

SPBC FAWL

FALL 2013 EDITION ... CELEBRATING OUR 10TH ANNIVERSARY!

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Letter From The President

Dear Members:

As President of the South Palm Beach County Chapter of the Florida Association For Women Lawyers ("SPBC FAWL"), I am pleased to announce that we are off to a great start on our Chapter's 10th Anniversary Year! Our Chapter is setting new records for membership, sponsorship, and participation in our events.

In recognition of our Chapter's 10th Anniversary Year, I believe it is appropriate to take this opportunity to acknowledge the Chapter's past leadership.

SPBC FAWL is blessed by the continued active involvement of almost all of its past Presidents. Specifically, **Holly O'Neill, Robin Bresky, Rochelle Kerner, Ellen Leibovitch, Tanya McConnell, Mindy Stein, and Angelina Namia**, all of whom are still active in the organization. Their involvement assists the present Chapter leadership in many ways. Those of us currently serving on the Board of Directors are grateful to have their counsel.

SPBC FAWL is also blessed this year with an abundant number of Annual Sponsors. **Donn Londeree of Sabadell United Bank and Nancy Weingard of Weingard Wealth Management of Raymond James** have been long time sponsors and have continued their support this year. **Laurie Thompson of Weiner Lynne & Thompson, P.A., Merryl Haber of Lesser, Lesser, Landy and Smith, PLLC, and J.B. Bock of Burke Investigative Process Service, Inc.** were sponsors last year and have continued their sponsorship this year. Additionally, we are fortunate to have the following three new Annual Sponsors this year: **Laurie Dubow of Paradise Realty International, Inc., Nancy Frey of Champagne & Parisi Realty Associates, and Rhenne Leon of**



*Laurie A. Thompson,
President of SPBC FAWL*

Attorney at Law Magazine.

We are thankful to our Annual Sponsors.

I am also pleased to report that our Chapter has hit a milestone with regard to its membership. Specifically, at this time, SPBC FAWL has 87 active members. We welcome both our returning members and our new members and hope that all of you become as active in the Chapter as you can in order to get the most out of your membership.

In that regard, I would like to take a moment to describe some of the ways each member can participate in SPBC FAWL. First and foremost, members can attend our planned luncheons, happy hours, and receptions. The 2013-2014 Calendar setting forth the dates, times and locations for each of these planned events is printed on page 19 of the newsletter as well as on the

www.spbcfawl.org website.

Please take a moment to look at the 2013-2014 Calendar and, if you have not already done so, mark your calendar now so that you can attend as many events as possible.

Members are also encouraged to participate in the Chapter's Award Winning Public Service Project, "*Educating Tomorrow's Adults.*" This is a program whereby SPBC FAWL

members make presentations to high school seniors to inform them about the many legal changes coming their way now that they are adults. It is a fun and rewarding way to give back to our community and was recognized by State FAWL as the Outstanding Public Service Project in 2012-2013. If you are interested in making one or more of these presentations, please contact **Taryn Sinatra** who is chairing the program this year.

Members can also participate in the Lawyer's Education and Resource Network ("LEARN"), which is a joint effort between SPBC FAWL and the SPBC BAR ASSOCIATION to match experienced professionals with attorneys who are either new to the practice of law, who are seeking to expand their fields of practice, or who simply seek to excel in the practice of law. Please contact **Ellen Leibovitch** if you are interested in participating in the LEARN program either as a mentor or as a mentee.

Additionally, our Chapter is part of a larger state organization and all members of our Chapter can participate in State FAWL. In addition to having access to the State FAWL website which contains hundreds of hours of free CLEs, a great way to get involved with State FAWL is to

travel to Tallahassee and lobby the State Legislature regarding legislation supported by State FAWL. This event is known as "Lobby Days" and will be held February 2014. Taking part in Lobby Days is a great way to meet FAWL members from other Chapters around the state while at the same time participating in the political process. If you think you might be interested in taking part in Lobby Days contact **Laurie Thompson** for more information.

SPBC FAWL is a growing and dynamic organization whose greatest asset is you, its members. I hope you will all get involved as much as you can and help make our Chapter's 10th Anniversary Year the most successful yet.

Sincerely,

Laurie A. Thompson
President
SPBC FAWL

FAWL Thinks Pink!

SPBC FAWL held its **Fifth Annual FAWL Thinks Pink Luncheon** on October 10, 2013 at the Boca Grove Country Club.

The key note speakers, twin sisters Dani Mofshin and Cari Kutno, shared their moving and personal stories of, together, undergoing double mastectomies and complete hysterectomies after discovering that they have a deleterious mutation of the BRCA 1 gene. When working properly, both the BRCA 1 and the BRCA 2 genes produce proteins vital to tumor suppression. The deleterious mutation of the BRCA 1 gene that Ms. Mofshin and Ms.



