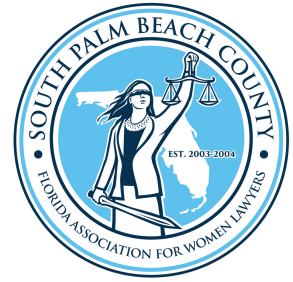


SPBC FAWL



Promoting Women's Leadership Roles within the Legal Profession Since 2003

Letter from the President



by Lisa Lullove, Esq.

Dear Honorable Judiciary, Members, Sponsors and Guests,

I am honored to have been entrusted with leading the organization this past year and for the opportunity to contribute to the continued growth of SPBC FAWL. The South Palm Beach County Chapter of FAWL was founded in 2003. The Chapter's mission is to advance the professional status of women lawyers, to promote the rights of women generally, to enhance the visibility of women within the legal profession and within their communities, and to create and maintain supportive networks among women in the legal and other professions.

As the sun sets on my year as SPBC FAWL President, I take a moment to reflect on the year and consider what a year it has been. It has been interesting and even though we were entering our second year of a global pandemic, we came together as a group and evolved in our programming to accommodate the times. From outdoor events to zoom networking, the cohesion of the group has permeated throughout.

We continued to support each other and enjoyed dynamic lunchtime speakers, zoom Peloton fundraising and outreach to the local community. We become empowered through networking with each other by opening these doors and making new connections. We have welcomed new members and celebrated the achievements of our veteran members.

It takes a collective effort to maintain the growth of a voluntary bar organization during a time of global crisis and I would like to express my deepest gratitude and appreciation to the Board for their dedication and hard work. I want to thank everyone for the opportunity to serve as your President this year.

While the year is coming to a close, I will be passing the torch over your new President Kara Brotman, who has been a dedicated long-time member of this organization. I am excited that we will be honoring Past President Ellen Leibovitch as the Woman Lawyer of the Year. Ellen has been SPBC FAWL's perennial Chairman of the Past Presidents' Committee/Woman Lawyer of the Year Ceremony. We will be honoring Ellen and installing Kara as the incoming President on June 28, 2022 at the Woodfield Country Club. I look forward to seeing you all.

Best wishes to you and yours,
Lisa Lullove Selinger

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FALL IN REVIEW



It's been another wonderful year thus far for SPBC FAWL! We have worked hard to fill our calendar with as many meaningful, valuable and fun events as possible, plan for all possible situations and outcomes, and appeal to the various comfort levels of our members during the constantly evolving COVID-19 situation.

The Board met on August 15, 2021 for an outdoor Retreat to begin planning yet another phenomenal year. Since then, we continue to meet monthly to effectuate our plans and adapt as necessary.

We officially kicked off the year on September 22, 2021 with our Membership Reception at Tap 42. It felt wonderful to see all of the returning FAWL members and to welcome the new ones to our special, one-of-a-kind chapter!

On October 19, 2021, we held our Annual Think Pink Breast Cancer Awareness Luncheon on the outdoor patio of City Fish Market. The event featured a charitable raffle and two incredible guest speakers: Lainie Jones, cancer survivor, advocate and a true inspiration, and Maureen G. Mann, Vice President of the Lynn Cancer Institute and Lynn Women's Health and Wellness Institute. Our chapter participated in the Go Pink Challenge to raise funds to benefit the fight against breast cancer.

Our first monthly luncheon of the year took place on November 18, 2021 at City Fish Market with a presentation by Carlos Espitia of CAE Marketing & Consulting Inc. on 5 Easy SEO Hacks Anyone Can Do.

SPBC FAWL's Annual Holiday Party was held at the Seagate Country Club on December 14, 2021. We collected shoes to donate to In Jacob's Shoes and there was certainly holiday spirit in the air.

Karen K. Roberts of Karen Speaks and The Emerald Financial Group presented at our January monthly luncheon at City Fish Market. Ms. Roberts spoke about succeeding in your business and growing it to the next level.

