



NEW YORK WOMEN'S BAR ASSOCIATION

NYWBA Healthy Woman/Healthy Lawyer Workshop "Better Lawyering Through Mindfulness"

Is your mind constantly going at 150 mph? Do you find yourself wasting precious time thinking about the past or worrying about the future? Do you struggle to keep your attention on a task? Are you always multitasking, unable to focus? Is stress or anxiety keeping you from doing your best work? Do you experience high levels of stress or anxiety?

In this 90 minute workshop by Attorney and Author, **Jeena Cho**, you'll learn: tools for stress and anxiety management; understanding the stress response; how to work with difficulties; practical mindfulness techniques you can employ in your daily life; and tips for increasing focus and productivity

- Date:** Tuesday, October 6, 2015
- Time:** 5:30 p.m. - Registration and Refreshments
6:00 - 7:30 p.m. - Workshop
7:30 - 8:30 p.m. - Q&A + Networking
- Place:** REBNY Boardroom, 570 Lexington Ave., NYC
- Cost:** \$25 per person (Members and guests are invited)
- Info:** Email Events@nywba.org
- RSVP:** www.nywba.org/WorkshopRSVP/

Announcements & Calendar of Upcoming Events

- 10/6 – *Better Lawyering Through Mindfulness* – p. 1
 - 10/8 – *LGBT Comm. Mtg.* – p. 3
- 10/13 – *Int'l Women's Rights Comm. Mtg.* – p. 3
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- 10/21 – *An Evening at the Museum of the City of NY* – p. 2
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 - 11/16 – *Legislation Comm. Mtg.* – p. 3
 - 11/17 – *Crim. Law Comm. Mtg.* – p. 3
- 11/24 – *Evening of Shopping at MM.LaFleur.* – p. 3

Check www.nywba.org for more Meetings, Programs & Events.

PRESIDENT'S MESSAGE *Exciting Initiatives and Programs for the New Year*

OCTOBER 2015



Jennifer P. Brown

Although we are only beginning the second month of our most active portion of the year, I'm am happy to report that we have hit the ground running. On **September 2, 2015** we held our annual Membership Reception at Skadden, Arps, Meagher & Flom, LLP, which was sponsored by **Hon. Judith S. Kaye**, who honored our nearly 200 attendees with her words of wisdom and encouragement. At the reception I unveiled our two new initiatives for the upcoming year.

The first is our new Membership call to action called the "Plus One Initiative." How often do you go to an event and you're nervous that you won't know anyone? I know I feel that way all the time. When you are invited to a Bat Mitzvah or a wedding, your host wants to make sure that you don't feel alone, so you are invited with a guest or a "plus one." It occurred to me that if each of our members brought a "plus one" to a meeting or event, and that person joined our association, we could grow our membership by leaps and bounds. If each of our members convinced one friend to join our association this year, we would, in fact, double our membership in one year! I am asking each and every one of you to do just that. Relay your positive experiences with the NYWBA, send your friends to me to hear how I credit the NYWBA with helping me grow my practice and expand my network base, bring them to one of our programs or events and show them why they should join the NYWBA.

As of the end of last year the NYWBA was just over 800 members strong. Imagine what a powerful voice we could have at 1,600 members. So, my question to each of you is – Who's your plus one?

The other initiative which I have pioneered this year is our Wellness Initiative that we are calling "**Healthy Woman/Healthy Lawyer.**" Far too often women put the needs of everyone else in their lives ahead of their own, including the need to stay healthy in mind and body. We need to be healthy if we want to live long lives, grow our careers and continue to be successful in our profession. I believe that it is an obligation of a Women's Bar Association to educate members about the need to stay healthy and provide members with ways to do so. It is part of the NYWBA's mission statement to advance women in the practice

President's Message (Continued from Page 1)

of law. What better way to achieve this goal than to provide our members with this vital information?

We are kicking off the Wellness Initiative with a Workshop on **October 6, 2015** on "*Mindfulness for Attorneys.*" The workshop will be run by **Jeanna Cho**, an attorney and author who will teach our members methods for maintaining balance while juggling all that we do in our lives. This workshop will be followed up with a program on Nutrition on **December 1, 2015**, just in time for the holidays. We plan to continue the series of programs into 2016, starting with a program on physical fitness for professionals of all ages, including tips for exercises we can do in our offices.

