

LEGAL HIGHLIGHTS

TWELVE SZAFERMAN LAKIND ATTORNEYS INCLUDED IN THE 2026 BEST LAWYERS® LIST

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SZAFERMAN LAKIND SECURES RECOGNITION ON BEST LAWYERS' 16TH ANNUAL LIST OF BEST LAW FIRMS

We are proud to announce that the firm has been recognized in the 2026 Edition of Best Law Firms® by Best Lawyers® for excellence across multiple practice areas, both nationally and within New Jersey.

Szaferman Lakind earned recognition in the following categories:

National Tier 3
Land Use and Zoning Law

Regional Rankings — New Jersey:

Tier 1
Commercial Litigation
Family Law
Land Use and Zoning Law

Tier 2
Real Estate Law

Tier 3
Environmental Law
Workers' Compensation Law – Claimants



These rankings reflect the firm's long-standing commitment to providing high-quality legal counsel and achieving favorable outcomes for clients across New Jersey. The Best Law Firms® rankings are determined through a rigorous evaluation process, including client feedback, peer review, and professional achievements.

"We are honored to be recognized once again among the nation's and New Jersey's leading law firms," said Brian G. Paul, Co-Managing Partner. "These distinctions reflect the depth of our team's experience and our continued dedication to serving clients with integrity, diligence, and professionalism."

Szaferman Lakind's recognition in areas including Commercial Litigation, Family Law, and Land Use and Zoning Law underscores the firm's comprehensive capabilities across a wide range of complex legal matters impacting individuals, businesses, and municipalities throughout the state.



Super Lawyers®*

*SOME SZAFERMAN LAKIND LAWYERS WERE SELECTED TO THE SUPER LAWYERS LIST. THE SUPER LAWYERS LIST IS ISSUED BY THOMSON REUTERS. A DESCRIPTION OF THE SELECTION METHODOLOGY CAN BE FOUND AT SUPERLAWYERS.COM/ABOUT/SELECTION_PROCESS. SZAFERMAN LAKIND LAWYERS WERE SELECTED TO THE BEST LAWYERS IN AMERICA® LIST. THE BEST LAWYERS LIST IS ISSUED BY BL RANKINGS, LLC. A DESCRIPTION OF THE SELECTIONS METHODOLOGIES CAN BE FOUND AT BESTLAWYERS.COM/METHODOLOGY. SZAFERMAN LAKIND WAS SELECTED TO THE BEST LAWYERS BEST LAW FIRMS LIST. THE BEST LAW FIRMS LIST IS ISSUED BY U.S. NEWS & WORLD REPORT AND BEST LAWYERS®. A DESCRIPTION OF THE METHODOLOGY CAN BE AT BESTLAWFIRMS.USNEWS.COM/METHODOLOGY. AV-PREEMINENT® AND PEER REVIEW RATINGS® ARE ISSUED BY MARTINDALE-HUBBELL®. A DESCRIPTION OF SELECTION METHODOLOGY CAN BE FOUND AT MARTINDALE.COM/RATINGS-AND-REVIEWS. No aspect of this advertisement has been approved by the Supreme Court of New Jersey.

TWELVE SZAFERMAN LAKIND ATTORNEYS INCLUDED IN THE 2026 BEST LAWYERS® LIST

Szaferman, Lakind, Blumstein & Blader, P.C. is pleased to announce that twelve of its attorneys have been selected for inclusion in The Best Lawyers in America® 2026 edition, a peer-reviewed recognition reflecting professional excellence within the legal community.

Collectively, the 2026 honorees are recognized in Family Law, Commercial Litigation, Real Estate and Land Use, Environmental Law, Workers' Compensation, and Personal Injury Litigation, serving individuals, families, and businesses throughout New Jersey.

