



1936-2016

Vol. 80,
Issue No. 11
March 2017

HEARSAY

A Monthly Publication of the
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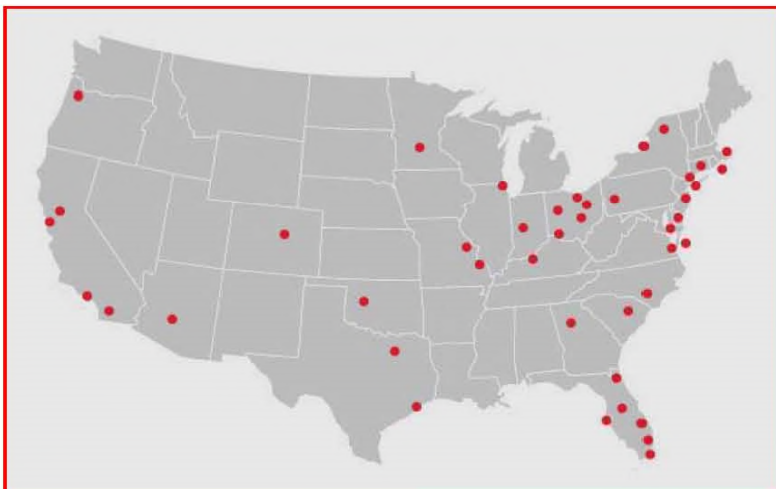
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PRESIDENT'S MESSAGE – MARCH 2017

Greetings SFLPA Members and Friends:

The month of March has arrived. It is one of my favorite months out of the calendar year, primarily, because it marks the beginning of Spring even though Phil the Groundhog saw his shadow and has predicted 6 more weeks of winter. Not that I am an avid follower of the annual Groundhog's Day festivities, but it is a huge event for the residents of Punxsutawney, Pennsylvania. Cold weather is not so bad as long as it is California cold weather. But to my point, I like springing forward as the day lasts longer so I feel that I have not wasted the day. I am sure most will agree.

March is a busy month for the SFLPA. We are preparing for not only our last membership meeting of the fiscal year, but we are planning our 80th Anniversary Celebration Dinner. This has been quite a year for us. We started the year co-hosting the 2016 Annual LSI Conference with our friends at Marin County LPA and we will finish it with our milestone celebratory event. What an historic year!

So please review and add these dates to your calendar for the remaining events for the 2016-2017 fiscal year:

March

- Annual Membership Election Meeting, Tuesday, March 21, 2017 at the offices of Orrick, Herrington, & Sutcliffe, LLP.
- 8th Annual Bay Area Legal Trivia Throw Down, Saturday, March 25, 2017 at the offices of Nixon Peabody, LLP. SFLPA is the event host.
- Brown Bag Presentation – Recent Developments – Immigration Law, presented by Marco A. Garzon, Esq., of Argumedo & Garzon Law Group, Tuesday, March 28, 2017 at the offices of Altshuler Berzon, LLP.

April

- 80th Anniversary Celebration Dinner, Saturday, April 22, 2017 at the Irish Cultural Center in San Francisco. We will have our Officer Installation Ceremony at this event as well.
- Brown Bag Presentation – How Third-Party Contracting and the “SoCal Stip” Impact Your Practice - Presented by Ana Fatima Costa, RPR, CSR (ret.) – Tuesday, April 25, 2017 at the offices of Altshuler Berzon, LLP.
- Last day of the fiscal year, Sunday, April 30, 2017 – reminder to continue your membership with the SFLPA and LSI; please submit your Membership Renewal along with your payment

May

- The 2017-2018 Fiscal Year begins, Membership Renewals are due by Monday, May 1, 2017
- 83rd Annual LSI Conference, May 18-21, 2017 at the Doubletree Hotel in Modesto, CA. Hosted by the Stanislaus County LPA
- Brown Bag Presentation, Tuesday, May 23, 2017 – Topic: TBD

For additional details on any of the above events, please review the event flyers. They are posted on both the SFLPA (www.SFLPA.org) and LSI (www.LSI.org) websites. To access the 83rd Annual Conference Seminar Schedule and Registration form, from the LSI home page, click on 'Upcoming Conferences.'

Look for the Election Slate of Names published in this issue of our newsletter. If anyone is interested in running for the office of: Vice President, Secretary and Treasurer or if you would like to be a Delegate at the 2017 Annual Conference in Modesto, it's still not too late for your name to be entered on the ballot. We will be taking nominations from the floor. Please note that anyone nominated from the floor must be present to accept the nomination.

If you are interested or know someone who may be an excellent addition to our Board of Directors, please come to our meeting and nominate your candidate. We welcome new individuals with a fresh perspective who are creative and enjoy working on fantastic team. If you did not see the information and job duties outlined in our 'Call for Nominations' announcement in last month's newsletter, please contact a member of our board and we will forward the information to you.

We still need a couple more individuals to join our Trivia Team. So, if you are good with rules, documents and know different aspects of the legal industry, join our team. If don't, then come and cheer us on. We will have a record turnout as there are tentatively 9 teams from other associations that will compete for the title of Trivia Champion of 2017. It's super fun and you will have a great time. The event is on a Saturday from 11 a.m. to 2 p.m. Let us know if you plan to come so we can plan to include you either on Team SFLPA or as a booster.

Also, the event information of our 80th Anniversary Celebration Event, will be distributed via eBlast through Constant Contact. The information flyer will be posted on our website as well. By the time this article is published, the information may have already been sent out. This celebratory event is for you, our members, your family and our friends. Without the support of our members over past 80 years, the SFLPA would not have reached this historic milestone anniversary.

We hope that you and your family will be able to attend. We are in the process of inviting the past Presidents of both SFLPA and LSI as well as friends from our neighboring associations. We will have a presentation that will review the journey of the SFLPA through 80 years as we "Honor the Past, Celebrate the Present and Embrace the Future" by installing the newly elected Officers for the upcoming year. This is your party and we hope it will be a blowout!

Lastly, you can bring your Membership Renewals to any of the above calendared events. We will be happy to collect those in advance so you don't have to worry about mailing them to us.

We hope to see you soon.

Larry McGrew
President 2016-2017

Governor's Report

By: Christine Flores, CBA

The February 2017 Quarterly Conference of Legal Secretaries, Incorporated was held in Chico, California from February 24 – 26, 2017. The Conference was hosted by Southern Butte County LPA. I represented San Francisco LPA as Governor at this conference. There were no other members from SFLPA in attendance.

I arrived in Chico on Friday afternoon, and had a chance to mingle before the conference got underway. As usual, the festivities began with the Welcome Reception. There were several vendors displaying their merchandise, or information about legal services. Following the Reception, several members gathered for the InterClub Game Night, which is always quite lively.

On Saturday morning, February 25, 2017, President Jennifer Page, CCLS called the Board of Governors Meeting to order. The Pledge of Allegiance was led by Amber Dooley, Governor of Marin County LPA. Jan Kuykendall, CCLS, President of Stockton San Joaquin County LPA read the Code of Ethics, dedicated to the memory of Past President Joan Moore. The Inspirational Message was given by Renee Evans, President of San Diego LSA, who encouraged us all to choose happiness and to expect (and embrace) change in life. Judith Williams, LDA, and Chair of this Conference welcomed us to the conference and talked to us about the history of Chico. President Jennifer introduced the Past Presidents in attendance. The Executive Secretary Lynne Prescott, CCLS, called the roll and announced that 24 Governors were present, which constitutes a quorum. President Jennifer Page, CCLS then introduced LSI Administrator Kim Oreno, who served as timekeeper for the morning session of the meeting, and Emma Cobb who served as Page.

There were no corrections to the Minutes of the November 2016 Quarterly Conference Board of Governors Meeting, and on motion duly made and seconded, the minutes were approved as mailed.

The elected Officers then gave their reports. The Executive Secretary read the Resume of the Executive Committee, which was discussed at the Governors Meeting and in the afternoon session of the meeting.

At approximately 10:15 a.m. the LSI President declared the meeting in recess until after lunch.

I attended the Governors lunch, and there were discussions about various concerns of the local associations. The Executive Committee discussed the possible need for raising the LSI Per Capita. This was not recommended by the Executive Committee at this time, but it is expected to come up at the Annual Conference. It was noted that the last increase was more than ten years ago, and was only a \$5.00 increase.

At 2:00 p.m. President Jennifer Page, CCLS called the Board of Governors meeting to order. Natalie Thurn, LSI Administrator was introduced as the timekeeper for the afternoon, and Emma Cobb was introduced as the Page. The Executive Resume was discussed, and the reports of the Appointed Officers and the Chairmen were presented. Copies of the reports are available on the LSI website, or I can send you a copy if you want to read your LSI counterpart chair's report.

President Jennifer announced that Santa Clara County LPA presented a bid to host the November 2018 Quarterly Conference, to be held in Reno, Nevada at the Silver Legacy November 8 – 11, 2018. Some of you may recall the conference hosted by LSI at the Silver Legacy. It was well attended and a good time was had by all – so this is a conference to look forward to. Alameda County LSA submitted a bid to host Annual Conference in May, 2019 at a location in Newark. There were no bids received for the February, 2019 or August, 2019 conferences. The deadline to submit a bid was extended.

President Jennifer announced the following appointments:

- Mary Lou Floyd, Mt. Diablo LPA – Registrar for 2017 Annual Conference
- Kiwi Lee, Santa Clara County LPA – Assistant Editor, Publications Revision Committee
- Elise Dresser, CCLS – To serve as Chair of the CCLS Certifying Board as Cindy Frazier is moving out of the State of California
- Vivian Shreve, Santa Clara County LPA – Member of the CCLS Certifying Board
- Anna Bronson, Riverside LPA – Chair, Committee to Review May 2017 Annual Minutes
- Jan Ainsworth, Sacramento LSA – Member, Committee to Review the May 2017 Annual Minutes
- Carol Romo, San Francisco LPA – Member, Committee to Review the May 2017 Annual Minutes

After the announcements made by the local associations, the meeting was adjourned.

The Saturday evening banquet provided time for socializing with colleagues. We were treated to the entertainment provided by the Paradise Dancers, a young dance group who performed a tango and a fox trot number.

The conference weekend ended with brunch on Sunday morning. There was no business to be discussed at the brunch.

It was my pleasure to represent you as Governor of SFLPA. Although I did not attend a Legal Specialization Section workshop this time, I did learn some valuable history while attending this conference. First, I always knew that I was born on a special day – I just didn't know how special until this weekend when I learned that I was born on the 18th Anniversary of the end to the era of prohibition of alcohol in the United States! After the brunch I headed over to the Bidwell Mansion where I got a glimpse into a little more of the history of Chico. The City of Chico was founded by General John Bidwell. Mr. Bidwell owned a rather large parcel of land, which he financed by mining gold, and in 1887, he donated land from his cherry orchard to establish what would later be known as California State University at Chico. After my tour, I headed for the freeway that would take me back to the Bay Area, in my new (to me) blue 2016 Hyundai Sonata.

The next LSI Conference is the Annual Conference being hosted by Stanislaus County LPA in Modesto, California. If you have not attended a conference hosted by the Stanislaus County folks, you are missing out. There will be more than enough fun, food, education and networking – and still some time left for the business meetings! It is an easy drive from anywhere in the Bay Area, and room rates are affordable at \$109 per night plus taxes. Please do consider going, and take your involvement in SFLPA/LSI to the next level.

Historian's Report

By: Christine Flores, CBA

There is still time to contribute your award winning photographs for inclusion in the History Book to be presented to President Larry McGrew. If you attended another association's event that I did not attend, please send a couple of pictures my way. I also was not at AIDS Walk this year – and if you have any photos from that day, I would love to include them. I would also like to include a nice headshot of each Officer and Chairman. This book will commemorate our 80th year of excellence! Let's make it a book that Larry will enjoy for many years to come.

Chapter Achievement Report

By: Christine Flores, CBA

There is still time to accumulate points for this year's Chapter Achievement contest. I've been receiving emails all year long of the events you have attended. If you have gone to something recently, please be sure to send me the information so I can include it in the points total. Every point counts and you never know where we stand until the announcement is made at Annual Conference.

