

Camden County Bar Association Welcomes Kara Edens back as Executive Director

The CCBA is delighted to announce the return of **Kara Edens** as its Executive Director on March 11th, marking a significant moment in the organization's history. Kara's return to the Camden County Bar Association marks the beginning of another exciting new chapter for the organization. Her

previous time in office with the association has left an indelible mark, and her return is not only a homecoming for us but a testament to her dedication and passion for serving the legal community.

Kara's tenure in the South Jersey legal community has been marked by her commitment to fostering professional growth, collaboration, and community engagement. Her leadership style is characterized by a dedication to the values of integrity, inclusivity, and excellence, all of which align seamlessly with the mission and vision of the Camden County Bar Association.

The CCBA is eager to leverage Kara Edens' expertise and strategic vision to further enhance its services and support for legal professionals in the region. As the legal landscape continues to evolve, the Camden County Bar Association is confident that Kara's return will fortify its position as a leading organization in the South Jersey legal community.

The executive board of the Camden County Bar Association looks forward to collaborating with Kara Edens to implement innovative initiatives that address the evolving needs of legal professionals in the region. With her at the helm, the association anticipates continued growth, increased engagement, and a strengthened sense of camaraderie among its members.

In welcoming Kara Edens back as Executive Director, the Camden County Bar Association expresses gratitude for her dedication to the legal community and eagerly anticipates the positive impact her leadership will have on the organization's future. As they embark on this new chapter together, the association looks forward to the collective achievements and milestones that lie ahead under Kara Edens' guidance.

Welcome Back Kara!!!!

SAVE THE DATE!

Camden County Bar Association
Hon. Peter J. Devine, Jr
Award Reception



*Honoring
John B. Kearney, Esq.*

SAVE THE DATE!

Thursday, April 18th

Il Villagio Restaurant

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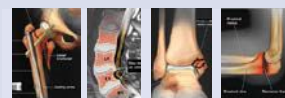
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THE DOCKET

MAR 2024

March 5

CLE: "Intersection of Bankruptcy and Divorce"

4PM - 6:15PM via Zoom

March 6

Young Lawyer Meeting

4:30 - via Zoom

March 20

CCBA Board of Trustees Meeting

4:30PM - 5:30PM - via Zoom

March 27

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

4PM - 6:15PM via Zoom

March 28

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

4PM - 6:15PM via Zoom

March 29

Good Friday

Bar Headquarters CLOSED

20

Tentative Agenda for
March 20th Board Meeting

A tentative agenda for this month's regular Board of Trustees meeting is as follows. The meeting will begin at 5:00 p.m. at Bar Headquarters and via Zoom. All meeting are open to the membership. Anyone interested in participating should notify and confirm their attendance by calling Bar Headquarters at 856.482.0620.

- I. Call to Order
- II. Approval of Minutes from Meeting
- III. Treasurer's Report
- IV. President's Report
- V. Committee Reports
 - a. Membership Committee
 - b. Young Lawyers Committee
 - c. Standing Committee Reports
- VI. Foundation Update
- VII. NJSBA Update
- VIII. Old Business (if any)
- IX. New Business (if any)
- X. Adjournment

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THE BARRISTER

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PRESIDENT'S PERSPECTIVE

CHARTING A COURSE FOR THE BAR'S NEXT CHAPTER

By Matt Rooney

"The first step towards getting somewhere is to decide you're not going to stay where you are."
— J.P. Morgan

We've all been there. You're working on an exhaustingly difficult case, advising (or at least attempting to advise) an intractable client, navigating a tricky professional relationship, or grappling with a seemingly insurmountable personal challenge. The facts are always different, but the ultimate problem is almost always the same:

How to successfully get from Point A to Point B.

The first and most important step is also the most easily overlooked: **resolve**. Real change starts with a decision. A revolution in thinking always precedes a change in your circumstances. Good things will inevitably follow—even if it takes a while, and there are setbacks along the way—if you can dedicate yourself to moving on and moving up.

