

HEARTFELT THANKS TO OUR ADOPT-A-FAMILY SPONSORS!

A heartfelt thank you to every person who participated in the 35th annual Adopt-a-Family program in December. Your overwhelming generosity at St. Joseph Pro Cathedral Church in Camden was truly moving. Witnessing the kindness and genuine desire to give back to our local community has been nothing sort of extraordinary. Through your selflessness we managed to bring joy to many families, making their holiday season significantly brighter. The amazing outpouring of love and support has touched our hearts. Thank you for making a difference!

As we express our gratitude, we would be remiss if we didn't also acknowledge the hard work of our Public Benefits Committee, especially **Mike Ward**, **Erin Deitz** and **Jeanette Kwon**, as well as Executive Director **Kara Graser** and CCBF President **Steve Salinger**. Their unwavering commitment has helped this longstanding tradition continue and we are so grateful to them for their time, effort and dedication in ensuring the continued success of the Adopt-a-Family program.

Continued on page 5

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 office of vice president, treasurer and secretary and for 4 trustee openings. The trustee seats are for a term of three years beginning on June 1, 2026 and expiring in May 2029. The offices of vice president, treasurer and secretary are one-year terms and are renewable each year.

Members wishing to be considered for any of the available openings 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, make a meaningful impact on our local community, and can meet the responsibilities outlined above, please send a letter of interest along with a resume no later than February 1st to **Steven Salinger, Esq.**, CCBF President, c/o 1939 Marlton Pike East, Suite 120, Cherry Hill, NJ 08003 or via email to Kara Edens Graser at kara@camdencountybar.org.

Current Trustees and Officers whose terms expire at the end of this Bar year must also send a letter of interest by February 1st to be considered for reappointment.

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, 2026 and ending in May 2029, and one young lawyer trustee seat available for a one-year term beginning on June 1, 2026 and expiring May 31, 2027.

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 February 1st to **Thomas Hagner, Esq.**, Chair, Nominating Committee c/o 1939 Marlton Pike East, Suite 120, Cherry Hill, NJ 08003 or via email to Kara Graser at kara@camdencountybar.org.

Current Trustees whose terms expire at the end of this Bar year must also send a letter of interest by February 1st to be considered for reappointment.

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BINGO Night

GLENDORA FIRE HALL

6:30 P.M.
DOORS OPEN AT 6 PM

JANUARY 30

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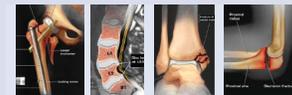
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THE DOCKET

JAN. 2026

JAN
28

Tentative Agenda for January 28 Board Meeting

A tentative agenda for this month's regular Board of Trustees meeting follows. The meeting will begin at 4:30 p.m. via Zoom/Bar Headquarters. All meetings are open to the membership. Anyone interested in attending should notify and confirm their attendance by calling Bar Headquarters at 856.482.0620.

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

Thursday, January 1
Happy New Year!

Thursday, January 8
The Steve & Tony Show Seminar
12 p.m. — Archer & Greiner

Tuesday, January 13
Business Succession Seminar
12 p.m. — Via Zoom

Monday, January 19
Martin Luther King, Jr. Day

Wednesday, January 21
Supreme Court Group Admission Ceremony
8 a.m. — Supreme Court of the United States

Applying Informed Trauma Seminar
2 p.m. — Via Zoom

Wednesday, January 28
CCBA Board of Trustees Meeting
4:30 p.m. — Via Zoom/Bar HQ

Friday, January 30
Bingo Night
6 p.m. — Glendora Fire Hall

THE BARRISTER

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Camden County Bar Association.

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GOT NEWS?

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

Send your news today!



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PRESIDENT'S PERSPECTIVE

By Thomas A. Hagner



Welcome back! We hope you enjoyed a restful and meaningful holiday season, as well as a happy New Year.

As we turn the page on a new year, we look forward to reconnecting with colleagues across

the Camden County Bar Association and continuing our shared commitment to professionalism, service, and excellence in the practice of law. The months ahead will bring new opportunities for learning, collaboration, and engagement, and I am excited to watch the Association renew and revive itself as we move forward into 2026 and beyond. As it relates to new opportunities, the Association's respective committees will be endeavoring to host new events, and, of course, our ever-popular CLEs. Please do not hesitate to contact me or your committee chair(s) if you wish to get more involved in that regard.

In furtherance of the above, the Association is reviving the long-standing tradition of providing our attorneys with an opportunity to travel to Washington D.C. to be sworn in as members of the United States Supreme Court. I am thrilled to take place in this event along with approximately a dozen other members, which is scheduled to occur on January 21, 2026. Likewise, I would encourage everyone who is available to support the Camden County Bar Foundation by coming out for some good old fashioned bingo on January 30, 2026 at the Glendora Fire Hall. This event is always a hit, and between bingo games, raffle items, and a 50/50, your chances of starting off this year with a win are better than ever!