On January 23rd, we joined forces with PBC FAWL (and Cody Rigsby, of course) for a Peloton Ride with proceeds benefiting the Legal Aid Society of Palm Beach County.



FALL/SPRING 2021-2022

South Palm Beach County FAWL and the Young Lawyer Section of the South Palm Beach County Bar Association once again came together with Habitat for Humanity to build a home for a deserving family on January 29, 2022.

SPBCBA and SPBC FAWL jointly hosted the February Membership Luncheon at Morton's Steakhouse featuring Florida Bar President Mike Tanner presenting on the State of the Florida Bar.

Our March 10, 2022 luncheon at City Fish Market featured a presentation by Colleen Boyle of The Fine Art Group regarding Managing Tangible Assets.

Along with all of the incredible events noted above, there have been numerous networking and mentoring opportunities at our Table for 8 events hosted by SPBC FAWL Past Presidents Leorah Greenman, Laurie Thompson, Tammy Saltzman, Mindy Stein, Heather Samuels, and Melissa Feingold, with more opportunities to attend to come!

Our Internet Manager Alan Crane has also hosted several successful virtual networking events via zoom.

The year is far from over. We have many more exciting events in store. Save the date for two of our signature events: The Judicial Reception on May 5, 2022 and the Women Lawyer of the Year Event honoring Past President Ellen Leibovitch on June 28, 2022. We can't wait to see you there and finish the year strong!





RINA FELD
LAW OFFICES OF RINA FELD

NEW LAW AFFECTING HOMEOWNER’S INSURANCE CLAIMS

by Rina Feld

On July 1, 2021, a new bill went into effect significantly impeding homeowner’s rights against their homeowner’s insurance carriers. Three major changes were implemented:

- 1.Homeowners now only have two (2) years to report a homeowners insurance claim;
- 2.Prior to suing your homeowners insurance company for a delay, denial, or underpay of a claim, you must file a Notice of Intent to Litigate; and,
- 3.Recovery of attorney fees and costs is hindered, making it more difficult for homeowners with a denied, underpaid, or delayed claim to find adequate representation and challenge a homeowner’s insurance company’s coverage decision.

Time – Limitation Change

This new law changes the time period during which a homeowner may report a claim from three (3) years down to two (2) years. Often, we don’t notice the effect of water damage, hurricane damage, fire damage, vandalism damage, or any other kind of property damage, until the damage has had time to “settle in”. With lower-grade hurricanes and tropical storms, for example, the damage at first appears to be minimal; a solitary loose shingle on your roof, or a small leak through your chimney, or even a little crack in the stucco of the home. Most homeowners simply patch up this “little” damage rather than make a homeowners insurance claim. But looks can be deceiving; and a few months later, or sometimes a few years later, the damage continues to recur and multiply because it was more extensive than the homeowner realized. Once the homeowner notices that the damage is extensive, it might be too late to put in a claim through their homeowners insurance.

This can happen with other types of damage as well. For example, you might come home from vacation and find your kitchen or your bathroom covered in a thin layer of water from a leaky pipe. Many homeowners will simply fix the leaking pipe and mop up the mess. Then, months or years down the line, they will notice that their floor boards or tiles start caving in or cracking or feeling hollow – these are all signs of water damage likely caused by that leaking pipe. If you don’t report it within the two (2) years, your claim will be barred.

Notice of Intent to Litigate

This new statute creates another hoop to jump through for homeowners whose claims have been denied, underpaid, or delayed. Although Florida Law already gives homeowners insurance companies leniency in the amount of time and manner in which they can make a coverage decision; now, after complying with

all the policy requirements, and waiting months and months for homeowners insurance companies to make a coverage decision, homeowners are tasked with filing a Notice of Intent to Litigate. This Notice is difficult to navigate for someone who is not a professional in this industry. It puts insurance companies on notice that the homeowner intends to sue them, if they do not properly adjust the claim. It also allows **homeowners** a second bite at the apple and a new opportunity to fix their non-compliance, causing additional delays for the homeowners.