I hope you will join us for as many of these programs as possible. This Initiative came from a very personal place for me. I recently recognized my own need to focus on making healthier choices for my mind and body, and have taken some steps on that path. I hope that you will join me on this journey of physical and emotional wellbeing.

We have three CLE programs scheduled for this month. On **October 15, 2015** the **Criminal Law, Elder Law, Domestic Violence and Family and Matrimonial Law Committees** will be co-sponsoring a CLE program entitled "*Elder Abuse*" at New York Law School, along with the Assigned Counsel Plan of the Appellate Division, First Department, the Impact Center for Public Interest Law at New York Law School, The National Academy of Elder Law Attorneys Chapter of New York Law School and the New York Criminal Bar Association. The Program will be a panel discussion by a distinguished group of experts, moderated by **Hon. Deborah A. Kaplan**, the Deputy Chief Administrative Judge for Courts within NYC. On **October 21, 2015**, the **Employment and Equal Opportunity for Women** and the **Working Parents Committees** will be co-sponsoring a CLE program with NYCLA's Women in the Law and Lawyers in Transition Committees entitled "*Tips and Techniques for Reentering the Workforce.*" On **October 22, 2015**, the **International Women's Rights** and **Employment and Equal Opportunity for Women Committees** will be co-sponsoring a CLE panel discussion with several distinguished speakers, entitled "*Maternity Leave – A U.S. and International Comparison.*"

We also have several events scheduled including a tour of the **Museum of the City of New York** on **October 21, 2015** and our **Foundation** will be continuing its breakfast speaker series with author and historian **Linda Hirshman** speaking about her new book entitled "*Sisters in Law: How Sandra Day O'Connor and Ruth Bader Ginsburg Went to the Supreme Court and Changed the World*" on **November 4, 2015**.

Please remember to check our calendar regularly for the many upcoming programs, meetings and events, as new ones are added frequently.

Respectfully yours,



An Evening at the Museum of the City of New York

Join the NYWBA for a Private Tour of the Museum of the City of New York. A docent will conduct a tour of the second and third floor galleries, including the Gilded New York, Folk City and Activist New York exhibits. Following the tour, the group will reconvene for cocktails at The Lexington Social, located just a few blocks away from the Museum.

When: **October 21, 2015, 6:00PM**

Where: **Museum of the City of New York,**

1220 Fifth Ave., NYC (enter at 103rd St.)

The Lexington Social, 1634 Lexington Ave.

(cash bar) (at 103rd St.)

Cost: **\$30** (members and guests are welcomed)

Info: Email Events@nywba.org

RSVP: **By Oct. 16** at www.nywba.org/MuseumRSVP

The International Women's Rights and Employment and Equal Opportunity for Women Committees of the NYWBA and Cardozo Alumni Association CLE Committee

are proud to sponsor a CLE Program

Maternity Leave: A U.S. and International Comparison

featuring

Julie C. Suk, Professor, Benjamin N. Cardozo School of Law

Sherry Leiwant, Esq., of A Better Balance

Jillian Hunt, Esq., of Novitex Enterprise Solutions

Join us at this dynamic and exciting program, which will review the status of existing law, discuss progressive domestic policy and advocacy efforts, and provide enlightening international comparisons from a distinguished group of speakers.

Date: **October 22, 2015, 6:30 – 8:30 p.m.**

Place: **Benjamin N. Cardozo School of Law**

55 5th Avenue, NYC

CLE: **2 CLE Credits** (Areas of Professional Practice)

(Transitional and Non-transitional)

Cost: **Free** – NYWBA Members* and Cardozo Alumni, Students, and Faculty

\$50 – General admittance**

RSVP: **By Oct. 19** at www.nywba.org/MaternityRSVP

Info: Email MaternityCLE@nywba.org

***Membership:** Members attend CLE programs for free. If you are not a member, go to www.nywba.org/Membership to join or renew using our secure online membership form.