Bar associations are no different! For 143 years, our organization has grown and evolved to address changing times because leaders of the Bar made the decision

to change even when change wasn't easy. The goal was always the same: serve the legal community and the broader South Jersey region.

As I begin my own presidential tenure at the Camden County Bar Association (CCBA), I've told my fellow board members and our talented CCBA staff that *"everything is on the table"* as we tackle a brand new set of challenges. We will reevaluate every tradition, rethink every event, and scrutinize every practice to ensure that the CCBA of today is well positioned to build the CCBA of tomorrow.

Towards that end, I am thrilled to announce the return of **Kara Edens** as Executive Director beginning in March 2024. Kara returns to our association with a wealth of experience in the South Jersey legal community which I believe will prove invaluable to us in the weeks and months ahead. **Welcome home, Kara!**

You should expect more announcements in the days ahead. Change is the only certainty in life, and here at the CCBA, we will continue to embrace whatever may come as we continue to grow, evolve, and develop the grand legacy of this great association.

FOUNDATION UPDATE



CCBF's Call for Trustees and Exciting Event Updates!

By Dawnn E. Briddell



It's hard to believe we are near the end of the first quarter of 2024. Time marches on and waits for no man (or woman)! And speaking of men and women, the CCBF is looking for a few good ones to serve on the Foundation Board of Trustees. If you are interested in helping shape the future of

your Foundation, and have the time and means to attend and participate in the monthly Board meetings, attend and participate in exciting Foundation events and programs throughout the year, and perform other duties that may be assigned by the president, there is still time to send your letter of interest and resume to Rachael Brekke at rbrekke@mcdownelllegal.com by March 5, 2024. Service on the Board is time well-spent and definitely needed to support the mission of the Foundation. Let us hear from you!

The CCBF enjoyed a highly successful first Bingo Night on January 18 at St. Joachim Parish in Bellmawr, NJ. We raised over \$6,000 to benefit our charitable causes. Kudos to Carly Fowler and her team for coming up with this wonderful fundraiser and advancing with it. The CCBF also held our 10th Annual Chili Cook-Off For a Cause to benefit the Camden County Veterans'

Haven on February 24 at the American Legion Post 371 in Gibbsboro, NJ. It was well-attended, a good time was had by all, and the weather was actually refreshing! Kudos to Erin Gallagher and the Young Lawyers Committee! "Thank You" to everyone who competed and attended. We are already planning for the next cook-off!

So, you ask, "What's next?" The CCBF will host the long awaited, and much anticipated, "Lawyers Got Talent Too" on Thursday, April 25, 2024 at the American Legion Post 371 in Gibbsboro. The venue is so nice we had to hit it twice (in as many months)!!!! Matt Portella and Nancianne Aydelotte are chairing the committee to bring you this talent show for the ages!!! Stayed tuned to your email and The Barrister for more details.

And, keep an eye out for The Barrister for monthly updates on events for the Foundation as well as the CCBA. More information will be sent out about future events planned for May and beyond! We hope you will find something to inspire you to join us, participate in our events, and contribute to our fundraisers with your time, talent, or treasure.

"Thoughts become words. Words become actions. We should create value with our thoughts and actions for the highest good of all concerned."

VERDICTS IN THE COURT — FEBRUARY 2024

SUPERIOR COURT OF NEW JERSEY

VERDICT: **LIABILITY – 100% DEFENDANT**
Case Type: CONTRACT-OTHER
Judge: STEVEN J. POLANSKY, P.J.C.V.
Plaintiff's Atty: JOSEPH SCHEAFFER, ESQ.
& CONNOR FINNUCANE, ESQ.
Defendant's Atty: SARAH SHEPP, ESQ.
L-1031-22 JURY

VERDICT: **LIABILITY – DEFENDANT**
Case Type: UM/UIM CLAIM
Judge: JOHN S. KENNEDY, J.S.C.
Plaintiff's Atty: SCOTT M. GOLDBERG, ESQ.
Defendant's Atty: CHRISTOPHER MARCUCCI, ESQ.
L-2358-21 JURY