Election Committee's Report

LARRY MCGREW **Candidate for President**



Larry has over 26 years of legal support experience. His journey began in Southern California in data processing and his eagerness to learn coupled with his synergistic perspective toward Customer Service allowed him to excel and grow through a variety of position leading to Management. In May of 2003, Larry joined First Legal as the Operations Manager of the San Diego office. A year and a half later, he was transferred to the San Francisco Office serving in the same position. After developing a rapport with the customer base and successfully handling their needs and concerns, he was later offered and accepted a position in the newly formed 'Customer Service Department' as its director. With this newly created position in the Network, he worked closely with the Executive Team in developing, implementing managing a staff of 30 individuals in California, Arizona and Nevada. As the company looks to establish a national footprint, Larry has led the charge in providing top quality customer service support with the on-boarding process for Fireman's Fund Insurance Company. Larry has also served on a variety of positions within a number of organizations. As a competitive Roller Skater, he was a member of the National Team from 1987 through 1991 winning 5 World Medals. Two of which were Gold. As an elite competitor, he was elected by his peers to serve as the 'Athlete Representative' for roller sports, on the United States Olympic Committee's Athletes Advisory Council. As result, he also served on the US Roller Sports Board of Directors as an athlete representative. He served in this capacity for 8 consecutive years. Currently, he serves as the President of the San Francisco Legal Professionals Association, which is a non-profit mutual benefit association organized for the purposes of providing educational, professional, and personal development programs to its members. The association is open to anyone working in the legal community as a legal secretary, paralegal, legal assistants, court clerks, court reporters and other legal support providers.

As President, he serves the Captain of the Board of Directors, leading his team to new heights in their mission to provide quality services its membership. During his tenure, the SFLPA has grown tremendously earning Membership Gain award from LSI. Through his hard work, he was asked to serve as the Advertising Chair with LSI under the leadership of former SFLPA President, Mary Beaudrow, CCLS our current LSI President. Larry also serves on the Marketing Committee with LSI.

FRANCIE L. SKAGGS
Candidate for Office of Vice President



My name is Francie Skaggs and I have served as the SFLPA Secretary for the past two years. Prior to that I served as both the Treasurer and Historian for the years 2013 through 2015. As Secretary, I became familiar with the Board Meeting agendas as well as the responsibility of each chair while keeping the minutes maintained electronically in addition to a hard copy being kept in the Minutes' Book. As the Historian, my scrapbook won the Members' Choice award for the 2014-2015 at the Annual LSI Conference. I have worked in the legal field for 20 years now, working in Walnut Creek, San Jose and San Francisco, but the majority of my years have been in here in San Francisco. I love the energy, diversity and culture of this city. I currently work at San Francisco based law firm, Coblentz Patch Duffy & Bass.

I majored in English At Cal State East Bay back when it was called Cal State Hayward, minored in Political Science and returned there years later to earn my paralegal certificate. I enjoy my chosen career as a legal assistant because it is always evolving, which is why I became interested in the San Francisco Professional Legal Association. It provided a means to stay current in legal procedures and gave me the opportunity to network among other young professionals like myself. Since that time, I have attended educational programs, which have helped me immensely, served as a Delegate at the Annual LSI Conference in Santa Clara, and have met so many wonderful people and life-long friends from other legal associations in LSI all over California. I am very excited about fulfilling the new role as Vice President of SFLPA and since I have already served for the last four years, it's time for a new role on my SFLPA journey. As Vice President of SFLPA, I would like to create new ways we can improve and increase our membership while making sure SFLPA is beneficial in serving its members. I look forward to new adventures in the 2017/2018 year – let's go!

CONFERENCE DELEGATES:

Larry McGrew
Christine Flores
Carol Romo
Lillian Wong
Michelle Vigil
Gigi Zhou



Carol E. Romo

Candidate for Vice President 2017

Legal Secretary
Crowell & Moring LLP
San Francisco, California



Carol Romo is a Legal Secretary with Crowell & Moring LLP where she assists two equity partners, two of counsel and a first year associate simultaneously with litigation and administrative support. She has been in this profession for the past seventeen years after having moved back to Vallejo where she grew up. Prior to that, Carol was an office manager for an international freight forwarding company in Los Angeles, and before that she worked as an office administrator for a downtown real estate developer in San Diego. Born in San Francisco, Carol thinks of herself as being from the best city in the world and loves her chosen profession and legal field.

Carol attended her first San Francisco Legal Professionals Association (hereafter, "SFLPA" or "Association") event in 2005 and was impressed by the educational benefit she received by attending. Years later, she happened to come across a copy of our newsletter, *The Hearsay*, and decided to look into becoming a member she found out that the SFLPA had suffered considerably in terms of membership and support. Carol joined intent on helping the SFLPA regain its status in the Financial District and shortly thereafter accepted the role of Programs Chair.

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Carol took her role as Programs Chair which lasted for more than two years, with much enthusiasm, attending neighboring Association meetings and installations to get ideas, setting up guest speakers for membership dinner meetings with topics that drew interest and created more attendees. Carol also planned annual events like our Holiday Party and our Installation of Officers, taking advantage of San Francisco's landscape to choose the venue and by switching installations to Saturday brunches so neighboring Associations and family/friends could also attend. But her favorite accomplishment was the creation of an Annual Special Guest Speaker Night where a local judge or court CEO is invited to give a presentation directed specifically to our group of professionals in a scenic, high rise setting where attendees can one-on-one with the speakers. "That was definitely my favorite accomplishment" says Carol who managed to increase attendance as the membership grew "thanks to all the members of the Board."

During her first year with the Association, Carol served as a delegate representing San Francisco at her first Legal Secretaries Incorporated ("LSI") conference and afterwards she wrote an article aimed at members like herself who had little knowledge of what [LSI] "Conference" was all about.

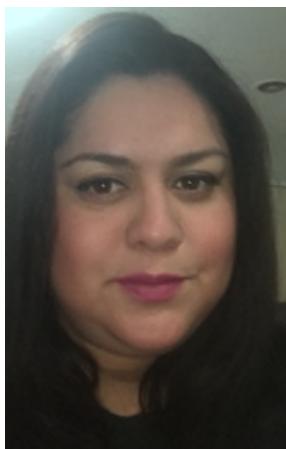
Carol was elected Secretary of the SFLPA in 2015 and stepped in to act as Programs Chair when the role was abruptly vacated. Over the past year, Carol has remained active, attending every board meeting but one during her three and half years on the Board of Directors, and attending almost every member meeting since her membership. Carol has also represented the SFLPA's support to our neighboring Associations by attending installations, member meetings, fund raisers, and of course LSI Conferences whenever she can. Most recently, Carol was asked to oversee the decorations at the last LSI Annual



Conference that was co-chaired with Marin County. “It was a lot of work, but it was fun work” she said of the large task at hand.

Carol sees herself as an excellent candidate for Vice President because she believes her acquired experience will help her support the President of SFLPA while fulfilling the requirements of the office as outlined in the SFLPA bylaws and LSI guidelines. As Membership Chair - which comes with the role of Vice President - “I have put a lot of thought into ideas that I believe will improve not just the quantity of members but quality of the Association’s membership. Throughout the past five years, I have reached out to many of you for help and you have made me successful in my roles to date. Therefore, I hope you will give me the opportunity to serve as Vice President because I believe we all want the same things: programs that are in tune with the times and fun networking events we will ALL look forward to. So, please! Come to the Election Meeting in March and **vote for Carol for Vice President of the San Francisco Legal Professionals Association.**”

SALLY MENDEZ AREVALO **Candidate for Office of Secretary**



Sally Mendez Arevalo was born and raised in San Francisco, is a Past President of the San Francisco Legal Professionals Association, and is the current Editor of SFLPA’s monthly newsletter, *The Hearsay*. She has held several different Board positions and is the Past Career Promotion/Scholarship Program Chair for Legal Secretaries Incorporated. Today, she is the Senior Secretary at Althsuler Berzon. Sally has been working in the Legal industry for over 19 years.

Sally has dedicated her time to Civil Rights and Peace Advocacy since her early childhood upbringing in the Mission District in San Francisco.

She is a past member and current advocate member of the Mission Girls Services program which is dedicated to empowering women in the Mission District.

2017-18
Candidate: Scheryl Warr
Running for Office of: Treasurer



I have been a member of the SFLPA since Early 2014. I was a Delegate at the 2014 Annual LSI Conference in Concord, California which was an honor to attend. I really got a feel of the SFLPA and how it all collaborates with LSI of California, as well as, given the opportunity to attend a few of the educational courses that were offered. I was the Chairman of the SFLPA's Ways & Means Committee in 2015-16 to help with the fundraising through sales and group events to earn money for our Association and the educational programs that are offered. Currently I am the Treasurer of the SFLPA since May 2016. I have dedicated myself in my spare time to ensure that the monthly reports are current and the books are all up to date. I have enjoyed being a part of the Board and would love to have the opportunity to be your Treasurer for the upcoming year.

I graduated high school in Southern California at Saugus High in 1986. I was on the Varsity Softball team which earned me my high school letter. I was also involved in the pep rallies to get team spirits high. I have always been a team player.

I began my legal secretarial career back in 1988 working from Southern California to the Bay area after graduating with Honors from Watterson Business College focused mainly in legal training from Gregg shorthand, math, writing skills, typing and legal terminology. Attended College of Marin and Dominican University both for very short terms, but to be able to enhance my skills and knowledge through Psychology and Business courses. In between all the craziness of working in law firms, I always found time for my four beautiful children whom are now young adults.

I have worked in many different fields of law and this has not only expanded my knowledge and expertise to a level of excellence, but I have met some wonderful colleagues along the way.

I am very passionate in my work and time I give to the SFLPA. I enjoy the people I interact with and make the most out of every situation. I would be honored to run once again as your Treasurer for the SFLPA. Thank you.

By: Ryan Halog

e-DISCOVERY TIPS **To Cut e-Discovery Costs, Legal Departments Question Outside Counsel**



As the amount of data retained by companies grows, corporate legal departments face increased pressure to control the costs associated with e-discovery. One way they are looking to cut e-discovery spend is by questioning outside counsel, per high-level in-house lawyers.

On a panel, Wednesday at ALM's LegalWeek, The Experience event in New York City, Jacob Herstek, Vice President & Senior Legal Counsel at HSBC Bank USA, said examining what outside counsel are doing not only leads to savings, but also helps to show the value of his in-house e-discovery team. "The No. 1 thing that we've done [to reduce costs], with help from vendors, is watch what our outside counsel are doing on a second level of review," Herstek said.

Vendors may notice something seemingly odd and will point it out, Herstek said, and then the in-house team will take a closer look. "We'll get a call from our vendors who will say, for example: 'Did you see that a law firm on this matter was in 75 percent of the documents that we've already reviewed?'" he said. "In some cases, it's warranted and sometimes we have a vigorous internal debate about whether that should or shouldn't be the case, but cutting that cost at the second level has shown the value of a team like ours."

It is still relatively unusual that companies have teams dedicated to e-discovery oversight, which has in the past meant outside counsel have a certain amount of leeway, said Ellen Blanchard, Senior Corporate Counsel for e-discovery at T-Mobile USA Inc. But with lawyers now in-house who understand the data, she added, certain decisions can be questioned. "Particularly, we have smaller matters where we have a process in place and we know how the review should look, and so I push back a fair amount on our outside counsel that want to go in a completely different direction," she said.

The key to making e-discovery processes efficient, according to Blanchard, is that all involved in managing the data, which can include in-house counsel, third-party vendors and outside counsel, are communicating and working together. "We hire vendors that we feel like we can partner with, that are providing their advice on e-discovery from a technology standpoint, and outside counsel who understand it from the legal side," she explained. "But we are all sharing ideas as a team ... and coming up with a plan together."

And, as part of a team trying to make this process more efficient, Herstek said, it is critical that outside counsel have realistic expectations related to e-discovery demands. “Just because we have a team managing e-discovery, that doesn't mean the rest of the company necessarily is aligned with us,” he said. “So it’s a struggle when you think that we’re going to be able to actually know where some of our data is and get it to you in a quick way.”