The attorneys selected for the 2026 list include:

ARNOLD C. LAKIND COMMERCIAL LITIGATION + LAND USE & ZONING	BARRY D. SZAFERMAN FAMILY LAW	BRIAN G. PAUL FAMILY LAW	BRIAN M. SCHWARTZ FAMILY LAW	CRAIG J. HUBERT PERSONAL INJURY LITIGATION – PLAINTIFFS	JANINE BAUER ENVIRONMENTAL LAW
					
<i>Best Lawyers</i> 2009 - 2011, 2014 - 2024 Lawyer of the Year 2017	<i>Best Lawyers</i> Since 2016 Lawyer of the Year 2019	<i>Best Lawyers</i> Since 2013 Lawyer of the Year 2015, 2018, 2023	<i>Best Lawyers</i> Since 2012 Lawyer of the Year 2015, 2018, 2023	<i>Best Lawyers</i> Since 2013 Lawyer of the Year 2019	<i>Best Lawyers</i> Since 2025
JEFFREY K. EPSTEIN FAMILY LAW	JEFFREY M. HALL LAND USE & ZONING + REAL ESTATE LAW	LINDSEY MOSKOWITZ MEDVIN FAMILY LAW	ROBERT P. PANZER FAMILY LAW	SAMUEL GAYLORD WORKER'S COMPENSATION	STEVEN L. FOX COMMERCIAL LITIGATION
					
<i>Best Lawyers</i> Since 2025	<i>Best Lawyers</i> Since 2017	<i>Best Lawyers</i> Since 2024	<i>Best Lawyers</i> Since 2024	<i>Best Lawyers</i> Since 2025	<i>Best Lawyers</i> 2026

Among this year's honorees, Steven L. Fox is newly recognized in Commercial Litigation. Arnold C. Lakind, Craig J. Hubert, Brian G. Paul, and Brian M. Schwartz each continue to hold recognition spanning more than a decade. With six attorneys included in Family Law, the firm reflects significant depth and experience in handling complex divorce, custody, support, and related matters statewide.

"We are honored by this recognition of our attorneys across so many practice areas" said Managing Partner Barry D. Szaferman. "After almost 50 years of servicing our clients, we remain as committed as we did when we opened in 1977."

The firm congratulates each honoree on this recognition and remains committed to serving clients and communities throughout New Jersey with integrity and professionalism.



Lionel J. Frank, Esq.
Partner

OWNERSHIP RIGHTS IN THE FEDERALLY REGISTERED SERVICE MARK 1-800-GAMBLER® ARE UPHELD BY THE COURTS OF NEW JERSEY

The Council On Compulsive Gambling of New Jersey (“CCGNJ”), represented by Lionel J. Frank, Esq., is a non-profit corporation of the state of New Jersey focused on helping disordered gamblers and their families receive counseling, treatment and support through the 1-800-GAMBLER® helpline since 1983. CCGNJ’s helpline services have become increasingly sought after as legalized gambling has exploded in New Jersey and throughout the United States.

Advertisements encouraging betting on all kinds of sports and online gambling games are omnipresent. Vulnerable people hoping to make a quick buck or become rich over night are seduced by these constant advertising solicitations. Some gamblers become the victim of these advertisements, jeopardizing family savings with disastrous financial consequences and dire repercussions to family unity and economic security.

In an effort to bring counseling services to even more U.S. gamblers, CCGNJ entered into a comprehensive, non-exclusive, license agreement with another non-profit organization in Washington, D.C., named the National Council on Problem Gambling (“NCPG”), in June 2022 (“License Agreement”). The License Agreement was for an initial term of three (3) years and provided that NCPG could renew the agreement for a second three (3) term by providing CCGNJ with six (6) months prior written notice by certified mail. NCPG inexplicably failed to do so. Because of NCPG’s failure to renew, CCGNJ’s position was that the License Agreement terminated.

NCPG then filed a lawsuit on July 11, 2025 and requested that a temporary restraining order (“TRO”) be issued in the New Jersey Superior Court claiming, among other things, that only it was in a position to continue to operate the 1-800-GAMBLER® helpline in the United States and should be permitted to continue to do so even though it did not renew the License Agreement. The requested TRO was unfortunately issued by the court before CCGNJ could be heard to oppose the application.

