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SPRING 2021

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ELEVEN SZAFERMAN LAKIND ATTORNEYS INCLUDED IN 2021 NEW JERSEY SUPER LAWYERS LISTS*

Eleven (11) Szaferman Lakind attorneys have been included in the 2021 New Jersey Super Lawyers lists issued by Thomson Reuters.

The attorneys represent seven (7) practice areas including Family Law, General Litigation, Personal Injury Litigation: Plaintiff, Class Action, Environmental Litigation, Employment & Labor and Civil Litigation: Plaintiff.

Co-Managing Partner Brian Paul has been further recognized with his inclusion in the New Jersey Super Lawyers Top 100 list. Brian was also included in the New Jersey Super Lawyers Top 100 list in 2019.

Partner Thomas Manzo and Associate Christopher Myles were included in the 2021 New Jersey Super Lawyers Rising Stars list for the second year in a row. All other Szaferman Lakind attorneys have been included in the Super Lawyers list for four (4) years or more.

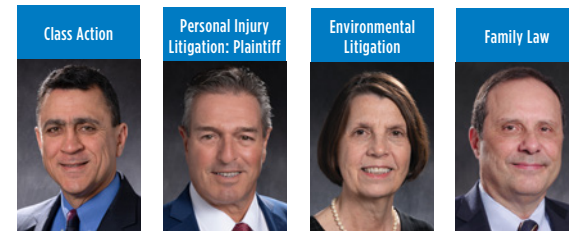
According to Super Lawyers, "Each candidate is evaluated on 12 indicators of peer recognition and professional achievement. Selections are made on an annual, state-by-state basis. The objective is to create a credible, comprehensive and diverse listing of outstanding attorneys that can be used as a resource for attorneys and consumers searching for legal counsel." Only 5% of attorneys are selected to the Super Lawyers list and only 2.5% are selected to the Rising Stars list. Candidates are eligible for Rising Stars if they are under the age of 40 and have been practicing for less than 10 years.

"On behalf of our firm, I want to express thanks to Thomson Reuters and our peers in the New Jersey legal community in

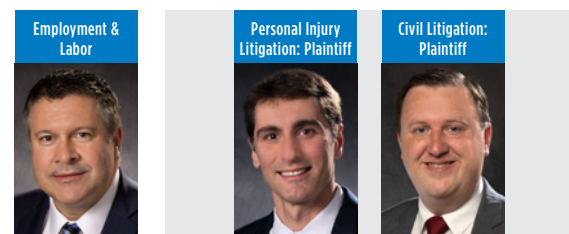
recognizing the attorneys included in this year's Super Lawyers lists," commented Co-Managing Partner Barry Szaferman. "We take great pride in providing quality service to our clients and we couldn't achieve that without all of our talented attorneys and dedicated staff."



Barry Szaferman Co-Managing Partner
Brian G. Paul Co-Managing Partner
Arnold Lakind Founding Partner
Craig J. Hubert Partner



Robert E. Lytle Partner
Michael R. Paglione Partner
Janine G. Bauer Partner
Jeffrey K. Epstein Partner



Daniel Sweetser Partner
Thomas Manzo Partner
Christopher Myles Associate

2021 Super Lawyers Rising Star List



Super Lawyers®*

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Michael Paglione
Partner

PEDESTRIAN FATALITY – MICHAEL PAGLIONE SETTLES DIFFICULT WRONGFUL DEATH CASE FOR \$640,000

On March 7, 2017, at 12:30 AM, a young woman was struck and killed by a motor vehicle. The investigating police reported that the decedent was wearing dark clothing, she was not in a crosswalk when struck, and she seemed to “dart out” directly into the path of the oncoming vehicle. Surveillance video from a nearby church supported the conclusions of the investigating officers. There was also further damning toxicological evidence indicating that the pedestrian was impaired at the time of the accident.