Herstek added that in-house lawyers are at times just the messengers working through the challenges that can arise when the business side of the company has objections to providing the data. “*Be kind to us*,” he said he tells outside counsel.



BANKRUPTCY

Recently, I came across these articles regarding this topic – “bankruptcy.” It is a sensitive topic, and it may not affect you now, but if you know of someone who is looking for some background information to give them a heads up on how to handle and what to expect after filing bankruptcy, please read and share the following “guest post on debts you cannot discharge in bankruptcy.” It includes an article written by Stacy Barbee from Oak View Law Group of Los Altos, California, a blog from Katherine McDonald, a writer and business major from Portland, Oregon, who filed bankruptcy at the age of 24, and other related articles regarding this topic.

6 Types of Debts You Can’t Kick Out in Bankruptcy



“Today, certain people file for bankruptcy, business and individuals, and it no longer has the stigma it once had. Now it is almost considered wise, a way to regroup and come back again.” – David Dinkins, former mayor of New York City.

Bankruptcy, a popular debt solution, allows you to pay most debts and make a fresh financial start. But, there are a few kinds of debts that are not dischargeable. This means you cannot get rid of a few kinds of debts in bankruptcy. If you are planning to file bankruptcy (especially without getting any help from an attorney), then it is important to know about the debts that are not dischargeable. [Otherwise, you might apply for bankruptcy unnecessarily and end up wasting time and money.](#)

Debts That Can’t Be Discharged

1. A car you bought recently.

Have you purchased a car or an expensive piece of jewelry before filing bankruptcy? If so, then you have two options. The first option is to continue making payments to the lender. The second option is to give up the item. Remember, you have signed an agreement. You have promised to make payments for using the item. If you fail to do so, then the lender can snatch away the item from you.

What else you can do?

You can surrender the car or the expensive jewelry to the lender. This way you will not have any liability to make payments to the lender. The lender has given you the item. He/she has a security interest. You cannot keep using the car without paying a penny to the lender.

2. Income tax.

Most people think about bankruptcy to discharge unpaid income tax. It is not impossible to discharge income tax in bankruptcy. But there is a strict eligibility criterion, which you need to fulfill.

You can discharge tax debts in bankruptcy under the following circumstances:

- You have income tax debts;
- You did not file a fraudulent tax return;
- You did not try to avoid filing income tax return intentionally;
- Your tax debt is three (3) years old; and
- The IRS has assessed your income tax debt 240 days before you filed bankruptcy.

3. Debts you omitted in an asset case.

You have to list all your debts in bankruptcy. If your case is an asset case, then the debts that are not listed are non-dischargeable. *An asset case is the one where you have money to distribute amongst creditors.*

4. Debts you owe to the government.

Have you been penalized or fined by the government? If so, I am afraid bankruptcy cannot give you any relief. No one can give you any relief. You have to pay the fines and penalties, or they will stay with you until your last breath. If you have more questions regarding government debt and how it will be treated in bankruptcy, then consult an attorney.

5. Student loans.

Millions of students and parents would have given a sigh of relief if student loan debts could be eliminated through bankruptcy. Unfortunately, in most cases, they cannot be discharged in bankruptcy proceedings. Private student loans, federal student loans, loans taken out from a school or university all cannot be kicked out by filing bankruptcy.

Yes, there are exceptions.

You can discharge student loans in one way, and that is by passing the Brunner Test (<http://grandlawfirm.com/student-loans-and-bankruptcy-understanding-the-brunner-test/>). This test is used to determine if you are under extreme financial hardship due to your student loan debt. Your debts may be discharged if you can prove:

- It will not be possible for you to maintain a minimum standard of living if forced to repay student loans. Your current financial situation does not allow this.
- You have tried your best to pay off student loan debts.
- Your financial hardship is likely to continue due to some additional circumstances for a long period.

There is yet another situation when you can discharge student loans. This is when you can prove that you cannot work again due to permanent disability.

The bottom line is: *It is very difficult, but not impossible to discharge student loan debt in bankruptcy.*

6. Child support and alimony.

Child support payments and alimony are not dischargeable in bankruptcy. These two basically comprise the amount your child or ex-spouse needs for covering basic living expenses. Debts you owe due to marital property division do not come under this kind of support. In a few states, these debts are dischargeable in bankruptcy.

What else you cannot discharge in bankruptcy?

The list of non-dischargeable debts is not finished yet. There are several other kinds of debts that are non-dischargeable and these are:

- Debts you owe for violating security rules and regulations;
- Certain condominium dues and fees;
- Specific property laws;
- Debts that were considered non-dischargeable in previous bankruptcy;
- Debts you incurred for causing a malicious injury;
- Money that you owe to retirement plans and pensions;
- Debt you owe due to a wrongful death caused by you for driving a vehicle under the influence of alcohol or drugs.

The Bottom Line

- Do not try to act too smart when it comes to bankruptcy.
- Do not play dirty tricks. Your debts will not be discharged in that case.
- Be honest.
- Be accurate. If you have debts that are usually not discharged, but can be discharged under special circumstances, then consult an experienced attorney. He/she can analyze your situation and give you an idea about your chances of getting success.
- Act as per the guidelines given by your attorney. Otherwise, your bankruptcy case might be dismissed.

What You Should Know About Bankruptcy (from Someone Who's Been There)



At 24, I was in a good place both financially and personally. I had a full-time job, my dream apartment, and enough disposable income to keep myself entertained. Sure, I had a little credit card debt – who did not? – and my car payment was a tad high, but I was not worried. I made enough money to keep things running smoothly.

And then one morning, a stomachache I mistook for indigestion signaled the start of a mystery illness that would drastically change my life. Without going into too much detail, my illness kept me from working and thus, I was

unable to pay my bills. My parents were able to scrape enough together for my car payment, but rent and other bills were just too much for them to shoulder.

I ended up broke, living with my parents and in constant, mind-numbing pain—all of which caused me to spiral into a depression. When faced with bankruptcy, I felt as if I had been handed a death sentence. I had worked hard to build my credit. I never missed payments, always paid well above the minimum amount due, and had even bought and paid off a car without a co-signer. For a 24-year-old, my credit was gorgeous.

I hit my lowest point at my lawyer's office, as we sat on opposite sides of his desk going through the paperwork. As I looked at my financial history splayed out in front of me, it dawned on me that it was all for nothing. All my hard work had been worthless. Unable to contain my emotions any longer, I burst into tears. For a moment, my lawyer looked a bit stunned. Then, he leaned across the desk, took my hand and said "*Honey, I know you feel like it now, but this isn't the end of the world. You're gonna make it through this.*"

He was right. It was not the end of the world, and I did make it through the bankruptcy with my sanity intact. It was not easy, and I still have a lot of work ahead of me, but I know I can rebuild my credit. I have the knowledge and the tools and I would like to share a little of what I learned with you.

Filing Bankruptcy Is Not Free

As if it were not bad enough being broke and being unable to pay my bills, it turned out I had to come up with money for a lawyer and filing fees for the courts. All in all, I paid around \$800 to cover upfront costs.

I managed to time filing for bankruptcy right as I received my tax return—which was enough to pay for everything—but not everyone is that lucky. If you cannot pay for a traditional lawyer, consider using an affordable legal service (<https://www.legalshield.com/legalshield-plans/personal/>) to get legal advice (<http://lifehacker.com/5895928/get-free-legal-advice-from-actual-lawyers-at-legaladvicecom-no-really>) while you manage your bankruptcy case yourself. I do not recommend going the process completely alone, though. Every case is different, and you could end up losing property or rights if you do not know what you are doing.

You Will Have to Go to Court



It sounds a bit scary, but it is honestly not too bad. More often than not, you will only have to go to one hearing called “meeting of creditors” – <http://www.nolo.com/legal-encyclopedia/what-happens-chapter-7-bankruptcy-meeting-creditors.html>. It is pretty straightforward, and involves answering some questions from the trustee and your creditors. In my case, none of my creditors even showed up.

There are Mandatory Classes

There are two required classes that must be taken during the bankruptcy process:

- **Pre-Petition Class:** Taken before you file to ensure you have exhausted all other avenues of credit solutions before bankruptcy.
- **Post-Petition Class:** Taken just before your bankruptcy is discharged to counsel you on how to better manage money and debt in the future.

Both classes are easy and can be taken online in the comfort of your own home. They run \$25-\$35 each.

Not Everything is Wiped Clean

When I was young, I thought that bankruptcy meant you no longer had to pay any of your debts. Nothing could be further from the truth. To start with, you need to make monthly payments to your creditors, via the trustee. However, these payments will be significantly lower than what you were paying before.

There are some debts that **cannot be discharged at all**:

- Child Support;
- Alimony;
- Student Loans;
- Court Restitution Orders;
- Criminal Fines; and
- Taxes.

You cannot use bankruptcy to completely wash your hands of debt, but it will make a significant difference in the amount of money you end up paying your creditors.

Bankruptcy Will Change Things



Despite the title of this article, it is important to know that you will not walk away from a bankruptcy unscathed. It is not a process to be undertaken lightly, as it affects things for years to come. A bankruptcy is reflected on your credit report for 10 years. You can still get credit, but you may be charged higher interest rates, receive lower credit card limits, and have limited access to loans.

It will also affect your ability to buy a home or even rent one. Most landlords and rental companies check your credit before they approve a lease arrangement, and a bankruptcy is usually seen as a sign of high risk tenant.

Recovery Takes Work

Re-building your credit is not easy. With high interest rates and the inability to file bankruptcy for another seven years, you have to be very careful with how you go about the process of recovery.

Some great ways to re-establish your credit are:

- Get a secured [credit card](#). [A secured card functions like a debit card](#) in that you put money in the account beforehand. However, your payments are reported to all three major credit bureaus and go toward building your credit score.
- Pay your bills on time. It seems like a no-brainer, but it really makes a difference!
- Do most of your business through one bank or credit union, through which you have a checking account, savings, and a credit card. Being a member in good standing can lead to better account perks later on.

Keep Your Chin Up

You may feel guilty or ashamed after filing bankruptcy, but many people have been in your shoes. Accept things for what they are, reflect on how you can change your financial habits for the better, and work toward a debt free future.

Remember kids, it is not the end of the world!



About the Author

Katherine McDonald is a writer and business major from Portland, Oregon. She has been happily discharged from her bankruptcy for two months, and is working hard on rebuilding her credit so she can buy a home. When she is not writing, she enjoys running marathons with her boyfriend and beating him every time. You can find her on Google+ –<https://plus.google.com/113127737845411963879/?rel=author>.

The Debts That Don't Go Away When You File for Bankruptcy



A lot of people think bankruptcy means all your debts are immediately forgiven, and you start over with a clean slate. That is not often the case. Not only are your assets often liquidated, some debts also are not even dischargeable in bankruptcy.

Personal finance site Super Savings Tips lists a few types of debt that are not dischargeable in bankruptcy. Student loans, for example, are not *typically* discharged, although there are some exceptions for extreme financial hardship. Generally, though, your student loans stick with you for life, even if you declare bankruptcy. A few others include:

- ***Debts you owe the government:*** *Have you been penalized or fined by the government? If so, I'm afraid bankruptcy can't give you any relief. No one can give you any relief. You must pay the fines and penalties or they will stay with you till your last breath. If you have more questions regarding government debt and how it will be treated in bankruptcy, then consult an attorney.*

- **Child support and alimony:** *Child support payments and alimony aren't dischargeable in bankruptcy. These two basically comprise the amount your child or ex-spouse needs for covering basic living expenses. Debts you owe due to marital property division don't come under this kind of support. In a few states, these debts are dischargeable in bankruptcy.*
- **A car you bought recently:** *Have you purchased a car or an expensive piece of jewelry before filing bankruptcy? If so, then you have two options. The first option is to continue making payments to the lender. The second option is to give up the item.*

For most people and businesses, bankruptcy is a desperate last resort. It is also widely misunderstood.