As always, the Association thanks you for your continued support, involvement, and dedication to our legal community and the partners that help serve our legal community. I wish everyone a successful, healthy, and fulfilling year.

CELEBRATING THE SEASON IN STYLE!

Members of the Bench and Bar celebrated the season and toasted 2026 at the Association's annual Holiday Party on December 9 at Treno Pizza Bar in Haddon Township. It was a festive evening of good food, good spirits, great company, and live music courtesy of Michael Thompson, as over 100 members of the Bench and Bar joined together to wish each other well this holiday season. As the pictures show, a wonderful time was had by all.

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Adam Cohler, Abby Cohler, Erin Deitz & David Deitz



Cathy Kane, Sue Poyatt & Deb Dunn



Mark Oddo & Judge Donald Stein



Maureen Farrell & Kevin Farrell



Michael Dennin, Assignment Judge Steven Polansky & Tom Hagner



Derek DeCosmo & CCBA President Tom Hagner

FOUNDATION UPDATE

By Steven Salinger, President



As we begin 2026, I want to wish all our members a healthy, productive, and successful new year. The coming months include several opportunities to connect, support the Foundation's work, and continue our commitment to serve our community.

One place for us to connect and have a great time is the Bingo Night on January 30, 2026, which will be held at the Glendora Fire Hall. This event has become a popular winter gathering and offers a relaxed, social way to reconnect with colleagues early in the year and the support the foundation. Additional details and registration information can be found in this edition of the Barrister. I encourage members to attend and support this fun Foundation fundraiser.

Scholarships remain one of the most important and long-standing commitments of the Camden County Bar Foundation. The work of the Scholarship Committee is amongst some of the most important work we do at the Foundation – supporting and celebrating scholarship in a variety of ways. Each year, the Foundation awards nearly 20 scholarships to deserving law students, helping to support their education and future careers in the legal profession. A hearty thank you to Judge Richard Wells for his recent addition to this endeavor.

This year, the deadline for law student scholarship applications is February 28, 2026. I encourage members to help spread the word to eligible students and to keep an eye out for additional information and reminders as the deadline approaches.

Developing new scholarships and awarding the existing honors is painstaking and time-consuming work. I would like to extend special thanks to Jim Hamilton, the long-time Chair of the Scholarship Committee, for his years of dedication and leadership. His work has been instrumental in maintaining the integrity and success of the scholarship program. I also want to thank the other members of the committee, including Robert T. Egan and Andrew Parsnitz., for their time, effort, and continued commitment to this important work.

In addition to Bingo Night, planning is underway for other Foundation and Association events, including our upcoming Bowling Event – a family friendly outing. More details will be shared in the coming weeks. These events not only provide opportunities to socialize and network, but also play a key role in supporting the Foundation's charitable and educational initiatives.

As always, I encourage members to stay engaged with the Association by attending events, supporting the Foundation, and participating in committees. Member involvement is what allows us to continue offering quality programming and meaningful community support throughout the year.

Thank you for your continued involvement and support of the Camden County Bar Association and Bar Foundation. I look forward to seeing many of you at upcoming events and throughout the year.

Best wishes for a strong start to 2026.

CHILDREN'S HOLIDAY PARTY BRINGS JOY & HOPE TO HUNDREDS!

The Camden County Bar Foundation's 40th annual Children's Holiday Party, held on Saturday, December 6, 2025, at the Boys & Girls Club in Camden, was a heartwarming success. Nearly 200 children gathered to enjoy a fun-filled morning that included a delicious breakfast, a festive carol sing-along, visits from Santa's elves, and a captivating magic show. However, the highlight of the event was when Santa Claus (aka attorney Michael Dennin) arrived with his sleigh full of goodies. Each child received a wrapped toy, a goodie bag, and a keepsake photo, making the day extra special. This memorable event wouldn't have been possible without the dedicated volunteers who gave their time and energy to ensure that the children experienced a Christmas to remember. A heartfelt thank you to everyone who contributed their time, donations, and support to make this occasion so magical!

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MEET YOUR 2025 ADOPT-A-FAMILY VOLUNTEERS: HOLIDAY HEROES!



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COMMITTEE CORNER: Probate & Trust Committee

New Jersey's Inheritance Tax: The Overlooked Trap for Families

By Adam L. Cohler

The New Jersey Estate Tax was first enacted in 1934. It applied based on the total value of a decedent's estate and did not distinguish between beneficiaries, other than recognizing exemptions for transfers to a surviving spouse or to qualifying charities.

For decedents dying on or before December 31, 2016, the exemption remained at \$675,000. Much to the benefit of New Jerseyans, the estate tax was phased out and ultimately eliminated for decedents dying on or after January 1, 2018.

However, ever since the removal of the estate tax, New Jersey residents often assume that no death-related taxes apply. That assumption is incorrect.