Attorney’s Fees Reduction

Lastly, the new statute impedes homeowners’ ability to recover attorneys fees and costs from the homeowners insurance companies. Effectively making it difficult for homeowners to find representation and hampers their ability to challenge a coverage decision with which they disagree.

If you have a homeowners insurance claim, it’s best to turn to a professional right away to ensure your rights are protected.



NEW FLORIDA LAWS AFFECTING EMPLOYERS

By Ellen Leibovitch

The following summarizes three recently-enacted laws that may affect Florida employers:

New Reporting Requirements For Independent Contractors

Under Florida law, employers have been required to report employee new-hire information to the Department of Revenue's State Directory of New Hires. Under a newly revised law effective October 1, 2021, Florida businesses are required to also submit such information on independent contractors from whom they purchase services. See Fla. Stat. §409.2576

This law applies in any situation where the "service recipient" pays "\$600 or more per calendar year for services rendered in the course of the trade." The report must include:

- the contractor's name, address, and social security number/TIN,
- the date services for payment were first rendered by the contractor, and
- the name, address, and employer identification number of the service recipient.

Independent contractors must be reported within 20 days of the earlier of (1) the date of the first payment made, or (2) the date on which a contract providing for such payments is entered into. The report may be submitted magnetically, electronically, or via fax or US mail.

Minimum Wage Increase

On November 3, 2021, a constitutional amendment was approved to amend the Florida Constitution to gradually increase the minimum wage to \$15 per hour, by September of 2026. The first increase took effect on September 30, 2021, which raised the minimum wage in Florida to \$10 per hour. The direct wage for tipped employees is now \$6.98, which is based on the minimum wage (\$10.00) less the tip credit of \$3.02 and will continue to increase as does the minimum wage.

Employers subject to the minimum wage laws must post the Florida and Federal minimum wage notices, which can be found at:

- <http://www.floridajobs.org/> (Florida)
- <https://www.dol.gov/whd/regs/compliance/posters/flsa.htm> (Federal)



EMPLOYMENT
CONTRACT

E-Verify System

Pursuant to Fla. Stat. §448.095, once an offer of employment is accepted, private employers must also verify employment eligibility for any employee(s) hired after January 1, 2021 (however, if a person is a contract employee retained by a private employer, the private employer must verify the employee's employment eligibility upon the renewal or extension of his or her contract).

Private employers may either use the E-Verify system or require the new-hire to provide the same documentation that is required on a Form I-9 (Employment Eligibility Verification). Private employers are required to retain such documentation for three (3) years after the initial date of employment.

If a private employer violates the verification requirements, it must provide an affidavit to the Department of Economic Opportunity stating that:

- (1) the private employer will comply with the statute;
- (2) the private employer has terminated all unauthorized aliens in this state; and
- (3) the employer will not intentionally or knowingly employ an unauthorized alien in this state.

Failure to provide such an affidavit within thirty (30) days of the Department's request will result in the appropriate licensing agency suspending all applicable licenses held by the employer until it provides the affidavit. Failure to comply with the affidavit requirements three (3) times within 36 months will result in permanent revocation of all licenses held by the employer specific to the location where the unauthorized alien performed work, or if the employer does not hold a license specific to that location, licenses pertaining to the primary place of business will be revoked.

CONCLUSION

As always, please feel free to reach out if you have any questions about these or any other employment-related matters.

FALL/SPRING 2021-2022

Partnering with Habitat for Humanity

South Palm Beach County FAWL and the Young Lawyer Section of the South Palm Beach County Bar Association once again joined today with Habitat for Humanity to build a home for a deserving family on Saturday, January 29th.



Featured in the photo above from left to right are: Layla Alhalabi (YLS Member), Heather Cooper (FAWL Event Director and YLS Board of Directors), Heather Beale (FAWL Membership Director and YLS Board of Directors), Kara Brotman (FAWL President-Elect) and Melissa Lipnick (YLS Member).