Despite these factual challenges, Mr. Paglione agreed to represent the family of the young woman and sued the operator and owner of the vehicle. He hired an accident reconstruction engineer who calculated the speed of the vehicle at the time of impact to be almost twice the 25 mph speed limit on that residential roadway. He also hired a forensic accountant to calculate future monetary losses on behalf of the decedent’s beneficiaries. The matter ultimately settled for a total amount of \$640,000.



Michael Paglione
Partner

\$540K IN SETTLEMENTS REACHED IN TWO WORKERS’ COMPENSATION MATTERS

Szaferman Lakind Partners Michael Paglione and Michael Brottman worked together on behalf of their client to achieve a total settlement of \$439,000 resulting from a job-related injury. The client sustained serious spinal injuries while lifting construction materials in 2004. The injuries necessitated a prolonged course of medical treatment and he was required to undergo multiple spinal surgeries including a two-level spinal fusion.

Mr. Paglione and Mr. Brottman ensured that the client received temporary wage replacement benefits from his employer’s workers’ compensation insurance carrier throughout the course of his medical treatment and recovery from surgery. In 2013, they obtained an order from the workers’ compensation court finding him 66.67% disabled and awarding \$242,000 for the permanent disability he suffered as a result of his injuries.

When the client’s condition worsened, our attorneys reopened his case with the workers’ compensation court. Earlier this year the judge found our client to be permanently disabled and awarded him a weekly monetary benefit for the remainder of his life, including \$197,000 in retroactive benefits. In addition, the client is entitled to receive the necessary medical treatment he needs to treat his spinal injuries.

In a second, unrelated case, Michael Brottman obtained a workers’ compensation settlement of \$101,697 on behalf of his client as a result of a motor vehicle accident. During the course of our client’s employment and while traveling on the highway, one of the tires on the vehicle blew out causing her to lose control of the vehicle and roll over into the center median. Our client sustained multiple orthopedic injuries, as well as post-traumatic stress disorder as a result of the accident.

When our client’s employer declined to offer a reasonable settlement, Michael Brottman presented the case in workers’ compensation court where she was awarded \$101,697 for her injuries. In addition, Mr. Brottman obtained temporary disability benefits when the employer refused to pay them, as required by law.

Michael Paglione focuses his practice on a variety of personal injury matters including workers’ compensation. To contact Michael Paglione please email mpaglione@szaferman.com. Michael Brottman focuses his practice primarily on worker’s compensation, personal injury and employment matters. To contact Michael Brottman please email him at mbrottman@szaferman.com or call (609) 275-0400 to reach either attorney.



Michael Brottman
Partner



Craig J. Hubert
Partner

ATTORNEYS HUBERT AND MANZO FIND SUCCESS FOR CLIENTS IN TWO INJURY CASES AGAINST LOCAL SCHOOLS

Partner Thomas Manzo resolved a case on behalf of his client who fell while at work as a teacher at a local private school. A career teacher of young children, Tom's client slipped and fell on a wet floor when entering the school's kitchen, where she sustained a fractured wrist and a concussion after striking her head during the fall. While workers' compensation covered the client's treatment bills and missed time from work, Tom sought compensation for her injuries from the cleaning company for failing to properly remove excess water from the floor or post signs to warn of the potential danger.



Thomas Manzo
Partner

Tom noted, "Many times, injured persons do not realize they may have rights against another party who is not their employer. In this case, we targeted the private cleaning company and were able to negotiate a settlement without taking the matter to trial." Although the client's fracture healed relatively well and did not require surgery, her head injury will require future treatment. Tom added, "Brain injuries often leave individuals with permanent changes in how they function and feel. We have seen even minor concussions lead to persistent headaches, difficulties with memory and hearing-related issues. We are very glad that this settlement will help subsidize our client's future medical needs."