New Jersey continues to impose an Inheritance Tax on transfers from a decedent to certain beneficiaries. Whether tax is due, and at what rate, depends entirely on the beneficiary's relationship to the decedent. The State divides beneficiaries into classes labeled A through E. Class B was repealed effective July 1, 1963.

Classes A and E are fully exempt from New Jersey Inheritance Tax.

Classes C and D, however, remain taxable.

Class C beneficiaries include siblings, the spouse of a child, and the civil union partner or domestic partner of a child. Class D includes all individuals who are not otherwise classified, such as nieces and nephews, cousins, friends and other unrelated beneficiaries.

Worth noting is that there are also exemptions that apply regardless of class. Two such notable examples are:

- Transfers under \$500 to any one beneficiary
- Life insurance proceeds paid directly to a named beneficiary (proceeds payable to the decedent's estate do not qualify)

Despite the prevalence of the tax, many New Jersey residents remain unaware that transfers to siblings, nieces and nephews, or cousins can trigger significant liability. A testator may believe that leaving a portion of an estate to a sibling is a straightforward gift, only for the sibling to later discover that a meaningful percentage must be remitted to the State.

This is where strategic planning can mitigate unintended or less favorable outcomes.

For example, if a testator intends to benefit a sibling, the \$25,000 Class C exemption may be used in combination with life insurance proceeds payable directly to that sibling. The remainder of the estate can then pass to beneficiaries who do not incur inheritance tax. More sophisticated planning techniques are also available, including the use of irrevocable trusts and lifetime transfers.

Although New Jersey eliminated its Estate Tax, the Inheritance Tax remains a significant part of estate administration and continues to surprise families who are unaware of its reach. Transfers to siblings, nieces and nephews, cousins, and unrelated beneficiaries can create substantial tax obligations that erode the value of gifts that were intended to pass fully to loved ones. Proper planning can try to avoid unfavorable outcomes. With thoughtful use of exemptions, beneficiary designations, life insurance, and trust structures, individuals can preserve their intended distributions while minimizing tax exposure. Understanding the nuances of New Jersey's Inheritance Tax can help clients avoid costly and avoidable outcomes, ensuring their estate plans are both effective and aligned with their wishes.

<u>Beneficiary Class</u>	<u>Relationship to Decedent</u>	<u>Applicable tax</u>
Class A	Spouse, civil union partner, child, grandchild, parent, grandparent, stepchild.	Fully Exempt (0% tax).
Class C	Sibling, half-sibling, son-in-law, daughter-in-law.	First \$25,000 is exempt. The amount over \$25,000 is taxed at rates from 11% to 16%.
Class D	All other beneficiaries (e.g., friends, nieces, nephews, cousins).	No exemption. 15% up to \$700,000 and 16% on the excess.
Class E	Charitable institutions, religious institutions, etc.	Fully Exempt (0% tax).



YOUNG LAWYER HAPPENINGS

HAPPY NEW YEAR!

YOUNG LAWYER CHAIR

By Tess Berkowitz

Happy New Year from the Young Lawyers Committee! As is tradition, the YLC celebrated the holiday season with the annual Children’s Holiday Party at the Boys and Girls Club in Camden. YLC members shared the holiday spirit and served breakfast alongside CCBA members before the kids enjoyed a magic show. YLC members also helped wrap and give out Christmas gifts and goodies to every single child in attendance. And of course, everyone (lawyers included) got to put in a good last-minute word to Santa.

Now that things are picking up again (did they ever truly slow down?) YLC is looking ahead to a full 2026! We are opening the year with a Syllabus Week Happy Hour at the Victor the week of MLK Day – mark your calendars, flyers and details to come! We are hoping to make this an annual event, strengthening the relationship between Rutgers Law and the CCBA Young Lawyers. Admission will be free, and all are welcome! We especially encourage judicial law clerks to attend and meet their young lawyer community as they prepare to enter their practice.

In other exciting news, the YLC has begun the process of spearheading CLEs directly geared towards first-time reporting requirements. In the past few years, CLE requirements have

begun to include completion of specific, introductory courses explicitly for first-time reporters, in at least 6 of 12 general subjects. First-time reporters must also take an attorney trust & accounting course, as well as ethics and diversity & inclusion credits. We are working hard to create a curriculum that allows young attorneys to knock out these requirements in a few days time – something even the State Bar Convention could not promise last year! Stay tuned for important updates for Spring and Fall dates! If seasoned practitioners would like to be involved in these courses, please contact me or Kara Graser!



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Anatomy of a Business Valuation - What To Look for When Reading a Valuation Report

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

Your client is in the beginning stages of selling his company, Tax E. Vader's Distributors, Inc. He hired a business appraiser to get an idea of what the business is worth. The valuator delivers the report to the client with a copy to you. Now what?