VERDICT: **NO CAUSE**
Case Type: LAD
Judge: DONALD J. STEIN, J.S.C.
Plaintiff's Atty: KATHLEEN REDPATH-PEREZ, ESQ.
Defendant's Atty: ROBERT TANDY, ESQ.
L-2042-21 JURY

VERDICT: **NO CAUSE**
Case Type: PROFESSIONAL LIABILITY
Judge: ANTHONY M. PUGLIESE, J.S.C.
Plaintiff's Atty: DANIEL N. GERMAN, ESQ.
Defendant's Atty: JAY J. BLUMBERG, ESQ.
L-1209-16 JURY

VERDICT: **PLAINTIFF**
Case Type: 999-OTHER
Judge: STEVEN J. POLANSKY, P.J.C.V.
Plaintiff's Atty: ABRAHAM ITUAH, ESQ. PRO SE
Defendant's Atty: KEVIN DIDUCH, ESQ.
L-919-23 BENCH



Does My Client Really Need a Self-Settled Special Needs Trust?

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

Introduction

If a client with a disability receives a personal injury settlement, equitable distribution, alimony, or child support, the question arises as to whether or not a Self-Settled Special Needs Trust (SSSNT) is required.

The advantage to an SSSNT is that it protects certain means-tested public benefits such as Supplemental Security Income (SSI), SSI-linked Medicaid, Medicaid Managed Long-Term Services and Supports (MLTSS), Supplemental Nutrition Assistance Program (SNAP) formerly called Food Stamps, Federally Assisted Housing, Low-Income Home Energy Assistance Program (LIHEAP), Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SILMB), and Qualifying Individual (QI), and potentially New Jersey FamilyCare. For most individuals receiving Social Security Retirement Income, Social Security Disability Insurance (SSDI), and Medicare, the SSSNT is unnecessary. The disadvantage to the SSSNT is that it involves intense Medicaid supervision of the administration of the trust and a Medicaid payback on the death of the Trust Beneficiary.

Before deciding whether or not an SSSNT is necessary, an analysis should be made. Often it makes sense to either let the client retain the benefits, or in certain cases establish a Settlement Protection Trust, or in other cases engage in traditional Long-Term Care Planning. If the client is living in a facility, there are different considerations to take into account, and it may not be worthwhile to establish a Trust. The advantage of the client retaining the assets is that the client has absolute control over those assets. The advantage to the Settlement Protection Trust is that if the beneficiary is a minor, incapacitated or likely to squander the money, the funds can be held in a trust and administered for the client's benefit without the intense Medicaid supervision and the Medicaid payback. The advantage of Long-Term Care Planning is that, in certain instances, it makes sense to transfer

assets to an irrevocable trust or family member. The client gives up benefits for the lookback period involved in the transfer of assets, and then reapplies after the lookback period expires.

Clients often grossly underestimate the value of the Medicaid benefit. It may be prudent to order a Medicaid payoff statement to determine the actual level of benefits being received, so the client will understand what will be lost if they do not engage in property planning.

Analysis

A careful analysis involves a number of steps:

1. What public benefits is the client receiving?
2. What is the value of these benefits?
3. What is the cost of losing these benefits?
4. Is there an asset test for eligibility?
5. Is there a transfer of asset penalty? If so, how long is the lookback period?
6. If there is an income test for the benefit, would the income produced by the personal injury settlement, equitable distribution, alimony, or child support affect the receipt of the public benefits? For example, income from the assets received in a personal injury settlement would presumably increase the client's income so that even if the client remains under the Federally Assisted Housing asset test, the rent may increase because of the additional income. Another example would be New Jersey FamilyCare. There is no asset test for this benefit, but eligibility is based on income. Would the additional income produced by the personal injury settlement, equitable distribution, alimony, or child support push the client over the income eligibility test?

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 Matt Rooney, Chair, Nominating Committee, via email at matt@blaneydonohue.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@mcdowelllegal.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.

Does My Client Really Need a Self-Settled Special Needs Trust?