Partner Craig Hubert recently resolved a matter against a New Jersey school district where school employees fractured an autistic child's arm during an improper restraint. The child who suffers from autism and is nonverbal, had both an IEP (Individualized Educational Plan) and a BIP (Behavioral Intervention Plan). During an expected and regular behavioral outburst, a teacher was called to the classroom to restrain the child. During this process, the teacher utilized an improper method of restraint and fractured the child's upper arm. In light of the child's disabilities and the likelihood that the arm would not heal without surgery, physicians operated to insert hardware in the form of metal plates and screws to stabilize the fracture and permit healing.

Through the discovery process, Craig learned that the teachers did not follow the behavioral interventions listed in the child's BIP. Moreover, he learned during depositions that the teachers had not familiarized themselves with the child's IEP or BIP. Craig notes that these facts, along with implementation of an improper restraint, helped to demonstrate the school's liability for the injuries caused to the child. Through legal research and successful arguments in court, Craig was able to overcome the many governmental immunities that the district attempted to rely upon in litigation. In addition, he engaged a forensic child psychiatrist to help assess the psychological harm that this traumatic event caused to the child.

"We needed to dispel the fallacy that a nonverbal child who suffers from disabilities was unaffected psychologically and emotionally by trauma which occurred in the child's classroom," Craig related. "To the contrary, relative to this child's understanding and experience of the world around him, this trauma is now part of him and it will cause him psychological and emotional issues going forward. For these reasons we filed the lawsuit."

Craig notes that the case was pending trial when the COVID-19 pandemic struck. Based upon the client's mental health and the uncertainties of a virtual trial, the parties to the litigation elected to pursue a mediation hearing in an effort to resolve the case. After two lengthy hearings, a negotiated settlement occurred.

Craig made certain that the substantial proceeds from the lawsuit were placed in a special needs trust, which will serve to provide enhanced services and care for the child well into his future.



Scott P. Borsack
Partner

CONGRESS ACTS TO ASSIST BUSINESSES CONTINUING TO STRUGGLE WITH THE PANDEMIC

An Article By: Scott P. Borsack

As this edition of the newsletter goes to press, we are 14 months into the pandemic and though I am neither a scientist nor medical doctor, there seems to be a glimmer of hope that we may be approaching the

corner on this virus. In the time that the economy has labored under the restrictions adopted by governmental authorities at all levels across the country, the federal government has passed one unprecedented financial rescue package after another to support individuals and businesses hardest hit by the economic effects of social distancing mandates. The latest iteration was the \$1.9 trillion American Rescue Plan Act, which among other things contains a grant program for restaurant relief. A few months prior, in the waning days of December 2020, legislators and the administration got together and passed the Economic Aid to Hard-hit Small Businesses, Nonprofits and Venues Act (the "Act") which contained another round of Paycheck Protection Program ("PPP") loans. Since lawmakers in Washington just extended the deadline to apply for the second round of PPP, this seems an appropriate time to discuss the PPP, as well.

First, the Restaurant Recovery Act ("RRA") provides to restaurants, pubs and taverns, among other qualified entities, the opportunity to apply for grants based upon the reduction in their year over year revenue, comparing the 2020 calendar year to the 2019 calendar year. The amount of lost revenue, reduced by any first or second round PPP loans, is eligible for a federal grant. I should note here that unlike the PPP, which starts off as a loan that can be forgiven based upon how loan proceeds are used, grants under the RRA are just that from the outset – a grant that does not have to be repaid. The RRA does require that applicants spend the proceeds on expenses which are substantially similar to the list of eligible expenses to seek forgiveness for PPP loans. Unlike the PPP, the Small Business Administration will administer grants under RRA. As of this writing, the SBA has yet to promulgate regulations on the manner of applying and the means by which grants will be made. Initially, commentators speculated that the SBA would rely on existing government websites to assign identification numbers to potential applicants. As the result of complaints from associations representing small independent restaurants, the SBA decided not to use these government registration-processing portals in favor of a method which the SBA will control but has not yet been identified. Whatever the method of application, the means are supposed to be available in late April or early May 2021.

