

## Season's Greeting to You & Yours!

The Editorial Staff of *The Barrister* joins with the Officers and Trustees of the Association, Foundation and the Headquarters Team in wishing you and yours a happy, healthy, safe holiday season and a bright and prosperous New Year and 2018.

*Happy Holidays!*

## Reminder!

This is the final print issue  
of *The Barrister*.

See insert to make sure you  
continue to receive your  
*Barrister* in its new digital  
format.



## A Fond Farewell

It's rather bittersweet to be sitting here composing my farewell to the Camden County Bar Association. After 30 years of laughter and tears and paperwork (oh! the paperwork), of meeting interesting people and making new friends, of finding a home away from home, of finding comfort and grief, it is time for me to say adieu. Oddly, I am finding it much more difficult than I ever imagined.

I have been through three Executive Directors—Jay Strassberg, Jeffrey Alderman and of course, Larry Pelletier. All very different from one another, but I learned something from each of them. I have worked with Larry longer

(Continued on Page 2)



## 2017 Adopt-A-Family For The Holidays

Check the insert to find out how  
YOU can make dreams come true!

## Gerry Award Recipient



The Honorable Jerome B. Simandle, Sr. District Judge for the District of New Jersey receives the 2017 Judge John F. Gerry award from Bar Foundation President Jenifer Fowler, Gerry Award Committee Chair Judge John Mariano (ret), and U.S. Magistrate Judge Joel Rosen (ret). See inside for more photos of the evening.

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## THE DOCKET

### Saturday, December 2

CCBF Children's Holiday Party  
9:30 am to Noon  
Boys & Girls Club of Camden County  
2 N. Dudley Street, Camden

### Monday, December 4

Association Holiday Cocktail Party  
6 – 9 pm  
IL Villaggio Restaurant, Cherry Hill, NJ

### Wednesday, December 13

CCBA Board of Trustees Meeting  
4 pm  
Bar Headquarters

### Wednesday, December 20

Young Lawyer Committee Meeting  
12:30 - 1:30 pm  
Bar Headquarters

## Tentative agenda for December 20, Trustees Meeting

A tentative agenda for this month's regular Board of Trustees meeting follows. The meeting will begin at 4:00 pm, at Bar Headquarters in Cherry Hill immediately preceding the Holiday Cocktail Party. 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. Minutes from Previous Meeting
- III. Treasurer's Report
- IV. President's Report
- V. Executive Director's Report
- VI. Membership Committee Report
- VII. Young Lawyer Committee Report
- VIII. Standing Committee Reports
- IX. Foundation Update
- X. NJSBA Update
- XI. New Business (if any)
- XII. Old Business
- XIII. Adjourn

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**Brian Lane**  
President

## A Fond Farewell (continued from Page 1)

than either of the others, and will miss our discussions, ranging from health issues to our shared love of dogs and cruising to what happened last night on NCIS. I have said it before and I am saying it again... Larry is the best boss I have ever had the pleasure to work with.

Co-workers have come and gone, and shall remain nameless, except for the one who became a dear friend, Cheryl Todd. I know many of you remember her fondly. Her smile never failed to light up a room, and her presence always made a dull party come alive. She left this earthly veil 6 years ago, but she will never be forgotten by those of us who knew and loved her.

Roseanne Riley is the newest addition to the team, and what a gem she is. She will be the new LRS Manager and CLE Coordinator, and she will be terrific in that capacity. She has energy, wit and charm, and those of you who have not yet met her will quickly come to appreciate those qualities.

My parade of Presidents began with Jim Mullen, and extended through many terrific presidents, each of whom have had many interesting ideas for carrying our Bar association through to the new millennium. My last President is our current shining star, Erik Fikry. He is a soft-spoken man of great integrity and a fine sense of humor, and I have enjoyed working with him from the first days of planning his Dinner Dance until now, halfway through his "reign."

There have been good times and bad times at the CCBA over the last 30 years, but the good far outweigh the bad. The very first Golf Outing, held at the Seaview Marriott, in the middle of a monsoon. The Golf Outing that was postponed until November due to Superstorm Sandy, when it was so cold we wore winter coats and gloves and drank hot chocolate while standing outside doing registrations. The Lobster Bakes with the Young Lawyers working hard to support the Larc School. These, plus the Holiday Parties and most especially the Dinner Dances, stand out in my mind as shining examples of what can happen when people care enough to share.

I feel like I am leaving my family, about to test my wings. Silly thought; I did that years ago! Leaving my friends in the Bar, and you know who you are, is difficult, but hopefully we will meet again. Perhaps even at a Bar event or two, who knows.

The time has come to say goodbye, but I find I just cannot do that. So let's just say farewell, until we meet again...

## THE BARRISTER

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

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## MEMBER ON THE SPOT



**NAME:**

**PRACTICE AFFILIATION:**

**YEAR ADMITTED TO BAR:**

**OTHER BAR ADMITTANCES:**

**PRIOR OCCUPATION:**

**RESIDENCE:**

**Jeremy J. Zacharias**

**Marshall Dennehey Warner Coleman & Goggin, P.C. -  
Professional Liability Department**

**2014**

**Pennsylvania - 2014**

**Law Clerk**

**Williamstown, NJ**

**HIGH SCHOOL:** Saint Augustine Preparatory School, Richland, NJ

**COLLEGE:** Drexel University, LeBow College of Business

**LAW SCHOOL:** Rutgers School of Law- Camden

**WHAT LED YOU TO A LEGAL CAREER:** I graduated Drexel University with a degree in Finance and Legal Studies. I wanted to link my business degree with helping people in need. Being a lawyer is the best of both worlds.

**BEST PERSONAL/PROFESSIONAL ATTRIBUTE:** Never backing down from any challenge that I face. I work through any problem until I get results.

**GREATEST FAULT:** Worrying about things that are outside my control.

**WHAT I DO TO RELAX:** Attending as many car shows as possible and spending time with my family.

**HOBBIES:** Running, cooking, and learning everything I can about the automotive industry.

**FAVORITE RESTAURANT:** Indebue in Collingswood, NJ

**FAVORITE TELEVISION SHOW:** *Westworld*, *Stranger Things*, *Breaking Bad*, *Dexter*, *White Collar*.

**FAVORITE MOVIE:** *Gone in 60 Seconds* and all eight *Fast and Furious* movies

**FAVORITE AUTHOR/BOOK:** Albert Camus/*The Stranger*

**FAVORITE VACATION PLACES:** Venice, Italy

**FAVORITE WEBSITE:** jalopnik.com; teslanomic.co; tesla.com

**FAVORITE MUSEUM:** Philadelphia Museum of Art and the Smithsonian in Washington, D.C.

**FAVORITE WEEKEND GETAWAY:** Atlantic City, NJ

**ENJOY MOST ABOUT PRACTICING LAW:** Solving problems and teamwork. Each day, I am faced with a new challenge that I need to solve. The joy of solving a complex problem and contributing to the resolution of a case is rewarding.

**MOST ADMIRED PERSON AND WHY:** My parents. My parents came to this country to ensure a better life for my sister and I. They sacrificed many things to ensure we had the best education and chance for success.

**WHEN AND WHERE HAPPIEST?** Trips to Wildwood, NJ with my family when I was a kid.

**CHERISHED MEMORIES:** Honeymooning in Jamaica with my wife.

**GREATEST FEAR:** Not living up to the goals I have set for myself.

**ALTERNATE CAREER CHOICE:** Automotive Consultant.

**GREATEST LESSON LEARNED FROM PRACTICE OF LAW:** Always be available to your client and coworkers, no matter how small the task.

**PERSON YOU'D MOST LIKE TO DINE WITH:** Elon Musk

**PET PEEVE(S):** The failure to proofread and the improper use of "there," "their," or "they're".

**LIFE'S HIGHLIGHTS:** Passing the Bar exam on my first try.

**GREATEST ACCOMPLISHMENT:** Graduating law school in the top 15% of my class and passing the PA and NJ Bars.

**#1 PROFESSIONAL GOAL:** Enhancing my litigation expertise and experience.

**#1 PERSONAL GOAL:** Buying a project car and learning how it works.

**LIFE EXPERIENCE(S) WITH GREATEST IMPACT:** Prepping for the Bar. This experience taught me time management and balancing in order to be most effective. I have taken the skills I learned during bar prep into my legal practice, and it has assisted me when I am challenged with numerous obligations.