Laurie Thompson with speakers Dani Mofshin and Cari Kutno

Kutno both inherited greatly increased their risk of developing breast, ovarian, and other forms of cancer. Without the mutation, their risk for breast cancer and ovarian cancer would have been approximately 12% and 1.4%, respectively. With the mutation, their risk increased to 55% to 65% for breast cancer and 39% for ovarian cancer. Ms. Mofshin and Ms. Kutno decided to undergo genetic testing for this gene mutation after their mother won her own battle with breast cancer. SPBC FAWL raised \$1,000 at the luncheon, which was donated to Lynn Cancer Institute.

In Memoriam



Susan E. Greenberg
1/5/68 - 11/11/13

Our dear colleague and friend, loving wife, mother, daughter, and sister, **Susan E. Greenberg**, passed away on November 11, 2013. Susan was born in Brooklyn, New York on January 5, 1968, graduated from the University of Florida in 1989, and graduated from the Cornell University Law School in 1992. She practiced family law since 1993 and was a founding member and partner in the law firm of Schuttler & Greenberg, LLC. She served on the Family Law and Mediation Committees of the South Palm Beach County Bar Association, the Family Law Section of the Florida Bar, and the Grievance Committee of the Florida Bar. Susan was the consummate professional, whose exercise of diplomacy, ethical standards, and continuous study of the law led her to be a sought-after mediator and successful family law practitioner. Susan quietly battled breast cancer for six years with poise and grace. She raised the bar for all of us.

Submitted by Holly Schuttler, Susan's law partner

Healthy Mothers, Healthy Babies

Healthy Bodies, Healthy Minds

This November, SPBC FAWL's programming focused on health and well-being. SPBC FAWL offered programs targeted to optimizing not only our own physical, emotional, and spiritual health, but also the health of our families and those in our community who are less fortunate.

On November 6, 2013, SPBC FAWL held a **happy hour** at DaDa in Delray Beach--only this happy hour involved a different type of bottle! Themed as a baby shower, members brought gifts or cash donations for the benefit of **Healthy Mothers, Healthy Babies** ("HMHB"), a charity that assists pregnant women with obtaining medical and social services for themselves and their babies as well as providing them with valuable knowledge about their pregnancies and parenthood. Michelle Gonzalez spoke about HMHB's mission and increased presence in southern Palm Beach County.



Beautiful centerpieces at the brunch.

working up a sweat and an appetite, the attendees enjoyed a delicious, healthy brunch at the studio catered by Juice & Java. Thanks to the generous sponsorship of Choice Mediations, LLC, this wonderful event was free to all members!



Delicious brunch catered by Juice & Java.



Laurie Thompson and Michelle Gonzalez at the HMHB Happy Hour

This year, SPBC FAWL hosted its first ever **Yoga & Brunch Event!** On Sunday morning, November 17, 2013, first-time and seasoned yogis alike gathered at Organic Movements dance studio in Boca Raton for a yoga class.

After



After yoga, left to right: Anna Lyons, Melissa Melzer, Angela Klemack, Ellen Leibovitch, Angelina Namia, Laurie Thompson, Lisa Lullove, Tammy Saltzman, Merryll Haber, Lisa Paige Glass, Denise Isaacs, Taryn Sinatra, Lauren Clifton, Tanya McConnell, and Kara Brotman

Celebrating 10 Years of Promoting Women's Leadership Roles within the Legal Profession!

A BRIEF HISTORY OF SPBC FAWL

by **Ellen M. Leibovitch**

Past President, 2009-2010

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Most of the members of today's SPBC FAWL chapter, including me, were not around when the chapter was founded back in early 2004. Soon after the formation team organized, they fortunately had the foresight to name a chapter historian to document some of the fledgling chapter's milestone events – the first monthly lunch, the first new member reception, the first judicial reception, the first holiday party, etc. Although the scrapbook history of SPBC FAWL ended a few years back, many of our current members, including me, were first-hand witnesses to the growth and development of this amazing organization over the past decade.

The first president of SPBC FAWL – and the only one who served a two-year term – was Lisa Peraza. Lisa and the other chapter founders – including current members Robin Bresky

(SPBC President 2007-2008), Tanya McConnell (SPBC President 2010-2011) and Tammy Saltzman (SPBC Chapter Liaison 2013-2014) – saw the need for a local FAWL chapter to serve the needs of the women lawyers practicing in Boca Raton and Delray Beach. At the time, the only

needed them in my professional and personal networks!

When I joined SPBC FAWL, Rochelle (Shelly) Kerner was the chapter president, and our lunches were held at Gulf Coast Seafood restaurant (now Hooters – oy vey!). A fun

trivia fact to know is that Shelly was the only chapter president who never served as a president-elect. This was because Maria Sachs, who was slated to be president of SPBC FAWL for the 2006-2007 term, was elected state senator!

Unfortunately,

Maria's position required her to resign from SPBC FAWL's board of directors, but that has never stopped Sen. Sachs from being an active member of our chapter who often appears as one of our favorite luncheon speakers.

During Shelly's tenure, SPBC FAWL hosted its first judicial reception, honoring retiring probate Judge Gary Vonhof. Over 100 lawyers and judges from all over South Palm



other option for women practicing in these areas was to join Palm Beach County FAWL or Broward FAWL, both of which were inconveniently located outside of South Palm Beach County.