****FINANCIAL HARDSHIP SCHOLARSHIPS:** Full and partial tuition scholarships are available for all CLE programs sponsored or cosponsored by the Benjamin N. Cardozo School of Law. Requests for scholarships are considered on a case-by-case basis, and availability is subject to space limitation.

COMMITTEE NEWS

• The **Children's Rights Committee** will host a program on **Placement Options for Children** on **Oct. 14** at 1:00 p.m. at Manhattan Family Court, 60 Lafayette St., 10th Fl. Library, NYC. Email ChildrensRights@nywba.org to RSVP.

• The **Criminal Law Committee** will hold its monthly meetings on **Nov. 17** and **Dec. 8** at 6:15 p.m. at the Hoffinger Firm, 150 East 58th St., 16th Fl., NYC. To RSVP email CrimLawChairs@nywba.org. The Committee will also co-sponsor a **CLE** along with the Matrimonial and Family Law Committee, and Domestic Violence Committee, on **Oct. 15** from 6:00-8:00 p.m., on the topic of **Elder Abuse**, with Moderator **Hon. Deborah A. Kaplan** at **New York Law School**, 185 West Broadway, NYC. Reception to Follow. This program is also co-sponsored by the Impact Center for Public Interest Law at New York Law School, NY County Supreme Court's Gender Fairness Committee and the NYC Criminal Court Gender Fairness Committee. For more info email ElderLawCLE@nywba.org. RSVP at www.nywba.org/ElderAbuseCLE.

• The **Employment & Equal Opportunity for Women** and **Working Parents Committees** are proud to co-sponsor, with the NYCLA Committees on Women in the Law and Lawyers in Transition, a **CLE** program **"Tips and Techniques for Reentering the Legal Profession"** to be held on **Oct. 21** from 6:30-8:30 p.m. at NYCLA, 14 Vesey St., 2nd Fl. Auditorium, NYC. For more info email EEOWChairs@nywba.org. To RSVP go to <http://bit.ly/1NUgRvn>.

• The **International Women's Rights** and **Employment & Equal Opportunity for Women Committees** present a **CLE** on **"Maternity Leave: A U.S. and International Comparison"** on **Oct. 22** from 6:30-8:30 pm at Benjamin N. Cardozo School of Law, 55 5th Ave., NYC. CLE: 2 CLE Credits. For more info email IntlChairs@nywba.org. To register go to www.nywba.org/MaternityRSVP (See notice p. 2) The Committee will also hold its monthly meeting on **Oct. 13** and **Nov. 10** from 6:30-7:30 p.m. at Le Pain Quotidien, 81 West Broadway, NYC. RSVP to IntlChairs@nywba.org.

• The **Litigation Committee** will meet on **Oct. 27** to discuss **Rule Changes in the Commercial Division**. Presenters and Location TBD. Email LigitationChairs@nywba.org to RSVP. The Committee presents an evening of conversation, fashion and shopping at MM.LaFleur, on **Nov. 24** at 611 Broadway, Suite 405, (just off W. Houston St.), NYC. (Members & guests are welcome at this event – bring a friend!). For more info email LitigationChairs@nywba.org.

• The **Legislation Committee** will host a conference call on **Nov. 16** at 6:30 p.m. To RSVP and for dial-in info, email Legislation@nywba.org.

• The **LGBT Committee** will meet on **Oct. 8** and **Nov. 12** at 5:30 p.m. at Brady Klein Weissman LLP, 501 Fifth Ave., 19th Fl., NYC. For more info email LGBTChairs@nywba.org.

• The **Matrimonial and Family Law Committee** will host a meeting entitled **"Interim Financial Applications"** with Hon. Matthew Cooper on **Nov. 4** at 6:00 p.m. at the Law Offices of Virginia A. LoPreto, LLC, 565 Fifth Ave., 7th Fl. Conf. Rm, NYC. To RSVP email MFrsvp@nywba.org.

NOTES ON MEMBERS

Immediate Past President **Yacine Barry-Wun** was installed as a Member of the Executive Council of the Network of Bar Leaders (NoBL) on September 21 at NoBL's Installation and Award Ceremony. Ms. Barry-Wun was also recently appointed Co-chair of WBASNY's Diversity Committee.