Since lawmakers extended the deadline for the second round of PPP loans to May 31, 2021, we should also touch upon the changes made in the second round of PPP which impacts the eligibility of potential borrowers. To be eligible for a second round loan, a borrower must have experienced a reduction in revenue of at least 25% in any quarter in 2020, as compared to the same quarter in 2019. In addition, only those borrowers with 300 or fewer employees are now eligible. Furthermore, the so-called corporate group limitation which the SBA enacted by regulation, which limited the maximum loan of affiliated borrowers to \$20 million, was reduced to \$4 million. The Act also included in the group of eligible borrowers certain not for profit organizations which were excluded previously. The Act also expanded the categories of expenses upon which borrowed funds may be expensed to be eligible for forgiveness. As originally enacted, borrowers could only spend loan proceeds on employee payroll, state and local employment taxes, rental or lease payments, fuel and fleet maintenance costs and utility charges. The expanded list now includes software or cloud computer expenses that facilitate business operations, the cost of correcting damage done by vandals and rioters during public disturbances in 2020 not covered by insurance, goods purchased before the origination of a PPP loan or the purchase of perishable goods after the origination of a PPP loan or expenses incurred to protect workers from adverse health consequences which result from exposure to the coronavirus.

Early on in the pandemic lawmakers created the so-called employee retention credit, which provided a refundable tax credit for employers adversely affected by the pandemic who kept employees on payroll and who experienced a 50% reduction in revenue in a quarter in 2020. Initially an employer could not claim the employee retention credit if they also received a PPP loan. Those rules have been changed by the Act, and a borrower may now claim an employee retention credit and receive a PPP loan. However, for purposes of claiming forgiveness for expenditures for their PPP loan, a borrower cannot use the same periods to support the employee retention credit. Therefore, an employer cannot use the same payroll costs to benefit from two different relief programs.

As the federal government continues its unprecedented relief measures one can only hope that the economy begins to respond so that businesses and individuals can stand on their own. The economic impact of the pandemic will remain with American taxpayers long after the virus fades from memory.



**Lindsey Moskowitz
Medvin**
Associate

DOMESTIC VIOLENCE ON THE RISE: HOW TO OBTAIN A RESTRAINING ORDER

An Article By: Lindsey Moskowitz Medvin

We are a full year from the onset of the Covid-19 Pandemic, which prompted lockdown orders, and being isolated at home is still the norm. With business and school closures and a general fear of being in public, many people continue in isolation. Unfortunately, we know that domestic violence flourishes when victims are isolated. While social isolation has increased, so have stressors. Individuals are experiencing elevated stress as a result of having to make new decisions, the strain of economic decline and an extreme amount of stress related to health concerns. Abuse often comes from a place of needing power and control. The added stressors outside of the abuser's control can cause an escalation of the abuse.

Domestic Violence is a pattern of physical, emotional, verbal, and sexual abuse, which includes, but is not limited to, threats, intimidation, isolation, and/or financial control. It can also include violence against children, parents, or the elderly. Domestic violence can happen to anyone irrespective of age, race, gender, religion or sexual orientation. Domestic violence affects people of all educational levels and socioeconomic backgrounds.

In New Jersey an individual is protected by the Prevention of Domestic Violence Act if he/she is 18 years of age or older, or is otherwise an emancipated minor, and who has been subjected to domestic violence by a spouse, former spouse, or any other person who is a present or former household member. A person will also be protected by the Act if he/she has been subjected to domestic violence by one of the following: a person with whom the victim has a child in common; a person with whom the victim anticipates having a child in common, if one of the parties is pregnant; or a person with whom the victim has had a dating relationship.