I joined SPBC FAWL in 2006 after attending a new member reception at the Evelyn Baker Gallery. Although I only knew a few people in the chapter at the time, I quickly recognized that this was a phenomenal group of women and that I

Beach County and beyond attended that event, and it was an overwhelming success. That first judicial reception put our chapter on the community's radar, and the chapter immediately decided to make the judicial reception an annual highlight of our programming year.

In 2007, Robin Bresky took over as chapter president and, despite her diminutive size, Robin was (and still is!) a powerhouse of leadership. We are so proud that Robin is currently serving as President of the South Palm Beach County Bar Association and the President Elect of State FAWL. During her tenure, Robin added an annual holiday party to SPBC FAWL's calendar of events; our first one – and several more thereafter – were hosted by and held at the offices of SPBC FAWL's long-standing, loyal, and generous sponsor, Sabadell Bank (then known as Mellon United). We had some wonderful parties in the bank's lobby, and I can say without qualification that SPBC FAWL would never have been able to attain the success it has without the continued support

of Bud Osborne, Donn Londeree, and the entire team at Sabadell.

By the time Holly O'Neill took the helm as president for the 2008-2009 term, SPBC FAWL was running like a well-oiled machine. We had our calendars full with monthly membership luncheons, the new member reception in September, the holiday party in December and the judicial reception in February.



Membership was steadily increasing, and the board of directors was in overdrive planning events and new ways to showcase the chapter and reach out to the community.

When I took over as president in 2009, my friend Mindy Stein (SPBC President 2011-2012), who was then the chapter liaison to State FAWL, decided that SPBC FAWL (an organization “for” women) needed to spearhead its own breast cancer awareness and fundraising event; and with

that, our first annual “FAWL Thinks Pink” was born. The inaugural event was unlike the dignified luncheons and raffles that we have had in the past few years. Instead, we decided that all the members would donate costume jewelry and accessories which would be sold at our “Unique Boutique” during the lunch. Needless to say, it was a lot of fun but a lot of work, so we decided to scale it back and simplify. We

should all take pride in knowing that the money raised from FAWL Thinks Pink has increased each successive year of this event, and the monies raised are donated to various breast cancer organizations in the community.

When Tanya McConnell took over as chapter president in 2010, she championed numerous civic organizations and encouraged the chapter to become involved with The Haven and Habitat for Humanity. Tanya's extensive knowledge of and history living in Boca Raton proved invaluable in countless ways. Tanya led us with an unprecedented level of collegiality, and she made

certain our board appropriately acknowledged our sponsors and continued to serve as an exemplary voluntary bar organization.

Mindy Stein became our president in 2011, and she began her term with our first ever board retreat where we discussed goals and programming ideas for the upcoming year.

One of our most exciting programs that year was a program to educate high school seniors about the legal implications of turning 18 and becoming an adult. The program was implemented using a power point presentation authored by The Florida Bar and entitled, "Now You are an Adult". I

personally volunteered to coordinate and administer the program for two years and, as a result of our chapter's hard work, this became SPBC FAWL's signature program – "Educating Tomorrow's



Adults" – which was honored in 2013 as Outstanding Public Service Program, beating out every other public service program organized by other FAWL chapters throughout the state. Way to go, SPBC FAWL!

Angelina Namia brought a new layer of success to the chapter when she became president in

2013. Angelina's business savvy helped to expand the reach of corporate sponsorships and, as a result of her efforts, SPBC FAWL now has multiple annual sponsors, lunch sponsors, event

sponsors, and more judicial reception sponsors than ever in the past.

Laurie Thompson has continued to take the lessons learned from her predecessors to help SPBC FAWL to newer and greater

heights. When Leorah Greenman takes over in 2014, she will have big shoes to fill, that is for sure! But knowing Leorah as I do and watching her grow as a chapter leader, lawyer, and mother, I am sure that it will be smooth sailing for SPBC FAWL into the next decade!

REFLECTIONS ON SPBC FAWL

by Robin I. Bresky

Past President, 2007-2008

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My experience with SPBC FAWL has been absolutely awesome! I was fortunate to hold many positions on the board of directors before becoming president for the 2007-2008 year. I loved our monthly BOD meetings that were informal yet very efficient. I remember planning for and holding our first judicial appreciation dinner in Delray, a tradition that is going strong today! We were a very close-knit group, working to make a name for ourselves! The professional and personal relationships created during that time still exist today. I am so very proud of our chapter. We have grown significantly in numbers and reputation since the time I was first involved. In addition to the lasting relationships I was fortunate to have developed locally, SPBC FAWL was a springboard for my involvement in State FAWL. I am currently president elect and look forward to next year as president of State FAWL. I have had the opportunity to hold every

Continued on page 16

MY EXPERIENCE WITH SPBC FAWL

by **Mindy Stein**

Past President, 2011-2012

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Little did I know, in September 2005, when I attended my first FAWL event, (an elegant membership reception at the Evelyn Baker Gallery), that South Palm Beach County FAWL would become a critical influence in my personal and professional life; create a strong referral base for my practice; and give me the gift of a wonderful sisterhood of women who have since become my dearest friends, confidantes, and mentors.

