

Bench-Bar Draws Top Speakers



Philadelphia Court of Common Pleas President Judge Pamela Pryor Dembe and Pennsylvania Supreme Court Chief Justice Ronald D. Castille (above, seated) were joined for a State of the Courts report by Philadelphia Municipal Court President Judge Marsha H. Neifield (standing from left) Pennsylvania Superior Court President Judge Correale F. Stevens and Pennsylvania Commonwealth Court President Judge Dan Pellegrini at the closing luncheon at the Bench-Bar & Annual Conference on Oct. 6. Chancellor-Elect Kathleen D. Wilkinson, Vice Chancellor William P. Fedullo, keynote speaker Ann Compton of ABC News and Chancellor John E. Savoth meet before Compton's remarks at the opening luncheon on Oct. 5 at Revel in Atlantic City. More than 450 people attended. See Pages 5 through 7 for coverage.



Photos by Jeff Lyons

Innocence Project's Glazer Gets Bar Honor

RICHARD C. GLAZER, THE FIRST ELECTED chair of the Philadelphia Board of Ethics and executive director of the Pennsylvania Innocence Project, has been named as the recipient of the PNC Achievement Award to be presented at the Philadelphia Bar Association's Annual Meeting Luncheon on Tuesday, Dec. 4.

The PNC Achievement Award honors significant accomplishments in improving the administration of justice (preferably in Philadelphia) and distinguished service consistently rendered over a considerable period of time or a single outstanding achievement in a particular year.

"I'm immensely proud of what we've accomplished," Glazer told *The Philadelphia Inquirer* in October. "I think there's real, convincing evidence that the (ethics)

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Plenty Going on This November

THE FALL IS ALWAYS A BUSY SEASON FOR THE YOUNG LAWYERS Division. After the summer break, everyone is enthusiastic to get back to work. There are elections to hold. We also try to squeeze in all of the phenomenal programs that we came up with in the spring.

This year is no different. I am pleased to announce that we have a contested election for seven seats on the Executive Committee of the Young Lawyers Division. The candidates include Philip D. Amoa, T. Justin Chapman, Andrew J. Komblau, Jim Nixon, Matthew Olesh, Shabrei Parker, Jennifer Russell, Matthew T. Stone and Robert W. Zimmerman.

The Executive Committee election is Dec. 4, the same day as the Bar elections and the Annual Meeting Luncheon. If you cannot vote in person, you can always vote by mail. Ballots will be sent out on Friday, Nov. 16, and must be returned to the Bar Association headquarters by 10 a.m. on Thursday, Nov. 29. So check your mailbox and remember to send your ballot in by the deadline. You can also vote in person if you don't get around to mailing your ballot in time.

We also have some great programs coming up in November. On Saturday, Nov. 3, the YLD will again host its annual Harvest for the Homeless clothing drive. The shelters have requested new or gently used clothes for men, women and children, including sweat shirts, t-shirts, pants, shorts, (new) underwear, socks, and outerwear. The shelters also appreciate blankets, towels and toiletries, such as soap, disposable razors, shaving cream, deodorant, shampoo, conditioner, toothbrushes, toothpaste, floss, hand lotion, combs and brushes.

Sorting will take place on Nov. 3, at Ballard Spahr, LLP, in the loading dock of the Mellon Bank Center Building at 1735 Market St. at 8:25 a.m. Volunteers are needed for the sorting. Additionally, I would like to thank the following firms for generously agreeing to serve as drop-off points before the November 3rd sorting date: Martin Banks; Stradley Ronon Stevens & Young, LLP; Mensing Law, LLC; Jared Jacobson Law, LLC; Berger & Montague, P.C.; KML Law Group, P.C.; Margolis Edelstein; German, Gallagher & Murtagh; and Weber Gallagher Simpson Stapleton Fires & Newby, LLP.

We have a full roster of training programs and CLEs coming

up. Please come out for our Tort Reform CLE on Nov. 1, where doctors and lawyers will hold a balanced discussion on the issues surrounding the Affordable Care Act, so-called frivolous lawsuits and trial techniques for medical malpractice attorneys. This program will take place at the Pennsylvania Bar Institute in the Wanamaker Building from 12 to 4:30

p.m., with a reception to follow. For those unable to attend in person, the CLE will be webcast as well as simulcast to nine different locations around Pennsylvania.