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

In today's fast-paced business environment, it's not uncommon for business owners and their counsel to quickly scan a valuation report, searching for the final figure. But you can learn much more from a report if you know what to look for throughout. Here are four key areas within the document you might want to focus on:

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

3. **Discounts.** Once the valuator applies a methodology, he or she determines whether to apply valuation discounts (or premiums) to the preliminary value. Common discounts include the minority interest and marketability. If the valuator applies discounts, he or she should detail why each was chosen, based on empirical evidence and the company's unique characteristics.

4. **Conclusion.** The value conclusion should make economic sense, considering both the hypothetical buyer and the hypothetical seller.

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

Hmmm, now that we think of it, value may be a worthless term by itself because it can mean so many things. A value found for one purpose can be different from the value for another. Please appreciate that relying on the wrong type of value may be quite an expensive mistake. Understanding the differences between standards of value can help you interpret their relative worth in your client's situation. Here's a look at some of the many uses of the term "value" we've come across:

1. **Book value:** Often referred to "Net Book Value" but not a standard of value. It's an accounting term for the difference between

Continued on Page 16

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CELEBRATING THE SEASON IN STYLE!

(Continued from page 3)



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CHILDREN'S HOLIDAY PARTY

(Continued from page 4)





Utilizing a Structured Settlement in a Family Law Case

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



In addition to custody issues, family law matters usually involve alimony, child support, and equitable distribution. It is in the later three areas that the Structure Settlement could be useful. For example, in utilizing Structured Settlements one of the many advantages to the receiving party is that there is a guaranteed source of income. If the paying party dies, loses a job, becomes disabled, or becomes a deadbeat, the receiving party will still be paid on time. Family friction is eliminated.

Necessary Steps

1. **Agreement.** During the matrimonial negotiations, the parties agree to purchase a Structured Settlement. Expert assistance is available to assist in the transaction.
2. **Release.** The paying spouse is released from future liability because that liability is shifted to the insurance company or companies.
3. **Assignment.** The paying spouse directs the funds required for the Structured Settlement to a third party. The third party then purchases the appropriate policy or policies on behalf of the receiving party from an insurance company.
4. **Advantage to Paying Spouse.** The paying spouse is paying tomorrow's obligations with today's dollars.
5. **Customization.** Structured Settlement contracts can have a significant amount of flexibility in their design.
 - **Frequency.** Will payments be made monthly, quarterly, or annually, or by other specific time periods?
 - **Payment Length.** Will payments be made for a specific period of year, i.e., child support until the child is 18, or alimony for the lifetime of the spouse?
 - **Cost of Living Adjustment (COLA).** Historically, we live in a

world of inflation. A dollar today buys more than what a dollar tomorrow will buy. A Structured Settlement can be designed with a COLA, so that agreed upon periodic payments increase.

- **Inflation.** The contract may call for increase in payments over time.
 - **Index Funds.** Many investors are bullish on the stock market increasing. Under a standard Annuity, that increase would be lost. However, it is possible to purchase an indexed Annuity, which is indexed to the rise and fall of the stock market.
 - **Commutation.** What happens if the receiving spouse or child dies prior to distribution?
6. **Rated Age.** In cases where a spouse and/or child suffers from a disability, their actual life expectancy may be considerably shorter than the life expectancy in accordance with normal actuarial tables. In designing the cost of purchasing the Structure, this can be taken into consideration and considerable monies can be saved.
 7. **POPs.** During an individual's lifetime, their financial needs change. It is possible to look ahead and provide for these situations. For example, if Johnny, the eight-year-old wrongful death victim, expects to go to college in ten years, then the distribution to Johnny could be increased to an amount equal to his anticipated commission. Similarly, if family members buy cars on a periodic basis, the Structured Settlement could take that into consideration.

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WINE & FOOD

By Jim Hamilton

With 2025 now behind us we once again are beginning a new year and the promise and challenges it may bring. In this month named for the Roman god Janus, who was more two-faced than your least liked adversary, we often are motivated to reflect on the year that just passed and to look ahead at a future we hope will provide many happy memories. After surviving the countless commercials that fueled the 2025 gubernatorial race, we can look forward to more of the displaced “for only \$19 per month” requests and those Big Pharma pitches, at least until we start facing the advertising storm the midterm elections will bring.

While the economy and climate, both weather and political, may encourage you to pour a glass, the wine you select may be affected by the unsettling turmoil impacting its production. For many years and many reasons, the wine market has experienced declining sales, particularly in red wines, and has faced increasing production challenges. Vintners have been dealing with a changing climate in ways both dramatic (think wildfires) and more subtle (vineyards once favorably located may no longer be as suitably situated). Tariffs certainly have had an impact, not only on the movement of wine between the U.S. and other countries, but also on the costs American producers and retailers either must absorb or pass on to consumers. 70% of wine bottles are imported, as are most corks. Demographic shifts also have affected wine sales, as older consumers buy less and the younger generations increasingly favor seltzers, craft beer, craft cocktails, and cannabis products. Additionally, the government’s equivocal view of whether wine consumption merits health warnings surely has not helped invigorate purchasing. Consumer confidence has been eroded as inflation, both real and our government’s selectively skewed account, has caused people to rethink how to spend their money. Invariably, many wine fans have had to change their concept of what constitutes a value-priced wine and adjust their budgets accordingly.