Our deepest condolences to Solo & Small Law Firm Committee Co-Chair, **Susan Dennehy**, whose father passed away this month.

Maureen Maney's father, William Maney, passed away at home, surrounded by his loving family. He is survived by his wife Irene and children Maureen (Kurt Rosengrant), Bridgette and Ken.

Long time member **Carole Aciman** passed away in August in Rouen, France. Carole will forever remain in our hearts as a loving woman, filled with the breath of life and the joy of living, profoundly kind, and always available to others. Carole was the former president of the National Conference of Women's Bar Associations. She is survived by her daughter Abigail Aciman.

Has something noteworthy happened to you or another member? Send your news to Newsletter@nywba.org.



SUSTAINING MEMBERS

With their generous contributions, Sustaining Members make it possible for us to accomplish so much more. We honor and thank them for their support.

Catherine M. Foti
Lois J. Liberman
Steven J. Mandel

Susan M. Moss
Hon. Jacqueline W. Silbermann
Valerie S. Wolfman

WELCOME NEW MEMBERS

Marta Alfonso
Anna Avalone
Jillian R. Bauman
Diana Boyer
Shanna L. Butler
Emily Carnevale
Olivia Carrano
Caitlin Dance
Hon. James d'Auguste
Tara Diamond
Ruby Duman
Hasnaa El Rhermoul
Jacqueline K. Elson
Zachary A. Feldman
Sarah C. Fernandez
Laura A. Ferro
Molly G. Gallagher
Kreuzza Ganolli
Alexandria G. Harris

Nancy Hobbs
Laura Hogan
Tamara Holliday
Michelle Imafidon
Laura Jereski
Valerie Kaplan
Caryn B. Keppler
Alexandra Lyon
Valentine Lysikatos
Allison Maggy
Washcarina Martinez Alonzo
Meredith R. Miller
Cristina Modesti
Elizabeth O'Brien Totten
Anastasia A. Regne
Laura G. Rodriguez
Mariotis Santos
Barbara A. Shapiro
Joel Silberman

Did You know October is Domestic Violence Awareness Month?

By **Laura A. Russell & Amanda B. Norejko**

October has been designated as Domestic Violence Awareness Month. Domestic violence is a pattern of gender-based intimate partner, dating, or family violence with a central dynamic of power and control. It is intended to harm the physical and/or mental well being of the victim and can be psychological, physical, economic or sexual in nature. Domestic violence occurs within married and formerly married couples, couples with children in common, couples who live together or have lived together, couples who are dating or who have dated in the past. It affects people who are heterosexual, gay, lesbian, bisexual and transgender. It affects people in all income brackets, from low income to the very wealthy. It is indiscriminate. In the United States, an estimated one out of every three women and one out of every four men will experience physical violence at the hands of an intimate partner in their lifetime.¹

In 2014, 45% of New York State's female homicide victims aged 16 and older were killed by an intimate partner.² Nationwide, the cost of intimate partner violence exceeds \$8.3 billion per year and victims of domestic violence lose approximately 8 million days of paid work each year because of the violence perpetrated against them.³

The question domestic violence victims frequently hear is: why don't you just leave? When a person holds power over another through fear, isolation, and intimidation, the most dangerous time for the victim can be when the victim attempts to separate from their abuser, making leaving neither an easy nor a safe option. The difficulty of extricating oneself from a relationship with an abusive partner is compounded when the victim does not have access to resources to obtain adequate food, clothing, or shelter for themselves and their children.

A major focus of the work of the NYWBA's Domestic Violence Committee has been to address economic abuse and its long lasting effects upon victims. It is impossible to break free from violence without addressing the economic circumstances that often bind victims to their abusers. The economic abuse experienced by the majority of domestic violence victims can have a devastating impact on their ability to free themselves from their abusers and leaves them vulnerable to revictimization. Too many victims must choose between a life of violence or a life of poverty and homelessness.