FINANCIAL PLANNING FOR PARTNERS

by Deneen Morgia, CFP®

For many attorneys, time spent serving clients, growing their practice, spending time with family and pursuing personal passions often competes with one another – and can leave little time for other important activities. It should be no surprise, then, that even the most diligent and successful attorneys may have spent a relatively small amount of time building a financial plan.

Most partners will participate in their firm’s retirement program, profit-sharing, and a cash balance and/or a nonqualified deferred compensation plan. Many will also have secondary investment accounts earmarked for retirement – but a holistic financial plan that includes clearly established goals, an analysis of cash flow, detailed retirement planning, and a well-thought-out estate plan can help ensure your hard work leads to the goals you wish to achieve.

Addressing income variability

Law firm partner compensation tends to be heavily back-end weighted which can create a cash flow challenge for fixed monthly expenses. Plus, as an owner in the firm you also need to pay estimated quarterly income taxes based on your anticipated annual income. Tax draws from the firm can help smooth out your income, but may only be part of the solution. For many clients, a lending facility helps cover expenses during the first half of the year, and then paid off when the larger percentage of their compensation is paid in the second-half.

Changes in income can also be driven by changes in your career. The average attorney will work for three to five firms during the course of their career. With each change, you will likely see some variation in income and benefits. Be cognizant of the change in lifestyle that often accompanies a new salary.



Limiting lifestyle creep with each increase in compensation can also help you address a cash flow shortfall.

Retirement income and planning

Retirement vehicles can also present issues when changing jobs. Retirement accounts from your prior firms may not be working together as part of a holistic retirement plan. A review of the combined holdings of the accounts may find that you are overly concentrated in a specific asset class or that the strategy you employed early in your career is no longer appropriate.

But even if you’ve remained at the same firm for the majority of your career, a check-up is likely in order. Many strive to simplify and automate their investing and retirement planning. And while making consistent contributions to a portfolio with the appropriate risk tolerance can yield favorable outcomes, it may not be wise for your retirement to rely on a set-it-and-forget-it strategy. Changes in income, tax law and your personal life are all reasons to reassess how you prepare for your retirement.

Don't wait

It's never too early to start thinking about what you want your wealth to achieve. Partnering with a trusted advisor who will examine, advise and help you deploy your assets as part of a holistic plan can help you achieve your goals for today and tomorrow.



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¹ Certain branches may have cut-off times prior to closing, so check your local branch. Crediting of deposited items is provisional and subject to Bank's accounts rules and regulations. Excludes ATM deposits and Saturday deposits. Member FDIC. Equal Housing Lender.

