

# THE BARRISTER



Published by the Camden County Bar Association

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[www.camdencountybar.org](http://www.camdencountybar.org)

## Eagle Malcolm Jenkins to Appear at Bar Foundation Picnic

The annual Bar Foundation picnic at Cherry Hill's Challenge Grove Park always is a special time for the 250 to 300 inner city children who are treated to a day of fun and food, as it is for the many attorneys and judges who volunteer to entertain and cook for our smiling guests. Well, this year is going to be extra special because Philadelphia Eagle Malcolm Jenkins is scheduled to make an appearance. Football fans know that Malcolm, who grew up in New Jersey, is a leader both on and off the field. He has been a star safety

(Continued on Page 3)

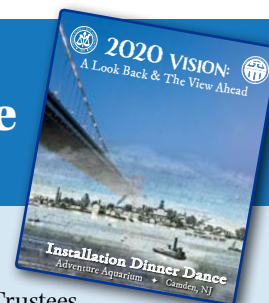
## Advertise in the 2019 Dinner Dance Program Book

### Support the Bar Foundation's Community Service Projects

This year's annual Installation of Officers & Trustees will take place on **Friday, June 7** at the beautiful **Adventure Aquarium in Camden, NJ**. Celebrating 138 years of service to the profession and community, the event features magnificent views, delicious food and live music! Show your support as **Michael J. Dennin** is installed as the **Association's 93rd President**, along with the other Officers and Trustees of both the Association and Foundation.

Pay tribute to Mike and the incoming Officers and Trustees and thank them for the time and effort they give to both organizations by placing an ad in the 2019 commemorative program book. Proceeds from the Dinner Dance and program book support the Bar Foundation's many community service programs and projects that improve the quality of life for local residents, such as parties and picnics for disadvantaged kids, scholarship awards for deserving high school and law school students and scholarships for disabled students attending the Larc School.

Use the program book reservation flier in this month's issue to reserve a display ad for your firm or place your own personal display ad. Ads must be received by Bar Headquarters no later than Friday, May 24th to be included. Sponsorship opportunities are also available to show your support for the Association and Foundation. Contact Bar Headquarters to discuss sponsorship opportunities and look for your invitation in the mail. **See you there!**



## Time to Renew! Your Partner for Greater Purpose and Greater Productivity

The Camden County Bar Association will soon be sending dues renewal notices for the 2019-20 Bar year, commencing **June 1**. Paying promptly ensures that your Association can continue to serve you and the local community with its many important programs and services.

As a CCBA member, you receive numerous benefits designed to make your practice more efficient and enjoyable:

- ◆ 6 complimentary NJ CLE credits;
- ◆ Members-only professional networking events with the Bench and Bar;
- ◆ Monthly newsletter, The Barrister, as well as our e-newsletter BARreview;
- ◆ 75% discount on meeting/deposition space;
- ◆ Newly reduced CLE seminars featuring cutting-edge topics and esteemed speakers;
- ◆ 50% discount on Camden County Vicinage lawyer ID cards;
- ◆ 50+ practice sections and committees;
- ◆ Lawyer Referral Service making some 3,000 referrals per year;
- ◆ Discounted products & services from our Partners in Progress and other retailers;
- ◆ Volunteer opportunities with our charitable arm, and much more!

Our member-focused, attentive staff is available to help you with everything from registering for seminars and events to building your book of business, so you can focus on the day-to-day demands of your job. **Don't miss out – renew today!**

## Cocktails & Conversation

Popular Bench/Bar Cocktail Party  
Returns May 22nd

### MEMBERS ONLY

Join members of the Bench and Bar for the annual Cocktails & Conversation Bench/Bar Cocktail Party on **May 22** at the lovely **Il Villaggio in Cherry Hill**. Enjoy delicious Italian fare and two-hour open bar while mingling with judges from the Superior Court, U.S. District Court, Bankruptcy Court and Workers' Compensation Court. This exclusive members-only event will feature the presentation of three official judicial portraits to esteemed jurists **Hon. Angelo J. DiCamillo, J.S.C. (Ret.)**; **Hon. John T. Kelley, J.S.C. (Ret.)** and **Hon. George S. Leone, J.S.C. (Ret.)**. The Camden County Bar Foundation will also present the 2019 law student scholarships.

Cocktails & Conversation is the last opportunity to mix and mingle with colleagues and jurists in a relaxed, cheerful atmosphere until the Meet the Judges & Law Clerks Reception in September.

Use the flier included in this issue or go to our website **[www.camdencountybar.org](http://www.camdencountybar.org)** to register for what promises to be a fantastic evening. This is a members-only event and we encourage early registration for what will likely be a sold-out event.



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# THE DOCKET

## Thursday, April 4th

*Handling The Premises Liability Case:*

*Trips, Slips and Falls*

4:00 p.m. – 6:15 p.m.

Bar Headquarters

## Friday, April 5th

*Cinco de Abril—*

*Masquerade, Wine Tasting & Silent Auction*

6:00 p.m.- 9:00 p.m.

Barry D. Brown Educational Center, Voorhees

## Tuesday, April 9th

*Devine Award Reception*

*honoring Thomas J. Hagner*

*and Hon. Joel B. Rosen, USMJ (Ret.)*

6:00 p.m. – 9:00 p.m.

Caffe Aldo Lamberti, Chery Hill

## Tuesday, April 16th

*Young Lawyers Committee Meeting*

12:30 p.m. – 1:30 p.m.

Bar Headquarters

## Tuesday, April 16th

*Special Needs, Legal Considerations:*

*What Every Practitioner Needs to Know About*

*Special Education and Special Needs Trusts*

4:00 p.m. – 6:15 p.m.

Bar Headquarters

## Wednesday, April 17th

*All-You-Can-CLE - \$100—*

*1 day = 8 NJ credits & 6 PA (incl 2 Ethics)*

*Newly Admitted Credits too!!*

8:30 p.m. - 4:30 p.m.

Cherry Hill Library - Conference Center

*Camden County Bar Association-*

*Board of Trustees Meeting*

4:00 p.m.

Bar Headquarters

## Friday, April 19th

Bar Headquarters closed for the Holiday

## Tuesday, April 23rd

*Landlord Tenant Update CLE*

3:00 p.m. – 6:15 p.m.

Bar Headquarters

## Please Support our Advertisers

## Nominations Sought for Gerry Award

A tentative agenda for this month's regular Board of Trustees meeting follows. The meeting will begin at 4 p.m. at Bar Headquarters in Cherry Hill. 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

The **Judge John E. Gerry Award** was established by the Camden County Bar Foundation to acknowledge the continuing outstanding contributions of a member of the Bar of the State of New Jersey, or a member of the State or Federal Judiciary in New Jersey, to the administration of justice in the State of New Jersey, who exemplifies the spirit and humanitarianism of Judge Gerry. The Foundation invites members of the bar and the public to nominate individuals to receive the 2019 Gerry Award, which will be presented at the annual Gerry Award Reception in October. Nominations should be made in writing and sent to: **Kara Edens, Executive Director, Camden County Bar Association, 1040 N. Kings Highway, Suite 201, Cherry Hill, NJ 08034**, no later than **May 3, 2019**. Nominations can also be emailed to **kee@camdencountybar.org**.

# THE BARRISTER

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

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# PRESIDENT'S PERSPECTIVE

## Your Voice Is More Important Now Than Ever Before

By Ronald G. Lieberman

Our legal profession is transforming literally before our very eyes. Studies have shown that the number of students attending law school has doubled in the last 20 years. Fortunately, our profession is becoming more diverse with more women and members of ethnic minorities constituting significant numbers of practitioners. But, with changes come challenges.

All occupations in capitalist society seek to control their markets. American lawyers created local, state, and national Bar Associations; promulgated ethics codes; and established disciplinary procedures. These associations were instrumental in controlling the production of qualified producers of legal services.

But, the configuration of our profession has been seriously eroded. The declining control over the production of producers of legal services has been accompanied by erosion of control over the production by the producers. This is true because of the greater number of lawyers who compete with each other more aggressively. Legal clinics pioneered the mass production of routine legal services for individuals. There are lay competitors who publish handbooks, produce forms, offer devices, and represent clients before administrative tribunals doing everything except appearing in court.

The changes in size, composition, structure, and function of the legal profession have serious implications for one of the characteristics that is most fundamental to the concept of the legal profession, which is self-governance. The growing number of lawyers and the greater diversity of practitioners made it difficult for any one single professional association to speak on their behalf. The result has been a struggle for power within the traditional organizations and in competition with specialty rival organizations. These tendencies dissipate the power of the bar associations, thereby creating weaker associations across the board.

What do all of these changes in the legal profession mean for the Camden County Bar Association? It means that you, the members, must continue to step up. You do so by serving on committees, offering to lecture on legal educational topics, accepting leadership roles as a trustee or an officer, and attending the events. You, the members, must also voice your concerns to the Association so that it can effectively represent you to the members of the Judiciary, the Legislature, and the public. If you assist the Bar Association in its mission, all of us will benefit.

### Eagle Malcolm Jenkins to Appear at Bar Foundation Picnic

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instrumental in the team's recent success and through his foundation is someone focused on youth development in underserved communities. He became known league-wide as someone who worked hard to fight against social injustice but he also found time to further his interest in fashion through the Damari Seville and Rock Avenue Bowties ventures.

The **June 1st** picnic precedes the Eagles' offseason training activities, allowing Malcolm to stop by to mix and mingle with the children after they eat hamburgers, hot dogs and cotton candy and before they line up to visit the Mister Softee truck for ice cream treats. Foundation President Lou Moffa observed that "[t]his is just another example of how a great player and even better person gives of himself for his community."

Executive Director **Kara Edens** wants to remind everyone that it is our April issue, and each year Jim Hamilton has a way of fooling a few readers. While Mr. Jenkins is everything that is reported here and more, he was not asked to appear. It is hoped, however, that this article may serve to shine a spotlight on one of the many great things your Bar Foundation does for the community we serve.

**CCBA... Your TRUSTED Source for MCLE.**

### Working Together...CCBA Lawyer Referral Service and Lawyers

#### Open Enrollment Begins for 2019-2020 Lawyer Referral Service Panel

Enrollment is now open for the Association's Lawyer Referral Service (LRS) for the 2019-20 Bar year. Panel membership is open to any lawyer who meets the necessary qualifications. The new LRS Panel will begin on June 1 and will continue through May 31, 2020. **Members serving on the current panel must re-enroll for the new LRS year.**

Each year, the LRS makes more than 3,000 referrals for callers with legal problems who are able to afford a private attorney; many of them fee generating cases. You can be a part of this important program that helps expand your client base through pre-screened referrals while providing a terrific community service for individuals requiring legal services.

The annual registration fee remains only \$75 for those admitted to the New Jersey Bar for up to five years or \$150 for those admitted six years or more. Please note that all LRS panel members are required to remit back to the Association 10% of fees collected in excess of \$500 for all matters referred by the LRS. The fee applies to any referral received from the LRS and is payable when the participating attorney receives payment for services rendered.

A completed application, together with the appropriate enrollment fee and required original certificate of malpractice insurance coverage, must be returned to the Bar Association before any referrals can be made.

Applications may be downloaded from the Association's website at [www.camdencountybar.org](http://www.camdencountybar.org) or by calling Roseanne Riley at Bar Headquarters at 856.482.0620. Questions about the LRS?