Hearing and Trial Court Decision

At the hearing held on September 22, 2025, CCGNJ argued that:

1. The TRO should be vacated because NCPG failed to renew the License Agreement in strict compliance with its express terms, and the established legal standards governing injunctive relief had not been satisfied.
2. A comprehensive affidavit submitted by CCGNJ’s Executive Director demonstrated CCGNJ’s extensive experience and technological capability to continue operating the 1-800-GAMBLER® helpline independently.
3. NCPG failed to establish a reasonable probability of ultimate success on the merits, as required under governing legal precedent.

The trial judge agreed and vacated the TRO. The court ordered NCPG to cease and desist from using the 1-800-GAMBLER® helpline and service mark, prohibited interference with CCGNJ’s operation of the helpline, and dismissed NCPG’s Complaint.

NCPG promptly filed two emergency applications with the Superior Court of New Jersey, Appellate Division, seeking a temporary stay of the trial court’s Order and a full appellate review. The Appellate Division denied both applications.

NCPG then filed an emergency application with the Supreme Court of New Jersey seeking to stay the Order vacating the TRO and requesting further review. The Supreme Court also denied the application, noting CCGNJ’s certification that it could continue operating the 1-800-GAMBLER® helpline in all fifty (50) states without interruption of service.

Continued Operation and Confirmed Rights

The decisions of the trial court, the Appellate Division, and the Supreme Court of New Jersey have proven correct both factually and legally. Since September 22, 2025, when the TRO was vacated, CCGNJ has continued to provide uninterrupted counseling services to disordered gamblers and their families.

The courts have confirmed CCGNJ’s ownership and exclusive right to use the 1-800-GAMBLER® service mark and helpline, ensuring continued access to vital support services for individuals affected by gambling addiction and the harm it causes to families.

PROTECTING CLIENT DATA WHILE USING AI

By Max H. Steinberg, Esq.



Artificial Intelligence and Small Business Operations

Artificial intelligence is rapidly transforming how small businesses operate, offering powerful tools to enhance productivity, streamline workflows, and reduce administrative burdens. From content generation to data analysis, AI platforms like ChatGPT can assist with the early stages of complex tasks, allowing business owners to focus on higher-value activities. Yet, as with any technology that interacts with client information, the use of AI raises significant legal and privacy concerns, particularly in industries where businesses routinely handle sensitive data.

Terms of Use and Potential Legal Exposure

While AI tools offer convenience, their underlying terms of use often include provisions allowing submitted data to be used to improve the AI service itself. This creates a critical tension: businesses may unintentionally share sensitive client or customer information with third-party AI platforms, thereby potentially triggering liability under state and federal privacy laws.

In New Jersey, the Identity Theft Prevention Act (N.J. Stat. § 56:11-44 et seq.) imposes strict obligations on businesses that collect, store, or transmit personal information. “Personal information” is defined broadly and includes data elements such as names in combination with Social Security numbers, driver’s license numbers, or financial account information. Importantly, businesses must implement and maintain security procedures to protect this data and they are required to notify affected individuals and state authorities in the event of a data breach.

Risk of Inadvertent Disclosure

Even the inadvertent disclosure of client data through an AI interface may be construed as a breach, particularly if the AI provider retains access to the inputted information and the business failed to implement appropriate safeguards. In such cases, businesses could face reputational harm and potential civil liability.

Limiting Sensitive Information in AI Use

Avoid sharing any sensitive or personally identifiable information when using AI platforms. Whether drafting emails, generating content, or interacting with clients, ensure that the data provided is generalized and excludes any specific personal details. By keeping the information in prompts anonymous, users reduce the risk of exposing private data to third parties who may have authorization to access it.

Establishing Internal AI Guidelines

It is important to create clear internal guidelines for how employees should use AI within a business. Businesses should set clear boundaries on what types of data can be input into AI systems, and ensure that employees understand the risks of sharing confidential information. For instance, avoid using AI tools to process sensitive customer data like payments, health information, or personal conversations.

Moving Forward Responsibly

As AI continues to evolve, business owners should make an effort to stay updated on new tools and tasks that AI can handle, while also remaining mindful of the potential risks to data security.