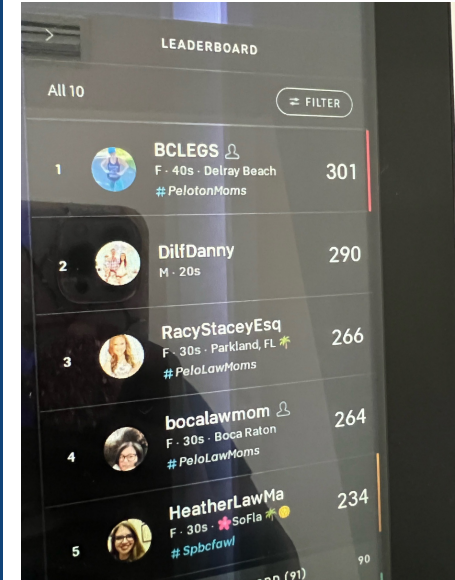
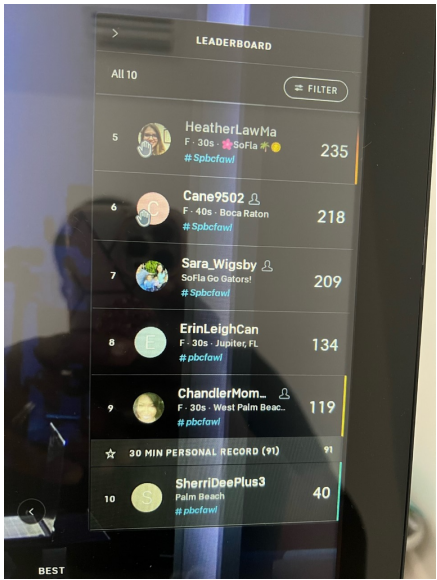
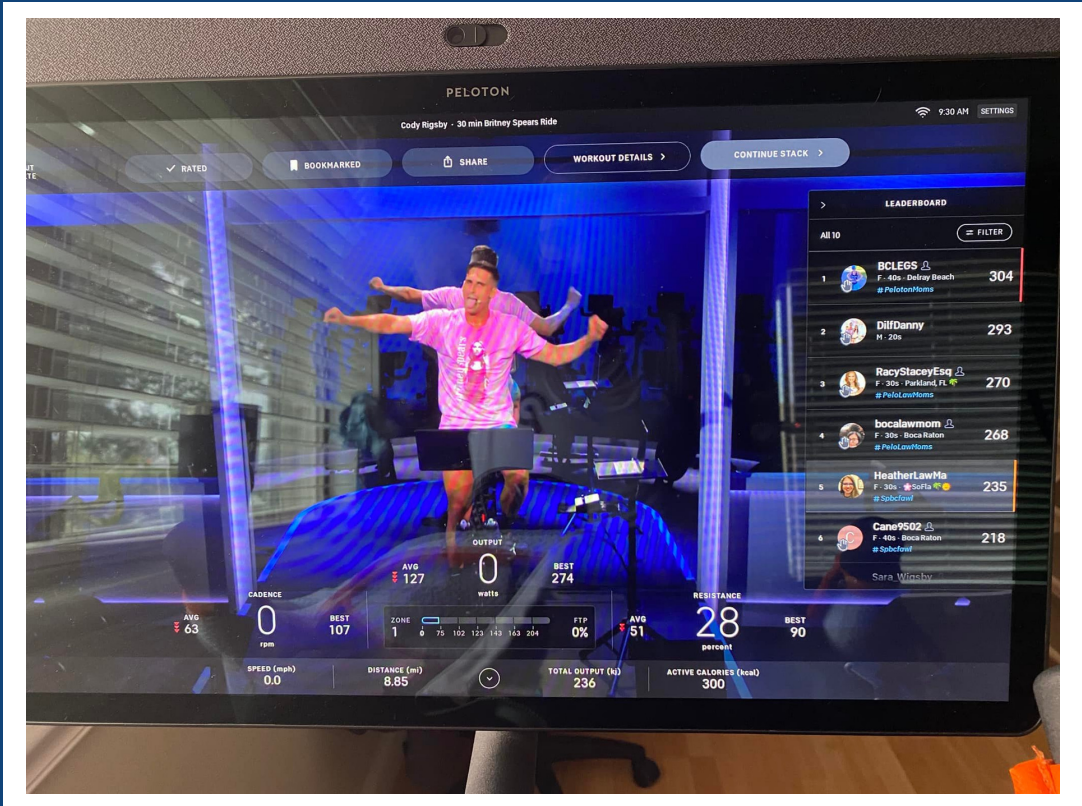
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RIDING FOR THE RIGHT TO REPRESENTATION

South Palm Beach County FAWL and Palm Beach County FAWL participated in a joint Peleton Event raising \$600 for the Legal Aid Society of Palm Beach County. Our donation will assist us in ensuring that the most vulnerable and at-risk children, families, seniors and individuals in our community have equal access to our judicial system during these turbulent times when many of them are facing homelessness, domestic abuse and loss of employment due to the COVID-19 pandemic.