**ADVICE TO YOUNG LAYWER:** Stay hungry. Always be available to take on any assignment or opportunity in your office or community. This will be the best way to develop your skills in different practice areas and will enhance your reputation as a committed and dependable attorney.

**HOPE TO BE DOING IN 10 YEARS:** Starting my family and becoming a Shareholder at Marshall Dennehey.

**FAVORITE QUOTATION:** "You must be the change you wish to see in the world." –Mahatma Gandhi

## SEMINARS



**Ethics: Zealous & Professional Advocacy** was the most recent installment in the Association's Career Development CLE Series. Presenters included **Don Levenson**, Gerstein Grayson & Cohen, LLP; **Craig Becker**, Craig David Becker-Attorney at Law; and **Kevin Costello**, Costello & Mains, P.C.



## PERSONAL INJURY LAW

# Income Taxation of Emotional Distress in Personal Injury Actions

By Thomas D. Begley, Jr., CELA

### General

As a general rule, recoveries in personal injury actions are excluded from federal income tax only if they result from a physical injury or physical sickness. The Internal Revenue Code specifically states that "emotional distress shall *not* be treated as a physical injury or physical sickness."<sup>1</sup> Emotional distress might include such symptoms as insomnia, headaches, stomach disorders, etc. However, damages for emotional distress would be excludable if they flowed from a related physical injury.

The exclusion under § 104 covers damages arising from tort or tort-like claims, as well as Worker's Compensation claims. In a Worker's Compensation claim, personal injuries are sufficient. Physical injuries are not required<sup>2</sup> as they are in tort-based claims.<sup>3</sup>

### Stress-Induced Physical Ailments

What about a situation where a plaintiff suffers emotional distress that induces physical ailments? The tax court has indicated that recovery may be tax free where (1) the taxpayer can demonstrate that the damages were actually received on account of those ailments, and (2) the physical nature of the ailments was verified by a physician, preferably based on objective medical evidence rather than the taxpayer's subjective report of symptoms.<sup>4</sup>

In the *Blackwood* case, the taxpayer did not satisfy this standard. In a subsequent case, the tax court held that § 104(a)(2) applied to damages

that the taxpayer received on account of heart attacks and cardiovascular damage that he suffered due to intentional infliction of emotional distress at his workplace.<sup>5</sup> The tax court concluded that the taxpayer's physical ailments were not "symptoms" of emotional distress. The court emphasized that in medical parlance a "symptom" is subjective evidence of disease or of a patient's condition, i.e., such evidence as perceived by the patient. The court viewed the taxpayer's ailments in this case as actual "physical injury or sickness rather than mere subjective sensations or symptoms of emotional distress." It would appear that the taxpayer would have to show that the ailments were objectively verified by a physician based on signs of illness other than the taxpayer's subjective report of symptoms, and that the taxpayer can demonstrate that the damages were paid on account of the physical ailments. The difference between *Parkinson* and *Blackwood* is that it is critical to obtain a medical diagnosis during the underlying dispute and emphasize diagnosed physical ailments in communications with the defendant.

### Maximizing the Medical Care Exception

Although generally emotional distress claims are taxable, plaintiffs can deduct from income any medical care expenses incurred as a result of emotional distress for which plaintiff is being compensated, so long as the expenses were not previously deducted. The issue relates to future medical expenses. The problem is if the plaintiff receives a lump sum as compensation for future medical expenses under a taxable emotional distress claim, the tax

(Continued on Page 5)

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## PERSONAL INJURY LAW

### Income Taxation of Emotional Distress in Personal Injury Actions *(Continued from Page 4)*

would be due at the time the monies were received. The plaintiff may not be able to take advantage of a medical deduction in subsequent years as medical expenses are incurred and paid for. The taxpayer would be better served by postponing receipt of the taxable income for future medical expenses until those expenses are actually incurred. The device to achieve this result would be a structured settlement. If the client expects to incur \$20,000 of medical care expenses annually for 20 years and receives \$400,000 upfront, the client would be in the highest tax bracket for that year. The medical expense would only be available to the extent that the medical expenses exceed 10% of the client's gross income. If the same client structured the payment so as to receive \$20,000 per year for 20 years, the medical deduction will offset most, if not all, of the annual payment. In a Private Letter Ruling, the IRS allowed a plaintiff to postpone the receipt of emotional distress damages, for tax purposes, by structuring her settlement.<sup>6</sup>

#### Non-Taxable Emotional Distress Damages

Emotional distress damages may be non-taxable if:<sup>7</sup>

- The claimant's emotional distress resulted from the claimant's physical injuries or physical sickness; or
- The claimant's emotional distress resulted from another person's physical injury or physical sickness; or
- The damages compensate the claimant for expected medical expenses; or
- The emotional distress was so significant that it caused physical ailments observable by a doctor, i.e., a heart attack.

#### Personal Injury Not Involving Physical Injury or Sickness

A whistleblower, Mrs. Murphy, was fired from her job and brought suit alleging that she had suffered from physical manifestations of stress as well as damage to her reputation. She was awarded \$70,000: \$45,000 for "emotional distress or mental anguish" and \$25,000 for "injury to professional reputation." Mrs. Murphy took the position that the amended I.R.C. § 104(a)(2) requiring a physical injury was unconstitutional. The U.S. Court of Appeals at first agreed, but then on rehearing held that damages for

personal injuries were included in the definition of gross income under I.R.C. § 61 and held I.R.C. § 104(a)(2) to be constitutional.<sup>8</sup>

#### Political Discrimination

Damages flowing from an action for political discrimination are taxable.<sup>9</sup> In the *Ruffin* case, the petitioner sued the City of Chicago for repeatedly turning down her job applications. She joined a class action suit and received a \$12,500 settlement. The petitioner argued that the settlement payment was not wages since she never worked for the city, but was for the city's violations of law, and was for political discrimination and as such shouldn't be taxed. The IRS held that the only way a payment could be excluded from income is if it is made for physical injuries or physical sickness.

#### Post-Traumatic Stress Disorder

There is a question as to whether a recovery for Post-Traumatic Stress Disorder (PTSD) is taxable. The issue is really medical. Is PTSD merely a mental state or is it a physical sickness involving measurable changes in the physical make-up of the brain and nervous system? To date, the question is unresolved.

<sup>1</sup> I.R.C. § 104(a)(5).

<sup>2</sup> I.R.C. § 104(a)(1).

<sup>3</sup> I.R.C. § 104(a)(2).

<sup>4</sup> *Blackwood v. Commissioner*, T.C. Memo 2012-190.

<sup>5</sup> *Parkinson v. Commissioner*, T.C. Memo 2010-142.

<sup>6</sup> Priv. Ltr. Rul. 2008-36-019.

<sup>7</sup> *Parkinson v. Commissioner*, T.C. Memo 2010-142.

<sup>8</sup> *Murphy v. IRS*, 493 F.3d 170, 2007-2 U.S. Tax Cas. (CCH) P50531, 46 A.L.R. Fed. 2d 783 (D.C. Cir. 2007).

<sup>9</sup> *Ruffin v. Commissioner*, T.C. Summary Opinion 2011-136 (Dec. 7, 2011).

*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.*



## LEGAL BRIEFS

We rely on members to provide announcements for the Legal Briefs section. If you have a new member of the firm, you've moved or you or a member of your firm has received an award or recognition for a professional or community activity, we want to know and share it with fellow bar members. Please email your submissions to [lb@camdencountybar.org](mailto:lb@camdencountybar.org).

Archer attorney **Richard J. Ramones** received the 2017 Recent Graduate Award at the Annual Distinguished Alumni Awards Ceremony, presented by the Rutgers School of Law Alumni Association. Mr. Ramones earned his law degree from Rutgers-Camden in 2011. The Recent Graduate Award recognizes an individual who has graduated within the past 10 years, based on professional accomplishments, contributions to the community and commitment to the law school. A member of Archer's Environmental Law Practice Group, Mr. Ramones concentrates on litigation in state and federal courts, including complex commercial litigation, toxic tort/environmental litigation and litigation related to personal injury claims. He is admitted to practice in New Jersey, Pennsylvania and the United States District Court for the District of New Jersey.