Predicting market movement, be it stocks, cryptocurrency, or wine, is fraught with peril, but one possible outcome of the current instability in the world of wine may be a recurrence of what we saw during and immediately after the financial crisis of 2008. While the thirst for good wine may not have lessened, what did develop was a significantly reduced enthusiasm for wines in a very broad middle market. As a result, grapes that had been used to make wines once comfortably sold at prices between the value wines and collectible labels were acquired at healthy discounts by enterprising vintners who could sell some very nice wines at prices consumers were willing

to pay. While “Winery X” could not sell its premium wine because that market had largely dried up, it was unwilling to sell its wine at a significantly reduced price, fearing that when the market rebounded it could not return to its prior pricing and recapture consumers who enjoyed the discount. I am not so sure that mindset will be maintained this time. What could occur, and indeed already may be happening, is that while “Winery X” may still sell at its usual prices on its website or to its wine club members, there now are many online retailers who specialize in selling excess inventory at substantial discounts, often with free shipping as a further inducement. Perhaps the wineries who use these retailers simply hope their loyal customers don’t learn that the same wine they are buying directly from the winery are available online for considerably less. Given modern consumers’ adeptness at comparison pricing, however, this may be wishful thinking.

So, as we look forward to 2026, perhaps we may discover some real buying opportunities for wines that no longer can command the prices once earned, as well as a greater selection of wines that are well made and attractively priced. Much like wines from a vintage said to be “challenging,” a discerning eye may unearth some excellent wines to be enjoyed when purchased or to cellar for future consumption.

The Big Bang theory of our expanding universe may be an odd way to explore how the wine world may look in the coming year(s), but let’s give it a try. Recently, Linda and I finally took an often-deferred trip to Egypt and Jordan. Egypt’s population of over 109 million is approximately 90% Muslim and Jordan’s population of over 10 million is over 97% Muslim. Depending on the Islamic scholar one consults, both the Quaran and Hadith, which offers the sayings and teachings of Islam’s founder, Prophet Muhammad, either forbid or strongly discourage the consumption of khamr (intoxicants including wine). Consequently, while there are regions in each country suitable for growing grapes, local production of wine to satisfy domestic needs is somewhat limited. However, the largest source of revenue in Egypt is tourism and, while Jordan is not as reliant on tourists, the crowds we encountered in Petra reflect that tourism also is very important to Jordan’s GDP. Therefore, while production hardly can be called robust, wines are made in both countries. Perhaps to support that industry while serving to accommodate the thirst of those who enjoy and are allowed to consume wine, many wine lists, even at some of the higher-end restaurants, feature local wines. So, too, did the cruise ship we included on our itinerary to efficiently explore the many must see sights between Luxor and



Aswan that were built along or near the Nile River.

As one who enjoys wines that are off the beaten track, the opportunity to try the wines of Egypt and Jordan was a welcome one (although even when there were foreign wines available, most of the wines sold by the glass were from local producers so this certainly reinforced that mindset). While there are Egyptian wines marketed under a variety of labels, there are only a handful of wineries in that country. Several wines I found enjoyable to drink were made by **Kouroum of the Nile**. Under the *Beausoleil* label, the Syrah and a rosé made from Merlot were well made and offered varietal character. The *Jardin du Nil* wines included a white fashioned from Vermentino and Viognier (an interesting blend of those “V” grape varieties), and a red blend of Cabernet Sauvignon, Syrah, and Petit Verdot. While I did not buy any of these wines to bring home, I was pleased to have tried each of them. Another producer offering wines under several labels is **Gianacis**. While I did not manage to try its *Chateau Grand Marquis* wines, we did take to dinner a bottle of the *Omar Khayam Bobal* provided in our ship suite, and while it lacked the body and depth of the two Kouroum of the Nile wines, it certainly was more than drinkable. We also tried glasses of the Omar Khayam rosé made from Bobal and Sultanine Blanche and it also was capably crafted. I did think it curious that an Egyptian winery ended up growing Bobal, a widely planted grape in Spain but one that does not enjoy widespread favor beyond that country.