Continued from Page 4)



Formula

The formula for the strategy analysis would be as follows:

\$[amount]	Amount of Recovery
- \$[amount]	Loss of SSI
- \$[amount]	Cost of Care
- \$[amount]	Loss of SNAP
- \$[amount]	Loss of Federally Assisted Housing
- \$[amount]	Loss of QMB, SLMB or QI
- \$[amount]	Cost of Private Medical Insurance
= \$[amount]	Cost of Retaining or Transferring Assets

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Is Becoming Self-Employed All It's Cracked Up To Be?

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

Are you about ready to join the “Great Resignation” and become self-employed? If so, you need to consider the federal tax implications, which may not be as rosy as you think. Here are what we at Abo and Company/Abo Cipolla Financial Forensics think are some of the most important things to know to make a good decision.

Don't Necessarily Buy the Hype

Becoming self-employed won't allow you to write off all your meals as business expenses, deduct the costs of taking your friends out for drinks and to sporting events, deduct all your transportation expenses, or write off the costs of owning or renting a residence that contains your new home office.

While there are some tax advantages to being self-employed, they can be underwhelming and should not be a main reason for deciding to go out on your own.

The big nontax disadvantage is you'll have to pay for things that were formerly provided by your employer. These could include health insurance, retirement plan contributions, a ride if you were lucky enough to have a company car, company-paid business trips that included elements of pleasure, meals when you worked late at the office, and so forth.

Big Disadvantage: Self-employment (SE) Tax

The SE tax is the way the U.S. Treasury collects Social Security and Medicare taxes on nonwage income from business-related activities. For 2024, the SE tax rate is 15.3% on the first \$168,600 of net SE income (gross income from self-employment minus expenses allowed for SE tax purposes). The 15.3% rate is composed of (1) 12.4% for the Social Security tax component of the SE tax plus (2) 2.9% for the Medicare tax component.

Above the \$168,600 threshold, the Social Security tax component goes away, but the 2.9% Medicare tax continues before rising to 3.8% at higher SE income levels (above \$200,000 if you're unmarried; \$250,000 if you're a married joint filer or above \$125,000 if you are married filing separately). The 3.8% rate consists of the “regular” 2.9% Medicare tax plus the 0.9% additional Medicare tax on higher earners.

On the other hand, as long as you're an employee, your company pays half of the 12.4% Social Security tax and half of the 2.9% Medicare tax. The other half is withheld from your salary. But if you're self-employed, you have to cover 100% of both taxes out of your own pocket. If you make good money, the SE tax can be a big number. You'll need to include what you owe for SE tax with your quarterly estimated federal income tax payments to avoid an IRS interest charge penalty.

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

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Is Becoming Self-Employed All It's Cracked Up To Be?

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Partial Deduction for SE Tax. In a bit of good news, you can deduct half of the 12.4% Social Security tax component of the SE tax and half of the 2.9% Medicare tax component. You need not itemize to claim this deduction. However, you can't deduct any of the additional 0.9% Medicare tax that's imposed on higher levels of net SE income.

Consider an S Corporation. If you're willing to go to some trouble to potentially manage the SE tax bite, consider operating your new shop as an S corporation. This can get complicated, with traps for the unwary and even result in additional IRS exposure if you are not careful in well documenting and supporting a reasonable salary. If you want to explore this route, we strongly suggest you set up a specific planning session with us to so explore this strategy.

Potential Tax Advantages

Tax-wise, being self-employed is not all bad news. Here are some significant federal tax advantages of self-employed status.

Deductible Contributions to Self-employed Retirement Plan. For the 2024 tax year, a self-employed individual can potentially make a deductible contribution of up to \$69,000 to a tax-favored retirement plan. Available options include a Simplified Employee Pension (SEP), a Keogh profit-sharing plan, a solo 401(k) plan, a SIMPLE IRA, and a defined benefit pension plan.

Deduction for Self-employed Health Insurance Premiums. If you qualify, you need not itemize to claim this deduction.

Home Office Deduction. The home office deduction is allowed if a self-employed taxpayer uses part of their residence during the tax year

regularly and exclusively as (1) a principal place of business or (2) a place to meet with customers or clients. For a separate structure such as a converted barn, pool house, or detached garage, deductions are allowed if the taxpayer simply uses the space regularly and exclusively for any business purpose.