On Nov. 7, the YLD will host the last in our four-part series of Board Observer Program Live, Lunch and Learn seminars in conjunction with the Bar Foundation and the Delivery of Legal Services Committee of the Public Interest Section. Laura Otten, Ph.D., director of The Nonprofit Center at LaSalle University's School of Business, will provide training on the financial oversight obligations for nonprofit board members. The program will take place from 12 to 1:30 p.m. in the 11th floor Conference Center at the Bar Association.

The Federal Courts Committee and the YLD will jointly sponsor the Nov. 29 CLE "My First Federal Trial," from 4 to 6 p.m. in the Ceremonial Courtroom at the Federal Courthouse at 6th and Market streets. On Nov. 30, the YLD will join with the Diversity Committee of the Family Law Section to host a CLE on representing diverse clientele.

Please remember to check the Bar Association's online calendar regularly for updates. Also see the YLD eZine every Tuesday for programs sponsored by other sections and affiliate bar associations.

Melanie J. Taylor (Melanie.Taylor@phila.gov), an assistant district attorney with the Office of the Philadelphia District Attorney, is chair of the Young Lawyers Division.

By Melanie J. Taylor



Shop Around for Business Financing, Lenders Say

By Edward P. Kelly

MEMBERS OF THE SOLO AND SMALL Firm Committee learned how to access capital for them and their clients at an Oct. 9 panel discussion "Small Business Financing 101." The panelists were Darren Sudman, a partner with Multifunding; Barbara Anne Gardenshire-Mills, an economic development and lender relations specialist with the Small Business Administration; and Samantha Arland, a business express lending specialist with Fox Chase Bank. The event was co-sponsored by the Small Business Committee of the Business Law Section.

Sudman stated that it is obviously a hard environment for small businesses to get financing. Among the reasons banks are giving for turning loans down is the borrower has not been in business long enough, does not have enough collateral or the bank will not lend to the borrower's particular industry anymore. However, Sudman said that an applicant should not be discouraged if denied by one lender since each bank underwrites loans differently. He further stressed that the SBA does not lend money, but is merely a facilitator.

While there are many ways to get cash for a business, Sudman said you should be prepared to execute a personal guaranty. Lines of credit are the best option provided you are able to secure the loan against real property, while merchant advances should be the last option as they are "shadier" loans with high risk.

Sudman discussed how to "get bankable," which includes collateral, cash flow, and a credit score of 600 or above. He also described what is typically in a lending package: three years of personal and business tax returns; financial statement for the prior year; P&L statement; balance sheet; personal financial statement (use the SBA form); and a schedule of debts.

Gardenshire-Mills explained that the SBA has a wide variety of services available, from training to technical assistance to funding. The SBA Guide and the SBA's website are invaluable resources and contain a wealth of information. She also stressed that the SBA does not actually lend money to borrowers, but guarantees loans that banks might not necessarily make. The banks handle everything from

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PNC Achievement

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board has made a difference in the ethical and political landscape of the city, and I'm gratified to have been a part of that," he told the newspaper. Glazer served as chair of the Board of Ethics since its formation in 2006 until last month.

Glazer said the staff and Board of Directors of the Innocence Project have made the organization a "respected and effective voice for the cause of the convicted innocent in the courtroom, legislative arena, academia and the community at large."

Glazer is a founder of the law firm of Cozen O'Connor and served as senior advisor to the City of Philadelphia's Managing Director from 2004 to 2006,



WebCheck

Visit philadelphiabar.org to purchase tickets to the Tuesday, Dec. 4 Annual Meeting Luncheon.

providing strategic oversight of special projects for Philadelphia's chief administrative officer.

Glazer's commitment to public service and the law began with his service as a volunteer with the Peace Corps in Malawi, from 1964 to 1966, where he worked on a tuberculosis control project that served as a prototype for similar programs designed to detect and treat infectious diseases, and work toward their eradication. Glazer's service has included serving as a board member, from 1987 to 2006, and as board chair, from 1994 to 1996, for the Public Interest Law Center of Philadelphia, and as a member and leader of the Committee of Seventy, a non-partisan

political watchdog organization focusing on election, school, police and judicial reforms, from 1996 to 2006.

The PNC Achievement Award (formerly known as the Fidelity Award) will be presented along with the Justice William J. Brennan Jr. Distinguished Jurist Award at the Association's Annual Meeting Luncheon on Tuesday, Dec. 4 at The Hyatt at The Bellevue, Broad and Walnut streets at 12 p.m.

Chancellor-Elect Kathleen D. Wilkinson will also make remarks outlining her plans for 2013 as she becomes the 86th Chancellor of the Philadelphia Bar Association. Bar elections are being held the same day, from 8:30 a.m. to 6 p.m.