The wine options in Jordan were even more limited since there are only two commercial wineries that satisfy Jordan’s wine needs. While we did not manage to try any of the **Saint George** wines made by the Zumot winery, that oversight was more than redressed by trying several of the many offerings of the Haddad Estate wines sold under its **Jordan River** label. There are different levels of Jordan River wines based primarily on whether there is any oak treatment and if so whether the barrels are used or new. There is an impressive array of grape varieties employed, including Chardonnay, Sauvignon Blanc, Pinot Grigio, Riesling, Chenin Blanc, and Viognier among the white wines and Cabernet Sauvignon, Shiraz, Merlot, Tempranillo, Sangiovese, Barbera, Zinfandel and Pinot Noir red wines. The wines that were largely available to us were the value level JR Classic wines which are raised in stainless steel without any oak influence. I was able to try the Shiraz, Cabernet Sauvignon, and Barbera reds, the rosé, and the

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FINANCIAL FORENSICS

Anatomy of a Business Valuation

Continued from Page 10

total assets (net of accumulated depreciation and amortization) and total liabilities (often synonymous with Shareholders' Equity). Intangible assets, unless purchased, are usually excluded from book value.

2. **Fair market value:** "The price at which the property would change hands between a willing buyer and a willing seller when the former is not under any compulsion to buy and the latter is not under any compulsion to sell, both parties having reasonable knowledge of relevant facts." This definition was set by the IRS in Revenue Ruling 59-60. It suggests that fair market value cannot result from purely subjective factors such as sentimental value and cannot result from a forced sale or one resulting from an unusual or rigged market. It is used for federal and state tax matters, including gift, estate, income and inheritance taxes.

3. **Fair value:** Statutory standard of value usually used in court cases involving dissenting shareholders' litigation. Court precedent in most states has not equated fair value with fair market value, but the courts have reached little other consensus on its meaning.

4. **Liquidation value:** Liquidation value is the value derived from the piecemeal sale of assets. The sale can be orderly or forced but such is typically at the low end of the value spectrum.

5. **Intrinsic value:** The value that an investor considers, based on an evaluation or available facts, to be the "true" or "real" value that will become the market value when other investors reach the same conclusion. Intrinsic value may exclude current market influences but may include consideration of such things as the company's assets, and its likely future earnings, dividends and growth rate.

6. **Investment value:** Value to a particular buyer or investor considering his or her specific personal circumstances, expectations,

knowledge of the transaction and potential synergies.

7. **Enterprise value:** Value of 100% of the shareholders' equity on a control basis.

8. **Invested capital value:** Fair market value of 100% of the equity plus the market value of long-term debt.

9. **Minority value:** Value reflecting an ownership position of less than 50%.

10. **Control value:** Additional value inherent in a legally controlling interest, reflecting the power of control over the business. A control premium will be an amount or a percentage by which the pro rata value of a controlling interest exceeds the pro rata value of a noncontrolling interest in a business enterprise to reflect the power of control.

11. **Marketable value:** Value of an equity assuming a pre-established market in which that equity can be exchanged. Marketability would therefore refer to the ability to quickly convert property to cash at minimal cost.

Dig Into the Details

Sooooo.....If you've ever received a business valuation report and wondered, "What's all this mean?" – well, you're not alone! The right resources can help you decipher the report's details. If you need help evaluating a valuation report, consider conferring with a business appraiser who's been awarded an ABV (Accredited in Business Valuation) by the American Institute of Certified Public Accountants or a CVA (Certified Valuation Analyst) by the National Association of Certified Valuation Analysts or a colleague with a similar credential in business valuation, ASA, from the American Society of Appraisers.

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, and Franklin Lakes, NJ. Marty can be reached at marty@aboandcompany.com or by calling 856-222-4623 ext. 104.

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WINE & FOOD

Continued from Page 14

Chardonnay, and I must admit that I was impressed. Sure, my expectations were low, but after enjoying the Barbera at a lovely Amman restaurant, I bought a bottle to bring home. We served it blind at a wine group dinner, and it was well received. While no one guessed the varietal or, despite the table talk about our trip, that it was from Jordan, it more than held its own in a flight with wines of higher pedigree.

While perhaps oblique or strained depending on how charitable a view you employ to my earlier analogy, the fact is that our wine universe also is ever expanding. While the wine marketplace may be unsettled, the number of countries entering the market is increasing. From Poland to Eastern Europe to around a dozen countries in Africa, wine production is growing both to satisfy local demand and to offer what often are value-priced options for foreign markets. While we may not soon enjoy wines made where extreme temperatures currently prevail, as the Earth warms could we someday be opening a bottle of Arctic Albariño? Before you laugh, consider that there now are approximately 40 wineries in Sweden. It certainly is something to think about the next time you say cheers with a glass of sparkling wine from England, a country that has a wine industry that increasingly is benefiting from a changing climate.