Archer P.C. attorney **Maureen Coghlan** has been promoted to Partner, where she specializes in complex civil litigation with an emphasis on contract disputes, environmental, and condemnation/eminent domain matters. She currently devotes a substantial part of her practice to defending multi-party cost recovery/contribution actions, toxic tort lawsuits, and contractual disputes over environmental liabilities.

**Steven K. Mignogna**, a Partner in Archer's Haddonfield office, served as a featured speaker at the annual meeting of the Mid-Atlantic region of the American College of Trust and Estate Counsel (ACTEC). Mr. Mignogna is a Fellow of The American College of Trust and Estate Counsel. He focuses his practice on commercial litigation, with a concentration on probate matters, estates, fiduciaries, guardianships and real estate. He is Co-Chair of the firm's Estates and Trusts Department and Chair of the Estate and Trust Litigation Group.

The law firm of Borger Matez is pleased to announce that **Gary L. Borger**, **Bruce P. Matez**, and **Deena L. Betze** recently attended the Collaborative Practice Growth and Excellence seminar. The seminar was led by Loretta Gephart, a licensed psychologist and collaborative coach in Pittsburgh. Attendees were provided with information to help hone collaborative skills in the collaborative practice; professional and personal growth to avoid triggers that could derail the process, how to better deal with conflict, and how to be more self-aware in the process; assessing the viability of a potential collaborative case; pitfalls to avoid; building teamwork among the collaborative team; review of the role and benefits of the divorce coach in the collaborative process; and ethics in the collaborative practice.

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## CCBA welcomes a Partner in Progress

1st Colonial Bancorp, Inc. (the Company) is a Pennsylvania corporation headquartered in Collingswood, New Jersey, and the parent company of 1st Colonial Community Bank (the Bank). The Bank opened for business on June 30, 2000, and provides a wide range of business and consumer financial services through its two New Jersey branch offices located in Collingswood and Westville.

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We make business banking simple with a variety of loan products, as well as checking, savings and money market accounts. In addition, we offer Certificates of Deposit, IOLTA accounts, Merchant Card services and a lot more.

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At 1st Colonial, you can choose the checking account that best meets your needs: Regular Business Checking or a Business Money Market Account. They're both designed to meet your needs and minimize your costs. No matter which account you choose, you'll get our free Telephone Banking.

### Online Banking

1st Colonial Community Bank offers Online Banking which allows you to access your accounts online, either from home, work or on the road. The Online Banking system allows you to verify if a check has cleared, a deposit has posted, or transfer funds or pay bills.

### IOLTA Accounts

Attorneys in New Jersey are required to open and maintain an IOLTA (Interest On Lawyers Trust Accounts Fund) account. Our IOLTA accounts meet all State requirements and earn a variable rate of interest provided you maintain a minimum daily balance. There is no limit to the number of transactions you can have each month.

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Small businesses are America's job creators. An SBA loan may be able to help. The SBA 7(a) Loan Program is designed for start-up and existing small businesses. It provides guaranteed financing for a variety of general business purposes, including working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation and new construction), leasehold improvements and, under special circumstances, debt refinancing. 1st CNB is approved to offer SBA loan products under SBA's Express/Patriot Express program. It can be difficult to navigate through all the information and requirements to finance your small business through the SBA Loan programs. That is why we have experienced SBA lenders to help you through the process.

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- Our systems are compatible with most software and hardware used by our customers.
- We also will provide daily courier service free of charge.
- The President and CEO will marshal all of the bank's resources to see to it that these accounts are well served.

## VERDICTS OF THE COURT

*Superior Court of New Jersey*

VERDICT: No Cause (9/7/17)  
Case Type: UM - UIM  
Judge: Michael J. Kassel, J.S.C.  
Plaintiff's Atty: Everett Simpson, Esq.  
Defendant's Atty: Christine Mercardo-Spies  
L-4266-16 Jury

VERDICT: Damages Verdict - \$115,000 - Defendant (9/8/17)  
Case Type: Auto Negligence  
Judge: Thomas T. Booth, Jr., J.S.C.  
Plaintiff's Atty: Melissa M. Baxter, Esq.  
Defendant's Atty: Eric S. Robinson, Esq.  
L-3289-15 Jury

VERDICT: No Cause (9/13/17)  
Case Type: Auto Negligence  
Judge: Francisco Dominguez, J.S.C.  
Plaintiff's Atty: Brad Rush, Esq.  
Defendant's Atty: Robert Nicodemo, Esq.  
L-L391-15 Jury

VERDICT: No Cause (9/14/17)  
Case Type: Professional Liability  
Judge: Steven J. Polansky, J.S.C.  
Plaintiff's Atty: Avraham Arbely (Self-represented)  
Defendant's Atty: David Sufrin, Esq.  
L-302314 Jury

VERDICT: No Cause (9/14/17)  
Case Type: Auto Negligence  
Judge: Donald J. Stein, J.S.C.  
Plaintiff's Atty: Brian Arner, Esq.  
Defendant's Atty: Rachel Vicari, Esq.  
L-3785-15 Jury

VERDICT: No Cause (9/27/17)  
Case Type: Personal Insurance  
Judge: Francisco Dominguez, J.S.C.  
Plaintiff's Atty: Andrew Wenker, Esq.  
Defendant's Atty: Christine Mercardo-Spies, Esq.  
L-2898-14 Jury

VERDICT: Liability Verdict - 100% Defendant (9/28/17)  
Case Type: Auto Negligence  
Judge: Donald J. Stein, J.S.C.  
Plaintiff's Atty: Vincent Campo, Esq.  
Defendant's Atty: Rachel Vicari Homiczak, Esq.  
L-405-15 Jury

VERDICT: No Cause (9/28/17)  
Case Type: Auto Negligence  
Judge: Michael J. Kassel, J.S.C.  
Plaintiff's Atty: Mark J. Molz, Esq.  
Defendant's Atty: Jennifer L. Parsons, Esq.  
L-1170-15 Jury



## And Judge Gerry Smiled!

It was a festive evening at Tavistock as colleagues, friends and family members from around the state gathered to congratulate and celebrate The Honorable Jerome B. Simandle, Sr. Judge, United States District Court for the District of New Jersey, as he received the 2017 Judge John F. Gerry Award in recognition of his many years of service to the New Jersey legal community. It was also a special evening for two Rutgers Camden Law Students who each received a \$1,000 Judge John F. Gerry Memorial Scholarship Award.



Jane Dardon & Judge Simandle



Foundation President Jenifer Fowler presents Derek Demeri with a \$1,000 Judge John F. Gerry Memorial scholarship check



Judge Holden, Lisa Rodriguez, Bill Tambussi, Karen & Mike Berger



John Kahn & U.S. Magistrate Judge Williams



Fernando Pinguelo & Mike Dennin



Immediate Past CCBA President Lou Moffa & CCBA President Eric Fikry



Jay DiMarino & Sue Leming



Judge Wizmur & Maureen Coghlan



Jeff Greenbaum, Steve DeFeo, Bob Harbeson, John Kearney



Justin Loughry, Leah Morris, Gladys Rodriguez, Judge Eynon, Carl Poplar



John Levy, Jane Dardon, Liza & Carl Caruso, Joel Rosen



Judge Martinotti & Judge Kugler



Alex Jacobs & Abe Tran



Rick Hluchan & Chuck Heuisler



# WINE & FOOD

By Jim Hamilton

Wow! 2017 seemed like a NASCAR year, whizzing by at an astonishing speed with few pitstops to delay the race to the year's finish line. So, here we are in December with holidays to greet, attending parties that often feature the wine most associate with celebration—Champagne. Well, in truth, many people use the word "Champagne" loosely, to the chagrin of the Champenois, those who live, grow grapes or make wine in the only part of the world entitled to call their sparkling wines by that name—France's Champagne region.

I was fortunate to be able to attend a tasting in New York City that featured only sparkling wines, including many from Champagne being poured by representatives from the estates, often the winemakers. There were many winners, but in the interest of conserving space for others who will be sharing recommendations, let me highlight three non-vintage (NV) Champagnes that, while not Cava or Prosecco priced, nevertheless represent good value and stylistic differences.