Contact Roseanne by phone or via e-mail at [rry@camdencountybar.org](mailto:rry@camdencountybar.org).





## PERSONAL INJURY LAW

# The Interaction Between a Personal Injury Attorney and an Elder & Disability Law Attorney

By Thomas D. Begley, Jr., Esquire, CELA



In settling a personal injury case, a number of issues arise where an Elder and Disability Law Attorney may be useful to the Personal Injury attorney. Frequently, the Elder and Disability Law Attorney works with Corporate Trustees, Structured Settlement Brokers, Financial Advisors, Care Managers, Lien Resolution Specialists, Matrimonial Attorneys, and firms that calculate Medicare Set-Aside Arrangements.

What should Personal Injury Attorneys think about when a case is being settled?

- **Liens.** Does the case include any of the following liens: Medicaid, Medicare, Medicare Advantage, Medicare Part D, ERISA, Federal Employees Health Benefits Act (FEHBA), Federal Medical Care Recovery Act (FMCRA), Veterans Administration Claims, Tricare Claims, Welfare Liens, Violent Crimes Compensation Liens, State Worker's Compensation Liens, Federal Employee Compensation Act (FECA), Hospital Liens, Child Support, State Division of Mental Health, or New Jersey Division of Developmental Disabilities (DDD)? In many instances, a Lien Specialist can assist in obtaining the initial payoff and in negotiating a settlement of a lien. Significant savings can be achieved for the client when this is done.
- **Special Needs Trust.** Is a Special Needs Trust required? There are a number of means-tested public benefits, such as SSI, Medicaid, Section 8 Housing, SNAP (Food Stamps), Veteran's Aid & Attendance, and others, that have asset tests. If the individual receives a personal injury settlement, that money is considered an asset and often disqualifies the plaintiff from important means-tested public benefits. Having said that, there are a number of pathways to Medicaid. Some of these have resource limits of typically \$2,000; others do not have asset limits. For example, an SSI recipient automatically receives Medicaid. There is a \$2,000 resource limit. Community Medicaid, CRPD, Nursing Home Medicaid, and MLTSS, which pays for home care and assisted living, all have \$2,000 resource limits. New Jersey Workability has a \$20,000 resource limit. New Jersey Family Care and the Children's Health Insurance Program (CHIP) have income limits, but do not have asset limits. New Jersey Workability also has an income limit. Eligibility for a Medicaid program with a resource limit can be maintained by utilizing Special Needs Trusts.

Special Needs Trusts have certain requirements:

- **Assets of the Individual.** The trust must be funded with assets of the individual, which would be the personal injury settlement.
- **Under Age 65.** The individual must be under age 65.
- **Disabled.** The individual must be disabled as determined by the Social Security Administration.
- **Sole Benefit Of.** The distributions from the trust must be for the sole benefit of the individual.
- **Established By.** The trust must be established by the individual, a parent or grandparent, a guardian or the court.
- **Payback.** On the death of the beneficiary of the trust, Medicaid must be paid back all monies expended on behalf of the individual from birth, including any amount by which the Medicaid lien against the settlement was reduced. For example, if there was a \$100,000 lien against the settlement and the Personal Injury Attorney negotiated a reduction to \$60,000, the remaining \$40,000 would have to be paid from the Special Needs Trust on the death of the plaintiff.

- **Settlement Protection Trust.** Is a Settlement Protection Trust necessary or advisable? A Settlement Protection Trust is much more flexible than a Special Needs Trust. If the plaintiff is a minor or incapacitated person, a Settlement Protection Trust is a much better option than leaving the money with the Surrogate. It is much easier and cheaper to get distributions when needed. If the plaintiff is unsophisticated, a Settlement Protection Trust often makes sense, even if they are an adult with capacity. Monies deposited in the Settlement Protection Trust can be administered by a Trustee who will give guidance to the plaintiff, so that the money is not squandered. The Trustee can also help with investments.
- **Bankruptcy.** Has the plaintiff ever been bankrupt? If so, has the plaintiff been discharged? If the injury occurred prior to or within six months after the bankruptcy petition filing date, the injury claim is subject to bankruptcy.
- **Wrongful Death Case.** In a wrongful death case, there is a deceased plaintiff. Probate will be necessary. Did the plaintiff leave a Will? If so, the Executor can handle the estate. If not, an Administrator must be appointed to handle the estate. Remember, an Administrator Ad Pro can file a lawsuit, but cannot settle the claim. This must be done by the Executor or Administrator.

(Continued on Page 5)

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## The Interaction Between a Personal Injury Attorney and an Elder & Disability Law Attorney

(Continued from Page 4)

- **Estate Planning – Plaintiff.** Frequently, plaintiffs had little in the way of assets and did not feel the need for a Will. After the personal injury recovery, the plaintiff should consider a Will and/or Living Trust, an Advance Directive, and a Power of Attorney.
- **Estate Planning – Family.** Do the parents of a plaintiff need Estate Planning involving a Will, Living Trust, Advance Directive, Power of Attorney and, perhaps, a Third Party Special Needs Trust? If the plaintiff is receiving means-tested public benefits and a parent dies leaving the plaintiff an inheritance, the inheritance can disqualify the plaintiff from those important benefits. By establishing a Third Party Special Needs Trust and a Will, this can be avoided.
- **Medicare Set-Aside Arrangement (MSA).** Should an MSA be considered?
- **Guardianship.** If the plaintiff is an incapacitated adult or a minor, is a guardianship necessary? If so, is a guardianship of the person sufficient, or must there be a guardianship of the property? Would a limited guardianship suffice?
- **Qualified Settlement Funds (QSFs) – Plaintiff.** Would a QSF be helpful? The purpose of these funds is to permit a defendant, in certain types of litigation, to deposit funds into a trust and to receive a full and complete release of liability. The defendant is entitled to a current income tax deduction for the amount paid into the fund at the time the funds are deposited into the trust. QSFs arose out of class action lawsuits. They can be very useful in personal injury actions involving multiple plaintiffs. The parties agree to a global settlement. The plaintiffs can then take their time allocating the settlement among themselves and dealing with various liens.

- **Structured Settlement.** A Structured Settlement is an Annuity that pays the injured plaintiff a series of periodic payments over time, rather than a single lump sum. The income component of a payment under a Structured Settlement Annuity made to compensate for physical injuries or physical sickness is not taxable. The Structured Settlement prevents unsophisticated plaintiffs from squandering the funds. The Structure can be used in combination with a Special Needs Trust to maintain public benefits. The Structured Settlement is free from claims of the injured party's creditors until receipt. The Structure can be used as the income component of an investment portfolio. In many cases, the injured plaintiff will have a rated age, which means that the payout from the Structured Settlement can be considerably higher.
- **Professional Trustee.** A professional Trustee should always be considered. Family members serving as Trustees are usually, but not always, well intentioned. Even the well intentioned family members make serious mistakes.

*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.*

**Need Meeting Space?**  
**Call 856.482.0620**  
**Email [klw@camdencountybar.org](mailto:klw@camdencountybar.org)**



### MEMBER ON THE SPOT

April 2019

**NAME:** Samantha Heaton

**PRACTICE AFFILIATION:** Kulzer & DiPadova, P.A.

**YEAR ADMITTED TO BAR:** New Jersey- 2016

**OTHER BAR ADMITTANCES:** Pennsylvania- 2016,  
Florida- 2018

**RESIDENCE:** Collingswood, NJ

**HIGH SCHOOL:** Ocean City High School, Ocean City, NJ

**COLLEGE:** Rutgers University, New Brunswick, NJ

**LAW SCHOOL:** Rutgers Law School, Camden, NJ

**WHAT LED YOU TO A LEGAL CAREER:** My great aunt, who was one of just a few female law students in her class at Penn. She is an amazing woman and my inspiration.

**BEST PERSONAL/PROFESSIONAL ATTRIBUTE:** Organized/attention to detail

**GREATEST FAULT:** I have a hard time delegating tasks.

**WHAT I DO TO RELAX:** Spend time with my family

**HOBBIES:** Knitting, crocheting

**FAVORITE RESTAURANT:** Zeppoli

**FAVORITE TELEVISION SHOW:** Friends/Parks and Recreation

**FAVORITE MOVIE:** Bridget Jones' Diary/Sweet Home Alabama

**FAVORITE AUTHOR/BOOK:** A Prayer for Owen Meany, John Irving

**FAVORITE VACATION PLACES:** Italy

**FAVORITE MUSEUM:** Franklin Institute

**FAVORITE WEEKEND GETAWAY:** The beach

**ENJOY MOST ABOUT PRACTICING LAW:** Writing persuasive briefs to support our client's position.

**PERSON YOU'D MOST LIKE TO DINE WITH:** President Obama

**LIFE'S HIGHLIGHTS:** Birth of my daughter (2018)

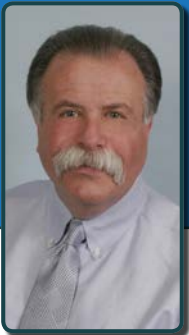
Marrying my best friend (2013)

Studying abroad in Florence, Italy (2009)

**GREATEST ACCOMPLISHMENT:** Receiving the Award for Outstanding Scholastic Achievement from Rutgers Law School

**LIFE EXPERIENCE(S) WITH GREATEST IMPACT:** Study abroad in Florence, Italy. I met my husband while on Spring Break in Barcelona, Spain. My husband is from England, but he was in Barcelona with his friends on vacation. We were staying in the same hostel. We stayed in touch afterwards and 10 years later we're married and have a beautiful family together





## SPINNING MY WHEELS

## Preparation, Preparation, Preparation

By Andrew Kushner

As lawyers, we are constantly reminded of one of the keys to successful trial strategy. It is a direction that applies to other life endeavors as well, like purchasing or leasing a new car. In my later years the issue has arisen with less frequency as my inclination has been to generally keep my car for a longer period of time. Except for my recent VW lease, my late lamented Saab was with me for 8 years and 75,000 miles. It was snapped up by a Saab devotee at a price that was far in excess of its retail value.

In the 20+ years that I have had the pleasure of writing this column a lot has changed in the automotive world and in my own world as well. Last year, as the end of the lease on my VW approached I had to make some decisions on what and how to replace it. To those of you who have suffered through these pages, my inclination towards the re-launch of the Alfa Romeo line several years ago focused my efforts on acquiring my eighth one. Since my last experience in trying to “go home again” with the purchase of a 20 year old, gently used Alfa went awry after several years of being reminded that a 20 year old car remains just that: a complex mechanical and electrical machine whose parts will fail due to time, not mileage. It took several expensive experiences to come to this realization but I was able to sell the car for a short loss to a much younger and perhaps naïve car collector in Washington State. Of course the fact that he did not intend to make the car an everyday driver, as I had, may have helped his decision.

Alfa returned to the US after a twenty year hiatus when it packed up in 1995. Rumors of its return dripped out for a decade before finally coming back about 4 years ago but only offering “halo” sports cars, not exactly intended to reach the mass market. You can, if so inclined, read a more complete version of their return in my column of about a year ago where I test drove their Giulia sedan-Alfa’s attempt to break into the mid-size sports sedan market dominated by BMW, Mercedes and Audi. Even though it garnered Motor Trend’s 2018 “Car of the Year” award, getting the target market to pick Italian over German was still going to be a daunting task. Another market-wide trend of people forsaking sedans for SUVs, CUVs and the like, was going to be another challenge, although Alfa has tried to cover its bets by releasing their own SUV, the Stelvio, which has garnered praise.