UPCOMING EVENTS

April 2022

- **April 6:** Board Meeting, 12:00pm EDT - 01:00pm EDT, TBD
- **April 14:** Monthly Lunch at City Fish Market, 11:45am EST - 01:00pm EST, City Fish Market
- **April 20:** Table for 8 with Former President Robin Bresky, 06:00pm EDT
- **April 29:** SPBC Fawl Networking Event, 2:00pm EDT - 01:00pm EDT, Zoom

May 2022

- **May 4:** Board Meeting, 12:00pm EDT - 01:00pm EDT, TBD
- **May 5:** Judicial Reception, 05:30pm EDT - 08:00pm EDT, Sundy House
- **May 12:** Monthly Lunch at City Fish Market, 11:45am EST - 01:00pm EST, City Fish Market



MISSION STATEMENT

SPBC FAWL was founded in 2003. SPBC FAWL’s mission is to advance the professional status of women lawyers, to promote the rights of women generally, to enhance the visibility of women within the legal profession and within their communities, and to create and maintain supportive networks among women in the legal and other professions.



BECOME A SPONSOR

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, please contact Development Director Laurie Thompson at LThompson@fowler-white.com.

For any questions regarding membership, please contact Membership Director Heather Beale at hfb@amslegalteam.com. For a list of membership benefits, please visit <https://www.spbcfawl.org/membership/>.

Newsletter Submissions

Articles: Would you like to contribute an article to the newsletter? We welcome both members and sponsors to contribute articles on a variety of topics--anything from the legal, to the educational, to the fun, to the causes that are near to your heart. Please submit a headshot along with your article. All article submissions should be in Microsoft Word format.

Member Benefits

Being a member of SPBC FAWL has so many wonderful benefits! Networking, friendship, mentoring, invitations to a variety of events, access to the newsletter, and automatic membership in State FAWL. The benefits of being a member of State FAWL are numerous--including a vast library of free CLEs!

Member News: 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. Please submit a headshot along with your member news. All member news submissions should be in Microsoft Word format.

Educate members on your area of expertise. Did you receive an award? Did you give a lecture or presentation? What is your specialty? Let’s support one another. Let us in on your news!

Annual Sponsor Advertisements: Thank you to our annual sponsors for enabling SPBC FAWL to thrive and to support the advancement of women in the legal profession. As an annual sponsor, you are entitled to place an advertisement in the newsletter. The advertisement may be up to one full page. All advertisements should be in PDF format.

Member Advertisements: Members may place an advertisement in the newsletter at the following rates: \$250 full page; \$150 half page; \$50 business card size. All advertisements should be in PDF format.

FAWL Grams: Send your best wishes, thanks, and congratulations to the other members and sponsors with a personally-tailored FAWL Gram! FAWL Grams appear in a special section of the newsletter and cost just \$10 each. All FAWL Gram submissions should be in Microsoft Word format.

Please submit all articles, member news, sponsor and member advertisements, and FAWL Grams to Newsletter Editor Nicole Loughlin at nicole@loughlinlawpa.com.

Join or Renew Membership

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.



Membership is available to female and male lawyers, the judiciary, and law students. In order to help and encourage law students to become involved in the legal community, SPBC FAWL has a scholarship fund to help law students pay for membership in SPBC FAWL.

For any questions regarding membership, please contact Membership Director Heather Beale at hfb@amslegalteam.com.

SPBC FAWL is Online!

Visit SPBC FAWL online at www.spbcfawl.org and www.facebook.com/SPBCFAWL for photos of past events and information on upcoming events.

RSVP to events directly on SPBC FAWL’s website, www.spbcfawl.org.

Please note that the dates, times, and locations of events are subject to change, and happy hours will be scheduled periodically, so please check the website and any emails you receive for the most current information.

Unless otherwise indicated, Board of Directors Meetings are open to Members of SPBC FAWL.



SPBCFAWL is a volunteer bar association dedicated to actively promoting the advancement of women in the legal profession, expanding the leadership role of its members in the community at large, and promoting women’s rights.

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