**NV Pierre Gimonnet & Fils Sélection Belles Années** is a 100% Chardonnay wine assembled from three vintages (2010, 2011 and 2012) that are from either premier cru or grand cru vineyards that offers lively citric fruit, particularly lime, in a medium body that offers ample grip. **NV JL Vergnon Murmure Premier Cru Brut Nature** also is 100% Chardonnay, mostly from the 2012 vintage and old vines, that has a bit more muscle, exhibiting more stone fruit impressions that, while fairly overt, are cut with a chalky salinity. For something markedly different, **NV Moussé & Fils L'Or d'Eugène Blanc de Noirs Brut** is made using red grapes, 20% Pinot Noir and 80% of that "other" red grape of Champagne, Pinot Meunier. While Meunier can exhibit a more rustic quality, sometimes even gamey, in many of the wines in which it

is featured, here the impressions are fruit-driven. There is a sturdy balance of peaches and pears deftly balanced within the wine's ample structure.

A winery we previously have addressed as offering an excellent combination of Champagne sensibilities (the family has its roots there), New World accessibility and excellent value is Gruet, a New Mexico winery established 30 years ago in the high-altitude region outside Albuquerque. The lineup of offerings is 10 or more, and most are easy-on-the-wallet purchases. In most releases I tend to favor the Blanc de Blancs bottling for its



steely yet richly presented fruit. As if the established releases aren't inexpensive enough, Gruet now has its St. Vincent lineup, nice wines at prices that should compare favorably with some of the more industrial Prosecco wines that have elbowed their way into the marketplace.

While the Gruet wines enjoy wide distribution and should be available in many stores, I cannot say how available the Champagnes will be, although I hope one or more will be embraced by retailers looking to place reasonably priced wines from the Champagne region on their shelves. However, I do know what some of our area's wine savvy retailers will be recommending to customers looking for the right bottle of bubbly to open or give during this final month of the year, so let us hear from them. The descriptions offered are those of these wine experts.

Andrea Billick of the **Super BuyRite Store, Rt. 45, West Deptford** is an advocate for three bubbly that offer among them very different personalities. **NV Terroirs of Spain Brut Cava** has a nose displaying green apple, pear, white flower and biscuit notes. On the palate it is crisp, with smooth bubbles and flavors of golden apple and yellow flowers emerging. It is a methode traditionnelle wine (i.e. using the techniques employed in Champagne) blended from 90% Macabeo and 10% Chardonnay. It is part of a series of wines offering exceptional quality for everyday drinking (\$11.99). **2012 Murgo Brut** (a wine featured previously in this column) is another Spanish wine made from Etna's native grape, 100% Nerello Mascalese. It is aged on the lees for at least 2 years before disgorgement, allowing for a complexity found in only the world's top sparkling wine regions. It offers a unique characterful expression of Etna terroir (\$17.99). **2013 Los Bermejós Espumoso Brut Nature** is made on Spain's Canary Islands from 100% Malvasia grapes grown in a single vineyard. It is aged at least 18 months on the lees and is made using the Champagne method. It is a small production, avant-garde sparkling wine made from very old vines grown on the volcanic soils on the island of Lanzarote. It yields crisp, clean and precise notes of green apples, citrus, green almonds, smoke and salt (\$29.99).

Nina Sygnecki is the wine director for **Traino's Wine & Spirits, Church Road in Marlton and E. Evesham Road in Voorhees**, and she provided me with a bevy of bubbly choices from which to select and feature. Nina's many value choices include **NV Louis de Grenelle Saumur Rose Brut "Corail,"** a Loire Valley, a 100% Cabernet Franc wine that offers a deep pink hue with very fine mousse. It displays aromas of wild strawberries and raspberries with violets and a palate of citrus and red fruit. It is intense, fresh and radiant (\$15). **NV Pignoletto La Battagliola** is a 100% Pignoletto wine from Modena, Italy that offers light notes of white flowers and tree fruits. It is very balanced and versatile (\$15). **Made by G Sparkling Red** is a 100% Gamay wine made using the Champagne method, which gives it vibrant fruit, great freshness

(Continued on Page 10)



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By Eric G. Fikry

# PRESIDENT'S PERSPECTIVE

## Where do I begin?

I recently had the honor of being invited to participate in the swearing in ceremony held for newly admitted Judicial Law Clerks at the Hall of Justice. It was a great privilege to be able to congratulate them on achieving this professional and personal milestone on behalf of the Camden County Bar Association. Witnessing our newest members of the bar celebrate this joyous occasion with their families and significant others was among the most gratifying of many wonderful experiences I've had during my time so far as President.

I would also like to take this opportunity to extend the Association's congratulations to all of our members who recently passed the bar. For those who were not as fortunate, take solace in the fact that you are not alone in having to overcome this adversity, and that the outcome of any one exam will not deter you from successfully practicing law, if that is truly what you want to do. Assess what you can improve in terms of your preparation, redouble your efforts, and focus on the future career you are in the process of building.

As the amount of time that has passed since I graduated from law school can now be measured in decades instead of years, from time to time I have been asked by newer lawyers what I know now, that I wish I had known at the beginning of my career. Here are a few suggestions informed by my own personal experience, which may be of help to some:

- **Early in your career, the most valuable compensation is the opportunity to learn.** Early on, the best professional experiences you can have are those which allow you the opportunity to learn. While we must all face economic realities that shape our decision making with respect to employment, in the beginning of your career, invest your

time and energy in positions that afford you meaningful experience working with knowledgeable practitioners who have a willingness to train. Don't make your job choices simply by auctioning your services off to the highest bidder.

- **Mentors aren't always in the office next door.** While I had the good fortune of being the beneficiary of outstanding guidance and mentorship throughout my career, that is unfortunately not the case for everyone. For those of you who find yourselves in a situation without this type of professional resource, I would strongly urge you to seek out and actively develop those relationships on your own. The bar association is an outstanding place to meet people devoted to the profession who are willing to share their time, insights and talents with you. Extending yourself a little now will enable you to reap rewards in the long run.
- **This is a relationship business.** Undeniably, you will need to spend however many hours Malcom Gladwell has determined necessary to become proficient in your profession. This is perhaps even more true of our profession than most others. Nevertheless, you also need to recognize that, irrespective of your practice area, almost no one can succeed over a sustained period of time working entirely on his or her own. You need to develop relationships to attract clients, learn of opportunities, and to cause people to think of you when they become aware of opportunities for which you may be suited. Getting out from behind your desk to make those connections is another important investment you need to make in yourself.
- **Take the opportunity to do good, and not just well.** One of the most unique things about the practice of law is that it affords you the ability—if you choose to take it—to directly and significantly impact the lives of your clients, and potentially the larger community. This is not just true for government attorneys or lawyers whose full time practices focus on representing under-resourced clients. We all have the chance to volunteer for pro bono appointments, participate in legal clinics or otherwise give back to the profession and the community. If you wish to offer your time, but don't know where to find pro bono opportunities contact me or the Association, and we will connect you with the many agencies that match attorneys with clients in need in your area. If you want to volunteer in other ways, the Camden County Bar Foundation is always in need of volunteers for the many good works they do throughout the year.
- **Responsibility to the judicial process.** Another aspect of what we do that is different from other professions is that in addition to representing our clients, we also all bear responsibility for ensuring the fairness of the judicial process. While helping our clients achieve their objectives is paramount, the way we go about practicing law is as significant as the outcomes we generate. Be aware of this from the beginning, and be conscious of it throughout your practice. Put yourself in situations where these obligations are honored. Remember that your actions reflect not only on yourself and your firm, they also shape the public's perception of the profession in general.

I hope that some of this unsolicited advice is helpful to those of you at the outset of your legal careers. Remember that the bar association is here to help you learn, network, and assist you in better serving your clients' needs. Take advantage of the resources that are available to you. I look forward to seeing more of you at upcoming events.