What Really Happens When You File for Bankruptcy



Bankruptcy is a last resort for people and businesses. Many companies, like United Airlines and General Motors, file for bankruptcy and continue business as usual. Individuals file for bankruptcy and often emerge in one piece, too. Bankruptcy is poorly understood, so let us talk about how it affects your finances, or the finances of a company you follow.

The Differences Between Chapter 7, 13, and 11.

In general, people file for bankruptcy when there is no way in hell they can meet their debt obligations. Popular assumption is that those people are bad with money and take out too much credit card debt. Sure, that happens, but often, people and companies file bankruptcy after a major financial blow. It might be a lawsuit debacle. It might be digital obsolescence

(http://money.cnn.com/2012/01/19/news/companies/kodak_bankruptcy/index.htm). It might be an unexpected illness (http://lifehacker.com/what-you-should-know-about-bankruptcy-from-someone-who-1463705702#_ga=1.201713169.1268082208.1431441811).

A lot of people think bankruptcy wipes out all debt obligations, but that is not the case. You still must pay up, and *how* you will pay up depends on what kind of bankruptcy you file:

- Chapter 7,
- Chapter 13,
- or Chapter 11.

There are other types of specific bankruptcies, too (Chapter 12 is for farmers and fishermen (<http://www.nolo.com/legal-encyclopedia/chapter-12-bankruptcy-farmers-fishermen.html>, for example), but these three are the most common.

With **Chapter 7**, you may have to liquidate certain assets (like a car or a second home) to pay off at least some of the debt. Most of your assets are probably exempt, but it depends on your state, your financial situation, and

whether that asset is essential. You need to meet certain eligibility requirements to file, and income is perhaps the most important one. As [legal site Nolo explains](#), there is a whole set of criteria to determine your income eligibility, but generally, [you have to have little to no disposable income](#).

With **Chapter 13**, you get a plan to pay off your debts within the next three to five years, but you get to keep your assets. After it is all said and done, some of those debts will likely be discharged. [You must qualify, though](#), and that means your **secured debts** cannot be more than **\$1,149,525**, and your **unsecured debts** cannot be more than **\$383,175**. Secured debt is debt that is backed by collateral, like your house or car.

Chapter 11 bankruptcy works kind of like Chapter 13, but it is typically reserved for businesses, (<http://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics/chapter-11-bankruptcy-basics>), and basically means a reorganization or restructuring for the company. Businesses can file for Chapter 7 bankruptcy, too, but again, that means a liquidation of assets, so Chapter 11 is usually a more attractive option. Companies get to keep their stuff and keep their creditors at bay while they continue their operations, but they must come up with a plan to pay off at least some of their debt, or get it forgiven.

What Happens When You File

When you file for bankruptcy, you get an “automatic stay.” Basically, this puts a block on your debt to keep creditors from collecting. While the stay is in place, they cannot garnish your wages, deduct money from your bank account, or go after any secured assets.

Ironically, bankruptcy is not free. The filing fee alone is a few hundred bucks for Chapter 7 and 13, and nearly \$2,000 for Chapter 11. And then there are the attorney’s fees. You can file without a lawyer, but it is not recommended, since bankruptcy laws can be tough to navigate. Upright Law estimates the fees for Chapter 7 are \$1,000-\$2,000, and Chapter 13 are \$2,200-5,000. Chapter 11 costs a lot more. Over at Forbes, attorney Robert Bovarnick explains:

In my experience, attorney’s fees run about 4% of annual revenue. If your company has \$2,000,000 in revenue, expect to pay between \$75,000 and \$100,000 to your bankruptcy lawyer—and there may be expenses for accountants and other professionals on top of that.

You will also have to take a class or two. The government requires (<https://www.consumer.ftc.gov/articles/0224-filing-bankruptcy-what-know>) individuals to take credit counseling 180 days before you file, and you also have to take a debtor education course if you want your debts discharged.

A couple of weeks after filing, you will have to attend a “creditors meeting” (<http://www.nolo.com/legal-encyclopedia/meeting-creditors-chapter-7-bankruptcy.html>), which is basically what it sounds like: a court meeting between you, your bankruptcy trustee, and any creditors who want to attend. They will all ask you questions about your financial situation and decision to file bankruptcy.

Your Assets Get Liquidated With Chapter 7

Nolo says (<http://www.nolo.com/legal-encyclopedia/chapter-7-bankruptcy-overview-29571.html>) that in most cases, Chapter 7 debtors do not have to liquidate their property (unless it is collateral) because it is usually exempt or it is just not worth it. They explain:

If the property isn’t worth very much or would be cumbersome for the trustee to sell, the trustee may “abandon” the property — which means that you get to keep it, even though it is nonexempt...Most property owned by Chapter 7 debtors is either exempt or is essentially worthless for purposes of raising money for the creditors. As a result, few debtors end up having to surrender any property, unless it is collateral for a secured debt...

After the creditors' meeting, your trustee will figure out whether to liquidate your stuff. If it does get liquidated, that means you will either surrender it, or fork over its equivalent cash value to pay back your debt.

You Get a Payment Plan With Chapter 13

With Chapter 13, you get a plan to pay off your debts, and some of them will be paid in full. These debts are "priority debts," and they include alimony, child support, tax obligations, and wages you owe to employees.

Your plan is based on how much you owe and what your income looks like, and it will include how much you have to pay and when you have to pay it.

The "Best Interests Test" for Chapter 11

After filing for Chapter 11, the company has to come up with a reorganization plan for their business and finances (<http://www.nolo.com/legal-encyclopedia/chapter-11-bankruptcy-overview.html>). While they can continue operating as normal, they do have to run major financial decisions, like breaking a lease or shutting down operations, by the bankruptcy court. Creditors and shareholders can offer their input on these decisions, too. This plan is basically an agreement between the debtor and creditors about how the company will pay its future debts.

The plan also has to pass a "best interests" test. This test ensures creditors will get as much money under the Chapter 11 as they would if the debtor filed for a Chapter 7 liquidation.

Filing usually takes a couple of months to wrap up, but it takes considerably longer for the actual bankruptcy to come to a close. According to Credit.com (<https://www.credit.com/debt/filing-for-bankruptcy-difference-between-chapters-7-11-13/>), Chapter 7 bankruptcy is generally pretty quick and closes in a few months. This makes sense, since Chapter 7 liquidates your stuff to pay off debts quickly. Chapter 13, on the other hand, can last up to five years. According to Nolo (<http://www.nolo.com/legal-encyclopedia/chapter-11-bankruptcy-overview.html>), some Chapter 11 cases can wrap up in a few months, but six months to two years is a more common time frame.

What Happens to Your Credit

Your credit score will plummet with a bankruptcy. The higher your score, the more you will fall. FICO estimates (<http://www.myfico.com/crediteducation/questions/bankruptcy-fico-score-considerations.aspx>) someone with a score in the mid-700s might see a drop by over 100 points. Of course, a low score can make your life difficult in many ways (<http://twocents.lifehacker.com/all-the-ways-bad-credit-can-make-your-life-difficult-1740467353>).

In general, Chapter 7 and 11 bankruptcies remain on your credit report for ten years, and Chapter 13 stays on for seven.

After bankruptcy is all said and done, most debts are discharged, but not all of them. Student loans are not typically dischargeable in bankruptcy, for example. Here are a few other non-dischargeable debts, per Sutton Law (<http://www.suttonlawdenverwest.com/resources/chapter7common.html>):

- Tax debts
- Alimony and child support
- Divorce-related debts, including property settlement debts.
- Debts for some fines or penalties.
- Debts for personal injury or death caused by drunk driving.

In some cases, student loans are dischargeable after a bankruptcy, but you have to pass a federal test for hardship, and the Department of Education says (<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation#bankruptcy>) it is rare.

Bankruptcy is usually a desperate remedy to a helpless situation. Knowing how it works and what to expect can help you navigate some of the misconceptions and figure out what the process entails.

Student Loans

In certain situations, you can have your federal student loan forgiven, canceled, or discharged.

Find out whether you qualify due to your job, disability, the closure of your school, or other circumstances.

Forgiveness, Cancellation, and Discharge

Forgiveness, *cancellation*, and *discharge* of your loan means that you are no longer expected to repay your loan.

The following questions contain response(s) as provided on their respective links, below:

[When can my federal student loans be forgiven, canceled, or discharged?](#)

[How do I find out if I qualify and how do I apply to have my loan forgiven, canceled, or discharged?](#)

[Do I need to make payments while my discharge application is being reviewed?](#)

[What happens if my loan discharge is approved?](#)

[What happens if my loan discharge is denied?](#)

Common Questions

[I was very young when I borrowed this money. Do I still have to repay?](#)

- [I signed the Master Promissory Note but I didn't attend class.](#)
- [Do I still have to pay?](#)
- [I'm a parent that took a PLUS Loan to help pay for my child's education.](#)
- [Can my loan ever be forgiven, canceled, or discharged?](#)

When can my federal student loans be forgiven, canceled, or discharged?

You must repay your loans even if you do not complete your education, cannot find a job related to your program of study, or are unhappy with the education you paid for with your loan. However, certain circumstances might lead to your loans being forgiven, canceled, or discharged.

The list below is a quick view of the types of forgiveness, cancellation, and discharge.

Type of Forgiveness, Cancellation, or Discharge	Direct Loans	Federal Family Education Loan (FFEL) Program Loans	Perkins Loans
Closed School Discharge	X	X	X
Total and Permanent Disability Discharge	X	X	X
Death Discharge	X	X	X
Discharge in Bankruptcy (in rare cases)	X	X	X
False Certification of Student Eligibility or Unauthorized Payment Discharge	X	X	
Unpaid Refund Discharge	X	X	

Teacher Loan Forgiveness	X	X	
Public Service Loan Forgiveness	X		
Perkins Loan Cancellation and Discharge (includes Teacher Cancellation)			X
Borrower Defense Discharge	X	X*	

* Borrowers may submit borrower defense claims with regard to *FFEL Program* loans against the holder of the loan only under the circumstances described in [34 CFR 682.209\(g\)](#).

Total and Permanent Disability (TPD) Discharge

A TPD discharge relieves you from having to repay a *William D. Ford Federal Direct Loan (Direct Loan) Program* loan, *Federal Family Education Loan (FFEL) Program* loan, and/or *Federal Perkins Loan (Perkins Loan) Program* loan or complete a *TEACH Grant service obligation* based from your total and permanent disability. Before your federal student loans or TEACH Grant service obligation can be discharged, you must provide information to the U.S. Department of Education (ED) to show that you are totally and permanently disabled. ED will evaluate the information and determine if you qualify for a TPD discharge.

You can show that you are totally and permanently disabled in one of the following three ways:

1. If you are a veteran, you can submit documentation from the U.S. Department of Veterans Affairs (VA) showing that the VA has determined that you are unemployable due to a service-connected disability.
2. If you are receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits, you can submit a Social Security Administration (SSA) notice of award for SSDI or SSI benefits stating that your next scheduled disability review will be within five to seven years from the date of your most recent SSA disability determination.
3. You can submit certification from a physician that you are totally and permanently disabled. Your physician must certify that you are unable to engage in any substantial gainful activity because of a medically determinable physical or mental impairment that–
 - Can be expected to result in death,
 - Has lasted for a continuous period of not less than 60 months, or
 - Can be expected to last for a continuous period of not less than 60 months.

If you need further information, visit Total and Permanent Disability Discharge at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/disability-discharge>.

Death Discharge

If you, the borrower, die, then your federal student loans will be discharged. If you are a parent PLUS loan borrower, then the loan may be discharged if you die, or if the student on whose behalf you obtained the loan dies.

The loan will be discharged if a family member or other representative provides a certified copy of the death certificate to the school (for a Federal Perkins Loan) or to the *loan servicer* (for a Direct Loan or FFEL Program loan). For more information, contact your loan servicer at <https://studentaid.ed.gov/sa/repay-loans/understand/servicers>.

Discharge in Bankruptcy

This is not an automatic process—you must prove to the bankruptcy court that repaying your student loan would cause undue hardship.