Both the Alfa and the Stelvio come in two flavors: The 2.0L model with 280 bhp and the Quadrafoglio model with a slightly detuned

Ferrari engine posting over 500 hp. Of course only the former was the one in my sights as I began my research with a test drive and then devoured what reviews I could find on the Internet. I started to haunt the dealership on Sundays to look at the inventory on the lot when no one was there to bother me.

By December it was clear to me that I wanted to use the end of month/end of year leverage in trying to make a deal. I began my discussions with a young salesman in earnest about the middle of the month. Now, we all know that given the choice, most of us would opt for a root canal procedure instead of negotiating with a car dealer. However, I was confident that my “strategy” for negotiation would be helpful. I started with certain ground rules: First, I told the salesman that I had only 90 minutes for the negotiating session. After that, no matter what state, I was walking, although I may return. Second, whether a lease or purchase, I needed to see all numbers involved in the deal not just the monthly payment but financing/lease rate and the residual for purchase at lease end.

So, lease vs. purchase. One of the factors guiding me this time is that, while this may not be my “last car”, it could be and I would prefer to wind up owning it, all other things equal. However, my last new Alfa, twenty five years ago resulted in the company turning tail within a year and leaving our shores. I did not want to experience the same thing and be left with an “orphan” if I could help it. As a result, the lease option tipped the scale. I “ran the numbers” on a lease vs. purchase over a 6 year term and, interestingly, found the difference not much at all.

Now it is the day after Christmas and I decided to return to show them my serious intentions. I had been focused on a left over 2018 model but as time passed, there were precious few to choose from that matched my needs. In the course of walking the lot, however, I did see a model which was not part of my original choices-dark maroon with cream leather interior. I kept coming back to it and finally asked the dealer to work up some numbers on that unit. I did not know that it was a 2019 model but when the sales manager came to the desk as a “closer”, he brought with him the computer “cut sheet” that showed his cost and we then had a frank and candid discussion whence he disclosed that besides the “hold back” that the dealer receives on each car sold, he also had an incentive to move a car out before the end of the month and calendar year, and here it was December 27th. To his credit, he did not try the old saw that he was losing money on the deal (“But we make it up in volume”) and gave me a



price with only the first monthly payment due and a buy-out residual that surprised even me. We inked the deal that evening and the car was delivered the following afternoon.

So, for the past two months, my Alfa Romeo Giulia Lusso has been parked in a far corner of the office parking lot away from inconsiderate door swinging tenants and where I can keep my eye on it. Here is what is truly amazing (cue the “knock wood” and “spitting three times on the ground”): For all the tech in the car I have had no issues. No untoward dash lights, no mechanical hiccups and no various and sundry pieces of the car falling off. I know that 60 days is perhaps no indication of long term viability, but I am exploring the extended warranty plan offered by Fiat-Chrysler.

It is clear that the cliché of “Your mileage may vary” is applicable to my new car experience. It helps as well that I am a rare bird-someone with experience with Alfa in the “bad old days” and perhaps somewhat lower expectations on durability and reliability. Alfa needs more potential German sedan and SUV buyers to explore this alternative. I am confident that they will be pleasantly surprised.



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## Building a Practice: Improve Productivity & Efficiency Through Effective Staffing

By Cynthia Sharp, Esq.

Having established his solo practice 18 months ago after a 2 year stint as an associate at another firm, Mason Dixon, Esquire has built a solid reputation and enjoys a loyal and growing client base. He has invested heavily in modern technology (as recommended by a trusted consultant) and operates at higher efficiency as a result. Yet, he works mega hours and always feels behind the proverbial eight ball.

### What is the Highest and Best Use of Attorney Time?

Mason is afraid to hire even one staff member. After all, what happens if cash flow suddenly dries up? On the other hand, he realizes that his most precious resource - his own time - is being squandered. After all, he did not spend all those years in law school training to do tasks such as making bank deposits, going to the post office or answering his own phone.

As a "one man show", Mason actually has 2 jobs - one that is reasonably high paying (a lawyer/business owner) and the other that has significantly lower economic value in the business context (performing administrative tasks). When he views his situation from this vantage point, he knows that he needs to make a hire. Considering the possible ways he could use his newfound time (business development, honing skills to do higher level legal work or even taking a vacation), he gets excited about the prospects of building a team and decides to make the leap. Since he has never run a business, he wisely secures the services of a consultant who offers a six-step hiring process outlined below.

### Hiring Process Solo/Small Law Firm

**Step 1: Needs Assessment.** Before rushing out to hire somebody, first determine what aptitudes you need in a new employee. For the next two weeks, keep a log of every office task you perform and how long it takes. Then ask yourself whether the work requires your unique level of expertise and if not, what skills are required. The tool that I developed to assist with this phase, The Responsibility Shift, can be obtained in pdf form by emailing me at [cindy@thesharperlady.com](mailto:cindy@thesharperlady.com).

**Step 2: Create Job Description and Advertisement.** Once you have decided the role of the new employee, draft a job description, relying in part on the work done in completing The Responsibility Shift. Monster.com provides a sample job description for a legal secretary which is a good starting point.

This is also the time to set compensation levels and to determine whether you will offer benefits such as health insurance, participation in retirement plans and paid holidays as well as sick and vacation days.

Draft an ad for the position designed to attract qualified personnel and be sure to insert some personality. An ad that I used when in practice started out like this: "Put your helmet on! If you are a motivated self-starter looking for advancement, read on. High energy law firm seeks...". Needless to say, slackers rarely bothered to apply for the job.

Those who aren't financially prepared to hire a full time employee can check out companies that contract out the services of virtual paralegals, secretaries, receptionists and bookkeepers. Many entrepreneurs offer these services independently as well.

**Step 3: Interview Qualified Candidates.** Prior to the interview stage, make a checklist of the key attributes that the person filling the position must possess. This will help you in formulating the interview questions you wish to ask.

Once you have identified individuals who have the requisite skills or experience, conduct a preliminary telephone interview. If he/she is unable to engage you over the phone, how likely is it that your client will want to deal with the person?



If you already have a staff member on board, allow him or her to conduct the initial in person interview to save yourself some time.

Pay attention to the person's behavior and words alike. Someone who is late for the interview, checks cell phone in your presence, or dresses inappropriately should be shown the door immediately.

**Step 4: Test the Candidate.** If the candidate passes muster at the interview stage, it can be worthwhile to invest in one or more professionally designed assessments.

Testing for specific skill sets is fairly straightforward. A number of online resources administer typing, spelling, math and other exams to assess general office skills. As you begin hiring attorneys, you will certainly want to review a writing sample at the very least.

Other types of tests assess behavioral patterns and traits that can affect an individual's workplace performance. Two tests that have been helpful to me as well as my coaching clients are DISC and KOLBE A.

You may also consider running a criminal background check since law firm personnel have access to a significant amount of sensitive and confidential documentation. Criminal Watch Dog offers screening options at reasonable rates.

**Step 5: Check at least two references.** A list of questions to ask references are suggested by Sean Falconer in a recent blog post. Keep in mind that some former employers are hesitant to provide a negative review for fear of being sued. Listen closely for glaring omissions.

**Step 6: Extend the offer.** Put the offer in writing, laying out the terms in detail. Be sure to create a space for the new employee to affix a signature showing agreement. My practice was to impose a 90 day probationary period on each new employee. Probation would be lifted after the 3 months provided he/she reasonably satisfied criteria set forth in a checklist provided at the time the offer is extended. Sample criteria includes punctuality, meeting deadlines and professional attitude.

Because employment laws can vary from state to state, it is important to become conversant with the relevant legalities.

### "Hire slow. Fire fast." - Harvard Business Review

Although Mason Dixon believed HBR's advice to be slightly overstated, he knew that he needed to make a careful hiring decision because he did not wish to waste precious firm resources. Therefore, he followed the process outlined above and hired his first employee after conducting several rounds of interviews. Now, he has evolved to the next stage which is learning how to lead, manage and delegate.

### Other Resources

For additional perspectives on building a team in the law firm setting, consider adding *Effectively Staffing Your Law Firm, Second Edition* edited by Jennifer J. Rose to your library. Published by ABA Book Publishing, this terrific and comprehensive resource "provides everything you need to know about hiring (and firing) employees straight from the mouth of the experts." I contributed the chapter entitled "Delegation Dynamics" which provides tips on how to maximize team productivity, covering essential topics such as setting the stage with organization charts, staff meetings, and a standard operating procedure manual as well as the importance of creating a culture of trust. A summary of the applicable Rules of Professional Conduct is also included.

Veteran attorney **Cynthia Sharp** serves as Advisor Emeritus to Scott Counsel, PC located in Cherry Hill, NJ.



# YOUNG LAWYER HAPPENINGS

## YOUNG LAWYER CHAIR

### Eastertime at the Anna Sample House

By Neel Bhuta



As April rolls around, so does Easter. I'm sure that it is a time for many in the Bar Association to take a moment and spend the occasion with family and friends. It is a joyous time, filled with faith and love and a celebration of life.

But what about those who are apart from their families or those who do not have a home in which to celebrate? What about those least fortunate families and young children who have been the victims of domestic violence? For years now, the Young Lawyers Committee has hosted Halloween and Easter parties for current residents of the Anna Sample House in Camden, New Jersey. They are not big events, but we always have pizza and cake and candy and decorations and a magician—something to make life fun for the families that have nowhere else to go. And the event is always staffed by young lawyers that volunteer a weekend morning of their time to serve these families.

The Anna M. Sample House is located at 408-416 Line Street in Camden, New Jersey, and it is a shelter dedicated in honor of Anna M. Sample, a woman who devoted her life to fighting poverty in the City of Camden. In May 1988, the Volunteers of America Delaware Valley dedicated the shelter. The Volunteers of America organization continues to run the shelter, and the staff understands what the residents are going through and tries to help them in as many ways as they can.

Those at Anna Sample House are typically facing hardships ranging from homelessness to substance abuse issues or, in some cases, are victims of domestic violence. This transitional housing program serves homeless families and single women with children. The shelter is referral based, and clients must be referred from social service organizations such as the County Board of Social Services. The program focuses on assisting clients in becoming self-sufficient members of the community. While the average length of stay varies for each individual, residents receive 24-hour supervision, case management and counseling. Programs include crisis intervention, drug and alcohol awareness, recreational enrichment, parenting and life skills workshops, child-enrichment activities, mental health assessments, and educational/vocational referrals.

The shelter is a 93-bed residence for homeless families and single adult females. The average length of stay varies for each individual or each family, but the residents always receive at least three nutritious meals per day. The shelter accommodates as many different types of families as possible: fathers with children, mothers with children, or even two-parent families who have found themselves homeless for a variety of reasons, from foreclosure to fires to illness and job loss.

Most of the funding comes from the Camden County Board of Social Services. But that usually just covers the basics. The shelter typically operates at or near capacity and takes in clients from around Camden County. There are similar centers run by the Volunteers of America in Glassboro and Somerville. All of these are meant to provide a temporary, emergency solution for people in crisis.

If you would like more information about Anna M. Sample House, individuals can contact 856-963-0430. The center always accepts donations that serve the needs of the men, women and children whom the shelter serves: diapers, wipes, and formula for babies and toddlers; feminine products; soap, shampoo, and conditioner; towels and washcloths. Many of these things are products that most families take for granted—but for families that are on a limited budget due to crisis, even that can be difficult. If you think you have items to donate, please contact the center at the number provided to see if they can use any items that you may have.