In conclusion, it seems apparent that AI is not only here to stay but will continue to play an increasingly significant role in our daily lives, while AI tools offer significant advantages to small businesses, they also pose potential risks to client data security. By understanding how AI platforms use data, limiting the data shared, reviewing platform terms of service, implementing strong security measures, and creating an internal privacy policy, small business owners can safeguard client information.

MICHAEL PAGLIONE, ESQ. SECURES \$1.05 MILLION UIM RECOVERY - HIGHLIGHTS POWER OF EXPERT TESTIMONY AND PENNSYLVANIA STACKING LAW



Michael Paglione, Esq.
Partner

A \$1,050,000 settlement was secured on behalf of a Pennsylvania client in a complex underinsured motorist (UIM) case involving Erie Insurance. The recovery reflects the strategic use of biomechanical expert testimony and the effective application of Pennsylvania's UIM "stacking" law.

The Crash and Insurance Landscape

The case arose from a rear-end motor vehicle collision in Montgomery County, Pennsylvania. Our client was stopped at a red light when her vehicle was struck from behind. Liability for the crash itself was undisputed. The primary dispute centered not on how the collision occurred, but on whether it could have caused the extensive injuries and surgeries that followed.

After recovering the at-fault driver's insurance policy liability limits, our client pursued UIM benefits through her own insurer, Erie Insurance. Because this was a Pennsylvania policy, the law permits the stacking of UIM limits across multiple insured vehicles. In this case, the client had three insured vehicles, allowing the UIM policy limits to be stacked, significantly increasing the available coverage. This statutory feature, which is not permitted in NJ, proved critical to achieving a full and fair recovery.

Addressing the "Low-Impact" Defense

Erie argued the crash was minor and incapable of causing serious injury, retaining a biomechanical expert to support that position. The defense minimized the impact forces and disputed the connection to the client's spinal surgeries. Mr. Paglione retained a biomechanical engineering expert with credentials in mechanical and biomedical engineering. Through analysis of vehicle dynamics and occupant forces, the expert demonstrated that the collision generated significant inertial forces. Importantly, he explained that the client's prior cervical fusion left her biomechanically vulnerable, placing increased stress on adjacent spinal levels and making her more susceptible to injury, even in a lower-speed impact.

This testimony directly countered the "low-impact" narrative and provided a scientifically-grounded explanation for the injuries sustained.

Surgical History at Hospital for Special Surgery

Following the crash, our client experienced progressive cervical spine symptoms that failed to resolve with conservative care. Ultimately, she underwent two cervical spine procedures at the Hospital for Special Surgery (HSS), one of the nation's leading orthopedic hospitals.

Her surgeries included removal of the prior cervical instrumentation, with decompression and a three-level fusion.

Linking the Crash to the Surgeries

A central theme of the case was causation—establishing that the collision materially worsened the client's spinal condition and precipitated the need for additional fusion surgeries. Medical experts concluded that while the client had a prior fusion, she was functioning at a stable baseline before the crash. The collision accelerated adjacent segment failure and caused permanent anatomical changes that would not have occurred absent the trauma.

This combination of medical causation testimony and biomechanical analysis proved decisive in demonstrating that the crash was the precipitating event leading to multiple surgeries and long-term disability.

Strategic Resolution

The case resolved for \$1.05 million through the combined use of statutory stacking, detailed biomechanical analysis, and strong medical causation evidence. The outcome reflects a strategic, evidence-driven approach to complex UIM litigation and the firm's continued focus on thorough preparation and effective advocacy in serious personal injury matters.

THE IMPORTANCE OF UPDATING YOUR WILL AFTER A DIVORCE IN NEW JERSEY

by Angelina L. Sferra, Esq.



Divorce brings major changes to your life, your family, and your finances. While many people focus on resolving custody, support, and property division, estate planning is often left off the checklist. Updating your Last Will and Testament (“Will”) after a divorce, however, is one of the most important steps you can take to protect yourself and your loved ones moving forward. A judgement of divorce carefully allocates assets, establishes financial obligations, and defines parental responsibilities. However, your judgment of divorce does not control what happens to your assets at death.