If you file Chapter 7 or Chapter 13 bankruptcy, you may have your loan discharged in bankruptcy only if the bankruptcy court finds that repayment would impose undue hardship on you and your dependents. This must be decided in an adversary proceeding in bankruptcy court. Your creditors may be present to challenge the request. The court uses this three-part test to determine hardship:

- If you are forced to repay the loan, you would not be able to maintain a minimal standard of living.
- There is evidence that this hardship will continue for a significant portion of the loan repayment period.
- You made good-faith efforts to repay the loan before filing bankruptcy (usually this means you have been in repayment for a minimum of five years).

Your loan will not be discharged if you are unable to satisfy any one of the three requirements. If your loan is discharged, you will not have to repay any portion of your loan, and all collection activity will stop. You also will regain eligibility (<https://studentaid.ed.gov/sa/eligibility/regain>) for *federal student aid* if you had previously lost it.

False Certification of Student Eligibility or Unauthorized Payment Discharge

You may be eligible for a discharge of your Direct Loan or FFEL Program loan in these circumstances:

- Your school falsely certified your eligibility to receive the loan based on your ability to benefit from its training, and you did not meet the ability to benefit student eligibility requirements.
- The school signed your name on the application or promissory note without your authorization or the school endorsed your loan check or signed your authorization for electronic funds transfer without your knowledge, unless the proceeds of the loan were delivered to you or applied to charges owed by you to the school.
- Your loan was falsely certified because you were a victim of identity theft.
- The school certified your eligibility, but because of a physical or mental condition, age, criminal record, or other reason you are disqualified from employment in the occupation in which you were being trained.

Unpaid Refund Discharge

You may be eligible for a discharge of your Direct Loan or FFEL Program loan if you withdrew from school, but the school did not pay a refund that it owed to the U.S. Department of Education or to the *lender*, as appropriate. Check with the school to see how refund policies apply to federal aid at the school.

Only the amount of the unpaid refund will be discharged. You may qualify for this partial discharge whether the school is closed or open. Contact your loan servicer for more information.

Teacher Loan Forgiveness

If you are a teacher and a *new borrower* (i.e., you did not have an outstanding balance on a Direct Loan or FFEL Program loan on October 1, 1998, or on the date you obtained a Direct Loan or FFEL Program loan after October 1, 1998), and have been teaching full-time in a low-income elementary or secondary school or *educational service agency* for five consecutive years, you may be able to have as much as \$17,500 of your subsidized or unsubsidized loans forgiven. Your PLUS loans cannot be included. For more information, visit Teacher Loan Forgiveness at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>. If you have a Federal Perkins Loan, please make certain to review Perkins Loan Cancellation – <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation#perkins> – for teacher cancellation in that loan program.

Public Service Loan Forgiveness

If you are employed in certain public service jobs and have made 120 payments on your Direct Loans (after October 1, 2007), the remaining balance that you owe may be forgiven. Only payments made under certain repayment plans may be counted toward the required 120 payments. You must not be in default on the loans that are forgiven. For more information, visit Public Service Loan Forgiveness – <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>.

Perkins Loan Cancellation and Discharge

The following Federal Perkins Loan Program cancellations apply to individuals who perform certain types of public service or are employed in certain occupations.

For each complete year of service, a percentage of the loan may be canceled. The total percentage of the loan that can be canceled depends on the type of service performed. Depending on the type of loan you have, and when that loan was taken out, you may be eligible to cancel part of or your entire loan if you have served as one of the following:

- Volunteer in the Peace Corps or ACTION program (including VISTA)
- Teacher – <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher#teacher-cancellation>
- Member of the U.S. armed forces (serving in area of hostilities)
- Nurse or medical technician
- Law enforcement or corrections officer
- Head Start worker
- Child or family services worker
- Professional provider of early intervention services.

There is **no** standard application form for Perkins Loan cancellations. Contact the school that you were attending when you received the loan.

Please visit <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/charts#perkins-loan-cancellation> to view the Perkins Loan Cancellation and Discharge Summary Chart.

How do I find out if I qualify and how do I apply to have my loan forgiven, canceled, or discharged?

After reviewing the conditions, if you think you qualify, contact your loan servicer at <https://studentaid.ed.gov/sa/repay-loans/understand/servicers>. If you have a Federal Perkins Loan, you must apply to the school that made the loan or contact the loan servicer the school has designated.

Certain types of cancellations are available to military personnel, teachers, nurses, child care providers, or borrowers affected by the closure of a school. Provisions differ depending on the type of loan you have. You can view your loan information, including the types of loans you have and your loan servicer, by logging in to My Federal Student Aid at <https://studentaid.ed.gov/sa/log-in>.

Do I need to make payments while my discharge application is being reviewed?

Yes. Until you hear whether your discharge has been approved, you should continue making payments on your loan to prevent it from going into default or accruing (accumulating) additional *interest*. However, note the following:

- If you have a Direct *Subsidized Loan*, Direct *Unsubsidized Loan*, Federal Subsidized Stafford Loan, or Federal Unsubsidized Stafford Loan, you can be granted forbearance – <https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance#what-is-forbearance>. Your loan servicer should grant forbearance until a decision is made on your application. If forbearance is granted, no one is permitted to collect on your loan until it is determined whether you are eligible for a loan discharge.
- If you have a Federal Perkins Loan, schools automatically defer your loans if you are performing service (such as teaching in a low-income school) that will qualify you for loan cancellation. Check with your school for details.

What happens if my loan discharge is approved?

If you qualify for a complete discharge of your loan, you are no longer obligated to make loan payments. Depending on the type of loan discharge program for which you may be eligible, the U.S. Department of Education may be required to refund to you some or all payments you made on the loan. In addition, any adverse credit record related to a default might be deleted, and no tax refund offset or wage garnishment will take place to collect on the discharged loan. If the loan was in default, the discharge may erase the default status. If you have no other defaulted loans, you regain eligibility for federal student aid.

Note: In some cases, your school might be required to refund a portion of a Direct Loan or FFEL Program loan to the U.S. Department of Education (for example, you withdrew from school within a timeframe that required a refund of loan funds). If your school fails to make that refund, that portion of your loan will be canceled, but you will be responsible for paying any remaining amount.

What happens if my loan discharge is denied?

For most discharges, the final decision on whether to discharge the loan cannot be appealed. The two exceptions are [false certification and forged signature discharges](#). If you receive these types of discharges, you may ask the U.S. Department of Education to review the denial.

If your loan discharge is denied, you remain responsible for repaying the loan. Talk to your loan servicer about repayment options if you have a Direct Loan or FFEL Program loan. Check out repayment options by visiting <https://studentaid.ed.gov/sa/repay-loans/understand>.

If your loan is in default, go to Understanding Default – <https://studentaid.ed.gov/sa/repay-loans/default> –for more information.

If your school has closed, you should also explore the following options if your discharge application is denied:

- Contact the state licensing agency and ask if there is a tuition recovery fund or performance bond that will cover your damages based on the school closure.
- If the school filed bankruptcy, you should file a claim for your loss in the bankruptcy proceeding. You also might want to consult an attorney about any options you may have through the court system.

Common Questions

The following are some common questions about loan forgiveness, cancellation, or discharge.

- **I was very young when I borrowed this money. Do I still have to pay?**

Yes. The fact that you did not fully understand the implications of getting a loan, or the fact that it is been many years since you signed for the loan, does not mean that you do not have to pay.

- **I signed the Master Promissory Note – <https://studentaid.ed.gov/sa/fafsa/next-steps/accept-aid/mpn> – but I did not attend class. Do I still have to pay?**

If you received the proceeds of a loan, but never attended classes, you are obligated to return the funds immediately. Your school will return any funds that it received and applied to your account. If you do not return the funds that you directly received, your loan will be placed in default.

- **I'm a parent that took a PLUS loan to help pay for my child's education. Can my loan ever be forgiven, canceled, or discharged?**

You must repay your parent PLUS loan even if the student does not complete his/her education or cannot find a job related to the program of study, or if you or the student is unhappy with the education. However, the loan may be discharged if the child for whom you borrowed dies, or if you die or become totally and permanently disabled.

We may discharge some or all of your loan in any of these circumstances:

- The school closed before the student completed the program.
- The school forged the signature on your promissory note or falsely certified that you were eligible for aid.
- The loan was falsely certified through identity theft.
- The student withdrew from school, but the school did not pay a refund that it owed. Check with the school to see how refund policies apply to federal aid at the school.
- The loan was discharged in bankruptcy claim. This is not an automatic process—you must prove to the bankruptcy court that repaying the loan would cause undue hardship.

Contact your loan servicer for more information. If you do not know who your loan servicer is, visit My Federal Student Aid at <https://studentaid.ed.gov/sa/log-in>.

❖❖❖
IMMIGRATION & NATURALIZATION SERVICE

**Immigration eAuthority – President Trump Issues
Revised Executive Order**

Date of Publication

Date of Publication:	March 6, 2017
Authors:	Marifrances Morrison (Raleigh), Marissa E. Cwik (Raleigh), Justin S. Coffey (Raleigh), and Jacob D. Cherry (Atlanta) of Ogletree Deakins' Immigration Practice Group , and they will continue to monitor developments with respect to President Trump's executive orders regarding immigration and post updates as additional guidance becomes available.

President Trump Issues Revised Executive Order Suspending Admission for Certain Foreign Nationals from Six Designated Countries.

On March 6, 2017, President Trump signed a revised Executive Order, [Protecting The Nation From Foreign Terrorist Entry Into The United States](#), that suspends admission to the United States for certain foreign nationals from the following six designated countries for 90 days: Iran, Libya, Somalia, Sudan, Syria, and Yemen. Iraq is no longer included in the list of designated countries as it had been in the original executive order (EO). The 90-day period of suspension may be extended, and the order establishes a process by which other countries can be added to the list of designated countries. The EO will go into effect on March 16, 2017, at 12:01 a.m. and rescinds the prior order once effective.

Who Is Affected?

Foreign nationals from the six designated countries who are outside the United States and either do not have a currently valid visa or did not hold a valid visa on January 27, 2017 will not be able to travel or request admission to the United States.

The order also suspends refugee admissions and adjudication of requests for refugee status from all nationals of all countries for a period of 120 days from the effective date of the order. Refugee applicants who were formally scheduled for transit prior to the March 16, 2017, effective date are allowed to travel and request admission to the United States. The order limits the total number of refugees able to be admitted to the United States for fiscal year (FY) 2017 to 50,000.

Who is Exempt?

Now, the EO only limits the ability to request admission to the United States to the narrow category of foreign nationals described above. **The following foreign nationals remain eligible to request admission to the United States:**

- foreign nationals from one of the six designated countries who hold a currently valid visa;
- foreign nationals from one of the six designated countries who held a valid visa on January 27, 2017 (the order instructs that foreign nationals whose visa was revoked or marked canceled based on the prior version of this Executive Order are entitled to request a travel document that confirms they are permitted to travel to the United States and request admission);

- lawful permanent residents;
- foreign nationals who are admitted or paroled into the United States on the effective date of this order;
- foreign nationals who hold a document other than a visa that is valid on the effective date of the EO or is issued after the EO that permits travel and the ability to request admission to the United States, including advance parole documents;
- a dual national of a designated and non-designated country traveling on a passport from a non-designated country;
- foreign nationals from the six designated countries who apply for diplomatic or diplomatic-type visas, North Atlantic Treaty Organization visas, C-2 visas for travel to the United Nations, or G-1, G-2, G-3, or G-4 visas; and
- any foreign national granted asylum; any refugee already admitted to the United States; and individuals granted withholding of removal, advance parole, or protection under the Convention Against Torture.

Is a Waiver Available?

The EO permits a foreign national from a designated country whose admission is suspended to apply for a waiver of the suspension. Waivers are granted at the discretion of the U.S. Department of State Consular Officer and U.S. Customs and Border Protection (CBP), on a case-by-case basis, for a foreign national who has demonstrated to the consular officer or CBP officer's satisfaction that denying entry during the suspension period would cause undue hardship and that his or her entry would not pose a threat to national security and would be in the national interest. Any waiver issued by a consular officer as part of the visa issuance process will be effective both for the issuance of a visa and any subsequent entry on that visa.