A home office qualifies as a self-employed taxpayer's principal place of business if most of the income-earning activities occur there. It can also be a principal place of business if the taxpayer uses it to conduct administrative or management functions (like keeping the books and sending out invoices) and does not conduct those functions at any other fixed location.

If you have a home office that qualifies as a principal place of business, commuting miles from home to various temporary work locations (customer sites, office supply store, FedEx shipping office, etc.) count as business mileage. Ditto for commuting mileage from the home to any regular place of business. Finally, you can treat all the mileage between your "office" and various temporary work locations (customer sites and so forth) as business mileage.

Bottom Line: When your home office meets the definition of a principal place of business, it's usually pretty easy to rack up a lot of business mileage. So, the taxpayer can collect a double dip of tax savings: (1) allowable business use of a vehicle plus (2) a potentially hefty home office deduction to boot.

Note: You need not own your residence to claim the home office deduction. You can deduct allowable expenses from a home that's rented, including a percentage of the rent, as long as the aforementioned usage rules for the home office part of the residence are followed.

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Is Becoming Self-Employed All It's Cracked Up To Be?

Continued from Page 9

Deduction for Business Meals. For 2024, you can deduct 50% of business meals provided by restaurants.

Qualified Business Income (QBI) Deduction. The QBI deduction was the centerpiece of the 2017 Tax Cuts and Jobs Act (TCJA). Through 2025, the QBI deduction is available to eligible self-employed individuals. The deduction can be up to 20% of net income earned from certain pass-through businesses, including a sole proprietorship or single-member LLC business that's treated as a sole proprietorship for federal income tax purposes. Great, but the QBI deduction rules are complicated, and the deduction can be phased out at higher income levels.

Abo's Take Away

There you have it: Most of what you need to know about the federal tax implications of self-employed status. But there's more, and we would again suggest a personal planning session with your accountant to discuss the full story with you – in person or by zoom.

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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YOUNG LAWYER CHAIR

YOUNG LAWYER HAPPENINGS

Spice Up Your Networking:

10th Annual Chili Cook-off with the Young Lawyer's Committee

By Erin Gallagher



On February 24, 2024, the Young Lawyer Committee held the 10th Annual Chili cookoff and it was a rousing success! Between the beautiful raffle baskets that were donated by generous members and delicious chili to sample, it was a fun night to be had by all. Unfortunately, we could only pick three winners, although if you ask me, every chili stood out on its own. Taking third place was **Mike Galpern**, coming to a close second was Jose Calves' mother, **Magdalia Rivera** and the first place winner...**Andrew Parsinitz**. Thank you to everyone who came out! All proceeds will be donated to Veteran's Haven, an entity that helps struggling veterans with a variety of services, including substance abuse issues as well as many other supportive services.

Coming up next for the YLC is our annual Easter Party at Anna Sample House on March 23, 2024. Please let me know if you would like to volunteer at this event, and if it's anything like our Halloween party, it's guaranteed to be fun with a lot of adorable children. Can't join us? Please consider donating candy for the children's Easter baskets.

Additionally, the Young Lawyers are planning a hike/walk when the weather gets warmer on a date to be determined in April. Please let me know if you are interested in attending.

Lastly, the YLC will be having a meeting on March 6 at 4:30 PM via zoom.

See everyone soon!

Cocktails and Conversations Returns! May 13th



WINE & FOOD

By Jim Hamilton

The wear and tear caused by the stresses of our profession notwithstanding, we all like to think we are aging gracefully. As the vigor of our youth is replaced by the breadth of our experiences, we can compensate for our lost energy by being wiser and far more interesting. At its heart, the latter characteristic is the purpose of aging wine.

Regularly, and particularly the past several months, I have enjoyed drinking wines that were a testament to the owners' patience. While these are wines that, if available at all, may only be found at wine auctions where one must bid against well-heeled aficionados, my intention is not to recommend making such an extravagant purchase, but rather to answer a question that many casual wine drinkers often ask. Either because one receives a well-regarded wine as a gift or it is bought as a splurge, many wonder whether they should allow it time to age and, hopefully, improve.