## WELCOME NEW MEMBERS

November 2017

### Active (4)

#### Dominic DeLaurentis

Stahl & DeLaurentis, P.C.  
10 E Clements Bridge Rd.  
Runnemede, NJ 08078

#### David Kuritz

Oxman Goodstadt & Kuritz, PC  
6 Neshaminy Interplex Dr Ste 211  
Feasterville, PA 19053

#### Jeffrey Simons

Jacobs, Schwalbe & Petruzzelli, P.C.  
Ten Melrose Ave  
Ste 340  
Cherry Hill, NJ 08003

#### Andrew Sperl

Duane Morris, LLP  
30 South 17th Street  
Philadelphia, PA 19103

### Public Sector (1)

#### Stephanie Madden

Office of County Counsel  
Courthouse - 14th Floor  
520 Market Street  
Camden, NJ 08102  
Public Sector

### Limited Student (4)

#### Derek Demeri

330 Cooper Street #1005A  
Camden, NJ 08102

#### Anna Skamarakas

18 E Maple Ave  
Bellmawr, NJ 08031

#### Bassel Rabah

New Jersey Superior Court  
101 South Fifth Street  
5th Floor, Courtroom 56  
Camden, NJ 08103

#### Brian Lewis

330 Cooper Street  
Camden, NJ 08102

# YOUNG LAWYER HAPPENINGS



## YOUNG LAWYER CHAIR

By Tom Hagner

## Update from YLC

It is hard to believe that 2017 is almost over, and that the winter weather is upon us. Participating on the Young Lawyer Committee proves the truth of one old saying: "time flies when you are having fun"! Just like the rest of the year, the Fall months were jam packed with exciting events that allowed the young lawyers of Camden County to network themselves as well as to give back to the community.

On October 21, the YLC hosted a Halloween Party at the Volunteers of America Anna Sample House in Camden. The YLC entertained and served upwards of 50 parents and children, who all left smiling ear to ear (and loaded up with tricks and treats). This could not have been done without the help of almost a dozen volunteers, as well as plenty of pizza and candy, magician Jim Combs, and last but certainly not least, Jim's magical rabbit Mimzy.

Next on the events calendar was the final Young Lawyer Happy Hour of the year. This was held at The Pour House and enjoyed by all who attended. Perhaps most importantly, it was all made possible by the generous sponsorship from our friends at BIRE Financial Services Group. Following quickly on the heels of that event was the annual Fall Frolic held at The Pub and the Wrapping Party at CCBA Headquarters.

As Fall began its transition into Winter, members of the CCBA headed back to the Boys and Girls Club in Camden to volunteer and spread holiday cheer at the annual Christmas Party! And, on December 21, participants in the Camden County Bar Foundation's Adopt-A-Family Program, will pack the St. Joseph's Pro Cathedral Church with gifts and meals for local families in need. The program is in its 27th year and aims to help over 100 families each year. This year, the Young Lawyer Committee plans to adopt and provide a wonderful holiday for three (3) local families. I would strongly encourage any YLC members interested in participating to contact Jeanette Kwon at [Jeanette.Kwon@gmail.com](mailto:Jeanette.Kwon@gmail.com), and I would strongly encourage any individual or law firm interested in supporting the event to contact Michael Ward, Esq. or Marci Hill Jordan, Esq. for more details.

Moving into the future, there are a number of great events being lined up by the YLC for 2018. These events include a Young Lawyer Bowling Night in January, the annual Chili Cook-Off in February, and, when the weather warms up, we are planning to host a Spring Happy Hour! In addition to being able to compete for best chili, best cornbread, and best dessert, this year's Chili Cook-Off will feature an additional competition category for CCBA members to show off their cooking skills: side dishes! Dust off your bowling shoes, pull out grandma's recipe book, and please stay tuned for more details, including dates, times, and locations, for these and other events planned for 2018.

Finally, I would ask and encourage anyone who is interested in participating in the Young Lawyer Committee, who is not already an active participant, to reach out to me to discuss how you can get involved. Whether you are in your first year of YLC eligibility or your last, your opinions and ideas are greatly valued and can be voiced at our monthly meetings—the next of which is planned for Tuesday, January 16, 2018. If you have any questions in the interim, I can be reached at [TAHagner@HZLawPartners.com](mailto:TAHagner@HZLawPartners.com) and would be more than happy to respond to any inquiries you may have about YLC involvement.

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## WINE & FOOD

Continued from Page 8

and a slightly off-dry palate. It is very easy to enjoy (\$20). **Selbach-Oster Riesling Brut** is a wine made from 100% Riesling grapes that is stylish and fresh, offering an abundance of finesse and grace. (As noted in past columns, Hans Selbach is a venerable German winemaker who really is producing wines worth exploring). Two Champagnes that Nina recommends are the **NV Charles Ellner Carte Blanche Brut** (\$30) and **NV Diebolt-Vallois Blanc de Blancs Brut** (\$47).

I thank Nina and Andrea for sharing their insights and expertise on wines you will be able to find at their respective stores. I shall close by wishing everyone a holiday season that is simply *sparkling*!



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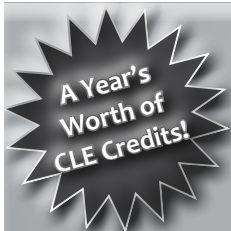
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## Camden County Bar Association Continuing Legal Education

### Career Development Series



The Career Development Series (CDS) is an series of practical skills CLE programs designed to assist junior to mid-level attorneys in their professional development and serve as a refresher for more seasoned practitioners, which allows you to easily complete your annual CLE requirement without travelling outside of Camden County. Program faculty includes a number of local jurists and experienced Camden County practitioners who have practical knowledge on the topics, and are familiar with the local court rules and customs, and the behaviors to avoid.

Wednesday, September 13<sup>th</sup> • 4-6:15 pm  
**Drafting, Pleadings & Motions**

~~Thursday, October 12<sup>th</sup> • 4-6:15 pm~~  
~~**Effectiveness & Professionalism in**~~  
~~**Brief Writing & Oral Advocacy\***~~

Thursday, January 25<sup>th</sup> • 4-6:15 pm  
**Taking & Defending Depositions\***

Thursday, April 12<sup>th</sup> • 4-6:15 pm  
**Basics of Civil & Criminal Trial Advocacy\***

Thursday, February 15<sup>th</sup> • 4-6:15 pm  
**Marketing for the Legal Professional  
& Law Firm Advertising\***

Thursday, March 8<sup>th</sup> • 4-6:15 pm  
**Fundamentals of Federal Court**

Thursday, March 15<sup>th</sup> • 4-6:15 pm  
**Avoiding Pitfalls on Appeals**

Seminars are pending approval by the Board on Continuing Legal Education of the Supreme Court of New Jersey for 16.8 hours of total CLE credit. Of these, 4.0 qualify as hours of credit for ethics/professionalism.

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## FINANCIAL FORENSICS

# Enough About Equifax—What About Me?

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

How's this for timing? After initial guidance from top forensic accountant colleagues of Marty Abo and much research, everyone at Abo and Company was provided with Identity theft protection. Candidly, Marty initially obtained similar coverage last year through LifeLock but then learned that the number one protection for us as individuals and businesses is ID Shield which we found to be so much better than anything else that is available today and cost less than its competitors. (more to come on that).

Go figure. Some three weeks later, the headlines are afire with news of the largest data breach in US History at Equifax. It's just become commonplace to learn of breaches at businesses/institutions we frequent—Yahoo, WholeFoods, TJMax, eBay, Home Depot, US Office of Personnel Management—just to name a few that come to mind. Oy! Ironically, just as we were putting this email alert together, we received an alert from Sharon Joyce, the acting Director of New Jersey's Division of Consumer Affairs *"The statistics compiled present a sobering picture of the challenges that face us when it comes to cyber security. We urge citizens to use the resources available in order to protect themselves and their loved ones from identity theft and other forms of cybercrime."* The New Jersey Attorney General simultaneously released its announcement of some 116,000 New Jersey residents who fell prey as victims of 676 NJ data breaches in 2016, citing the major and more notable ones of Horizon, Target and Vizio. Double Oy!

So far, neither we, nor anyone we know, have been affected YET but it's comforting to know that licensed and bonded fraud investigators at Kroll Advisory Services are standing ready to provide full restoration services to us as members with the goal of getting us back to pre-theft status. We do nothing.