Suspension of Visa Interview Waiver Program

In addition to the temporary admission ban, the executive order directs the State Department to suspend the Visa Interview Waiver program that had previously been available for renewing visas at certain U.S. consulates. As such, foreign nationals from countries not listed above—and who need to renew their visas if traveling abroad—should expect considerably longer wait times for appointments at these consulates, and any travel plans should consider additional processing times for visa issuance.

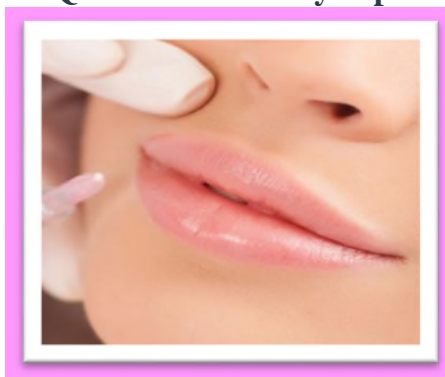
Prior Executive Order Rescinded

The [prior executive order, which was issued on January 27, 2017](#), is revoked as of the effective date of the revised order—March 16, 2017.



MEDICAL TIPS

Quick Fixes to Dry Lips



What do the winter and summer seasons have in common? Answer: chapped lips. True, that does not sound sexy at any angle, but it does happen to the best of us. Your lips can get dry and scaly in the cold, or it can get damaged by excessive exposure to the sun during a summer outing. And, on both occasions, your sweet puckers are left totally *unkissable*. Not cool.

So, to help, I have recently dug up information on the matter to avoid any future kissing disaster. Get your puckers ready, help is on the way.

- **Use lip balm**

Initially, know this: your lips cannot produce oil because it does not have the necessary glands for such. So, keep them safe with lip balm. Not only is it a good buffer between your lips and the external elements, it also locks in moisture. This means that you get to seal the cracks and splits that can get painful.

- **Drink water**

As you may know, a major factor between you and naturally moisturized lips is hydration. And the number one source of this? Water. So, drink up and let your body benefit from this.

Also, a caveat: while constantly licking your lips may seem like a good idea to introduce moisture, it is more harmful than helpful.

- **Do not exfoliate** (*wash or rub [a part of the body] with a granular substance to remove dead cells from the surface of the skin*)

Scrubbing your lips effectively sloughs off dead skin cells. While this may sound like a good thing, it really is not. The skin in your lips is very thin and delicate. So, thinning it some more by scrubbing will only cause it to hurt and be more irritated than it already is. What you can do is *apply balm and ointment on the area* instead.

- **Ask an expert**

In the end, when you have tried every balm and drank enough water and your problem persists, it is probably time to ring in your doctor. It may be something more serious than pesky dry lips.



*For recent court updates, please visit our website at <http://www.sflpa.org>.
Thank you for your continuing support of our local association.*

SAN FRANCISCO LEGAL PROFESSIONALS ASSOCIATION

CHAPTER ACHIEVEMENTS

(Please submit this form each month.)

Month: March 2017

Your Name: _____ Position held, if any: _____

	Category - Description	
1.	ATTENDANCE - LSI Conference (<i>Circle all that apply</i>) <div style="display: flex; justify-content: space-around;"> Quarterly Annual </div>	_____
2.	BENEFITS - Belong through LSI sponsored (<i>Circle all that apply</i>) Credit Union Insurance Hertz Retirement Plans	_____ _____ _____ _____
3.	CALIFORNIA CERTIFIED LEGAL SECRETARY (CCLS) (<i>Circle all that apply</i>) Participated in a CCLS Study Group Participated in a CCLS Mini Mock Exam Took CCLS Exam Passed CCLS Exam Submitted questions to Continuing Education Council Recertification	_____ _____ _____ _____ _____ _____
4.	COMMUNITY/CHARITABLE PROJECTS (<i>Circle all that apply</i>) Volunteer/help at Legal Aid and/or charitable organizations in the community	_____
5.	INTERCLUB Attend another association's meeting, installation, or other function Attend Local Bar Association's meeting	_____ _____
6.	EDUCATION Attend seminar/workshop sponsored by SFLPA Attend seminar/workshop sponsored by other association Attend seminar/workshop sponsored by a Forum, CEB or Rutter (<i>Check all that apply</i>)	_____ _____ _____
7.	LEGAL SPECIALIZATION SECTIONS Enrolled in at least one section Enrolled in all six sections Attend a Legal Specialization Section meeting at LSI Conference Attend Legal Specialization Section Regional Seminar Submit article for use in Legal Specialization Section Newsletter	_____ _____ _____ _____ _____
8.	PUBLICATIONS Purchased LSI Legal Professional's Handbook Purchased Updates to LSI Legal Professional's Handbook Purchased Law Office Procedures Manual Purchased Updates to Law Office Procedures Manual	_____ _____ _____ _____

Please return completed form to the Chapter Achievement Chairperson or the Governor. Thank You.

Upcoming Events

San Francisco Legal Professionals Association

Celebrating 80 Years of Excellence



Probate Law: Wills & Trusts

**Educational Seminar
Presented by Faye Lee, Esq.
Law Offices of Bresler & Lee**

Thursday, March 2, 2017

6:00 – 7:00 p.m.

Young's Café, 601 Kearney Street (between Kearney & Sacramento)

\$15 per person includes Dinner (Menu provided below)

Mail Payment to:
SFLPA, PO Box 2582, San Francisco, CA 94126-2582
Attention: 3/2/17 Probate Seminar

RSVP to: Larry McGrew – lmcgrew@firstlegalnetwork.com
by: Tuesday, February 28, 2017

Dinner Menu: Seafood Soup, Honey Walnut Prawns, Sautéed Scallops, Crab with Ginger & Green Onion, Young's Chicken, Salt & Pepper Halibut, Beef Steak with US Soy Sauce, Mushroom with Vegetables and Tea)

About the Speaker:

Faye Lee, Esq. began her career in the field of law as a legal secretary in 1970 for a solo practitioner for 16 years. She was certified as a PLS and CCLS, served as President of the San Francisco Legal Secretaries Association in 1982 and prepared over 20 history books for the SFLPA, 5 for LSI and two for NALS. When her principal attorney retired, she worked full-time for Neyhart, Anderson, Reilly & Freitas while earning her law degree from San Francisco Law School. Ms. Lee and her husband, Peter H. Bresler, a litigation attorney established the Law Offices of Bresler & Lee. They have been practicing together for 22 years handling estate planning, probate and trust administration and will contest matters.

Faye is licensed to practice in the California Supreme Court, the U.S. District Court, the U.S. Court of Appeals, Ninth Circuit Court of Appeals, and the U.S. Tax Court. She is a member of the American Bar Association, Bar Association of San Francisco, and the State Bar of California's Estate Planning, Probate and Tax Section.

One Hour of MCLE Credit & CCLS Continuous Education Certificates Available. The SFLPA is an accredited MCLE Provider through Legal Secretaries, Incorporated. For more information about the programs offered through the SFLPA, visit our website at: www.SFLPA.org.

ALAMEDA COUNTY LEGAL SECRETARIES ASSOCIATION

A Member of Legal Secretaries, Incorporated

Asset Protection and Elder Law

Speaker: **Michael Young**
Walnut Creek Elder Law

One of the biggest fears that many people have is fear of having their life savings wiped out if they need long term care. What a shame to see someone's life savings wiped out by the cost of care! Whether you or a family member is in crisis or not, it is important that you understand what you can do to protect your hard-earned assets.

Here's just some of what you'll discover:

- How to avoid having your life savings wiped out by the cost of care as you get older.
- How the law restricts protection of assets and the steps you should take now to protect your loved ones.
- The asset protection language that most people don't have in their estate planning documents, which can help to protect their life savings.
- Veterans' benefits that most people know nothing about.
- How Medi-Cal works and the steps you need to take now to protect your family under the new rules.

Date & Time

Tues., March 7, 2017
6:00 p.m.

Location

Buttercup Grill
229 Broadway, Oakland

Entrée Options:

- 1) **Cobb Salad** - Iceberg lettuce, turkey, ham, tomatoes, avocado, bacon, crumbled blue cheese, red onion and chopped eggs.
- 2) **Hickory Cheddar Burger** - Our charbroiled half pound patty smothered in our original homemade BBQ sauce and topped with our hickory smoked bacon and cheddar cheese.
- 3) **Gardenburger** - Served on a whole wheat bun with lettuce, tomatoes, red onion and a side of fresh fruit. Calories 390.
- 4) **BBQ Baby Back Ribs** - A half slab of tender juicy pork ribs cooked with our own house made barbecue sauce. Served with curly fries and black bean chili.

All entrees are served with bread/butter, soft drink, iced tea or coffee, and dessert

COST

\$25 per person

PLEASE NOTE: 24-hr cancellation required to avoid being charged for meals.
No-shows will be charged for their meal. Please make checks payable to "ACLSA".
Credit cards by Venmo – Lydia-Smith-18

RESERVATIONS REQUIRED

Please submit your reservation and dinner choice to

Cyndee Saucedo as soon as possible,

RSVP Deadline: No later than Friday, March 3rd at csauceda@meyersnave.com

ACLSA, a local association of Legal Secretaries Incorporated, an approved provider, certifies that this activity has been approved for minimum of .75 hr. of MCLE and CCLS continuing legal education.



Santa Clara County Legal Professionals Association March 2017 Dinner Meeting



“A Day in the Life of a Court Public Information Officer”

Guest Speaker:
Joe Macaluso
Public Information Officer,
Santa Clara County Superior Court

Public Information Officers for the courts have a variety of job duties, including serving as a liaison between the court and the public. They issue press releases and answer questions from the media. This program will feature Mr. Macaluso's “war stories from the trenches” that you will not want to miss!

Register and pay via PayPal* on our “Upcoming Events” page at <http://www.sccolpa.org>. Or RSVP via email at reservations.sccolpa@gmail.com. **NOTE:** Please put SCCoLPA Reservation in the title of your email. Make checks payable to “SCCoLPA.” Cash or checks accepted at the door.

No refunds if reservation is canceled within 24 hours of the event. *\$3 convenience fee added for PayPal/credit card payments



Tuesday, March 14, 2017

TIME

Social Hour: 6:00 p.m.
Dinner/Program: 6:30 p.m.



Flames Eatery & Bar
88 S. Fourth Street, San Jose, CA 95113
408-971-1960 • validated parking at the 4th Street parking garage.

COST

\$35.00 (dinner, dessert & CCLS credit)
\$20.00 (CCLS credit; no dinner)
Free (no dinner or CCLS credit)



This activity has been approved for minimum continuing legal education credit by the State Bar of California in the amount of 0.75 hours, of which 0.00 hours will apply to legal ethics, law practice management, prevention, detection, and treatment of substance abuse and emotional distress, or elimination of bias. SCCoLPA certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education. CCLS credit will be offered in the amount of 0.75 hours.

UPCOMING EVENTS

January 12, 2017	Beginning Civil Litigation 8-Week Training Course Commences
January 21, 2017	SCCoLPA Quarterly Workshop: “Ethics for Everyone – The Basics & Beyond”
February 11, 2017	7th Annual Crab Feed, Quinlan Community Center, Cupertino

8th ANNUAL TRIVIA THROW DOWN

WHEN

**Saturday, March 25, 2017
11 a.m. – 3 p.m.**

WHERE

Offices of Nixon Peabody

One Embarcadero Center, 18th Floor, San Francisco, CA 94111
The venue is within walking distance from the Embarcadero BART Station. Parking is available within the Embarcadero Center Business Park.

Join us for the battle of the Bay Area chapters for the title of the 2017 Legal Trivia Champions!!



INVITATION IS OPEN TO ALL BAY AREA ASSOCIATIONS:

- **Alameda County LSA** • **Contra Costa County LPA**
- **Mt. Diablo LPA** • **Santa Clara County LPA**
- **San Mateo County LPA**

Hosted by: San Francisco LPA

Please RSVP by Friday, March 17, 2017 to:
lmcgrew@firstlegalnetwork.com



TEAM CHALLENGE

Bring your colleagues and friends to form a team of 3 or more to join in on the fun.