As we get closer to Easter, let us try to remember those among us that are less fortunate and remember that this should be a time of love and life for us all.

## WELCOME NEW MEMBERS

February 2019- March 2019

### Active (2)

#### Shaun Armstrong, Esq.

Law Offices of Mark S. Guralnick, P.C.  
923 Haddonfield Road, A300  
Cherry Hill, NJ 08003

#### Wesley Fenza, Esq.

Fenza Legal Services  
970 Haddon Avenue, #13  
Collingswood, NJ 08108

### Public Sector (1)

#### Dustin A. Coolidge, Esq.

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## SEMINARS

The Camden County Bar Association's Workers' Compensation Committee recently sponsored a seminar on March 7, 2019 entitled **"Subrogation Rights for Employers in N.J. Workers' Compensation; The New Frontier Post NJT v. Sanchez"**. The seminar featured Moderator/Speaker Shawn C. Huber, Esq., Partner, Brown & Connery, LLP and Speaker William T. Freeman, Esq., Partner, Brown & Connery, LLP.



It was a packed house for the **"When Ethics Collide with Morality"** seminar held on March 12, 2019 at Bar Headquarters in Cherry Hill. Speakers included Scott J. Levine, Esq., Gerstein Grayson Cohen & Melletz, LLP; Howard S. Mendelson, Esq., Davis & Mendelson; Joseph A. Connell, Sr., Esq., The Connell Law Practice, LLC; and Peter M. Halden, Esq., Borger Matez, P.A.



The Camden County Bar Association's Debtor-Creditor Committee hosted the **"Hon. Gloria M. Burns Annual Bankruptcy Bench Bar Conference"** on March 19, 2019 in front of a crowd of 56 people. The esteemed panel of speakers included: Hon. Jerrold N. Poslusny, Jr., US Bankruptcy Judge, Camden Vicinage; Albert Russo, Esq., Standing Chapter 13 Trustee, Trenton Vicinage; Daniel Reinganum, Esq., McDowell Law; Angela Pattison, Esq., Powers Kirn, LLC; and Moderator Carrie J. Boyle, Esq., Boyle & Valenti Law, P.C.



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# WINE & FOOD

By Jim Hamilton

Depending upon when this issue of *The Barrister* reaches your favorite electronic device, we may be talking about a few wines this month you either will be able to taste or may already have tasted at our April 5th wine tasting fundraiser. In either case we should be able to compare our notes and in a small way compare our palate perceptions and preferences. While there are many ways attending wine tastings can be educational, one is to be able to measure your take on a wine against others, be they a spouse, friend, colleague or wine critic. Indeed, it is common among those who consider themselves wine “geeks” to find a critic whose reviews often align with theirs and follow their lead when forming buying decisions. One does not have to subscribe to a wine periodical to gain a sense of a wine a critic favors, and often describes, for most wine retailers employ “shelf talkers” to catch the customers’ eye. These typically are small, paper tags affixed to the shelf near (or sometimes covering) the price of the wine they tout. While some may offer the retailer’s personal endorsement, most quote critics and usually provide their score. They are a marketing tool often provided by the wine’s distributor to encourage the purchase of that wine. Clearly, if you recognize the critic and find their palate often mirrors yours, these can be helpful. I would, however, offer a caveat: it is not unusual for the shelf talker to be a vintage or two behind the one currently for sale. Since a wine can perform differently from vintage-to-vintage be sure that the description matches the wine being offered for sale.

Spring is a time when we crawl from the cloak of winter, often in fits and starts. It also is a season when the world of wine emerges from the early year doldrums to show off current or sometimes future releases in what often are large-scale tastings. I have been fortunate recently to attend several, but this month let’s talk about some value priced wines from the always impressive Skurnik Grand Portfolio tasting. With well over 1000 wines available to try, the limitations imposed by time and palate prevent even the most dedicated person from pursuing but a fraction of the offered pours. I always search for value-priced wines I think may be of interest to you and I am pleased to report now on some of those finds.

With a large banner overhead and Jonathan wearing a pink suit as he moved behind the four tables featuring over 50 different wines, it is evident that rosés continue to resonate with wine drinkers, going from a few summer offerings to an ever-expanding selection, with many stores making the effort to carry at least a handful year-round. I managed to taste almost all of them so let me offer a few for your consideration.

**2018 Ulacia Txakolina Rosé** was a favorite, offering prickly strawberry and raspberry fruit and clean minerality in a very lively and persistent frame. As with most wines from this appellation in the Basque region of Spain, a small amount of carbon dioxide remains from the fermentation process, showing as very modest effervescence (often referred to as “petillant” wine). It is by no means a sparkling wine, but it can tickle one’s palate. The grapes used here are Hondarribi Zuri and Hondarribi Beltza, which are grown almost exclusively in this region.

One wine that offers exceptional value is **2018 Milenrama Rioja Rosado**. This Spanish wine from the famous Rioja region is made not from the popularly employed Rioja grape, Tempranillo, but mostly from

Garnacha, a versatile, quality grape that seems particularly suited for rosé. This wine offers a solid, medium body of spicy small berry fruit, a touch of red cherries and a very subtle herbal undercurrent, all carried to a surprisingly long finish.

Let’s leave Spain and head to Austria and the **2018 Prieler Rosé von Stein**. Another wine made from a less commonly known grape, Blaufränkisch, it offers lovely strawberries and creamy fruit tones that really drive the wine. It possesses a medium body and, as Austrian wines go, a favorable price tag. Another Austrian wine that is similar in price but is made from another grape popular in that country, Zweigelt, is **2018 Nigl Zweigelt Rosé**. The wine is a bit heftier than some rosés, possessing waves of blackberry fruit in a solid, almost chewy framework. It is much bolder than the Provençal rosés that initiated our thirst for these wines and may serve as a red wine alternative when a chilled wine is in order.

Let’s finish our rosé excursion with one I have come to enjoy from Murgo, a Sicilian producer whose sparkling and still wines deserve more attention. **2018 Murgo Etna Rosato** shows fruit that mostly

(Continued on Page 11)



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# WINE & FOOD



(Continued from Page 10)

resembles raspberries, with a spicy, dusty and mineral edge giving it some cut. It is ripe, solid and long and, as with all of these, wallet friendly. The grape here is Nerello Mascalese, the leading quality grape grown on the slopes of Mt. Etna.

If rosé really is not to your liking, let's turn to some wines that may suit your palate. I've previously mentioned the excellent value one can find with the wines Charles Bieler has a hand in creating, so let's mention three he poured from the Charles & Charles project he shares with the irrepressible Charles Smith. These are made from well-sourced Washington State grapes and are well-marketed and distributed in our region. **2016 Charles & Charles Chardonnay** resembles a wine from France's Macon region, with crisp apple and pear fruit, a medium weight and a clean, unadorned body. **2016 Charles & Charles Riesling Art Den Hoed Vineyard** can put to shame many a pricier German Riesling with its big, round, lush impression of ripe peach compote flavors. **2016 Charles & Charles Merlot Blend** offers a bounty of loam laced black fruit in a sturdy, boldly constructed frame.

Venturing down under, fans of Shiraz may want to look for **2016 Point Ormond Shiraz Grampians**. Unlike many inexpensive Australian wines that seem intent on impressing with an overt oak presence, this wine relies on the fruit it conveys. While it has the sort of muscle one may expect in Shiraz, it does not plod onto the palate, but rather dances in lively fashion with bright, deftly extracted black fruit.

If you are looking for a guilt-free purchase for summer sipping you will do well to consider **2017 Dos Minas Torrontés**. While we are only beginning to see many Torrontés options in our area, it is the most widely produced single varietal white wine in Argentina and is decidedly distinctive. It offers a vivid bouquet of floral impressions at the outset and a high-toned carry of that perception onto the palate, aided by a flinty quality one can find in the wines from France's Chablis region. It is a wine fit for warm, sunny days that is suitable for most any budget. This same producer also over-delivers with its **2017 Dos Minas Malbec**, a full and flashy wine displaying earth tones and blackberries in a medium body. As Malbec became popular in our country the prices have tended to escalate. Well, this wine takes us back to the value days.

This only covers but a few of the value entries from the Skurnik portfolio—all the better for material for the months ahead! Cheers!

## Cinco de Abril

CCBF's Spring Fundraiser takes on a new twist

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## VERDICTS OF THE COURT

February 2019  
Superior Court of New Jersey

VERDICT:	Liability Verdict: 100% Defendant (2/5/19)	VERDICT:	No Cause (2/14/19)
Case Type:	Auto Negligence	Case Type:	Medical Malpractice
Judge:	Michael J. Kassel, J.S.C.	Judge:	Daniel A. Bernardin, J.S.C.
Plaintiff's Atty:	Anthony Scordo, Esq.	Plaintiff's Atty:	William Hill, Esq. and William Hinchman, Esq.
Defendant's Atty:	Brad Hoffman, Esq.	Defendant's Atty:	William Brennan, Esq., Timothy Crammer, Esq. and Sandra Kroll, Esq.
L-254-17	Jury	L-1548-13	Jury
VERDICT:	Damages Verdict: \$2,960,000 (2/6/19)	VERDICT:	No Cause (2/22/19)
Case Type:	Condemnation	Case Type:	Auto Negligence
Judge:	Donald J. Stein, J.S.C.	Judge:	Michael J. Kassel, J.S.C.
Plaintiff's Atty:	Nonee Lee Wagner, Esq.	Plaintiff's Atty:	Richard A. DeMichele, Jr., Esq.
Defendant's Atty:	Drew Kapur, Esq.	Defendant's Atty:	Kathleen Drew, Esq.
L-3076-10	Jury	L-1362-16	Jury
VERDICT:	No Cause (2/13/19)	VERDICT:	No Cause (2/27/19)
Case Type:	Auto Negligence	Case Type:	Auto Negligence
Judge:	Michael J. Kassel, J.S.C.	Judge:	Donald J. Stein, J.S.C.
Plaintiff's Atty:	Zach Wildsmith, Esq.	Plaintiff's Atty:	John Hanahan, Esq.
Defendant's Atty:	Beth M. Csontos, Esq.	Defendant's Atty:	Robert Nicodemo, Esq.
L-2262-17	Jury	L-3175-16	Jury
VERDICT:	No Cause (2/13/19)	VERDICT:	No Cause (2/13/19)
Case Type:	UM/UIM	Case Type:	UM/UIM
Judge:	Thomas T. Booth, Jr., J.S.C.	Judge:	Bruce A. Wallace, Esq.
Plaintiff's Atty:	Bruce A. Wallace, Esq.	Plaintiff's Atty:	Brooke A. Bonett, Esq.
Defendant's Atty:	Brooke A. Bonett, Esq.	Defendant's Atty:	Jury
L-4448-16	Jury		

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## FINANCIAL FORENSICS

# Estimated Taxes

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

**You're telling me I owe that much tax in a month...and I owe estimates too? We Told You So... We Told You So!**

## Tips for People Who Pay or Should Pay Estimated Taxes

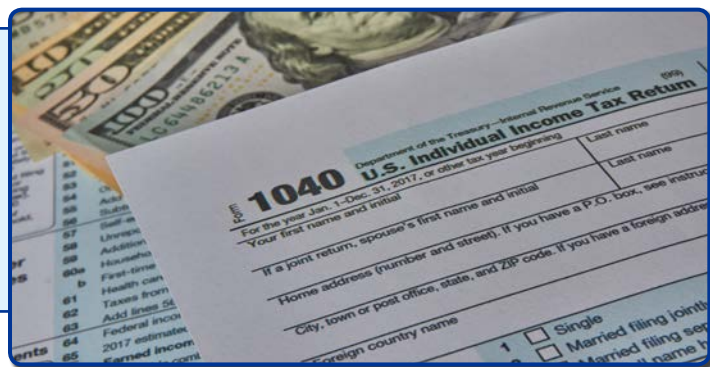
**Did you ever notice when you put the two words "The" and IRS" together it spells: "THEIRS"?**

Okay Abo and Company. So, you just finished the corporate tax deadline of March 15th. Move on.