The starting point in deciding whether to "lay down" a bottle of wine will be its track record for needing or benefiting from aging. Is this wine one of the relatively few wines that are age worthy? It is a common misconception that all wine will improve with age. In fact, most wines are made

for consuming on release, and this is probably truer today than ever before. We also must account for the characteristics of the year the grapes were grown and the wine made - the vintage. The same producer making wine the same way can end up with dramatically different results from year to year due to the vagaries of the growing season.

With apologies to Napa Valley, probably the wine region that enjoys the most worldwide recognition is Bordeaux in southwestern France. Perhaps the most iconic estate in Bordeaux is Chateau Lafite Rothschild, and the name "Lafite" is one known to even casual wine fans as well as those who are students of American history. It has been well reported that President Thomas Jefferson was an avid wine collector, and a wine said to bear his initials "Th.J." engraved on a bottle of 1787 Chateau Lafite was purchased in 1985 by the famous Forbes family for what then was a record sum of \$156,400. Skepticism about the authenticity of this and other Jefferson bottles abounded, and a book by Benjamin Wallace entitled *The Billionaire's Vinegar* explored the matter in depth. Wallace and his publisher ended up in litigation over some of the book's content, which may have only added to the intrigue.



Like Chateau Lafite Rothschild, Chateau Latour is one of Bordeaux's elites, a "first growth" wine as determined by the 1855 classification of top estates that was made by wine industry brokers at the direction of Emperor Napoleon III. Bordeaux wine estates were classified to promote the region's importance at a large Paris exposition that year. While many people who are or were influential in the wine industry over the years have lobbied to update the classifications (there are only 61 red wines placed in five classifications or "growths"), other than the 1973 elevation of Chateau Mouton Rothschild from second to first growth status, authorities largely have resisted those overtures.

Chateau Latour is a wine I have bought in several vintages, and still cellar some today, but until recently did not have the privilege of tasting the

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WINE & FOOD

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1955 Chateau Latour. 1955 was not necessarily a great Bordeaux vintage, although many of the wines developed well and in time became more lauded and this wine certainly demonstrates why. While much of the power for which Latour is known has receded, the result is a wine of exceptional elegance. There is a complexity to the nose that portends what ultimately is a wine that is soft in texture, featuring dried cherry fruit, scents of cedar, and secondary and/or tertiary characteristics of saddle leather, dried herbs, and graphite. It possesses an admirable vitality that one enjoys for its inherent qualities, allowing it to be appreciated for more than simply its longevity.

However, if a wine has aging potential, then the issue becomes how to care for the wine to ensure its potential is fully realized. The first question is one that may be difficult to answer. Even if you buy wine from a retailer, do you know the conditions under which it was transported from the winery to the distributor and then to the store, and do you know how long the store had it in its inventory? Most retailers maintain their stores at room temperature, and the amount of time wine spends in that relatively warm environment can play a role in the wine's evolution. All these facts may impact its condition and ability to age. One of the keys to successful aging of a wine is storage, especially the temperature at which it is kept, since prolonged elevated temperatures can accelerate maturity and possibly enhance compounds that will distort or even ruin the wine.

The most controllable condition is how one handles the wine after purchase. Ideally, someone looking to age a fine wine will not keep it in one of those nice-looking wine racks built into the space above the kitchen sink or oven. While the wines may be lying on their side, thereby keeping the cork moist and helping it to maintain

the necessary seal, most people do not keep their houses at the optimal wine storage temperature of around 55 degrees. Add to that concerns about humidity, light, and movement and you have an environment that is not conducive to proper wine care.

Another factor when deciding to age a wine occurs when it was not purchased at retail, but rather in the secondary market, typically at auction. In that case, another level of uncertainty is created because the wine's "provenance," or how and when it was acquired by the seller and how they stored it must be considered.