PRIZES AVAILABLE

To the winning team.
Compliments of:
First Legal

BRUNCH BUFFET

\$25 Per Person

includes:

Farmer's Breakfast, Fruit, Pastries, Coffee, Juice and Water.

ADULT BEVERAGES

Featuring a Bloody Mary & Mimosa Station –
Guest Bartender:
Diane Mecca

San Francisco Legal Professionals Association

Celebrating 80 Years of Excellence



March Brown Bag Presentation

Immigration Law "Recent Developments"

The presentation will cover the relevant changes to Immigration Law due to bills recently introduced as well as the 'What Rights do Undocumented People' have in their homes

**Presented by: Marco A. Garzon, Esq.,
Argumedo & Garzon Law Group, LLP**

Tuesday, March 28, 2017

12:30 – 1:30 p.m.

Altshuler Berzon, LLP

177 Post Street, Suite 300, San Francisco, CA 94101

RSVP to: Sally Mendez Arevalo – smendez@altshulerberzon.com

by: Friday, March 24, 2017

One Hour MCLE Credit &
CCLS Continuous Education Certificates Available

This event is open to anyone in the legal industry. Feel free to share with your colleagues and friends. Attendees are encouraged to bring your lunch and enjoy the presentation.

About the Speaker:

Marco Garzon is a partner at Argumedo Garzon Law Group. He represents the firm's diverse client base in numerous areas of immigration law, including removal and deportation defense, asylum, family-based immigration and other immigration matters. He received his J.D. from Golden Gate University School of Law in 2009. Fluent in Spanish and English, he is an active member of the State Bar of California, the American Immigration Lawyers Association and is a board member of the Immigration Section of the Contra Costa County Bar Association.

The SFLPA is an accredited MCLE Provider through Legal Secretaries, Incorporated. For more information about the programs offered through the SFLPA, visit our website at: www.SFLPA.org.

80 Years of Excellence

Save THE *Date*

4/22/2017

SFLPA 80TH ANNIVERSARY CELEBRATION EVENT

6 PM - SAN FRANCISCO, CA

GreetingIsland.com

We are proud to announce the date of our 80th Anniversary Celebration. Stay tuned for more information in the near future. We hope that you can celebrate this milestone event with us.



Cruisin' to Conference: Graffiti Style
STANISLAUS COUNTY LEGAL PROFESSIONALS
ASSOCIATION
 MAY 18-21, 2017
 LSI ANNUAL CONFERENCE
 DOUBLE TREE HOTEL - MODESTO, CALIFORNIA
CONFERENCE REGISTRATION FORM



NAME (ON BADGE): _____
 MAILING ADDRESS: _____
 CITY/STATE/ZIP: _____
 HOME PHONE: _____ WORK PHONE: _____
 E-MAIL ADDRESS: _____
 LOCAL ASSOCIATION: _____ LSA/LPA (FULL NAME)

PLEASE CHECK IF APPLICABLE AND INCLUDE TITLE: PLEASE CHECK IF YOU ARE:
☐ STATE OFFICER _____ ☐ GOVERNOR ☐ CCLS ☐ PLS
☐ STATE CHAIRMAN _____

SCRIP (INCLUDES REGISTRATION, WELCOME RECEPTION, BANQUET AND BRUNCH)

POSTMARKED ON OR **BEFORE APRIL 30, 2017** **\$125.00** \$ _____
 POSTMARKED **MAY 1, 2017 OR LATER** **\$135.00** \$ _____

INDIVIDUAL TICKETS

REGISTRATION BY APRIL 30, 2017	_____ @	\$25.00	\$ _____
REGISTRATION MAY 1, 2017 OR LATER	_____ @	\$35.00	\$ _____
WELCOME RECEPTION (FRIDAY)	_____ @	\$30.00	\$ _____
LUNCHEONS _____ VEGETARIAN			
GOVERNOR'S (FRIDAY)	_____ @	\$25.00	\$ _____
PRESIDENT'S (FRIDAY)	_____ @	\$25.00	\$ _____
MEMBERSHIP (FRIDAY)	_____ @	\$25.00	\$ _____
CCLS (SATURDAY)	_____ @	\$25.00	\$ _____
SATURDAY NIGHT BANQUET	_____ @	\$45.00	\$ _____
_____ CHICKEN _____ BEEF _____ FISH			
SUNDAY BRUNCH	_____ @	\$30.00	\$ _____
TOTAL AMOUNT ENCLOSED			\$ _____

SPECIAL DIETARY NEEDS: _____

PLEASE MAKE CHECKS PAYABLE TO: **MAY 2017 CONFERENCE FUND**

MAIL TO: **JANICE WILLIAMS, 3212 PROVINCE TOWNE CT., MODESTO, CA 95355**



FOR GENERAL INFORMATION CONTACT:
 REGISTRATION CHAIR –JANICE WILLIAMS - (209) 499-8911
 JANICEWILLIAMS@FCADOPTIONS.ORG

NO REFUNDS AFTER MAY 10, 2017



Cruisin' to Conference Graffiti Style
STANISLAUS COUNTY LEGAL PROFESSIONALS
ASSOCIATION
MAY 18-21, 2017
LSI ANNUAL CONFERENCE
DOUBLE TREE HOTEL - MODESTO, CALIFORNIA
HOTEL REGISTRATION FORM



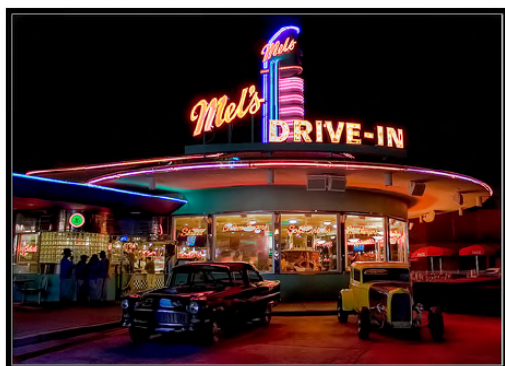
NAME: _____
 MAILING ADDRESS: _____
 CITY/STATE/ZIP: _____
 HOME PHONE: _____ WORK PHONE: _____
 E-MAIL ADDRESS: _____
 LOCAL ASSOCIATION: _____ LSA/LPA (FULL NAME)
 ARRIVAL DATE: _____ DEPARTURE DATE: _____

ACCOMMODATIONS: (PLUS APPLICABLE TAXES AND FEES)

- ☐ SINGLE/DOUBLE - **\$109.00**
☐ TRIPLE - **\$109.00**

COMPLIMENTARY SELF PARKING
 VALET PARKING IS \$12.00 PER DAY

PLEASE CALL HOTEL DIRECTLY FOR RESERVATIONS, 209-526-6000. USE CODE **"LSI"** TO IDENTIFY YOURSELF AS BEING A PART OF **LSI** IN ORDER TO GET THE GROUP RATE.



FOR GENERAL INFORMATION CONTACT:
 REGISTRATION CHAIR –JANICE WILLIAMS - (209) 499-8911
 JANICEWILLIAMS@FCADOPTIONS.ORG

NO REFUNDS AFTER MAY 10, 2017

INDISPENSABLE



LEGAL PROFESSIONAL'S HANDBOOK

...THE ULTIMATE RESOURCE GUIDE!

Busy lawyers rely on their staff to handle many details of their practice. They look to you, as a professional, to know what to do, and when and how to do it. The *Legal Professional's Handbook* provides you with the answers ...just as it has for over 75 years! Each chapter contains detailed practice forms and step-by-step instructions covering every major area of California law practice. The Handbook is an invaluable resource to add to your entire reference library!

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Legal Secretaries, Incorporated

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CIVIL LITIGATION

CRIMINAL LAW

FAMILY LAW

LAW OFFICE ADMINISTRATION

PROBATE/ESTATE PLANNING

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ARE YOU A MEMBER OF THE LEGAL SPECIALIZATION SECTIONS?

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For more information, contact Dawn R. Forgeur, CCLS, Legal Specialization Sections Coordinator, 500 Capitol Mall, Suite 1600, Sacramento, CA 95814, email: drforgeur@stoel.com



LSI

Educating California's
Legal Support Professionals

LEGAL SPECIALIZATION SECTIONS

2015-2016 MEMBERSHIP APPLICATION AND ANNUAL RENEWAL FORM

August 1, 2015 – July 31, 2016

Membership includes access to free quarterly workshops at LSI conferences for those sections you are a member of; quarterly newsletters that include changes to the law and forms; discounted LSS webinars; statewide roster of all LSS members in each section for easy access to local procedural information in other counties; and networking opportunities.

	✓	LSI Member New/Renewal	Non-LSI Member New/Renewal
I would like to join all six sections!	<input type="checkbox"/>	\$75	\$150
Civil Litigation	<input type="checkbox"/>	\$20	\$40
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Probate/Estate Planning	<input type="checkbox"/>	\$20	\$40
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Total:			

Name: _____ ☐ CCLS ☐ PLS ☐ CLA ☐ Paralegal

E-Mail Address: _____

[Please note that newsletters, rosters, and other communications will be sent via email unless regular mail is requested.]

This information will be listed in the roster that is distributed to all LSS members.

Firm/Business Name: _____

Address: _____

Local Association or Member at Large: _____

Phone: _____ *I prefer communication via USPS* ☐

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PER LSI STANDING RULES, CHECKS ISSUED TO LSI WHICH ARE NON-NEGOTIABLE BECAUSE OF INSUFFICIENT FUNDS OR OTHER REASON SHALL BE REPLACED IMMEDIATELY BY CASH, A CERTIFIED CHECK, OR MONEY ORDER FOR THE AMOUNT OF THE ORIGINAL CHECK, \$25 PENALTY, AND THE ACTUAL COST CHARGED TO LSI BY THE FINANCIAL INSTITUTION FOR PROCESSING THE ORIGINAL CHECK.

Send to: Dawn R. Forgeur, CCLS, Legal Specialization Sections Coordinator
c/o Stoel Rives LLP
500 Capitol Mall, Ste. 1600, Sacramento, CA 95814
dawn.forgeur@stoel.com

YEARS OF LEGAL EXPERIENCE: _____

SPECIALTY: _____

FAMILIAR WITH THE COUNTIES OF (Please indicate each County, not area):

INTRODUCTION TO THE SAN FRANCISCO LEGAL PROFESSIONALS ASSOCIATION ("SFLPA")

A Professional Association for Legal Secretaries and Other Law Office Professionals
(Formerly San Francisco Legal Secretaries Association ("SFLSA"))
Established 1936
Member Legal Secretaries, Incorporated,
A California Nonprofit Corporation
Established 1934

SFLPA Objectives

♦ The objectives of SFLPA are to provide its members with educational programs, personal benefits, networking and the promotion of professionalism.

Membership Information

♦ SFLSA has been in existence since 1936, and in October 2003 changed its corporate name to San Francisco Legal Professionals Association. It is a nonprofit corporation. SFLPA is one of nearly 60 local chapters affiliated with Legal Secretaries, Incorporated ("LSI"), a California nonprofit corporation.

Membership Eligibility

♦ Membership is available to anyone with a minimum of one year's experience in a law office or engaged in work of a legal nature; permanent employment in the legal field at the time of application; attendance to two SFLPA sponsored functions; and sponsorship by an active member. Associate Membership is available to individuals with less than one year's experience.

Membership Benefits

- ♦ CLE-Approved Educational Programs each month
- ♦ Multi-Week Legal Secretaries Training Course
- ♦ Major Medical Insurance
- ♦ Cancer and Intensive Care Policy
- ♦ Individual Retirement Account
- ♦ Network (local/statewide)
- ♦ Provident Central Credit Union
- ♦ Automatic membership with LSI
- ♦ Employment Listing Service
- ♦ Subscription to "*The Hearsay*" a monthly SFLPA newsletter
- ♦ Members are eligible to join the Provident Central Credit Union throughout California.
- ♦ LSI Legal Specialization Section:
 - ♦ Criminal Law
 - ♦ Family Law
 - ♦ Law Office Administration
 - ♦ Civil Litigation
 - ♦ Probate/Estate Planning
 - ♦ Transactional Law (Corporate/Business, Real Estate)
- ♦ Each Section includes timely newsletters, a statewide membership roster for the section, periodic regional seminars and workshops at LSI's quarterly conferences.
- ♦ Employment listing services available to members and attorneys at no charge.
- ♦ California Certified Legal Secretary ("CCLS")
 - ♦ SFLPA supports the California Certified Legal Secretary certification program. A study course is available for those who wish to sit for the one-day examination, which is given semi-annually. The CCLS examination tests California legal procedure, terminology, ethics, administrative, bookkeeping, communication, and performance skills.