What's worse than discovering you are shocked by the tax owed on your 2018 income tax return due April 15th this year? Oy! How about learning you may have to ALSO pay in 2019 income taxes starting the same time? Double oy!

Alas, you may need to pay estimated taxes to the IRS and one or more states during the year if income is not subject to withholding. This can depend on what you do for a living, what your spouse may be earning when you file jointly and the types of income you receive.

Here are eleven points we at Abo and Company would at least like you to consider regarding your estimated taxes if you need to pay them and how to pay them.



1. If you have income from sources such as self-employment, interest, dividends, alimony, rent, gains from the sales of assets, prizes or awards, then you may have to pay estimated tax. You also may have to pay estimated tax if the income tax being withheld from your salary, pension or other income is not enough. Estimated tax is used to pay income tax and self employment tax, and other taxes and amounts reported on your tax return.
2. As a general rule, you must pay federal estimated taxes in 2019 if both of these statements apply: 1) You expect to owe at least \$1,000 in tax after subtracting your tax withholding (if you have any) and tax credits, and 2) You expect your withholding and credits to be less than the smaller of 90% of your 2019 taxes or 100% of the tax on your 2018 return. However, the IRS announced on January 16, 2019 it would waive the underpayment penalty for those taxpayers whose 2018 federal income tax withholding, quarterly estimated tax payments or a combination of the two, were at least 85% of their 2018 tax liability. The IRS issued an updated withholding calculator and a new Form W-4 in early 2018 to account for changes enacted by the Tax Cuts and Jobs Act (TCJA). Even with the updated calculator and form, some taxpayers could not accurately calculate their required estimated tax payments

(Continued on Page 13)

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## Estimated Taxes

(Continued from Page 12)

- for the 2018 tax year. The IRS provided this limited relief by reducing the required amount of estimated tax payments and withholding from 90% to 85%. For further information see Notice 2019-11. If your 2018 Adjusted Gross Income was more than \$150,000 (\$75,000 if Married Filing Separately) substitute 110% for the 100% requirement. Your 2018 tax return must cover all 12 months.
3. For Sole Proprietors, Partners and S Corporation shareholders, you generally should make estimated tax payments if you expect to owe \$1,000 or more in tax when you file your return.
  4. If you also receive salaries and wages, you may avoid having to make estimated tax payments on your other income by asking your employer to take more tax out of your earnings. To do this, file a new Form W-4, *Employee's Withholding Allowance Certificate*, with your employer. Generally, if you receive a pension, annuity or certain other deferred compensation payments you can use Form W-4P, *Withholding Certificate for Pension or Annuity Payments*, to start or change your withholding from these payments. You also can have federal income tax withheld from certain government payments using Form W-4V, *Voluntary Withholding Request* (i.e. unemployment compensation, social security benefits, etc.)
  5. To figure your estimated tax, include your expected gross income, taxable income, taxes, deductions and credits for the year. You can use the worksheet in Form 1040-ES, Estimated Tax for Individuals, for this. You want to be accurate to avoid penalties. Also, consider changes in your situation and recent tax law changes. Many a client will have Abo and Company prepare tax projections for them and even have them updated as the year progresses. Your call.
  6. The year is divided into four payment periods, or due dates, for estimated tax purposes. Those dates for this year are April 15, 2019; June 17, 2019; Sept. 16, 2019 and Jan. 15, 2019. As you can see, estimated tax payments are made in four quarterly installments and can be based on a regular tax method or an annualized income installment method.
  7. You can make over four estimated tax payments. To do so, make a copy of one of your unused estimated tax payment vouchers, fill it in, and mail it with your payment. If you make over four payments, to avoid a penalty, make sure the total of the amounts you pay during a payment period is at least as much as the amount required to be paid by the due date for that period.
  8. The disadvantage to utilizing the annualized method as opposed to the regular method is that the calculation of your estimated tax payments may be more complex and time consuming. Additionally, your estimated tax payments must be recalculated at the end of every quarter. If you make an estimated tax payment using the annualized income method for a quarter, you may change to the regular method for a subsequent quarter but you must recapture the difference between the annualized income installments and the regular installments by adding the differential for all previous periods to the regular installment for the next payment period. For example, if you estimated a tax of \$1,000 under the regular method, \$250 would be due each quarter. If you used the annualized method for the first quarter and paid \$100, and then shifted to the regular method for the second quarter, the second quarter installment due would be \$400 (\$250 for the second quarter plus \$150 unpaid for the first quarter).
  9. An underpayment penalty is imposed on each underpayment for the number of days it remains unpaid. A penalty may be applied if you did not pay enough estimated tax for the year or you did not make the payments on time or in the required amount. A penalty may even apply if you have an overpayment on your tax return. The IRS recently announced that interest/penalty rates remain at 6% per annum for calendar quarters beginning April 1, 2019. Not necessarily the worst.
  10. With the April 15, 2019 filing deadline around the corner, if you only have so much in funds available to pay the balance of your 2018 tax liabilities and 2019 estimated tax payments, our vote is generally to pay the 2018 amounts due IRS and/or the states. The 2019 underestimated tax penalty at 6% per annum at least does not have the additional "late payment of tax" penalty applied to it as you would with 2018 tax paid after April 15, 2019.
  11. Estimated taxes should be calculated for all states for which you will be filing individual resident or nonresident tax returns. To calculate estimates for most states, either the regular installment or annualized income installment method may be used.
- Many of Abo and Company clients typically call asking why we include 2019 estimated tax vouchers with their 2018 tax returns. When there is a material balance due on their federal or state 2018 return, we may often produce such safe-harbor estimates if we are unsure if the client will be having similar balances due this time next year. After discussing with us, clients often consider increasing their withholdings from various "buckets" of income they might receive (i.e. salaries, IRA or 401k distributions, social security benefits, brokerage/bank accounts, etc.) to so avoid the need for paying such estimates. Again, your personal call.
- Abo and Company, LLC and its affiliate, Abo Cipolla Financial Forensics, LLC, Certified Public Accountants – Litigation and Forensic Accountants are Partners in Progress of the Camden County Bar Association. The above article was retrieved from the "E-mail alerts" disseminated to clients and friends of the firm. With offices in Mount Laurel, Morrisville, PA and Franklin Lakes, NJ, tips like the above can also be accessed by going to the firm's website at [www.aboandcompany.com](http://www.aboandcompany.com) or by calling 856-222-4723.***



Please remember to pay your dues and  
renew your CCBA membership.



*Since 1881 . . . Your Home Court Advantage!*



# CLASSIFIEDS

To schedule your classified or display advertising call Krystal Widman at 856.482.0620, email [klw@camdencountybar.org](mailto:klw@camdencountybar.org) or fax copy to 856.482.0637

## REFERRALS

Attorney with 25 years of Appellate experience invites referrals. Available for arbitrations & per diem work. R. 1:40 Mediator. Richard C. Borton, Esq. [www.bortonlaw.com](http://www.bortonlaw.com) **856.428.5825**

## FOR SALE

### FOR SALE PROFESSIONAL OFFICE BUILDING 4,300 SF FT +/- HADDONFIELD

Excellent condition. Large on-site parking lot. Signature property. Call for details.

Ben Sepielli @ Farrell & Knight Realty, LLC  
**856-429-1770**

## OFFICE SPACE

### OFFICE SPACE AVAILABLE

Well established Mount Laurel law firm seeks attorney with established family law practice for possibility of an Of Counsel or Partnership opportunity. **Please call (856) 234-5536.**

## OFFICE SPACE (cont'd)

### FURNISHED OFFICE SPACE AVAILABLE

Premier Camden location. Professionally furnished offices for lease. Includes utilities, onsite parking, conference rooms, secretarial space and shared receptionist. Walking distance to Courts and transportation. **Please call 856-489-8887.**

### 1,830 SF FT +/- (DIVISIBLE) LAW OFFICE SUITE HADDONFIELD

Class "A" Shared use first floor suite (Divisible) situated in 8,000 sq ft Law building. Many High-end finishes through-out. Located 150 +/- yards from PATCO Speed Line Station. Furniture available. 40 +/- on site parking spaces!! 1,830 sq ft suite plus shared use of: receptionist area, conference room, basement (with kitchenette, rest room, research area), file storage, etc. Just Listed.

Contact: Ben Sepielli @ Farrell & Knight Realty, LLC.  
**856-429-1770**

## OFFICE SPACE (cont'd)

### 700 SQ FT +/- LAW OFFICE SUITE HADDONFIELD

First floor private suite situated in charming Haddonfield office building. Consisting of: one executive size office with built-in shelving, receptionist area, secretarial area, full basement storage, etc. Large on-site parking lot. Located adjacent to the PATCO High Speed Line Station. Available Immediately.

Contact: Ben Sepielli @ Farrell & Knight Realty, LLC  
**856-429-1770**

## Need a Meeting Space?

**Call 856.482.0620**

Email [klw@camdencountybar.org](mailto:klw@camdencountybar.org)



## Rental Space Available

The **Camden County Bar Association** has a terrific opportunity for rental space for a solo practitioner. Located in the heart of Cherry Hill in the lovely **1040 N. Kings Highway** building, our space offers an office, secretarial area and use of our large conference room.

If interested in learning more about this fantastic opportunity, call Kara Edens at **(856) 482-0620** or email [kee@camdencountybar.org](mailto:kee@camdencountybar.org).

## Expand YOUR Client Base — Join the CCBA's Lawyer Referral Service Today!



### Why should YOU join the LRS?

- We provide free marketing
- We screen the client, **YOU** get the referral
- We let **YOU** handle fee arrangements with the client
- We help **YOU** expand your client base & provide a public service.

A public service of the CCBA, the Lawyer Referral Service (LRS) benefits both lawyers and the public. Each year the LRS makes more than 6,000 referrals to participating attorneys. All attorney members of the Association are eligible to participate. LRS members receive referrals based on the practice areas that they select. As part of the program, attorneys agree to charge no more than \$30 for the first half-hour consultation; thereafter the attorney and client determine the rates. The LRS receives 10% of any fee-generating case above \$500.

### Annual Panel Fee:

- \$75 admitted 1-5 years • \$150 six years or longer

Take advantage of all the LRS has to offer!

Call 856.482.0620, or visit our website at [camdencountybar.org](http://camdencountybar.org) for an application to get started.