So, here's what we learned. IDShield provides three vital functions:

1. They monitor any and all personally identifiable information on a member's behalf to make sure that no one is "touching" you illegally. Everything from SSN's to driver's license, medical information, social media, up to ten credit cards and ten bank accounts, and even Black-Market websites are monitored for activity.
2. They provide 24/7/365 unlimited access to identity consultation and alerts. They will provide instantaneous alerts should they see unwarranted activity and at least monthly alerts to let the member know that the monitoring function is ongoing.
3. Most importantly, Kroll's licensed private investigators provide 100% full restoration services required to restore a member's identity to its pre-theft status. We get a dedicated, one-on-one relationship with a private investigator where we have 24/7/365 access to via a mobile app. **In Abo and Company's belief this is HUGE.**

We, as Members, do nothing more than provide a legal power of attorney to alleviate the burden.

(Continued on Page 13)

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## FINANCIAL FORENSICS

**Enough About Equifax—What About Me?**

(Continued from Page 12)

What is identity theft Restoration? The goal of the comprehensive restoration service provided to IDShield members by Kroll is to undo the damage done by the identity thief. Action taken by a Kroll licensed private investigator on behalf of the member not only resolves known issues, but can also potentially identify and resolve previously unknown identity theft events if any exist. The results: We, as an IDShield member, are not held responsible for the debts created by the identity thief, consumer reports are returned to their pre-theft status and other records (where possible) are cleared of the activity created by the identity thief.

We learned that IDShield, unlike every other service including LifeLock or Country Wide, doesn't just guide, manage or refer the process out. They take on the full responsibility to do everything necessary to get you back to your pre-theft status. They provide a \$5 million guarantee which means that they will spend whatever it takes to accomplish this mission.

In the forensic world, we at Abo Cipolla Financial Forensics know well of Kroll Advisory Services as the leading global provider of risk solutions in assisting companies, organizations, individuals and government entities to identify, monitor, mitigate and remediate risks affecting people, assets, operations and security. With this mega-data breach from Equifax, it is pretty conclusive that every single adult American has likely been affected. What this means simply is that our data has been stolen. Although our and your personal information may not have been used by someone yet, we are all in a very exposed position. There have been so many data breaches of merchants, banks and other financial institutions, government agencies and others in recent years that the information an identity thief needs might already be in circulation.

IDShield's policies currently cost Abo and Company \$9.95 per single person per month and \$19.95 per family although we're told these rates can even be lower depending on the size of an organization. Give Marty Abo a call at 856-222-4723 ext. 104 to find out how to get individual, family or employee coverage as he did at Abo and Company.

Here's the way Abo looked at the HUGE benefit of IDShield over others. We read that The Federal Trade Commission (FTC) estimates that it takes the average American 600 hours of his/her time to fix an identity issue. That's fifteen 40-hour work weeks! Considering that the FTC also estimates that a theft is occurring every two seconds in America, we are all incredibly vulnerable. If you're an accountant, attorney or other consultant who might bill out at \$350 per hour, that's an "opportunity cost" of \$210,000. If your annual compensation approximates \$100,000 per year, that's an "opportunity cost" of approximately \$29,000. If you're making \$200,000 per year, that's an "opportunity cost" of perhaps \$58,000. Think of what you earn hourly and multiply that number by 600 to determine how much time/earning power one could potentially waste by trying to fix an identity issue yourself. You can see why we thought the pre-tax and even an after-tax cost insurance/peace of mind that ID Shield offered us was well worth it. Given the potential cost to someone's earnings as estimated earlier, the cost of owning the service is a fraction of that. So, for literally \$.30 per day, a member has access to the most sophisticated and well-developed system of identity protection and restoration on the market today.

If the employer pays, as Abo and Company has chosen to do, it becomes a tax-deductible event to the employer perhaps reducing the net, after-tax costs by as much as 54% (i.e. federal income taxes, state income taxes, payroll taxes) when providing this to employees.

Abo and Company even put a link on our website at [www.aboandcompany.com](http://www.aboandcompany.com) offering IDShield individually and for those interested in providing protection to their employees, suggested they reach out to Marty Abo and he would put you in touch with his group specialist.

*Abo and Company, LLC and its affiliate, Abo Cipolla Financial Forensics, LLC, Certified Public Accountants – Litigation and Forensic Accountants are proud Sponsors of the Burlington 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.*

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For information on our low rates and for exceptional customer service, please contact one of our lenders:

### RESIDENTIAL LENDERS

**Jerry Silvi**

856-869-3251  
[JSilvi@1stcolonial.com](mailto:JSilvi@1stcolonial.com)

**Carol DeGrace**

856-885-2021  
[CDeGrace@1stcolonial.com](mailto:CDeGrace@1stcolonial.com)

**Jason Haugh**

856-869-3252  
[JHaugh@1stcolonial.com](mailto:JHaugh@1stcolonial.com)

**Richard DeGrace**

856-885-2022  
[RDeGrace@1stcolonial.com](mailto:RDeGrace@1stcolonial.com)

**Rich Shakarjian**

856-858-8118  
[RShakarjian@1stcolonial.com](mailto:RShakarjian@1stcolonial.com)

**Efrain Muñoz**

856-559-4259  
[EMunoz@1stcolonial.com](mailto:EMunoz@1stcolonial.com)

For information on a Reverse Mortgage, please contact Richard DeGrace.

**1st Colonial Community Bank**  
1stcolonial.com Nice People with Money



### RESIDENTIAL LENDING

210 Lake Drive East, Woodland Falls Corporate Park Suite 300, Cherry Hill

NMLS  
# 677617



Member  
**FDIC**



Equal Opportunity  
Lender

Shares of 1st Colonial Bancorp, Inc. common stock are publicly traded on the OTC Bulletin Board under the symbol FCOB.

## OUT AND ABOUT

### Gerry Dinner



Cocktail Sponsor Tim Holman, Judge Simandle



Bill Tambussi & Judge Rodriguez



Jim Greenberg & Ellen McDowell



Judge Burns, Judge Wettre, Judge Simandle,  
Judge Donio



Paul Snyder, Chris Esposito, Eric Fikry, Scott Griffiths



John Kearney, Frank Allen, Rob Ransom,  
Ellis Medoway



John & Heather Stapleton, Ryan Tack-Hooper,  
David Wake



Judge Poslusny, Jim Hamilton, Jason Levine,  
Jen Fowler

## SEMINARS



**Elliot Harris & Jules Lieberman** presented at the recent **New Jersey Landlord Tenant Practice** CLE on Tap program for newly admitted lawyers.



**Bill Cook**, *Brown & Connery LLP*; **Stacy Fols**, *Central Appellate Research Superior Court of NJ*; **Tommie Ann Gibney**, *Andres & Berger, P.C.*; and **Richard T. Wells (moderator)**, *Florio Perrucci Steinhardt & Fader LLC*, conducted the CLE on Tap Program for newly admitted lawyers **New Jersey Civil Trial Preparation**.



# 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.

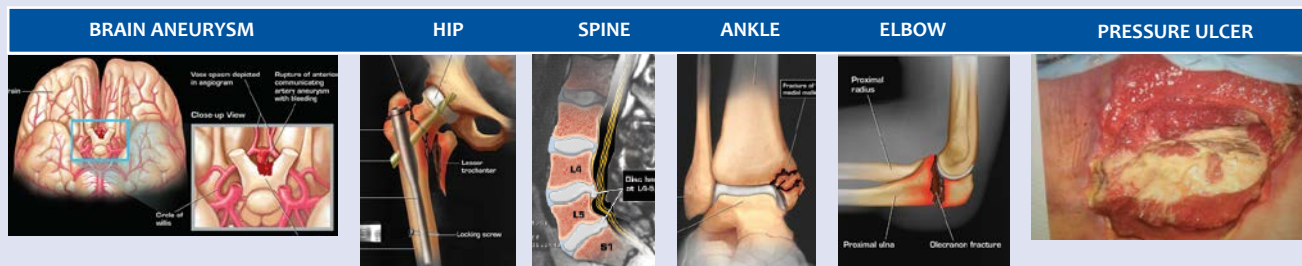
Accepting Referrals of Serious and Catastrophic Injury Cases Including:

**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**



# THE BARRISTER GOES DIGITAL!



## CCBA Enters the Digital Age!

As we've been advertising, the January issue of *The Barrister* will be in a digital format. The rising costs of producing and mailing a printed *Barrister* are becoming prohibitive making it necessary for us to make this change. Be assured, however, that we will continue providing the same quality, informative and interesting publication you've come to expect, only in a modern format. In addition to significantly reducing the cost of producing the *Barrister*, the new format will ensure more timely delivery of each monthly issue since it will be delivered via a link in an email, rather than via the postal service.