San Francisco Legal Professionals Association (SFLPA)

P.O. Box 2582, San Francisco, CA 94126 www.sflpa.org

APPLICATION FOR ACTIVE MEMBERSHIP

Please fill out this application completely, sign it and give to your sponsor or mail it to the post office box listed above, along with a check for \$55.00 made payable to SFLPA. This payment covers a one-time SFLPA initiation fee and your first year* of annual membership dues for both the SFLPA and Legal Secretaries, Incorporated (LSI).** Use a copy of your completed form as a receipt if needed.

PERSONAL:	BUSINESS:
NAME: _____	Your Title: _____
Hm Address: _____	Employer: _____
City ST Zip: _____	Address: _____
Hm Ph: _____	City ST Zip: _____
Cell: _____	Email: _____
Email: _____	Wk Ph: _____ How long? _____
	Contact Preference: <input type="checkbox"/> Home <input type="checkbox"/> Business
Sponsor's Name: _____	Former Employer: _____
How did you find out about SFLPA? _____	City, State: _____
Why do you want to join SFLPA? _____	How long? _____
List any previous SFLPA & other memberships & dates: _____	Total Experience: Legal _____ Litigation: _____
	Areas of Practice: _____
	Have you completed or are you currently enrolled in an SFLPA Civil Litigation course? <input type="checkbox"/> Yes <input type="checkbox"/> No
List at least one SFLPA-Sponsored function that you attended as your pre-requisite for membership and include date(s):	1. _____ Mo. _____ Yr: _____
	2. _____ Mo. _____ Yr: _____

MEMBERSHIP OATH - BY SIGNING BELOW YOU DECLARE THAT THE INFORMATION ABOVE IS ACCURATE AND YOU SWEAR AS FOLLOWS:

IF I AM ACCEPTED AS A MEMBER, I AGREE TO BE BOUND BY THE BYLAWS AND STANDING RULES OF LEGAL SECRETARIES, INCORPORATED AND THE SAN FRANCISCO LEGAL PROFESSIONALS ASSOCIATION TO WHICH I AM APPLYING FOR MEMBERSHIP, INCLUDING THE FOLLOWING CODE OF ETHICS:

"IT SHALL BE THE DUTY OF EACH MEMBER OF LEGAL SECRETARIES, INCORPORATED TO OBSERVE ALL LAWS, RULES AND REGULATIONS NOW OR HEREAFTER IN EFFECT RELATING TO CONFIDENTIALITY AND PRIVILEGED COMMUNICATION, ACTING WITH LOYALTY, INTEGRITY, COMPETENCE AND DIPLOMACY, IN ACCORDANCE WITH THE HIGHEST STANDARDS OF PROFESSIONAL CONDUCT."

APPLICANT'S SIGNATURE: _____ DATED: _____

* For fiscal year beginning the previous May 1st through April 30. Applications accepted after March 1 will have dues pro-rated.

** Accompanying membership in LSI, a California non-profit mutual benefit association, includes subscription to *The Legal Secretary* magazine published quarterly, discounted prices on LSI publications such as *The Legal Professional's Handbook* and *The Law Office Procedures Manual* and more. Visit <http://lsi.org/> for more details.

To be completed by SFLPA Officer: _____ Approved by Board on: _____ Initials: _____
Date Initiated: _____

Revised 05/2013



San Francisco Legal Professionals Association

MEMBERSHIP RENEWAL FORM

For The Fiscal Year Of May 1 Through April 30

IT'S THAT TIME AGAIN! Please fill out the renewal form below and mail a hard copy along with your check for \$45.00 made payable to SFLPA to:

SFLPA Treasurer, P.O. Box 2582, San Francisco, CA 94126

For Active Members, your annual dues consist of \$25.00 for your SFLPA annual membership renewal and \$20.00 for your Legal Secretaries, Inc. membership renewal for the fiscal year beginning May 1st of this year. Checks must be received by June 1st or members will be charged an additional \$5.00 late fee for their membership renewal.

Please:

- Complete the entire form even if your contact information has not changed over the past year. You can also fill out and print this form at www.sflpa.org.
- Do not indicate "same" or "no change" for any of your answers.
- List your name as you would like it to appear on the SFLPA Roster and on your Membership Card.
- Life Members should complete and return this form also.

MEMBER INFORMATION			
NAME:		Check as applicable: <input type="checkbox"/> CCLS <input type="checkbox"/> PLS <input type="checkbox"/> CLA	
Where do you prefer to receive postal mail?		<input type="checkbox"/> Home	<input type="checkbox"/> Work
Email?:		<input type="checkbox"/> Home	<input type="checkbox"/> Work
Please indicate your type of membership: <input type="checkbox"/> Active \$45.00 <input type="checkbox"/> Associate \$25.00 <input type="checkbox"/> Life \$500.00 <input type="checkbox"/> Honorary (Board Approved)			
DATE SUBMITTED:		AMOUNT ENCLOSED: \$	
E-Mail Addresses:		(Office)	(Home - optional)
BUSINESS			
Employer:		Title:	
Areas of Practice:			
Office Address:			
City:		State:	ZIP Code:
Phone:	Is this information different from last year?		<input type="checkbox"/> Yes <input type="checkbox"/> No
PERSONAL			
Home Address or P.O. Box:			
City:		State:	ZIP Code:
Telephone Numbers		Home:	Cell:
Is this information different from last year?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
OTHER			
Would you consider becoming a committee member?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, list committees you would be interested in serving:			

Note: Your contact information above will not be distributed outside SFLPA without your consent. Upon receipt of your complete application and your accompanying check, a current membership card will be sent to the address you listed above as your mailing reference. If you have any questions regarding your renewal of membership with the SFLPA, please contact any of the current officers listed on our website at www.sflpa.org. Thank you for your continued support as a member of the San Francisco Legal Professionals Association.

Revised 05/2013



CHANGE OF ADDRESS FORM

Member Name _____

New Address _____ City _____ State _____ Zip _____

New Home Telephone

New Office Telephone

New Personal Email Address

New Work E-Mail Address

New Employer Name _____

New Address _____ City _____ State _____ Zip _____

Please indicate preferred contact method:

☐

Home

☐

Work

YOUR SPECIALTY:

- ☐ Administrative
- ☐ Appeal
- ☐ Arbitration
- ☐ Business/Corporate
- ☐ Probate/Estate
- ☐ Taxation

- ☐ Criminal
- ☐ Family
- ☐ Law Office Management
- ☐ Litigation
- ☐ Real Estate
- ☐ Other (Specify):

Please submit to:

SFLPA

P.O. Box 2582

San Francisco, CA 94126-2582

Member Benefits

Advantages of Membership

LSI® provides educational, professional, and personal development information to legal support staff throughout the state of California. Many educational opportunities are available to members (and non-members, for a nominal fee) throughout California.

- Monthly educational programs and newsletters are provided by local associations
- General educational programs are offered at each LSI conference free to anyone wishing to attend. Topics vary among specialized areas of law, ethics, law office products and management, and personal development. Click on LSI Events for more information about upcoming LSI Events.
- Members (and non-members) are given the opportunity to join one or all six Legal Specialization Sections. Each specialization section offers seminars and newsletters on specific areas of law. Seminars are presented at each LSI quarterly and annual conference free to LSI section members and at a reduced cost to non-section members. For more information, click on “Legal Specialization Sections.”
- Many local associations offer study groups for members interested in preparing to take the California Certified Legal Secretary (CCLS®) examination. Information on the CCLS examination can be found by clicking on “California Certified Legal Secretary.”

These programs are designed to provide current material and educational tools to enable law office support staff to remain current with the changes in general law, as well as in their respective areas of practice.

MAKE A CAREER CHOICE – BECOME A LEGAL PROFESSIONAL

Why Become a Legal Professional?

- Competitive salaries and benefits
- Knowledge and skills allow the freedom to work anywhere
- Competent legal professionals are well respected in the legal community
- Legal professionals fulfill a vital and meaningful role for law firms and attorneys
- Continuing education enhances legal professionals, making them an asset to every employer

Why Join Legal Secretaries, Incorporated?

- Become one of the 2000 elite legal professionals in California
- Build a network of knowledge by meeting other legal professionals
- Continuing education is the main focus of Legal Secretaries, Incorporated
- Our motto: Excellence through Education
- Expand your personal and professional development and skills through a multitude of educational opportunities offered statewide
- Enjoy discounted educational benefits through the Continuing Education of the Bar
- Become a California Certified Legal Secretary (CCLS®) through a course of study and a comprehensive examination
- Easily maintain your CCLS credits and your MCLE credits through workshops and seminars sponsored by the Legal Specialization Sections of Legal Secretaries, Incorporated

How You Can Become a Legal Professional:

- Learn basic secretarial and computer skills
- Enroll in a legal secretarial or paralegal course through business schools and college courses
- Enroll in a training course offered by a Legal Secretaries, Incorporated, association in your area
- Legal Secretaries, Incorporated, offers scholarships to non-members interested in pursuing a career in the legal field

Discounts for LSI Members

In addition to the many educational and networking opportunities, LSI members may receive discounts for certain educational seminars and publications offered through Continuing Education of the Bar (CEB). Agents for insurance and financial providers are available as resources when members inquire about benefits in an effort to obtain the best coverage for each member’s individual needs and location. Access to credit unions and rental cars are also available.

LEGAL SECRETARIES INCORPORATED (LSI) - BENEFITS

Note: This list is maintained for use by members of Legal Secretaries, Inc. Agents for insurance and financial providers are available as resources when members inquire about benefits. Please use this as a starting point; ask for information, compare policy coverage and prices. LSI wants its members to find the BEST coverage for each member's individual needs and location. For information call these representatives directly.

<p>WORKING ADVANTAGE Toll Free: (800) 565-3712 www.workingadvantage.com Discount on event tickets, movie tickets, theme parks, Broadway theater, sporting events, ski tickets, hotel certificates, family events, gift cards and more. Member ID: Contact LSI Corporate Office, lsiorg@suddenlink.com, or LSI Vice President</p>	<p>HERTZ CORPORATION Effective Date: June 1, 1996 CDP Card #447698 (800) 654-3131 www.hertz.com</p>
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QUESTIONS AND CONCERNS CONTACT:

Jennifer L. Page, CCLS, LSI Vice President
LSI Marketing Committee Coordinator
PO Box 150427, San Rafael, CA 94915
Home - (415) 989-1010
Cell - (415) 710-3402
jlpage@ix.netcom.com

Revised 6/12/2014

Editor's Message

By: Sally Mendez Arevalo



Dear SFLPA Members and Friends:

We want to thank you all for taking the time to read our newsletter. We truly apologize for sending out our newsletter so late but we have had a busy time preparing for our upcoming events and prepping ourselves for the new and upcoming fiscal year.

Please be sure to start getting your membership renewal forms in! Membership renewals will be due before you know it and we want to make sure you continue to receive the benefits of our membership.

Best wishes everyone and we look forward to a new year!

Sally Mendez Arevalo, Editor
Judy Nakaso, Assistant Editor
HEARSAY
San Francisco Legal Professionals Association
Post Office Box 2582
San Francisco, CA 94126-2582

FIRST CLASS MAIL

LSI Code of Ethics

It shall be the duty of each member of Legal Secretaries, Incorporated, to observe all laws, rules and regulations now or hereafter in effect relating to confidentiality and privileged communication, acting with loyalty, integrity, competence and diplomacy, in accordance with the highest standards of professional conduct.

Dedicated in Memory of
Joan M. Moore, PLS, CCLS
LSI President 1980-1982