**CCBA + YOU = WORKING TOGETHER**

Camden County Bar Association

**LRS**

Lawyer Referral Service



# Law Offices of Andrew Ballerini



**Andrew A. Ballerini**  
Certified Civil Trial Attorney  
Million Dollar Advocates Forum Member

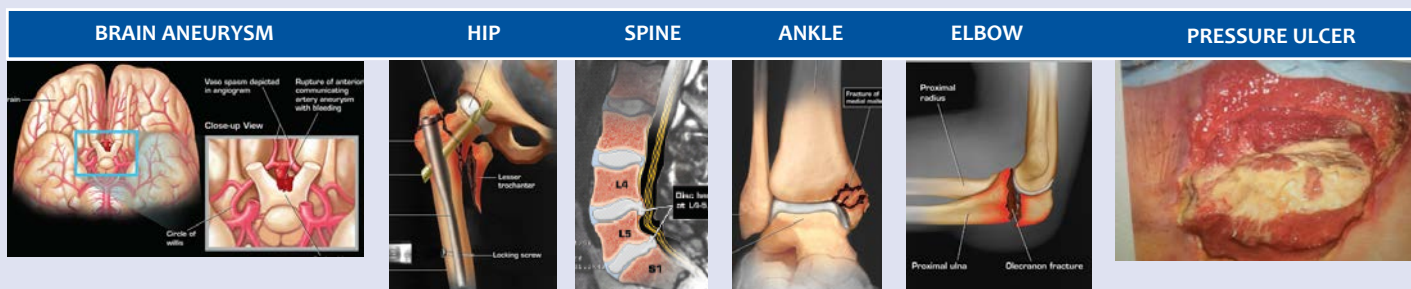
As Certified Civil Trial Attorneys, we have and will pay one third referral fees to those attorneys who give us the opportunity to serve their clients.

Accepting Referrals of Serious and Catastrophic Injury Cases Including:

**Nursing Home, Medical Malpractice,  
Product Liability, Premises Liability,  
Truck & Automobile Injuries**



**Richard J. Talbot**  
Certified Civil Trial Attorney  
Million Dollar Advocates Forum Member  
N.J.A.J. Board of Governors  
A.A.J. Nursing Home Litigation Group Member



See other exhibits @ [www.ballerinilaw.com](http://www.ballerinilaw.com)

We **RELENTLESSLY** represent our clients using our valuable resources to help prove the significance of **OUR CLIENTS' INJURIES!**

## Some case results include:

- \$1.8 Million-Drowning Death
- \$990K Nursing Home & Assisted Living Facility Neglect-Multiple Pressure Ulcers
- \$400K Recovery-Pain & Suffering for Fatal Fire (Verdict of \$375K plus \$25K Settlement)
- \$500K Jury Verdict-Excess Over Remainder of \$100K CSL Policy Against Allstate Insureds with Offer of Judgment for Policy-Herniated Discs
- \$500K Nursing Home/Hospital Neglect - Pressure Ulcers
- \$750K Nursing Home Neglect During Rehab Admission-Infected Pressure Ulcer-Surgery
- \$950K Nursing Home Neglect-Failure to Recognize and Act Upon Signs of Stroke
- \$400K Nursing Home Neglect-Pressure Ulcer Developed on Cancer Patient During Rehab Admission
- \$400K Hospital and Nursing Home Neglect - Pressure Ulcers
- \$550K Nursing Home Neglect/Violations of Rights-Fractured Hip During Transfer-Pressure Ulcers
- \$850K Nursing Home Neglect/Violations of Rights-Bed Sores
- \$1 Million-Nursing Home Neglect/Violations of Rights-Pressure Ulcer and Fracture

**535 Route 38 • Suite 328 • Cherry Hill, NJ 08002**  
**856.665.7140**



Camden County Bar Association  
Your Home Court Advantage!

# Handling The Premises Liability Case: Trips, Slips and Falls

## WHEN

Thursday, April 4, 2019  
4-6:15pm

## WHERE

**Bar Headquarters** (1040 N. Kings Highway,  
Suite 201, Cherry Hill)

### Topics to be discussed include:

- Intake, Initial Investigation and Evaluation: Getting in Early, Identifying Responsible Parties, Applicable Duties and Other Landmines
- Recent cases you NEED to know
- What expert is the right kind of expert?
- How to meet your burden of proof?
- Unique issues regarding slip and falls on ice and snow
- Do you always need an expert?
- The 5 main things to look for when evaluating a premises case

## MODERATORS / SPEAKERS

**Diane Tungol Magram, Esq.,** *Pringle Quinn Anzano, P.C.*

**Tommie Ann Gibney, Esq.,** *The Law Offices of Andres & Berger, P.C.*

## SPEAKERS

**Michael J. Dennin, Esq.,** *Law Office of Vincent J. Ciecka*

**Rick DeMichele, Esq.,** *DeMichele & DeMichele, P. C.*

**Scott Moore, Forensic Expert,** *Moore Engineering Services*

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 qualifies as hours of credit for ethics/professionalism. Actual credits earned may be less if seminar is less than 120 minutes. **PA CLE Board:** Includes 2.0 hours of Substantive credits. **The CCBA charges \$3 per PA credit. Please add \$6 to the registration fee to cover the cost of PA Credits.**

Need PA Credits Yes No

→ PA ID#: \_\_\_\_\_

## COST

**\$35 CCBA MEMBERS**

**\$55 NON-MEMBERS**

**\$15 PARALEGALS/LEGAL SEC**

**FREE TO LAW STUDENTS**

## PAYMENT OPTIONS

☐ Check

☐ Credit Card (AMEX, Visa, Mastercard)

Register online:

[www.camdencountybar.org](http://www.camdencountybar.org)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Credit Card#: \_\_\_\_\_

Exp: \_\_\_\_\_ CVV: \_\_\_\_\_

Billing Zip Code: \_\_\_\_\_

Questions? Contact Roseanne Riley @ [rry@camdencountybar.org](mailto:rry@camdencountybar.org) or 856-482-0620

Camden County Bar Foundation's



# Cinco de Abril

Friday, April 5 | 6 - 9 p.m.

Barry Brown Center  
106 Carnie Boulevard  
Voorhees



**Advance Reservations** – \$60 pp/\$100 per couple • \$50 pp/\$90 per couple\*

**At the Door** – \$70 pp/\$120 per couple • \$60 pp/\$110 per couple\*

*\*admitted to the bar 5 years or less*

Wine Tastings

Beer Tastings

Whiskey Tastings

Delicious Food

Baskets

Masquerade!

Support the CCBF's annual spring fundraiser and help us raise money for the upcoming Children's Picnic slated for June 1 at Challenge Grove Park in Cherry Hill!

If you read Jim Hamilton's monthly column, you know that the best way to learn about wine and your own preferences is by your tasting experiences. What better opportunity to expand your wine horizons? When you add an exciting collection of silent auction items and an array of delicious food, this promises to be a great event for a great cause, and an excellent way to entertain clients, friends or simply enjoy a night out with your spouse or significant other. Please join us ~ all are welcome!

*Please feel free to wear a mask for our special masquerade theme!  
If you don't have one, we will have a small supply of masks to distribute.  
Of course if you prefer not to wear a mask, that's okay, too!*

*We will be serving fish, vegetable and cheese dishes for  
our CCBA members observing the Lenten Season.*

Reservation Form — Print Clearly — Detach and return with payment no later than **March 29, 2019**

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Email \_\_\_\_\_

Credit Card# \_\_\_\_\_ Expiration \_\_\_\_\_ CVV \_\_\_\_\_

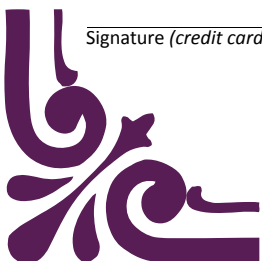
Signature (credit card payments only) \_\_\_\_\_

**MASQUERADE MAGIC!** Firms and groups that reserve 10 or more tickets pay just \$475 (\$47.50 pp). To be eligible for the discount, reservations must be made/paid at the same time. Invite your colleagues, friends, neighbors, staff and clients to join you for a great evening!

**Checks payable/return to:**  
Camden County Bar Foundation—Wine Tasting  
1040 N. Kings Highway, Suite 201  
Cherry Hill, NJ 08034  
**or register online at**  
<https://camden.intouchondemand.com>

**Questions?**  
856.482.0620

**Fax Registration**  
856.482.0637





Camden County Bar Association 2018

# Hon. Peter J. Devine, Jr.

## Award Reception

*honoring Thomas J. Hagner, Esq.  
& Hon. Joel B. Rosen, USMJ (ret.)*



**Tuesday, April 9, 2019**  
**6 - 9 p.m.**  
Caffe Aldo Lamberti  
2011 Marlton Pike West, Cherry Hill



Join colleagues and friends from the Bench and Bar to recognize and pay tribute to two of the Bar's outstanding members and present the Association's highest honor for distinguished service to the Bar to **Thomas J. Hagner, Esq. and Hon. Joel B. Rosen, USMJ (ret.)**

*Featuring an upscale cocktail party, including 2-hour open bar,  
butlered hors d'oeuvres and food stations, friendly conversation,  
networking and brief formal presentation of the 2018 Devine Award*

**\$65 per person | Please RSVP by Tuesday, April 2, 2019**

Reservation Form — Print Clearly — Detach and return with payment no later than **April 2, 2019**

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Email \_\_\_\_\_

Credit Card # \_\_\_\_\_ Expiration \_\_\_\_\_ Card Zip Code \_\_\_\_\_ CVV# \_\_\_\_\_

Signature (credit card payment only) \_\_\_\_\_

### QUESTIONS?

Call Us: 856.482.0620

Fax Reservation: 856.482.0637

Register online at [www.camden.intouchondemand.com](http://www.camden.intouchondemand.com)

### CHECKS PAYABLE/RETURN TO:

Camden County Bar Association  
c/o Devine Award Reception  
1040 N. Kings Highway, Suite 201  
Cherry Hill, NJ 08034

### PAYMENT:

- ☐ Check Enclosed
- ☐ Amex
- ☐ Discover
- ☐ Visa/MC





Camden County Bar Association  
Your Home Court Advantage!