The impetus for me to attend that SPBC FAWL membership reception in 2005 was the following:

I had just started working at a law firm where I needed to be able to report, at the firm's biweekly business development meeting, something that I had done to help develop business for the firm. I had been working at the firm for several months, and at that time, had no personal business development to report. I scanned the Sun Sentinel looking for any group or event that might be appropriate, simply to save me from having to sit silently at

the following business development meeting. However, once I arrived at the gallery I was pleasantly surprised that I knew a number of people there; I had the opportunity to reconnect with a friend from law school whom I hadn't seen in years and catch up with another attorney I had been friendly with while working at another law firm. The women who I didn't know were open,



friendly, and inviting, and by the time I drove home that evening I knew that I had found a group that was right for me.

The seemingly random decision I made to attend that membership reception resulted in my participation in this chapter, which has had a significant impact on my personal and professional life as a female attorney practicing in Boca Raton, Florida. I can

safely say that, other than the decision to open my own practice, it was the smartest move I have made in my professional life. Not only have I met a wonderful group of women here, but my involvement with State FAWL has also given me the opportunity to meet amazing and incredible women from all over the state of Florida.

After serving as the public relations representative on the board for two years, I then became the chapter liaison to State FAWL, and in 2011-2012, I was proud to serve as president of the chapter.

It has been wonderful to watch the growth and development of the chapter over the past eight years, and I know over time we will continue to grow, evolve and add additional programming for our members. I personally encourage anyone who is not already a member to consider joining the special group of women that comprises the South Palm Beach County Chapter of FAWL.

10 Years, 20 Questions!

(Okay, so some of these are multi-part questions. Would you expect anything less from a legal publication?)

AND WHAT MEMORIES FROM THE PAST 10 YEARS CAN YOU MUSTER?

by Rochelle Kerner

Past President, 2005-2006

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Test your knowledge of this past decade with the following questions about SPBC FAWL and beyond! The answers are on page 11, but no cheating! (This is the honor system!)

Questions

1. When was SPBC FAWL officially awarded its charter? When had its creation been approved by State FAWL?
2. Who was SPBC FAWL's first president? Can you name all of our 9 presidents, past and current? Why do we have only 9 even though this is our 10th anniversary?
3. What was the average cost of gasoline in 2003?
4. In what year did the last commercial flight on the Concorde occur?
5. In what year was same-sex marriage legalized in the United States? Which state?
6. When was Terry Shiavo's feeding tube removed?
7. Where were SPBC FAWL's original luncheons held?
8. In what year did SPBC FAWL receive its first member recruitment award from State FAWL?
9. In what year did Steve Jobs announce the first iPhone? When did it start selling?
10. Who was elected president of SPBC FAWL but did not serve? Why?
11. When did most of us hear Barak Obama for the first time?
12. What member of the Palm Beach County Judiciary did SPBC FAWL honor? Why?
13. When was SPBC FAWL's first Judicial Reception held? Where?
14. What entity has been SPBC FAWL's longest running sponsor?
15. How many times has Palm Beach County Clerk & Comptroller, Sharon Bock, spoken at our luncheons?
16. How many banks have thrown Holiday Receptions for SPBC FAWL? Can you name these banks?
17. What did Rick James and Ronald Reagan have in common?
18. When was Anna Nicole Smith's daughter born?
19. When did John Roberts become Chief Justice of the United States Supreme Court? Whom did he replace?
20. In what venue does SPBC FAWL traditionally hold the last annual luncheon celebrating the swearing-in of our incoming president and board of directors?

Celebrating 10 Years of Fun and Friendship!



10 Years, 20 Questions!

Did that trivia test leave more questions than answers? Don't wait another 10 years to find out.
Get out your red pens, and let's tally the scores!

Answers

1. Although State FAWL approved the creation of SPBC FAWL on July 26, 2003, SPBC FAWL was not officially awarded its charter until January 15, 2004.
2. SPBC FAWL's first president was Lisa Peraza, who was the only president to serve two terms (this is why we only have 9 presidents even though this is our 10th anniversary). The SPBC FAWL past and current presidents are: Lisa Peraza (2004-06), Rochelle Kerner (2006-07), Robin Bresky (2007-08), Holly O'Neill (2008-09), Ellen Leibovitch (2009-10), Tanya McConnell (2010-11), Mindy Stein (2011-12), Angelina Namia (2012-13), and Laurie Thompson (2013-14).
3. The average cost of gasoline in 2003 was \$1.83.
4. The last commercial flight on the Concorde occurred in 2003.
5. Same-sex marriage was first legalized in the United States in Massachusetts in 2004.
6. Terry Shiavo's feeding tube was removed in 2005.
7. SPBC FAWL's original luncheons were held at Maggiano's in Boca Raton.
8. SPBC FAWL received its first member recruitment award from State FAWL for the 2004-05 season.
9. Steve Jobs announced the first iPhone in 2007. That same year, it started selling!
10. Although Maria Sachs was elected president of SPBC FAWL for the 2006-07 term, she was unable to serve due to her election as State Senator.
11. Most of us heard Barak Obama for the first time at the 2004 Democratic National Convention.
12. At SPBC FAWL's first judicial reception, SPBC FAWL honored retiring Palm Beach County probate Judge Gary Vonhof for his years of service.
13. SPBC FAWL's first Judicial Reception was held in 2005 at Muvico Theatres in Boca Raton (now Cinemark).
14. Sabadell United Bank has been SPBC FAWL's longest running sponsor.
15. Palm Beach County Clerk & Comptroller, Sharon Bock, has spoken twice at SPBC FAWL's luncheons.
16. Three banks--Sabadell United Bank, Northern Trust, and Gulfstream Business Bank--have thrown Holiday Receptions for SPBC FAWL.
17. Rick James and Ronald Reagan both died in 2004.
18. Anna Nicole Smith's daughter was born in 2006.
19. John Roberts become Chief Justice of the United States Supreme Court in 2006, replacing William Rhenquist.
20. SPBC FAWL traditionally holds the Installation Luncheon at Mariposa restaurant in Neiman Marcus.