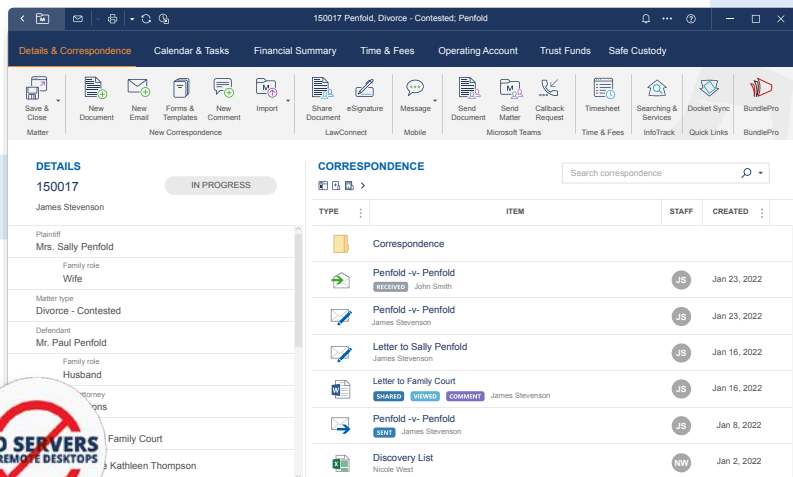
If there are risks attending aging a wine and the resulting deferral of its enjoyment, why take that chance? The simple answer is because one wants to allow a wine that may not be ready on release to express its then hidden qualities to be afforded the time required to emerge from whatever conditions may keep the wine from blossoming into what the vineyard allowed and, to a lesser extent, what the winemaker envisioned it would become. Often when maturing red wine, we are aiming to reach its optimal window of drinkability. For many reasons, recently bottled red wine can be gangly and disjointed. Like a toddler who possesses all the essential body parts for future growth, it may take time to achieve balance and equilibrium. In many instances, a wine needs to shed enough tannins or allow the oak employed in the fermentation or aging processes to integrate with the fruit in order to enable the wine's nuances and complexities to play out on one's palate.

Red wines, which often start out purple or deep red in color, will lose that vivid appearance in time and become more brick-hued as the wine's color fades. Like a film from decades past, an older wine can present itself in sepia tones. However,

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WINE & FOOD

Continued from Page 12

If the quality is there to begin with, in either instance you may be experiencing a classic. This, of course, is not to say that because a wine is old, it will always be better, for that is hardly the case. For every wine that has rewarded cellaring, there will be those that invite lamentations of what it could have been had it been opened sooner.

Another variable in assessing aged wine is the person's palate preferences. To employ stereotypes for illustration purposes only, the British are said to like their wines very well aged, while Americans exalt up front fruit and lack the patience (or capability) to let a wine get out of its "baby fat" stage and offer more than what the primary fruit will allow you to experience.

People will age wines for many reasons. While occasionally a wine will simply be lost in the cellar, usually it is intentional because the wine has the pedigree to improve with time and reward the purchaser with an experience that otherwise would have been lost to the wine's youthful simplicity. Sure, like the 100 years old person who makes the news by virtue of little more than having achieved that

milestone, an old wine can be a curiosity, applauded not because it excels, but survived. And many a wise wine drinker will say it is better to drink wine when it is too young than too old.

There certainly is a place for explosive, fruit bomb wines to which some critics may give high scores, and indeed they can provide instant gratification. However, these wines can both fatigue the palate and confound the chef seeking to find a food match for them. Buying and waiting for "classic" wines to develop can offer a sensible balance to any wine collection.

A vintage that may be classic, not so much because it is outstanding but rather because the wines are backward and will require patience, is 2021 Bordeaux. I recently tasted roughly 50 of the yet to be released red wines at the annual Union des Grands Crus de Bordeaux in New York City, and found most to be unforthcoming but with the potential to be quite good if afforded the time. Speaking of time, we've run out, so any account of those age worthy 2021 Bordeaux will have to be deferred. Cheers!

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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?

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ZOOM WEBINAR

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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

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Zoom Webinar



WHEN:

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

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Michelle T. Nuciglio, Esq. at
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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

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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

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