Like the printed *Barrister*, you can flip through the digital version like you would a magazine and check out the many features:

- search to find your favorite articles
- single click on website links for external reading
- share key articles with your colleagues
- bookmark pages and add "sticky" notes for future follow up
- Include the monthly inserts as usual, and more.

Each issue will also be available in the archive so you can automatically build a digital collection - without the clutter, all from the convenience of the device of your choice -- computer, mobile, and tablet. And for those who need hardcopy, there is the option to download and print a PDF.

Make sure you don't miss a single issue of the new digital *Barrister*. Logon to your member portal (<https://camden.intouchondemand.com>) to make sure that your contact information is current, especially your email address, and update if necessary.

**Questions? Email [info@camdencountybar.org](mailto:info@camdencountybar.org) or call us at 856.482.0620.**



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





Camden County Bar Foundation

# 2017 Adopt-A-Family For The Holidays

## Make Dreams Come True!

The Bar Foundation's **Public Benefits Committee is teaming up again with the Young Lawyer Committee** to make the 2016 Christmas holidays special for underprivileged families in the City of Camden. Your generous outpouring of support last year allowed us to "adopt" over 100 families and we hope to meet or exceed that number this year.

It's easy to participate. Just tell us the size of the family you wish to adopt and we'll let you know the ages of the children, their clothing sizes, and in certain cases, their "wish list." Then all you have to do is shop and feel good knowing that you are sharing the holiday spirit with a family you will never meet, but who will be touched by your kindness. We are also asking that you include enough food for their Christmas Dinner. The amount you spend on gifts and food is up to you. **The donation drop off will be from 8:30 - 10:30, Thursday, December 21<sup>st</sup> at St. Joseph's Pro Cathedral Church in Camden.** You will receive details and directions with your family assignment.

We hope all Bar members will commit to adopting a family either through their law firm or individually. Your participation is guaranteed to make you feel wonderful (and it's tax deductible)!

Please contact **Marci Hill Jordan** at [mjordan@stark-stark.com](mailto:mjordan@stark-stark.com) for family assignments. Call Marci 856.874.4421 or **Michael Ward** at [mickwardlaw@comcast.net](mailto:mickwardlaw@comcast.net)/856.627.3444 if you have questions.

## Thank You & Happy Holidays!



# THE POWER OF THE PORTAL

As you may recall, the Association launched a new member management system last spring, which included a personal membership portal for all members of the CCBA. We strongly encourage members to take advantage of the membership portal and all it can do for you - update your contact information, register and pay for upcoming Events / CLE programs, make dues renewal payments, view a record of all CCBA events and seminars attended, and more! It's easy to get started by following the instructions below:

Go to:	<a href="https://camden.intouchondemand.com/">https://camden.intouchondemand.com/</a>
User name:	the email address we have on file
Password:	Click "forget your password – click here" to setup a password

## Sample – Login Screen

[Login Here.](#)

The login screen is a blue box with two input fields: 'Email' (with a person icon) and 'Password' (with a lock icon). Below the fields is a 'Login' button. At the bottom, there is a link that says 'Forgot your Password - Click Here' with a person icon.

To renew your membership, click **"renew your membership now."** To register for an event, click **"View the Events Calendar"** to locate the event you are interested in attending.

## Sample – Home Page Screen

The home page features a dark blue navigation bar at the top with links: Menu, My Account, Calendar, Directory, Contact Us, and Change Password. Below the bar, the page is divided into several sections:

- My Account** (with a group of people icon):
  - » My Account
  - » Change your Login Email or Password
  - » **\* Renew Your Membership Now**
- Events** (with a clock icon):
  - » View the Events Calendar
  - » My Past Events & CLE's
  - » My Discount Codes
  - » Outstanding Event Payments
- Publications & Forms** (with a book icon)
- Membership Directory** (with a mobile phone icon):
  - » Directory Search
- Social Networking** (with a group of people icon):
  -

**For technical assistance, please contact Bar Headquarters at 856.482.0620**





Camden County Bar Association Lunch & Learn

*presented by*

## The Debtor/Creditor Committee

*guest speaker*

Jeanne Naughton, Clerk of Bankruptcy Court



Thursday, January 11, 2018 • Noon  
Tavistock Country Club • Haddonfield

### Discussion Topics:

- Current trends and issues facing the bankruptcy court
- Implementation of new rules and procedures
- What the future holds for bankruptcy

## Luncheon Buffet • Open to all members & guests

- Advance Reservations (*CCBA Members*) — \$35; Walk-ins — \$50
- Advance Reservations (*Non-Members*) — \$60; Walk-ins — \$75

*Reservation Form — Print Clearly — Detach and return with payment no later than **January 9, 2018.***

Name(s) _____		
Address _____		
City/State/Zip _____		
Telephone _____	Email _____	
Credit Card # _____	Expiration _____	CVV# _____
Signature ( <i>Credit Card Payment Only</i> ) _____		

### PAYMENT METHOD:

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

Questions?

Call Us: 856.482.0620

Fax Registration: 856.482.0637

Checks payable/return to:  
Camden County Bar Association  
Probate & Trust Luncheon  
1040 N. Kings Highway, Suite 201  
Cherry Hill, NJ 08034



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



## Taking & Defending Depositions

Thursday, January 25, 2018 • 4 - 6:15 pm

Tavistock Country Club • Haddonfield

Continuing  
Legal Education



New Jersey & Pennsylvania MCLE Approved Service Provider — YOUR Trusted CLE Source!

### FACULTY

**Carlos M. Bollar, Esq.**

Archer, P.C.  
Haddonfield

**John P. Kahn, Esq.**

Duane Morris, LLP  
Cherry Hill

**Roger Lai, Esq.**

NJ Office of Legislative Services  
Trenton

### FACULTY/MODERATOR

**Ronald G. Lieberman Esq.**

Cooper Levenson, P.A.  
Cherry Hill



This program will delve into the intricacies of conducting effective depositions. What are the do's and don'ts of what a deposition can address? You are facing an aggressive adversary-how do you handle it successfully?

Our panel of experts will provide you with tips and best practices for conducting successful depositions to achieve the results you want.

### PROGRAM TOPICS:

- How structure and organization can enhance advocacy
- Understanding deposition procedures
- The importance of effective listening
- Proper methods for interposing objections
- Resolving disputes during depositions
- Q & A

**TUITION:** Walk-in registrants add \$15

(includes refreshment & materials)

\$80 CCBA Members

\$110 Non-Members

\$25 Paralegals/Legal Secretaries

FREE to Law Students

**NEW JERSEY CREDIT:** This program is pending approval by the Board on Continuing Legal Education of the Supreme Court of New Jersey for **2.4** hours of total CLE credit. Of these, **0** qualify as hours of credit for ethics/professionalism. *The actual credits earned may be less if the instruction time is less than 120 minutes.*

**PENNSYLVANIA CREDIT:** Seminar includes **2.0** hours of SUBSTANTIVE credit from the Pennsylvania CLE Board. If you need credit for any other state, notify us when you register.

Reservation Form — Print Clearly — Detach and return with payment no later than **January 23, 2018**

**Course materials will be distributed via email.**

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

Address \_\_\_\_\_

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

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

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

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

PA CLE Credits Requested? ☐ Yes ☐ No PA I.D. # \_\_\_\_\_

### PAYMENT METHOD:

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

### QUESTIONS?

Call Us: 856.482.0620

Fax Registration: 856.482.0637

### CHECKS PAYABLE/RETURN TO:

Camden County Bar Association  
Depositions Seminar  
1040 N. Kings Highway, Suite 201  
Cherry Hill, NJ 08034



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## Camden County Bar Association



### Marketing for the Legal Professional & Law Firm Advertising

Thursday, February 15, 2018 • 4 - 6:15 pm  
Tavistock Country Club • Haddonfield

## Continuing Legal Education



New Jersey & Pennsylvania MCLE Approved Service Provider — YOUR Trusted CLE Source!