Calling All Mentors and Mentees!



SPBCBA/SPBC FAWL ARE PLEASED TO ANNOUNCE THE JOINT FORMATION OF “LEARN”–

Lawyers’ Education And Resource Network

The South Palm Beach County Bar Association and the South Palm Beach County Chapter of the Florida Association for Women Lawyers are joining forces to create LEARN, a mentorship program for lawyers in the South Palm Beach County area. We will be matching experienced professionals with attorneys who are either new to the practice of law, who are seeking to expand their fields of practice or who simply seek to excel in the practice of law.

By completing the application below, you can become part of the LEARN movement today!

Choose one: ☐ Mentor ☐ Mentee

Name: _____

Address: _____

Phone number: _____

Email address: _____

Please describe your relevant background/experience: _____

In which areas of the law can you mentor or are you seeking mentorship? _____

SPBCBA and SPBC FAWL do not endorse or claim responsibility for the content or accuracy of the information provided by the Mentor to the Mentee. Each Mentor/Mentee relationship is strictly between the two parties.

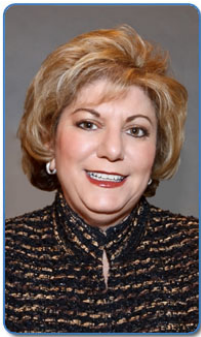
If you have any questions, please contact Ellen Leibovitch, Coordinator of LEARN, at eml@assoulineberlowe.com, Tel: (561) 948-2479, Fax: (561) 361-6566,. After you complete this form, please return it to Ellen by email or fax. Ellen will thereafter notify you of your placement with a Mentor or Mentee. Thank you for your participation!

Member News



Carol A. Gart of Carol A. Gart, P.A., is pleased to announce that her article, titled “Orders On Motions to

Dismiss For Failure to State a Cause of Action -- When are They Final for Purposes of Filing Notice of Appeal?” was published in the appellate section of the September/October 2013 issue of the Florida Bar Journal. The article examines the quagmire of different types of orders entered on a motion to dismiss and whether the orders are final appealable orders.



Assouline & Berlowe, P.A., where **Ellen M. Leibovitch** works as a board-certified labor and employment attorney, has relocated its office to 1801 North Military Trail, Suite 160, Boca Raton, Florida 33431.



Lorri Lomnitzer of The Lomnitzer Law Firm, P.A., was one of the speakers on the intellectual property panel at the 2013 Broward County Bar

Association Bench and Bar

Convention. Ms. Lomnitzer also presented a lecture entitled *Music Publishing Developments in an Ever-Consolidating World* at the 25th Annual North American Entertainment, Sports and Intellectual Property Law Conference in Montego Bay, Jamaica.

Mara Alyson of the Law Office of Mara Alyson, P.A. served as an expert witness for a trial regarding whether a sub-condominium association was subject to the terms and declaration of the master-condominium association. Ms. Alyson’s expert testimony was the basis of the defense’s case.

Do you have any news to share with SPBC FAWL? Our newsletter is *your* platform for sharing your successes, good news, future plans, or anything else! Let our members know what’s going on with your business or your life! Did you receive an award? What is your specialty? Would you like to contribute an article? **Let’s support one another. Let us in on your news!** Please contact SPBC FAWL’s newsletter editor Lisa Paige Glass at lisapaigeglass@gmail.com to submit your story for SPBC FAWL’s Spring 2014 newsletter.

Please join or renew your membership with SPBC FAWL! You can join or renew your membership at any of our events or online at www.spbcfawl.org. SPBC FAWL’s objectives are (1) to advance the professional status of women lawyers, (2) to promote the rights of women generally, (3) to enhance the visibility of women within the legal profession and within their communities, and (4) to create and maintain supportive networks among women in the legal and other professions. Membership is available to female and male lawyers, the judiciary, and law students. For any questions regarding membership, please contact Denise R. Isaacs at Denise@DeniseIsaacsLaw.com.

We Appreciate Your Sponsorship!