If you are a victim of Domestic Violence in New Jersey, the first step is to obtain a Temporary Restraining Order ("TRO") against your abuser. Due to the Covid-19 Pandemic the procedure for obtaining a TRO has changed but the Courts are still working hard to ensure that victims are protected. The courthouses are primarily operating

remotely; however, a victim can still go into the courthouse during normal operating hours if necessary. The Family Division in each county will have a telephone number posted on their website to contact the Court to apply for a restraining order via phone. If the need arises for a TRO after regular operating hours, an individual can contact their local police department to obtain one. The victim can choose the county in which he/she resides, the county where the Defendant lives, where the act of violence took place or in the county where the victim is seeking shelter.

As indicated in its name, a TRO is temporary. Once the Court has entered a TRO, they will schedule the matter for a Trial to determine whether the restraining order should be made permanent. This is called a hearing for a Final Restraining Order ("FRO") and typically occurs within 10 days of obtaining a TRO. Accordingly, upon obtaining a TRO, it is a good idea for the victim to reach out an attorney to ascertain their rights and the best manner in which to proceed with the subsequent steps to obtain an FRO.

All final restraining order trials in New Jersey take place in the New Jersey Superior Court, Family Part and will be decided by a judge. As with all trials, it is the plaintiff's burden to prove that a final restraining order should be issued. As the Plaintiff in the Domestic Violence trial, the victim must prove in court by a preponderance of the evidence that an act of domestic violence occurred and that there is a need for future protection.

Escaping an abusive situation is daunting but there are resources available. Each county has a designated program to help guide a victim of domestic violence. To obtain additional information on the program or for assistance obtaining a TRO, you can call the Statewide Domestic Violence Hotline at 1-800-572-SAFE (7233). The Hotline is confidential and free of charge. Attorney Lindsey Moskowitz Medvin, Esq. is also available to help guide you and ensure you feel safe and protected.

If you are the victim of domestic violence or if a restraining order has been entered against you, you can reach out to Lindsey Moskowitz Medvin, Esq. at Imedvin@szaferman.com or call (609) 275-0400 to assist with your matter.

SZAFERMAN LAKIND OFFICES UNDER CONSTRUCTION

The Szaferman Lakind offices are getting a brand new look. Renovations to our space on Grovers Mill Road in Lawrenceville commenced in January and are expected to be completed this spring. Clients and visitors will find new lighting, flooring, furnishings and repainted walls throughout, creating an updated look and feel.

While our offices may look different, we want to assure everyone that we will continue to provide the same expertise, commitment, compassion and creative solutions that our clients have come to expect. As the pandemic subsides, we look forward to the opportunity to welcome our valued clients back into our offices.



Robert Panzer
Partner

SHOULD I CONSULT WITH AN ATTORNEY IF I CHOOSE TO MEDIATE MY DIVORCE CASE?

An Article By: Robert Panzer

Some couples choose to go through mediation in the hope of settling their divorce case in an amicable and cost-effective fashion. But should you still consult with an attorney if you choose mediation? The short answer is

yes - and you should do so before attending your first mediation session. This answer at first may seem counter-intuitive since the goal of mediation is to reach a fair settlement in a cost effective manner, often without attorneys present. However, having a consultation with an attorney before attending mediation could result in a more favorable settlement and save considerable legal fees in the long run.

Mediation can be a useful tool to resolve divorce issues when both parties participate in good faith. However, it is important to remember that a mediator does not represent either side, nor is it the mediator's job to advocate for either party. Rather, the mediator's primary goal is to assist the parties in reaching an agreement regarding their outstanding issues, such as: custody, parenting time, alimony, child support, and equitable distribution of assets and debts. It is important to have a solid understanding of the law pertaining to all issues in your case so that you can be sure that your final agreement is both comprehensive and fair. Although you

should go into mediation with an open mind and willing to compromise when reasonable to do so, having this understanding prior to entering mediation is imperative. A consultation with an attorney in advance of mediation will ensure that you know your rights and provide you with a general framework for an equitable settlement.

