme Court of New Jersey for 2.4 hours of total CLE credit. Of these, 0.0 hours qualify as hours of credit for ethics/professionalism and 0.0 hours qualify for Diversity, Inclusion & Elimination of Bias.

PA CLE Board: Includes 2 hours 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.

Attention Attorneys!

Expungement Training

Help someone to obtain better housing or employment by
expunging their criminal record!
The training is free!



South Jersey Legal Services, Inc.
Private Attorney Involvement Program

WHO:

WHAT:

Sign up for a free webinar and receive free CLE credits in exchange for attending training and accepting one (1) pro bono expungement case.

WHERE:

Zoom Webinar



WHEN:

Wednesday, March 6th, 2024, 3:00-5:00pm

WHY:

You can help a low-income individual clear his or her criminal record in order to obtain a better job or better housing.

HOW:

As part of a Zoom training exercise, SJLS will walk you through the process to review the client's criminal records, how to determine if you have enough information and then how to complete the actual expungement application. We will provide you with the client's New Jersey Criminal Background History, municipal court records and the client's Party Court History from eCourts when you receive your case.

To REGISTER:

Register ►

<https://bit.ly/4b2CcUR>



CLE:

After signing up and attending this free CLE AND being assigned a case, you will receive two (2) NJ CLE credits.

For more information, contact
SJLS Director of Pro Bono Services,
Michelle T. Nuciglio, Esq. at
(856) 403-8620 or at MNuciglio@lsnj.org



Presented by the CCBA's
Continued Legal Education Committee

**"Cutting Edge Issues in Family Law": A
Deliberately Provocative Panel Conversation**

March 27, 2024 - 4p.m. - 6:15p.m. via Zoom

SPEAKERS

MODERATOR

Judge Nan S. Famular

Famular Mediation

Judge Kenneth A. Domzalski

Helmer, Conley & Kasselmann, PA

Deena Betze, Esq.

Borger Matez, P.A.

Ron Lieberman, Esq.

Rigden Lieberman, LLC

Rick DeMichele, Esq.

DeMichele & DeMichele, P.C.

Michael Rothmel, Esq.

The Law Firm of Michael S. Rothmel, LLC

Shari Veisblatt, Esq.

Obermayer Rebmann Maxwell & Hippel LLP

Howard Mendelson, Esq.

Davis & Mendelson Law

TOPICS

- Grandparent/Parent Custody Disputes
- Gun-Control and Domestic Violence
- Special Education and Custody
- LGBT Issues and Custody
- Presumptive Equal Parenting Time For Both Parents
- Pot, Pills, and Parenting Time
- Parental Responsibilities For Costs Of College/Parochial Schools
- Required ADR For All FD-Matters
- Collaborative Divorce, Mediation and ADR

PAYMENT OPTIONS

☐ Check ☐ Credit Card

Name _____

Address: _____

Phone: _____ Email: _____

Credit Card _____

Exp. _____ CVV _____

ZOOM WEBINAR

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



COST

CCBA Members: \$40

w/PA Credits: \$46

CLE Key: \$0

CLE Key w/PA Credits: \$6

Non-Members: \$60

w/PA Credits: \$66

Paralegals/Legal Secretaries: \$20

Law Students: FREE

CREDITS

This program is approved by the NJ CLE Board of the Supreme Court of New Jersey for 2.4 hours of total CLE credit. Of these, 0.0 hours qualify as hours of credit for ethics/professionalism and 0.0 hours qualify for Diversity, Inclusion & Elimination of Bias.

PA CLE Board: Includes 2 hours 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.

OR Register online: www.camdencountybar.org Questions?

Nicholas DeMarco at ndemarco@camdencountybar.org

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



Presented by the CCBA's
Continued Legal Education Committee

**"My Client Had an Accident: Basics You Need
To Do a Good Referral If Personal Injury Isn't
Your Thing"**

March 28, 2024 4:00pm - 6:15pm via Zoom

SPEAKERS

Domenic B. Sanginiti, Jr., Esq.
Stark & Stark - Attorneys at Law, Hamilton

Chinsu Shajan, Esq.
Stark & Stark - Attorneys at Law, Hamilton

TOPICS

- Motor Vehicle Crashes
 - Commercial versus Private Passenger Vehicle
 - Uber
- Premises Liability
 - Commercial
 - Private Property
- Products Liability
- Medical Malpractice
- Matters against State Entities - Tort Claims

PAYMENT OPTIONS

☐ Check ☐ Credit Card

Name _____

Address: _____

Phone: _____ Email: _____

Credit Card _____

Exp. _____ CVV _____

ZOOM WEBINAR

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



COST

CCBA Members: \$40
w/PA Credits: \$46

CLE Key: \$0
CLE Key w/PA Credits: \$6

Non-Members: \$60
w/PA Credits: \$66

Paralegals/Legal Secretaries: \$20
Law Students: FREE

CREDITS

This program is approved by the NJ CLE Board of the Supreme Court of New Jersey for 2.4 hours of total CLE credit. Of these, 0.0 hours qualify as hours of credit for ethics/professionalism and 0.0 hours qualify for Diversity, Inclusion & Elimination of Bias.

PA CLE Board: Includes 2 hours 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.

OR Register online: www.camdencountybar.org Questions?

Nicholas DeMarco at ndemarco@camdencountybar.org

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