Sabadell
United Bank



For over thirty years, we at **Sabadell United Bank** have concentrated on providing law firms, their partners, associates, staff, and clients with an uncommon level of attention and service, which is why so many law firms in South Florida count on Sabadell United Bank. Whether it's business or personal banking, or private banking, our goal is to make a measurable difference in all relationships through exceptional service and constant focus on delivering measurable results to our clients. For more information, please call Bud Osborne, Executive Vice President, or Donn Londeree, Vice President, at (561) 750-0075 or Vincent Cuomo, Vice President, at (561) 688-9400.



The Weingard Wealth Management Group provides a team-oriented approach to client representation serving a select client base of individuals and private families. We provide clients comprehensive financial planning with unbiased and customized advice from a professional team with a wide range of expertise. **Nancy H. Weingard**, the Vice President of Investments, brings a wealth of experience as she has over 25 years of practice in the financial service industry. Ms. Weingard is certified in long-term care planning (CLTC), holds the accredited estate planning designation (AEP®), and is a certified financial planner (CFP®). Ms. Weingard is joined by her son, **Robert P. Weingard**, who is certified in long-term care planning (CLTC) and is a certified divorce financial analyst (CDFA™). We believe in a multi-disciplinary approach to financial planning and work closely with our clients' attorneys and tax advisors. We have expertise that is specific to the needs and risks of widows, widowers, and divorcees. We specialize in helping those who received an inheritance and other financial windfalls. We prepare the next generation to take over the stewardship of our clients' family wealth and then help them to plan their own retirements. We



*Nancy H. Weingard
and Robert P. Weingard*

**South Palm Beach County FAWL
recognizes and thanks our annual sponsors:**

Sabadell United Bank
Nancy H. Weingard of Weingard Wealth Management of Raymond James
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are inclusive: we facilitate family meetings via the telephone for our clients' relatives who may live far away or meet with them in person in our offices. We promote financial literacy: our clients are invited to attend monthly educational luncheons and bring friends. For more information, please contact us at (561) 997-9100, visit our website at www.weingardwealthmanagement.com, like us on Facebook at www.facebook.com/weingardwealthmanagementofraymondjames, and connect with us on LinkedIn at www.linkedin.com/in/nancyweingard and www.linkedin.com/in/robertweingard.



With locations in Stuart, West Palm Beach, and Boca Raton, **Lesser, Lesser, Landy & Smith, PLLC** stands among the oldest law firms in Palm Beach County and the Treasure Coast. Founded by Joseph H. Lesser in West Palm Beach in 1927, LLL&S specializes in serious personal injury and wrongful death cases, delivering significant verdicts and settlements for its clients. All 11 attorneys on staff maintain AV-rated status by Martindale-Hubbell—the highest rating possible for ethical behavior and legal ability. Reflecting the respect of their peers in the legal, business, and nonprofit communities, firm attorneys have been elected to serve in key leadership positions for the Florida Bar and the Palm Beach County and Martin County Bar Associations. LLL&S was recently awarded Martin County's Business of Character Award. This is one of the firm's "most important" judgments in more than 85 years of practice—even though it was rendered nowhere near a courtroom. The award is bestowed on the Martin County business whose leadership and corporate culture uphold good character, promote community commitment, and display high workplace ethics. Managing partner **Gary Lesser** credits his grandfather—firm founder Joseph Lesser—with inspiring his abiding belief in community service, a cornerstone value at LLL&S. "When I was young my grandfather shared something with me that has guided my entire life," Lesser said. "He told me everyone is born a debtor—to their family, their community, their church or synagogue, and of course—their country. We're put on this Earth by the Creator to do good. We have a whole lifetime to pay off that debt, and a life of giving back is a lifetime well spent." For more information, please call LLL&S directly at (561) 655-2028 or visit the firm's website at www.lesserlawfirm.com.



Gary Lesser



A Licensed Real Estate Broker and a Licensed Mortgage Broker, **Laurie Dubow** is the founder and owner of **Paradise Realty International, LLC**. Laurie Dubow brings a unique perspective to the current Real Estate Market. She is a trained CDPE (Certified Distressed Property Expert), as well as a (REOS) Real Estate Owned Specialist. This training included instruction on how to perform a Broker Price Opinion (BPO) or Letter of Opinion of Value, which she has utilized in her extensive experience testifying in court as an expert witness regarding the value of homes and circumstances surrounding the sale of homes. She is a published author of more than 15 articles on a variety of current real estate and mortgage topics. Specializing in working with couples going through divorce, Laurie is referred to as the "Real

Estate and Mortgage Expert” and Speaker at a monthly workshop for 4 years entitled “Second Saturday--What Women Need to Know About Divorce”. Along with her Real Estate and Mortgage expertise, she has a 20 year background in counseling, with a Masters’ Degree in Psychotherapy and a Post-Masters in Business Administration.



Laurie Dubow

Laurie’s perspective of “the Emotional, Psychological, and Financial Factors to Consider When Deciding Whether or Not to Stay In Your Home” (see Laurie’s article on page 17) is the culmination of over 30 years of experience. She is uniquely qualified to help your clients understand and analyze their options and achieve their goals through real estate and mortgage restructuring, and follow through with a plan that best suits their individual needs and circumstances. Known as a “Real Estate Concierge”, Laurie’s mission is to coordinate each transaction in order to reduce the stress for her clients and make the process as easy as possible. For more information, call (561) 948-1070 or visit www.MyParadiseRealty.com.