# Special Needs – Legal Considerations: What Every Practitioner Needs to Know About Special Education and Special Needs Trusts

## WHEN

**Tuesday, April 16, 2019**  
**4-6:15pm**

## WHERE

**Bar Headquarters** (1040 N. Kings Highway, Suite 201, Cherry Hill)

### Topics to be discussed include:

- Determining eligibility for special education
- Importance of independent evaluations
- Distinction between Individualized Education Program & 504 Plan
- How to protect eligibility for government benefit programs
- How to deal with crucial issues & pitfalls when drafting Special Needs Trusts
- Considerations in developing a life care plan

## MODERATOR

**Cynthia Sharp, Esq.,** *Advisor Emeritus - Scott Counsel, PC*

## SPEAKERS

**Craig D. Becker, Esq.,** *Craig David Becker, Attorney at Law, LLC*  
**Justin L. Scott, Esq.,** *Scott Counsel, PC*

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 qualifies as hours of credit for ethics/professionalism. Actual credits earned may be less if seminar is less than 120 minutes. **PA CLE Board:** Includes 2.0 hours of Substantive credits. **The CCBA charges \$3 per PA credit. Please add \$6 to the registration fee to cover the cost of PA Credits.**



Need PA Credits ☐ Yes ☐ No

→ PA ID#: \_\_\_\_\_

## COST

**\$35 CCBA MEMBERS**

**\$55 NON-MEMBERS**

**\$15 PARALEGALS/LEGAL SEC**

**FREE TO LAW STUDENTS**

## PAYMENT OPTIONS

☐ Check

☐ Credit Card (AMEX, Visa, Mastercard)

**Register online:**

[www.camdencountybar.org](http://www.camdencountybar.org)

**Name:**

\_\_\_\_\_

**Address:**

\_\_\_\_\_

\_\_\_\_\_

**Phone:**

\_\_\_\_\_

**Email:**

\_\_\_\_\_

**Credit Card#:**

\_\_\_\_\_

**Exp:** \_\_\_\_\_ **CVV:** \_\_\_\_\_

**Billing Zip Code:** \_\_\_\_\_

**Questions?** Contact **Roseanne Riley** @ [rry@camdencountybar.org](mailto:rry@camdencountybar.org) or 856-482-0620

Camden County Bar Association

Presents

# "All-You-Can CLE"

Wednesday, April 17, 2019

## Cherry Hill Library, Conference Center

8 NJ & 6 PA  
credits for one price  
**\$100**  
Ethics: NJ=2.4  
& PA=1



**Complete over half your yearly CLE requirement in one day!** This "All-You-Can CLE" event will offer seminars that are helpful to any attorney regardless of practice area and will provide tips unique to Camden County practice. The day will be filled up with interesting, high energy seminars including two ethics seminars. **Qualifies for newly admitted\* (Credit Voucher promotion excluded)**

Registration Opens at 8:00am

8:30-9:20	Crimmigration	Derek DeCosmo, Esq. Shereen Chen, Esq.
9:30-10:20	Family	Matt Rooney, Esq.
10:30-11:20	Ethics	Buzz Mingin, PhD. Craig Becker, Esq.
11:30-12:20	LUNCH (Ethics Program)	Don Levenson, Esq. Victoria Schall, Esq.
12:30-1:20	Practice / Law Office Management*	Andrew B. Kushner, Esq.
1:30-2:20	Probate / Trust Seminar	Rachael Brekke, Esq. Rachel Shaffer Gersie, Esq.
2:30-3:20	Municipal Court / Alcotest / DWI*	Brian Herman, Esq. Matt Rooney, Esq.
3:30-4:20	Civil Trial Crash Course*	Howard Mendelson, Esq. Karl Friedrichs, Esq.

Credit voucher  
promotion  
excluded

REGISTER ONLINE: <https://camden.intouchondemand.com>

PAYMENT OPTIONS: ☐ CHECK ☐ CREDIT CARD (VISA / MC, AMEX)

**CCBA Member Rate: \$100 Non-Member Rate: \$150**

Name(s): \_\_\_\_\_

Telephone / Email: \_\_\_\_\_

Credit Card #: \_\_\_\_\_

Expiration CVV#: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_

This program is approved by the **NJ CLE Board of the Supreme Court of New Jersey** for **8.0 hours** of total CLE credit. Of these, 2.4 qualifies as hours of credit for ethics/professionalism. Actual credits earned may be less if seminar is less than 60 minutes. **PA CLE Board:** Includes 6 hours of Substantive credits, and 1.0 hour of credit for ethics/professionalism. **PA credits are not included in the registration fee, and the CCBA charges \$3 per credit.**



Questions: Contact Roseanne Riley, [rry@camdencountybar.org](mailto:rry@camdencountybar.org); 856-482-0620  
1040 North Kings Highway, Suite 201, Cherry Hill, NJ 08034







Camden County Bar Association  
Your Home Court Advantage!

# A Primer to Valuing a Law Practice

## WHEN

**Tuesday, May 21, 2019**  
**Noon-2:15pm**

## WHERE

**Bar Headquarters** (1040 N Kings Hwy, Cherry Hill)

The title of this presentation speaks for itself and takes on heightened significance to the professionals who attend. Of course, this seminar is equally applicable to law firm administrators, controllers, accountants and any other consultants in the law firm space and not just lawyers. Regardless, the focus will be on the ethical and industry specific issues peculiar to garnering a law practice's value - quantifying it - managing it - enhancing it - buying it - selling it - holding on to it. A partner retiring? A partner's death or disability? An associate buying in? A merger? The seller in a sale? The buyer in a sale? All should so know.

Get it? You need to know how one goes about assessing and even enhancing value and, at the end of the day, so does everyone mentioned above involved in or with a law practice.

In this two-hour program, we will explore, on a nuts and bolts, practical level, the myths, realities, and pitfalls of assessing a legal practice in the current economic and ethical climate. We will cover what you need to know and, with a handout of solid facts and concepts, provide valuable tools for the attendee's arsenal of resources to understand and grasp this ever changing arena.

**You should come for one of your most important clients - YOU. Professionals should attend as it could cost you more NOT to attend!**

**Martin H. Abo, CPA/ABV/CVA/CFF is Managing Member of Abo and Company, LLC - Certified Public Accountants. He is co-managing member of Abo Cipolla Financial Forensics, LLC, an affiliate of the core accounting firm exclusively providing expert witness testimony on financial matters and other litigation support services and business valuations.**

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 qualifies as hours of credit for ethics/professionalism. Actual credits earned may be less if seminar is less than 120 minutes. **PA CLE Board:** Includes 2.0 hours of Substantive credits. The CCBA charges \$3 per PA credit. **Please add \$6 to the registration fee to cover the cost of PA Credits.**

Need PA\* Credits Yes No

➔ PA ID#: \_\_\_\_\_

## COST

**\$35 CCBA MEMBERS**

**\$55 NON-MEMBERS**

**\$15 PARALEGALS/LEGAL SEC**

**FREE TO LAW STUDENTS**

## PAYMENT OPTIONS

☐ Check

☐ Credit Card (AMEX, Visa, Mastercard)

☐ Credit Voucher

☐ [www.camdencountybar.org](http://www.camdencountybar.org)

**Name:**

\_\_\_\_\_

**Address:**

\_\_\_\_\_

\_\_\_\_\_

**Phone:**

\_\_\_\_\_

**Email:**

\_\_\_\_\_

**Credit Card#:**

\_\_\_\_\_

**Exp:** \_\_\_\_\_ **CVV:** \_\_\_\_\_

**Billing Zip Code:** \_\_\_\_\_

# Cocktails & Conversation



## Bench / Bar Cocktail Party

Wednesday, May 22 • 6-8 p.m.

Il Villaggio • Cherry Hill

\$65 (\$75 @ the door)

\$55\* (\$65 @ the door)

Members Only • RSVP by May 17<sup>th</sup>

\* Admitted to the bar 5 years or less.

**Cocktails & Conversation** is one of the Association's most popular **member only** events.

Join colleagues and friends for the Association's final **members-only** Bench-Bar networking event until September, and enjoy two relaxed hours of delicious Italian cuisine, open bar cocktails and informal conversation with judges of the Superior, U.S. District, and Workers' Compensation Courts at one of Camden County's finest restaurants.

You will also want to join us as the Association proudly unveils the retirement portraits of **Hon. Angelo J. DiCamillo, Hon. John T. Kelley** and **Hon. George S. Leone**. The Foundation will also present its annual Law School Scholarship Awards.

Don't miss what is always a **fun** and **festive** evening. Use the reservation form below to reserve your place early for what is often a sold-out event.

**Reservation Form** — Print Clearly — Detach and return with payment no later than **May 17, 2019**

☐ Include optional contribution toward judicial portraits: Amount \$ \_\_\_\_\_ In honor of: \_\_\_\_\_

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

Credit Card# \_\_\_\_\_

Expiration \_\_\_\_\_

CVV # \_\_\_\_\_

Name As It Appears on Credit Card \_\_\_\_\_

Signature (Credit Card Payment Only) \_\_\_\_\_

### Payment Method

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

### Register online at:

[www.camden.intouchondemand.com](http://www.camden.intouchondemand.com)

Questions: 856.482.0620

Fax Reservation: 856.482.0637

Checks payable/mail to:

**Camden County Bar Association**

Cocktails & Conversation

1040 N. Kings Highway, Suite 201

Cherry Hill, NJ 08034



Your Home Court Advantage!



Camden County Bar Association  
*Your Home Court Advantage!*

# Supreme Court Decision "Battle Royale"

## WHEN

**Thursday, May 23, 2019**  
**5-7:15pm**

## WHERE

**Cherry Hill Library, Conf Center**

**Interested in learning the specifics of Supreme Court cases?** This seminar will feature in-dept debates both pro and for and against the holding of four (4) important Supreme Court cases that continue to affect our country!

- Citizens United v. Federal Election Commission (campaign finance)
- Roe v. Wade (abortion)
- Obergefell v. Hodges (same-sex marriage)
- District of Columbia v. Heller (gun rights)

## MODERATOR / SPEAKER

**Craig D. Becker, Esq.,** Craig David Becker, Attorney at Law, LLC

## SPEAKERS To Be Determined

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 qualifies as hours of credit for ethics/professionalism. Actual credits earned may be less if seminar is less than 60 minutes. **PA CLE Board:** Includes 2.0 hour of Substantive credits, and 0.0 hours of credit for ethics/professionalism. **The CCBA charges \$3 per PA credit. Please add \$6 to the registration fee to cover the cost of PA Credits.**

Need PA Credits? Yes No → PA ID#: \_\_\_\_\_

## COST

**\$35 CCBA MEMBERS**

**\$55 NON-MEMBERS**

**\$15 PARALEGALS/LEGAL SEC**

**FREE TO LAW STUDENTS**

## PAYMENT OPTIONS

☐ CHECK

☐ CREDIT CARD (AMEX, Visa / MC)

☐ [www.camdencountybar.org](http://www.camdencountybar.org)

**Name:**

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**Address:**

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---

**Phone:**

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**Email:**

---

**Credit Card#:**

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**Exp:** \_\_\_\_\_ **CVV:** \_\_\_\_\_

**Billing Zip Code:** \_\_\_\_\_

**Questions?** Contact **Roseanne Riley** @ [rry@camdencountybar.org](mailto:rry@camdencountybar.org) or 856-482-0620





## PROGRAM BOOK RESERVATION

**~~Gone!~~** ~~Inside Front Cover~~ ~~\$1,500~~

\_\_\_\_\_ Outside Back Cover \$1,200

**~~Gone!~~** ~~Inside Back Cover~~ ~~\$1,000~~

\_\_\_\_\_ Full Page (5" w x 8" h) \$800

\_\_\_\_\_ Half Page (5" x 4") \$450

\_\_\_\_\_ Quarter Page (5" x 2") \$300

\_\_\_\_\_ Eighth Page (5" x 4") \$200

\_\_\_\_\_ Congratulatory Line \$100  
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kee@camdencountybar.org

**Questions?** Call 856.482.0620

**Fax:** 856.482.0637



Camden County Bar Association  
Your Home Court Advantage!

## ETHICS UPDATE

### WHEN

**Thursday, May 30, 2019**  
**4-6:15pm**

### WHERE

## Bar Headquarters

(1040 North Kings Highway, Suite 201, Cherry Hill)

### OVERVIEW

The seminar is intended to provide an update as to recent developments in ethics relating to subjects that are of common interest to the Bar.

### TOPICS TO BE DISCUSSED:

- Electronic information and social media with particular attention to Stengart v. Loving Agency Robertelli v. OAE, the pertinent RPCs, ethics opinions and case law;
- The interplay between ethics and malpractice: Baxt v. Liloia and related case law;
- Confidentiality: compare and contrast RPC 1.6 and the attorney/client privilege;
- The ethics of fees;
- Conflicts: RPC 1.7-1.10;
- Responsibilities of prosecutors and trial publicity.