#### FACULTY

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

**Jonathan M. Korn, Esq.**  
Blank Rome LLP  
Cherry Hill  
Princeton

**Victoria A. Schall, Esq.**  
Law Offices of Adam Kotlar  
Cherry Hill

#### FACULTY/MODERATOR

**Craig D. Becker, Esq.**  
Craig David Becker-Attorney at Law  
Mt. Laurel

Includes 1.0  
Ethics Credit

Professional success is important to everyone, but success in business and in life means different things to different people. However, one fact is universal—real success is impossible without building great relationships, which means that there is more to developing and maintaining a business than just a transaction.

Our panel of successful attorneys will give you the many-faceted nuts & bolts strategies to build your successful practice.

#### PROGRAM TOPICS:

- Proper & effective strategies for developing business • Effective self-promotion
- Building & maintaining relationships with other professionals • Effective Networking
- Client communication • Initial Consults • Advertising • Ethical issues
- Website & Social Media • Retaining clients • Handling expectations
- What an attorney should never do to develop business, and more!



**TUITION:** Walk-in registrants add \$15  
(includes refreshment & materials)

\$80 CCBA Members

\$25 Paralegals/Legal Secretaries

\$110 Non-Members

FREE to Law Students

**NEW JERSEY CREDIT:** This program is pending approval by the Board on Continuing Legal Education of the Supreme Court of New Jersey for **2.4** hours of total CLE credit. Of these, **1.0** qualifies as hours of credit for ethics/professionalism. *The actual credits earned may be less if the instruction time is less than 120 minutes.*

**PENNSYLVANIA CREDIT:** Seminar includes **1.0** hour of SUBSTANTIVE credit and **1.0** hour of ETHICS credit from the Pennsylvania CLE Board. If you need credit for any other state, notify us when you register.

Reservation Form — Print Clearly — Detach and return with payment no later than **February 13, 2018**  
**Course materials will be distributed via email.**

Name(s) _____		
Address _____		
City/State/Zip _____		
Telephone _____	Email _____	
Credit Card # _____	Expiration _____	CVV _____
Signature (Credit Card Payment Only) _____		

PA CLE Credits Requested? ☐ Yes ☐ No

PA I.D. # \_\_\_\_\_

#### QUESTIONS?

Call Us: 856.482.0620

Fax Registration: 856.482.0637

#### CHECKS PAYABLE/RETURN TO:

Camden County Bar Association  
Marketing/Advertising Seminar  
1040 N. Kings Highway, Suite 201  
Cherry Hill, NJ 08034

#### PAYMENT METHOD:

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



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## Marketing Through Social and Electronic Media

Wednesday, February 28, 2018 • Noon - 2:15 PM  
Tavistock Country Club • Haddonfield

Continuing  
Legal Education



NOTE START TIME

New Jersey & Pennsylvania MCLE Approved Service Provider — YOUR Trusted CLE Source!

### FACULTY

Jon Bernstein, General Manager  
Creative Web Group  
Pennsauken

### FACULTY/MODERATOR

Craig D. Becker, Esq.  
Craig David Becker-Attorney at Law  
Mt. Laurel

Includes 1.0  
Ethics Credit



As the public obtains increasing amounts of information from social media and the internet, understanding how to market on the internet and social media can become a crucial concern to many businesses, including Attorneys. Social media can be a valuable tool in obtaining new business.

This seminar will explore techniques to efficiently utilize social media to expand your marketing to prospective clients, as well as reviewing important and unique ethical considerations when marketing on the Internet and social media.

**TUITION:** Walk-in registrants add \$15  
(includes lunch & materials)

\$80 CCBA Members  
\$110 Non-Members

\$25 Paralegals/Legal Secretaries  
FREE to Law Students

**NEW JERSEY CREDIT:** This program is pending approval by the Board on Continuing Legal Education of the Supreme Court of New Jersey for **2.4** hours of total CLE credit. Of these, **1.0** qualifies as hours of credit for ethics/professionalism. *The actual credits earned may be less if the instruction time is less than 120 minutes.*

**PENNSYLVANIA CREDIT:** Seminar includes **1.0** hour of SUBSTANTIVE credit and **1.0** hour of ETHICS credit from the Pennsylvania CLE Board. If you need credit for any other state, notify us when you register.

Reservation Form — Print Clearly — Detach and return with payment no later than **February 26, 2018.**

Name(s) \_\_\_\_\_  
Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Telephone \_\_\_\_\_ Email \_\_\_\_\_  
Credit Card # \_\_\_\_\_ Expiration \_\_\_\_\_ CVV# \_\_\_\_\_  
Signature (Credit Card Payment Only) \_\_\_\_\_

PA CLE Credits Requested? ☐ Yes ☐ No

PA I.D. # \_\_\_\_\_

### Questions?

Call Us: 856.482.0620

Fax Registration: 856.482.0637

### Checks payable/return to:

Camden County Bar Association  
Social Media/Electronic Marketing  
1040 N. Kings Highway, Suite 201  
Cherry Hill, NJ 08034

### PAYMENT METHOD:

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



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*Camden County Bar Foundation*

# *Lip Sync Contest*



## **Casting Call**

It's time to step out of the courtroom and onto the Bar Foundation's stage to share your non-lawyering talents with your colleagues and the world!

The Foundation is considering a new fundraising event for the spring (weeks of April 16 or April 23) along the lines of Karaoke without the singing and we want to make sure we have enough members willing to participate before we plan further.

If *Milli Vanilli* can win a Grammy doing it (eventually forfeited) so can you.

If you think you're ready for the stage and an evening full of fun and laughter with you as the star, email us at [info@camdencountybar.org](mailto:info@camdencountybar.org) or call Bar Headquarters at 856.482.0620 to let us know.

Once we have enough interest, we'll line up our panel of impartial judges and finalize details. And by the way, we will be offering prizes determined by audience vote!

So, *Give Us Some Lip* if you're willing and let us know by November 15th, by calling 856.482.0620 or via email at



*Give Us Some Lip!*





# Camden County Bar Association Lawyer ID Card



The CCBA, in cooperation with the Camden Vicinage and the Camden County Sheriff's Office, is now issuing photo Attorney ID Cards.\* These cards will allow holders to enter the courthouse without removing their belts, and the use of the employee-designated security lines at the Camden County Courthouse during high traffic times.

The cost for the cards is \$25 for CCBA Members and \$50 for Non-Members. They will be valid for 5 years, at which time they must be renewed.

The cards must be visible upon entry to the courthouse, and the CCBA will provide a lanyard with each card.

To receive a CCBA Lawyer ID Card, complete the information below and return it with payment to Bar Headquarters. The cards will be issued in the Sheriff's Office on the 1st Floor of the Courthouse.

The CCBA is grateful to Assignment Judge Deborah Silverman Katz and the Camden County Sheriff's Office for their assistance in the implementation of this program.

*\* Lawyer ID Cards are the property of the Camden County Bar Association (CCBA) and the Camden Vicinage and must be surrendered upon cessation of the practice of law in the State of New Jersey. The cards are not an acceptable form of legal identification.*

*Print Clearly*

Name \_\_\_\_\_

Home Address \_\_\_\_\_

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

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

Height \_\_\_\_\_ Weight \_\_\_\_\_ Eye Color \_\_\_\_\_ Hair Color \_\_\_\_\_

Payment: ☐ Check ☐ AMEX ☐ Mastercard ☐ VISA  
☐ CCBA Member – \$25 ☐ Non-member – \$50

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

Signature (Credit Cards Only) \_\_\_\_\_

*Please allow several days for this application to be processed and forwarded to the Camden County Sheriff's Office in the Courthouse. Applicants must go to the Sheriff's office on the first floor of the Courthouse to obtain the card.*

## QUESTIONS?

Call Us: 856.482.0620

Fax Application: 856.482.0637

Email Application: [info@camdencountybar.org](mailto:info@camdencountybar.org)

## CHECKS PAYABLE/RETURN TO:

Camden County Bar Association  
Lawyer ID Card  
1040 N. Kings Highway, Suite 201  
Cherry Hill, NJ 08034

## Office Use:

Rcvd: \_\_\_\_\_

Frwd: \_\_\_\_\_



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