Become a sponsor of SPBC FAWL! Becoming a sponsor of SPBC FAWL is a wonderful way to meet our members and educate them about your business while at the same time supporting the advancement of women in the legal profession and enabling this organization to thrive. SPBC FAWL welcomes annual sponsors at all levels as well as sponsors for specific events. For more information about sponsorship opportunities and the many benefits of being a sponsor of SPBC FAWL, contact Laurie Thompson at LTthompson@zonelaw.com.

Reflections on SPBC FAWL by Robin I. Bresky, continued from page 7

position on the board of directors of State FAWL. In each and every position I was able to utilize skills I had learned in leading our local chapter. It is important to remember that SPBC FAWL is part of a very large State organization that provides endless opportunities for those who wish to get involved. We have amazing programs throughout the year, including webinars that provide CLE credit and useful, practical knowledge. Associating with like-minded members, to me, is the single greatest benefit to being a FAWL member. Whether it is here in South Palm Beach County, or around the state of Florida, FAWL is a place where I always feel welcome and can always find a mentor, and where I feel most valuable when I can provide advice to a mentee! I look forward to continuing my work with State FAWL and am so proud to be an active member of SPBC FAWL!



As we move past Thanksgiving, and the New Year is around the corner, it is a time that many of us focus on the things in our life for which we are most grateful. In South Florida, we all breathe a sigh of relief that we have gotten through another Hurricane Season unscathed, and I think about the unique bond that we share as “Hurricane Survivors”. We have learned many lessons over the years in preparing for these dangerous storms and their aftermath.

I moved to Boca Raton in 1992, just three days before Hurricane Andrew, and learned a lot that week...about hurricanes, about life in Florida, and about the need to be prepared with a plan-before, during, and after the storm.

In a way we are lucky, because unlike other natural disasters, such as earthquakes, hurricanes take time to develop and they give us warning about their impending assault. This offers the unique ability to plan, prepare, and protect ourselves, our homes, and our loved ones to the best of our abilities. In fact, experts suggest that it makes sense to prepare ourselves months before the storm warning is anywhere on the radar. We are urged to make a plan, and review the plan with family and experts, and finally to stay alert and advised on weather updates and warnings. There is also a “to do” list for during and after the storm once it has arrived.

There are many similarities between preparing for a hurricane and dealing with the unfortunate situation of being “upside down” in a home and/or not being able to pay the mortgage. Similar to hurricanes, a foreclosure takes time to develop, and there is plenty of warning that trouble may be on the horizon. In addition, planning and preparing can make all the difference between disaster and a more positive outcome. The strategy is to hope for the best, but plan for the worst.

When people are faced with the difficult decision of whether to stay in their home and struggle to make payments that are above their heads, or let the home go, by either a short sale or foreclosure, the choice is often painful. It may be difficult to sort through the field of information in order to make an informed decision based upon real options. Even under the best of circumstances, moving is stressful. When people are struggling with the options of short sale or foreclosure, the emotions and the stress can be overwhelming.

If you have a client whose home might be in jeopardy, the client will need a good team of professionals who will help them evaluate their options to reduce their debt-load, such as a loan modification, refinance, or restructuring their debt.

After the client reviews their options, if they find that they just cannot afford their home, the client will need to explore their evacuation plan--the sale of their home. Is there enough equity in the home to go for a traditional sale, or is the best option a short sale or foreclosure? A short sale, in the hands of responsible and knowledgeable professionals offers a lot more control and predictability than letting the house go into foreclosure, as well as a quicker and easier recovery of finances and credit.

The next step is to determine the amount of housing expenses that will be affordable in order for the client to move on, and to find a situation that meets his/her needs. Just as with a hurricane evacuation, there must be a plan for pets, special needs, and an effort to make their new home as affordable, comfortable and secure as possible.

Whether your client is comfortable in a home that has lost substantial equity, struggling to keep their home and pay their mortgage, or trying to find a way to move into a new home, they are all trying to make sense of the new rules and navigate their way through the constant changes. They are looking for answers...a way to re-create the security they previously felt, even as the moving target in the financial world continues to shift. We may not have control over the global changes that occur in Wall Street, any more than we have control over a hurricane swirling around in the Atlantic Ocean making its way towards the coast. Fortunately, there are always options, and it is more important than ever to help our clients explore what opportunities might be out there for them.

Either way, you know you have helped your client weather the storm so that they are prepared for whatever Mother Nature brings their way.

As the New Year approaches, let's hope that we all head into clear skies and cool breezes. I wish everyone a sunny and prosperous 2014, and I look forward to getting to know you better and working with you as part of my team.