In addition to potentially securing a better settlement, a legal consultation can save substantial legal fees. If your mediation is successful, it is customary for the mediator to prepare a draft Marital Settlement Agreement or term sheet outlining the settlement. At this point, the mediator generally encourages you to have the draft agreement reviewed by an independent attorney prior to signing a final agreement. This may trigger a request to renegotiate or revise certain items in the agreement. Having a good understanding of how your issues should resolve in advance of mediation could reduce, if not eliminate, the need for you to seek substantial changes to the draft agreement after mediation. It is far more costly to renegotiate major issues after mediation than having an initial consultation and ensuring that essential terms are included in the first draft.

If you are mediating your divorce case, or have any questions or issues pertaining to family law, I am available to consult on the issues that you may have. Please email me at rpanzer@szaferman.com or call (609) 275-0400.



Robert E. Lytle
Partner

BOB LYTLE PREVAILS ON BEHALF OF JERSEY CITY POLICE OFFICER

After weeks of trial that took place in 2018, Partner Bob Lytle obtained a dismissal of all of the charges against a police officer that were contained in a 107-count indictment returned by the Hudson County grand jury. If convicted at trial, our client, who was a decorated Captain in the Jersey City Police Department, would have faced a mandatory minimum of 20 years in state prison.

Pursuant to New Jersey law, a police officer who is exonerated of criminal charges after trial is entitled to be reimbursed for the attorney fees that were spent in his or her defense, as long as the charges arose out of the lawful exercise of the police officer's powers. Nevertheless, Jersey City refused to reimburse our client for the attorney fees he incurred in successfully defending against all of the criminal charges contained in the indictment. As a result, Bob filed a civil action on behalf of our client against Jersey City in the Superior Court of New Jersey, Hudson County. Bob prevailed even though Jersey City initially and incorrectly claimed that the dismissed criminal charges did not arise out of the lawful exercise of our client's police powers. Jersey City ultimately agreed to settle the case by reimbursing our client for the cost of his defense in the amount of \$300,000 in legal fees.



Janine G. Bauer
Partner

NJ SENATE CONFIRMS SZAFERMAN LAKIND PARTNER JANINE BAUER TO GATEWAY DEVELOPMENT COMMISSION

Szaferman Lakind Partner Janine Bauer was confirmed by the New Jersey State Senate to the Gateway Development Commission. Governor Phil M. Murphy released the confirmation in a statement on December 17, 2020.

“With the confirmations of Janine Bauer and Dr. Balpreet Grewal-Virk by the Senate today, the bi-state Gateway Development Commission can now fully embark on its mission to oversee and deliver the Gateway Program, including the Hudson Tunnel Project, which is without question the nation’s most urgently needed infrastructure project” commented Governor Phil Murphy. “Both Janine and Balpreet will bring a high degree of professionalism and integrity to an already talented group of individuals who are equally committed to seeing this milestone through completion.”

Janine was nominated by Governor Murphy to be one of the New Jersey representatives on the Gateway Development Commission in October 2019. The Gateway Development Commission is responsible for the oversight of the Hudson Tunnel Project and the Portal Bridge North replacement over the Hackensack River.

Janine will join Dr. Balpreet Grewal-Virk and the interim Chair of the Gateway Development Corporation Jerry Zaro, as New Jersey’s representatives. Along with representatives from New York, appointed by Governor Andrew Cuomo and a representative from Amtrak, they will report on the progress of the Gateway Program to the respective governors.

Janine has been successfully representing clients in transportation, infrastructure and environmental matters for over 30 years. Janine started Szaferman Lakind’s transportation and infrastructure practice in 2003 to help firms, local governments and individuals involved in transportation issues achieve their goals. Janine also practices land use, zoning, redevelopment and historic preservation law.