In New Jersey, the law provides some automatic protections in estate planning following a divorce. Generally, provisions in a Will that benefit a former spouse, such as gifts or appointments as executor, are revoked once the divorce is finalized. While this may offer some peace of mind, it is not a complete solution. The law does not update your Will for you; it simply removes your former spouse, which can create unintended gaps or confusion.

For example, if your ex-spouse was named as executor or trustee in your Will and no alternate was designated, the court may need to appoint someone to administer your estate. This can lead to delays, additional costs, and unnecessary stress for your family. In other cases, removing a spouse from the Will may change how assets pass to children or other beneficiaries, or even result in part of your estate being distributed under New Jersey’s intestacy laws—outcomes you may never have intended.

Additional Estate Planning Considerations After Divorce

For parents, estate planning is a natural extension of family-law planning. While custody and parenting time decisions are determined by the family court, a Will allows you to name a preferred guardian, establish trusts for your children, and set clear instructions for how and when assets should be distributed. Without proper planning, children may inherit assets outright at age 18 or have funds managed by someone you would not have chosen. A properly drafted post-divorce estate plan can provide structure, continuity, and protection for children long after the divorce is finalized.

A post-divorce estate plan should also include a review of beneficiary designations, powers of attorney, and trusts. Assets such as life insurance policies and retirement accounts pass outside of your Will, and outdated beneficiary designations can override even a carefully drafted estate plan. Family-law clients should be aware that outdated designations have the potential to undermine the financial protections established in your divorce settlement. In addition, powers of attorney and healthcare directives should be reviewed to ensure that decision-making authority is no longer granted to a former spouse.

Taking the time to update your Will after a divorce ensures that your estate plan reflects your current circumstances, not a prior marriage. In New Jersey, proactive estate planning can provide clarity, minimize the risk of disputes, and give you confidence that your wishes will be honored and your loved ones protected.

Updating your Will after a divorce is the final step in protecting yourself, your children, and your financial future. Divorce is a turning point, and your estate plan should reflect it. If your Will was created before your divorce, it may no longer protect your assets or your family the way you intend. If you have recently gone through a divorce, or your Will has not been updated in several years, our firm can help. Contact us today to schedule a consultation and ensure your estate plan accurately reflects your wishes and protects those who matter most, take the final step towards securing your family’s future.

FIRM UPDATES

Steven L. Fox Promoted to Partner

Steven L. Fox was promoted to Partner, effective December 1, 2025. Steven joined the firm in 2024 as Of Counsel and has been an active contributor to the litigation practice. His work focuses on civil litigation at both the trial and appellate levels, including complex commercial and business disputes, probate matters, and employment issues.

As a Partner, Steven will continue representing clients in litigated matters while also contributing to the firm's leadership, professional development, and long-term direction.



Welcoming Zachary M. Jaffe to the Firm

Zachary M. Jaffe has joined the firm as an Associate, focusing his practice on land use, litigation, real estate, environmental law, and business law.

He brings a strong academic background in business and environmental studies, along with prior experience at the New Jersey Attorney General's Office and an environmental consulting firm. His multidisciplinary background supports clients navigating complex regulatory, development, and commercial matters.

Zach was recently named Co-Chair of the Young Lawyers Committee for the Mercer County Bar Association and also became a member of the Young Professionals Committee for the Princeton Mercer Regional Chamber of Commerce. He has been actively involved in firm-related events, including Mercer County Bar Association and Princeton Mercer Regional Chamber of Commerce programs.

Zach is admitted to practice in New Jersey and is based in the Lawrenceville office, assisting clients throughout the state.



Celebrating the Season Together

The firm came together to celebrate the season and mark the end of another successful year at the annual Holiday Party held at Trenton Country Club.

The evening was a chance to reflect on the year's accomplishments and to recognize the talented and dedicated colleagues across all departments whose professionalism, teamwork, and commitment continue to drive excellent results for our clients.



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

IN THE NEXT ISSUE...

Janine Danks Fox is sworn in as a Judge of the New Jersey Superior Court following her nomination by Governor Phil Murphy. After 25 years of dedicated service to Szaferman Lakind, her appointment marks a proud milestone for both her and the firm. Read more in our next issue.