### SPEAKERS

**Sean Dalton, Esq.,** Cooper Levenson, P.A., Cherry Hill

**Fredric L. Shenkman, Esq.,** Cooper Levenson, P.A., Atlantic City

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, 2.4 qualifies as hours of credit for ethics/professionalism. Actual credits earned may be less if seminar is less than 180 minutes. **PA CLE Board:** Includes 2.0 hours of Substantive credits, and 2.0 hours of credit for ethics/professionalism. **The CCBA charges \$3 per PA credit.**

Need PA Credits    Yes    No    →    PA ID#: \_\_\_\_\_

**Please add \$6 to the registration fee for PA credits.**



### COST

**\$35 CCBA MEMBERS**

**\$55 NON-MEMBERS**

**\$15 PARALEGALS/LEGAL SEC**

**FREE TO LAW STUDENTS**

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**PRICE REDUCED**

# CAMDEN COUNTY BAR ASSOCIATION

## LAWYER REFERRAL SERVICE

### Panel Application 2019-2020



Please Print

**Annual Panel Fee:** ☐ \$75 admitted 1-5 years ☐ \$150 six years or longer

\_\_\_\_\_  
Name

\_\_\_\_\_  
Firm

☐ Partner ☐ Associate ☐ Of Counsel ☐ Other (*please specify*) \_\_\_\_\_

\_\_\_\_\_  
Principal Office Address

\_\_\_\_\_  
Office Telephone

\_\_\_\_\_  
Office Fax

\_\_\_\_\_  
E-mail

\_\_\_\_\_  
Office Hours

\_\_\_\_\_  
Law School

\_\_\_\_\_  
Degree(s) Received Year(s)

\_\_\_\_\_  
Year Admitted to New Jersey Bar

\_\_\_\_\_  
Other Court Admissions and Dates of Admission

- |  |  |
|--|--|
| <input type="checkbox"/> Will accept evening appointments            | <input type="checkbox"/> Will accept weekend appointments                                |
| <input type="checkbox"/> Will travel to meet with client             | <input type="checkbox"/> Will accept collect calls from clients                          |
| <input type="checkbox"/> Will meet with client in jail, if necessary | <input type="checkbox"/> Fluent in foreign/sign language ( <i>please specify below</i> ) |

\_\_\_\_\_  
Malpractice Insurance Carrier

\_\_\_\_\_  
Malpractice Coverage Amount (minimum \$500,000/\$500,000)

\_\_\_\_\_  
Malpractice Deductible Amount (maximum \$5,000)

\_\_\_\_\_  
Malpractice Insurance Expiration Date



## LRS Practice Categories

The LRS has 5 primary categories and over 35 special area categories. Each is considered a separate panel. Referrals within each panel rotate on a strict “next up” basis, with the only exceptions being those described in Rule 5A. Rotations occur within the 5 primary categories by the subgroups listed. Applicants should indicate each specific area of the law in which he/she wishes to receive referrals by checking the box next to all areas from which referrals are sought.

Referrals rotate within each of the special area panels independently of the others. For example, if a panelist requests referrals in all of the 5 primary categories and in 5 special categories, he/she will rotate within 10 panels simultaneously. This attorney could possibly receive referrals from each panel independent of the others according to the rotation. Once a referral is made in any one of the subcategories of a primary panel, the attorney will automatically be moved to the bottom of the rotation for that category.

When completing this application, in addition to checking the primary practice area boxes, be sure to indicate the specific areas of interest within each category. Remember that you should only indicate areas in which your practice, experience and education permit you to represent clients competently as required by the Code of Professional Responsibility. You will receive referrals in indicated categories only.

Thank you for participating in the Camden County Bar Association’s Lawyer Referral Service, and advancing our mission to provide legal service to those in need throughout our community.

Please indicate in which of the following areas of law you practice, have experience, and can competently represent a client as provided by Canon 6 of the Code of Professional Responsibility. All referred cases are subject to the percentage fee program as stated in paragraph 4c(b) of the LRS Rules. ***Cases will be referred only in the areas indicated.***

### ◆ COMMERCIAL

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Banking   | <input type="checkbox"/> Franchises                |  |
| <input type="checkbox"/> Bankruptcy ( <input type="checkbox"/> Debtor <input type="checkbox"/> Creditor) | <input type="checkbox"/> Insurance                 |  |
| <input type="checkbox"/> Collections   | <input type="checkbox"/> Labor Relations           | <input type="checkbox"/> Employees ( <i>incl. wrongful discharge</i> ) |
| <input type="checkbox"/> Construction  |  | <input type="checkbox"/> Employers                                     |
| <input type="checkbox"/> Consumer Protection   |  | <input type="checkbox"/> Unions  |
| <input type="checkbox"/> Contracts   | <input type="checkbox"/> Partnerships              |  |
| <input type="checkbox"/> Corporations  | <input type="checkbox"/> Non-profit organizations  |  |
| <input type="checkbox"/> Debtor Defendants   | <input type="checkbox"/> Unemployment Compensation |  |

### ◆ CRIMINAL

- |  |   |
|--|---|
| <input type="checkbox"/> Juvenile                                    | <input type="checkbox"/> Municipal Court                      |
| <input type="checkbox"/> Major Crimes ( <i>Indictable Offenses</i> ) | <input type="checkbox"/> Major Crimes ( <i>White Collar</i> ) |

### ◆ FAMILY

- |  |   |
|--|---|
| <input type="checkbox"/> Adoption                  | <input type="checkbox"/> Paternity                      |
| <input type="checkbox"/> Child Abuse               | <input type="checkbox"/> Property Settlement Agreements |
| <input type="checkbox"/> Custody/Visitation        | <input type="checkbox"/> Separation/Divorce             |
| <input type="checkbox"/> Divorce Mediation         | <input type="checkbox"/> Domestic Violence              |
| <input type="checkbox"/> Support                   | <input type="checkbox"/> DYFS Defense                   |
| <input type="checkbox"/> Guardianship/Incompetency |   |

### ◆ PROPERTY

- |   |   |                                      |
|---|---|--------------------------------------|
| <input type="checkbox"/> Advance Directives ( <i>Living Wills</i> ) | <input type="checkbox"/> Tax Appeals                  |                                      |
| <input type="checkbox"/> Condemnation                               | <input type="checkbox"/> Real Estate                  | <input type="checkbox"/> Commercial  |
| <input type="checkbox"/> Decedent’s Estates                         |   | <input type="checkbox"/> Industrial  |
| <input type="checkbox"/> Landlord/Tenant                            |   | <input type="checkbox"/> Residential |
| <input type="checkbox"/> Landlord/Tenant Commercial                 | <input type="checkbox"/> Real Estate Litigation       |                                      |
| <input type="checkbox"/> Land Use Planning                          | <input type="checkbox"/> Wills/Trusts/Estate Planning |                                      |

### ◆ TORTS

- |   |   |                                      |  |
|---|---|--------------------------------------|--|
| <input type="checkbox"/> Civil Rights   | <input type="checkbox"/> Products Liability       | <input type="checkbox"/> Accounting  | <input type="checkbox"/> Architectural |
| <input type="checkbox"/> Intentional Torts ( <i>Libel, Slander, etc.</i> )                                | <input type="checkbox"/> Professional Malpractice | <input type="checkbox"/> Engineering | <input type="checkbox"/> Dental        |
| <input type="checkbox"/> Negligence <input type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant |   | <input type="checkbox"/> Legal       | <input type="checkbox"/> Medical       |
| <input type="checkbox"/> Police Misconduct  |   | <input type="checkbox"/> Stockbroker | <input type="checkbox"/> Other         |
| <input type="checkbox"/> Prisoners’ Rights  |   |                                      |  |
| <input type="checkbox"/> Workers’ Compensation  |   |                                      |  |

## ◆ SPECIALTY AREAS

- |   |   |
|---|---|
| <input type="checkbox"/> Administrative Law                                       | <input type="checkbox"/> Expungements                         |
| <input type="checkbox"/> Admiralty  | <input type="checkbox"/> Health Care Law                      |
| <input type="checkbox"/> Animal Rights  | <input type="checkbox"/> Identity Theft                       |
| <input type="checkbox"/> Anti-trust   | <input type="checkbox"/> Immigration/Naturalization           |
| <input type="checkbox"/> Appellate Practice ( <i>incl. Supreme Court</i> )        | <input type="checkbox"/> International Law                    |
| <input type="checkbox"/> Asbestos Litigation                                      | <input type="checkbox"/> Military/Veterans Affairs            |
| <input type="checkbox"/> Business   | <input type="checkbox"/> Name Changes                         |
| <input type="checkbox"/> Civil Litigation   | <input type="checkbox"/> Nursing Home Abuse & Neglect         |
| <input type="checkbox"/> Class Actions  | <input type="checkbox"/> Patents/Trademarks/Copyrights        |
| <input type="checkbox"/> Commercial Litigation                                    | <input type="checkbox"/> Pennsylvania Matters                 |
| <input type="checkbox"/> Condominium Law  | <input type="checkbox"/> Pension Plans (ERISA)                |
| <input type="checkbox"/> Constitutional Law                                       | <input type="checkbox"/> Securities                           |
| <input type="checkbox"/> Computers/Technology                                     | <input type="checkbox"/> Social Security Disability           |
| <input type="checkbox"/> Disabled Persons   | <input type="checkbox"/> Sports                               |
| <input type="checkbox"/> Domestic Relations                                       | <input type="checkbox"/> State Licensing                      |
| <input type="checkbox"/> Education Law <input type="checkbox"/> Special Education | <input type="checkbox"/> Taxation                             |
| <input type="checkbox"/> Elder Law/Medicare/Medicaid                              | <input type="checkbox"/> Victims of Violent Crimes Assistance |
| <input type="checkbox"/> EMS, Fire & Dispatch Law                                 | <input type="checkbox"/> Other _____                          |
| <input type="checkbox"/> Entertainment  |   |

## Certification

By executing this application, I hereby certify the following:

- A. I am a member in good standing of the Bar of the State of New Jersey;
- B. I am an active member in good standing of the Camden County Bar Association;
- C. I authorize any review of my records by the Lawyer Referral Service Advisory Committee relative to my participation in the LRS Program;
- D. I am duly qualified to practice law;
- E. I have the requisite experience and competence to practice in the areas of law I have indicated for referrals as provided by the Code of Professional Responsibility;
- F. I will adhere to the recognized ethical standards of the Profession;
- G. I authorize the LRS Advisory Committee to examine any and all material presently on file, or which may hereafter be filed, with the appropriate District Ethics Committee during the period that I am a member of the LRS Panel;
- H. I carry legal malpractice insurance with minimum coverage of \$500,000/\$500,000 with a maximum deductible of \$5,000;
- I. I will provide a Certificate of Coverage with a 10-day cancellation clause to the Camden County Bar Association as a condition of my Panel membership. Said insurance shall be in force at all times during my term of membership on the Panel;
- J. I agree to be bound by all rules and regulations of the Lawyer Referral Service presently, or as may be modified in the future.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Please return completed application, annual panel fee - payable to Camden County Bar Association - and Insurance Certificate to:

**CCBA Lawyer Referral Service**  
1040 N. Kings Highway, Suite 201  
Cherry Hill, NJ 08034

Questions?

Call 856.482.0620 or email [rory@camdencountybar.org](mailto:rory@camdencountybar.org)

Visit our website: [camdencountybar.org](http://camdencountybar.org)