Judge Linda R. Feinberg (Ret.)
Of Counsel

JUDGE FEINBERG (RET.) INSTRUCTS ON ARBITRATION FOR NJICLE

NJICLE
A DIVISION OF THE NEW JERSEY STATE BAR ASSOCIATION

On February 23, 2021, Judge Linda Feinberg (Ret.) was included as part of a virtual program entitled “Everything You Need to Know about Arbitration” conducted by the New Jersey Institute for Continuing Legal Education (NJICLE). The program’s panel consisted of two (2) judges including Judge Feinberg, as well three (3) attorneys who focus their practice on arbitration.

Judge Feinberg focused her portion of the presentation on the Preliminary Hearing and Scheduling Order. The Judge advised counsel of the following: (1) the Preliminary Hearing is a critical step in the arbitration process and shall assist the parties in anticipation of the trial; (2) counsel shall summarize the respective claims, arguments and pre-trial issues; and (3) the attorneys, with the assistance of the arbitrator, shall identify anticipated pre-trial and post-trial motions.

Judge Feinberg took the attendees, step-by-step through the preliminary hearing process from scheduling to post-hearing motions. The responsibilities of the arbitrator and counsel for the parties are identified in the Rules established by the American Arbitration Association.

Judge Feinberg, who served over two decades on the bench before her retirement, currently focuses on providing arbitration and mediation services. She is a Certified Neutral/Arbitrator by the American Arbitration Association, a Board member of the Dispute Resolution Section of the New Jersey State Bar Association and presents yearly on arbitration and mediation. To contact Judge Feinberg please call (609) 275-0400 or email her directly at lfeinberg@szaferman.com.

BRIAN G. PAUL NAMED CO-MANAGING PARTNER OF SZAFERMAN LAKIND



Brian G. Paul
Co-Managing Partner

Brian Paul has been named Co-Managing Partner of Szaferman, Lakind, Blumstein & Blader, sharing the role with Barry Szaferman who has been the firm's sole managing partner for the past 44 years. Brian has been a member of the firm's Executive Committee for over 15 years and an integral part of the firm's management, assisting with day-to-day operations as well as strategic planning. This announcement comes as part of the firm's succession planning efforts as it moves to continue its role as a pillar of the Princeton-area community.

Founded in 1977 and centrally located in Lawrenceville, New Jersey, Szaferman Lakind is a full-service, Martindale-Hubbell™ AV-Preeminent® law firm that has been listed among U.S. News - Best Lawyers® "Best Law Firms"* from 2014 through 2021 in the New Jersey Metro area. The firm was most recently recognized in the areas of Commercial Litigation, Family Law, Land Use & Zoning Law and Personal Injury Litigation - Plaintiffs. The firm practices throughout New Jersey and boasts 35+ attorneys who provide legal representation to businesses, investors, professionals, families and individuals in several areas, among them family law, general and commercial litigation, personal injury, estate and business planning and business law.

Brian is certified by the Supreme Court of New Jersey as a Matrimonial Law Attorney, and specializes in litigating, mediating and arbitrating financially complex high net worth divorce actions. During his twenty-five plus year career, Brian has been involved in many appellate cases that have helped shape New Jersey family law, with the New Jersey State Bar Association awarding him its Amicus Curiae Award on five separate occasions for his efforts in representing and advocating the NJ State Bar Association's position on family law cases before the New Jersey Supreme Court.

"I am pleased to be sharing the role of Managing Partner with Brian," said Barry Szaferman. "He is an incredible attorney with an exceptional business acumen, and I am excited for us to be leading the firm into the future together side by side."



**Szaferman, Lakind,
Blumstein & Blader, P.C.**
101 Grovers Mill Road
Suite 200
Lawrenceville, NJ 08648

609.275.0400
Szaferman.com



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PER COMMITTEE ON ATTORNEY ADVERTISING ETHICS OPINION 42, THIS ADVERTISING IS NOT APPROVED BY THE NEW JERSEY SUPREME COURT.