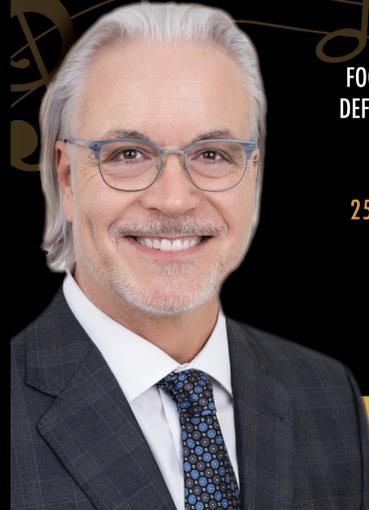
While the wine world may, like the computer used to type this column, need an occasional reboot, if Janus squints far into the past to Egypt in the 1400s B.C. he will see what Linda and I saw visiting the Tomb of Sennefer located across the Nile from Luxor. On the ceiling of the burial chamber there is a still very vivid and expansive painting of a vineyard full of darkly ripened grapes. The history of winemaking extends much further back, but what is clear is that through all the ups and downs, including prohibition and financial meltdowns, wine appreciation has had the capacity to endure.

I hope you enjoyed a pleasant holiday season and that the new year will be one of health, happiness and, of course, fine wine and creative cuisine. Cheers!

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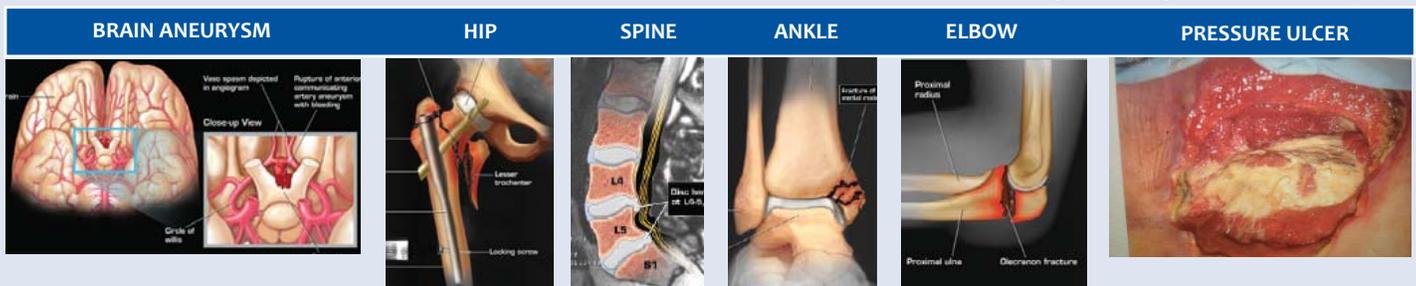
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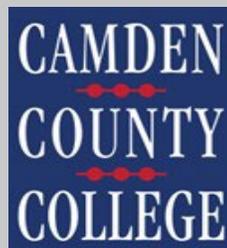
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Law Students: FREE

SPEAKERS

Maureen M. Farrell, Esq.

Law Offices of Maureen M. Farrell

James J. Quinlan, Esq.

Cooper Levenson

CREDITS:

This program is approved by the NJ CLE Board of the Supreme Court of New Jersey for 1.2 hours of total CLE credit. Of these, 0.6 qualify as hours of credit for ethics/professionalism and 0.0 qualify as hours of credit for diversity, inclusion & elimination of bias.

PA CLE Board: Includes 0.5 hours of Substantive credit, and 0.5 hours of credit for ethics/professionalism. The CCBA charges an additional fee for PA credits. *Actual credits earned may be less if seminar is less than 60 minutes.*

Need PA Credits? PA ID# _____

REGISTRATION

Or register online: www.camdencountybar.org

Check Credit Card

Name _____

Address _____

Phone _____ Email _____

Credit Card # _____

Exp. _____ CVV _____ Signature _____

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.

the CCBA's Women in the Profession
Committee invites you to a



galentine's wine tasting



February 19th

5:30 p.m.

\$50 per person

(limited to 30 registrants)



guided wine tasting with
certified sommelier
Janice Heinold,
charcuterie, chocolate &
great company!

Register at <http://bit.ly/4a7QjdE>

XOXO



Presented by the CCBA's
Continuing Legal Education
Committee

LGBTQIA+ CONCERNS IN AN EVERCHANGING LEGAL ENVIRONMENT AND HOW TO HELP YOUR CLIENTS

Topics:

- *The state of marriage equality*
- *Understanding the unique concerns of your LGBTQia+ clients*
- *Ways to make a more LGBTQia+ friendly practice*

 **Tuesday, February 24**

 **4 p.m. - 6:15 p.m.**

 **Zoom Webinar**

COST:

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

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

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

Paralegals/Legal Secretaries: \$20

Law Students: FREE

SPEAKERS

Lynda Hinkle, Esq.

[The Law Offices of Lynda L. Hinkle, LLC](#)

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 qualify as hours of credit for ethics/professionalism and 2.4 qualify as hours of credit for diversity, inclusion & elimination of bias.