**HAPPY HOLIDAYS
AND BEST WISHES FOR A
HEALTHY AND SWEET NEW YEAR
FROM YOUR FRIENDS AT SPBC FAWL!!**

**WE HOPE TO SEE YOU
AT MANY OF OUR
WONDERFUL AND EXCITING
EVENTS NEXT YEAR!!**

Schedule of Events for 2014

January 2014

- **Board of Directors Meeting**, Wednesday, January 8, 2014 from 12 P.M. to 1 P.M. at Frank Weinberg & Black, P.L., Lynn Financial Center, 1875 NW Corporate Blvd., Suite 100, Boca Raton, FL 33431.
- **Membership Luncheon**, Thursday, January 9, 2014 from 12 P.M. to 1 P.M. at Abe & Louie's, 2200 Glades Road, Boca Raton, FL 33431. Members \$25, Non-members \$30, Walk-ins an additional \$10. Speaker is **Nancy Frey** on **Maintenance of our Physical Wellness in Spite of our Stressful Lives**.
- **Joint Luncheon with SPBCBA**, Tuesday, January 14, 2014 from 12 P.M. to 1 P.M. at Morton's Steakhouse, 5050 Town Center Circle, Boca Raton, FL 33486. Speaker is **Florida Bar Association President Gene Pettis**.

February 2014

- **Board of Directors Meeting**, Wednesday, February 5, 2014 from 12 P.M. to 1 P.M. at Frank Weinberg & Black, P.L., Lynn Financial Center, 1875 NW Corporate Blvd., Suite 100, Boca Raton, FL 33431.
- **Membership Luncheon**, Thursday, February 13, 2014 from 12 P.M. to 1 P.M. at Abe & Louie's, 2200 Glades Road, Boca Raton, FL 33431. Members \$25, Non-members \$30, Walk-ins an additional \$10. Speaker is **Nancy Weingard** on **Personal Financial Management**.
- **Judicial Reception**, Thursday, February 20, 2014 from 6:30 P.M. to 8:30 P.M. at the Sundry House, 106 S. Swinton Avenue, Delray Beach, FL 33444.

March 2014

- **Board of Directors Meeting**, Wednesday, March 5, 2014 from 12 P.M. to 1 P.M. at Frank Weinberg & Black, P.L., Lynn Financial Center, 1875 NW Corporate Blvd., Suite 100, Boca Raton, FL 33431.
- **Membership Luncheon**, Thursday, March 13, 2014 from 12 P.M. to 1 P.M. at La Cigale, 253 SE 5th Avenue, Delray Beach, FL 33483. Members \$25, Non-members \$30, Walk-ins an additional \$10. Speaker is **Anne Morrissey** on **Using Fashion to Project the Image you Desire**.

- **Happy Hour**, Thursday, March 20, 2014 from 5:30 P.M. to 7:30 P.M., location TBD.

April 2014

- **Board of Directors Meeting**, Wednesday, April 2, 2014 from 12 P.M. to 1 P.M. at Frank Weinberg & Black, P.L., Lynn Financial Center, 1875 NW Corporate Blvd., Suite 100, Boca Raton, FL 33431.
- **Membership Luncheon**, Thursday, April 10, 2014 from 12 P.M. to 1 P.M. at La Cigale, 253 SE 5th Avenue, Delray Beach, FL 33483. Members \$25, Non-members \$30, Walk-ins an additional \$10. Speaker is **Alexa Hartley** on **Emotional Intelligence Part II**.

May 2014

- **Board of Directors Meeting**, Wednesday, May 7, 2014 from 12 P.M. to 1 P.M. at Frank Weinberg & Black, P.L., Lynn Financial Center, 1875 NW Corporate Blvd., Suite 100, Boca Raton, FL 33431.
- **Membership Luncheon**, Thursday, May 8, 2014 from 12 P.M. to 1 P.M. at Abe & Louie's, 2200 Glades Road, Boca Raton, FL 33431. Members \$25, Non-members \$30, Walk-ins an additional \$10. Speaker is **Kara Brotman** on **Primer on Intellectual Property Law**.

June 2014

- **Board of Directors Meeting**, Wednesday, June 4, 2014 from 12 P.M. to 1 P.M. at Frank Weinberg & Black, P.L., Lynn Financial Center, 1875 NW Corporate Blvd., Suite 100, Boca Raton, FL 33431.
- **Installation Luncheon**, Thursday, June 12, 2014 from 12 P.M. to 1:30 P.M. at Mariposa at Neiman Marcus, 5860 Glades Road, Town Center at Boca Raton, Boca Raton, FL 33431. Members \$25, Non-members \$30, Walk-ins an additional \$10.

SPBC FAWL is online! Remember to visit SPBC FAWL's website, www.spbcfawl.org, and Facebook page, www.facebook.com/pages/SPBC-FAWL/265414360166415, for photos of past events and information on upcoming events! You can RSVP to our events directly on SPBC FAWL's website, www.spbcfawl.org.

The Presidents' Dinner

In honor of SPBC FAWL's 10th Anniversary, the Past Presidents of this organization will be hosting the Presidents' Dinner. It will be an evening celebrating not only the accomplishments of the past 10 years but also the bright future of SPBC FAWL. The date and location for this wonderful event are TBD, so stay tuned for upcoming details!