PA CLE Board: Includes 0 hours of Substantive credit, and 2 hours of credit for ethics/professionalism. The CCBA charges an additional fee for PA credits. *Actual credits earned may be less if seminar is less than 120 minutes.*

Need PA Credits? PA ID# _____

REGISTRATION

Or register online: www.camdencountybar.org

Check Credit Card

Name _____

Address _____

Phone _____ Email _____

Credit Card # _____

Exp. _____ CVV _____ Signature _____

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 CCBA's
Women in the Profession Committee
in honor of Women's History Month

Cocktails & Dinner

Join us for an evening of empowerment and inspiration. Our dynamic, honorable women of the profession will share interesting stories of their careers. This event offers 1.2 NJ MCLE credits.

Sponsorships available. Inquire at kara@camdencountybar.org.

Honorable Presenters

Hon. Jeanne T. Covert, A.J.S.C. (Ret.)
Of Counsel, Weir LLP

Additional speakers to be announced

Moderator

Rachael B. Brekke, Esq.
McDowell Law, PC

\$65 per person

**MARCH
5**

6-8 PM

Amici Restaurant - 312 Kresson Road, Cherry Hill, NJ

Women in Profession Event - Return by February 27

PA CLE Credits? PA #: _____

Make checks payable/return to CCBA - c/o 1939 Marlton Pike East, Suite 120, Cherry Hill, NJ 08003

Name(s)

Payment:

- Check enclosed
- AMEX
- Discover
- Visa/Mastercard

Address

City/State/Zip

Phone

Email

Credit Card #

Exp. Date

CVV

Signature (credit card only)



ATTORNEY VOLUNTEERS NEEDED

WILLS FOR HEROES



Saturday, March 7, 2026 - Rutgers School of Law - Camden

Presented by the Camden County Bar Association's Probate & Trust Committee & Rutgers Law Estates & Trusts Society
Co-sponsored by the Camden County Bar Foundation & Ballard Spahr LLP

Wills for Heroes is a program that provides **free wills** and other estate planning documents to first responders and their spouse, domestic partner or civil union partner. Qualified first responders include firefighters, police officers and paramedics.

The program is unlike many other clinic or *pro bono* legal programs because it brings the program to the first responders' doorstep. Working with department coordinators, the Camden County program will bring together local first responders with attorneys, notaries, and witnesses at **Rutgers School of Law - Camden on Saturday, March 7th.**

Volunteers should arrive no later than 15 minutes before the sessions begin.

First responder sessions will be scheduled for:

10:30 a.m. - 12:00 p.m.; 12:00 p.m. - 1:30 p.m.; 1:30 p.m. - 3:00 p.m.

If you can spare a few hours on March 7th to participate in this exciting community service project, you may schedule your time slot(s) by going to **<https://tinyurl.com/WFH3726>** - selection on first come, first serve basis. If you have questions, please contact **Abby Cohler, Esq. at abby@cohlerlaw.com or 856-795-8093.**

NJ MCLE: This program has been approved for 2.1 credits (50 minute hour)



NEW JERSEY FIRST RESPONDERS WILLS FOR HEROES

Protecting Those Who Protect Us

Important Information for First Responders

The Camden County Bar Association and the Rutgers Law Estates & Trusts Society are partnering with the New Jersey State Bar Association and law firm of Ballard Spahr LLP to provide free estate planning services to New Jersey's first responders. As a police officer, firefighter, paramedic, or other first responder, you risk your life each and every day to make sure your fellow citizens are safe. That's why the **Wills for Heroes** program provides free wills and other estate planning documents to you and your spouse, domestic partner or civil union partner.



WHO:
New Jersey First Responders

WHEN:
Saturday, March 7, 2026
10:30 am - 3 pm

WHERE:
Rutgers Law School - Camden
Clark Commons

WHAT:
Free Will and Estate Documents prepared by the Camden County Bar Association Probate & Trust Committee, Rutgers Law Estates & Trusts Society



How Wills for Heroes Works

The program brings volunteer lawyers directly to first responders at the Rutgers Camden Law School and produces wills and other estate planning documents in about one hour!

Your Wills for Heroes Appointment

The program will take place from 10:30 a.m. to 3:00 p.m. on Saturday, March 7 by appointment only. Select your appointment time using the online scheduler: <https://bit.ly/4hbk5yk>

Once you have submitted your online appointment request, you will be asked to download and complete an estate planning questionnaire. The questionnaire will aid you in considering and discussing a number of important decisions with your loved ones before your appointment.

When you arrive for your appointment, you will sign in, and then meet with a volunteer attorney who will input the information from your questionnaire into LexisNexis HotDocs, a document assembly program specifically designed for the *Wills for Heroes* program.

After the attorney reviews the documents with you to make sure they address your needs, you will sign them onsite before witnesses and a notary, and then take your executed documents home with you.

Questions? Call Bar Headquarters at 856.482.0620 or email kara@camdencountybar.org.



MARCH 7, 2026