Economic abuse can take many forms. Victims are frequently prohibited from working or from keeping or controlling their own earnings. Economic abuse may entail preventing the victim from obtaining immigration status and thus work authorization, impeding education or training, interfering with the victim's employment through stalking at the worksite, causing a victim to miss work, and other tactics that prevent the victim from realizing his or her full earning potential. In addition, abusers often withhold information about the household finances and do not allow their victims to participate equally in financial decision-making. Many abusers place all assets in their own names or the names of other family members or friends while amassing debts under the victim's name so that the victim is left without access to resources and with poor credit.

Domestic violence victims who are subjected to economic abuse need access to free or low-cost civil legal services to address their financial situations. While indigent victims can sometimes obtain court appointed counsel for orders of protection and custody mat-

ters, this right to free representation does not extend to child and spousal support cases, the financial issues in a contested divorce, consumer debt litigation, housing matters, public benefits advocacy, bankruptcy, trusts and estates, and taxation. There is a severe lack of resources for providing these critical legal services to victims. Most low to moderate income New Yorkers cannot afford to pay the high cost of legal representation. Moreover, non-profit legal services organizations do not have sufficient resources to serve the high numbers of victims seeking legal representation. This gap between thousands of victims in need and scarce legal services causes many litigants to waive their rights, sometimes without an adequate understanding of the consequences of their decision.

The NYWBA has demonstrated its commitment to access to justice through its matrimonial *pro bono* panel. However, more can be done. As **Chief Judge Jonathan Lippman** has emphasized, members of the Bar have a duty to promote access to justice in cases involving the essentials of life. In no case is that need greater than for victims of domestic violence who are trying to become economically empowered and make a better life for themselves and their children.

Attorneys with a wide variety of legal skills and expertise can make a life-saving difference by offering *pro bono* assistance to victims in need, and also by providing mentorship and support for junior domestic violence legal services attorneys and law students interested in working with victims. Attorneys can also demonstrate leadership by developing a workplace domestic violence policy at their firm or corporation, raising awareness among colleagues and ensuring that personnel policies and procedures are responsive to their needs and do not discriminate against victims of domestic violence.

In addition, by supporting legislative and policy initiatives that strengthen the court system's response to domestic violence and further the interests of economic justice, attorneys from all fields of practice can make a positive difference for victims and their families.

Domestic Violence Awareness Month is a time to remember the victims, celebrate the survivors, and learn lessons that could help save a life.

1. National Intimate Partner and Sexual Violence Survey 2010, National Center for Injury Prevention and Control, Centers for Disease Control and Prevention, available at <http://1.usa.gov/1m530U5>.

2. New York State Domestic Violence Dashboard Project 2014 Data, New York State Office for the Prevention of Domestic Violence, available at <http://on.ny.gov/1WdzLCh>.

3. How employment helps female victims of intimate partner violence: A qualitative study, Rothman, Emily F.; Hathaway, Jeanne; Stidsen, Andrea; de Vries, Heather F., *Journal of Occupational Health Psychology*, Vol 12(2), Apr 2007, 136-143.

Laura A. Russell is the Co-Citywide Supervising attorney of the Family/DV Unit of The Legal Aid Society in New York City. She has worked with domestic violence survivors for the majority of her career.

Amanda B. Norejko is the Matrimonial/Economic Justice Project Director and Victoria J. Mastrobuono Economic Justice Fellow at Sanctuary for Families, Center for Battered Women's Legal Services. She exclusively represents survivors of domestic violence and human trafficking.

MAKING MEMORIES: NYWBA'S 2015 MEMBERSHIP RECEPTION

By *Magnolia D. Levy*

On **September 3, 2015**, the NYWBA held its annual **Membership Reception** in the offices of **Skadden, Arps, Slate, Meagher & Flom LLP** in Times Square. At this marquee event, we had the pleasure of welcoming nearly 200 new, returning and prospective members. Over cocktails and hors d'oeuvres, guests mingled, networked and learned more about the Association.

The program included a warm welcome by our sponsor for the evening, **Hon. Judith S. Kaye**, long-time NYWBA member and retired Chief Judge of the State

of New York, as well as brief remarks by event Co-Chair **Magnolia D. Levy** and Membership Co-Chair **Michael W. Appelbaum**. NYWBA President **Jennifer P. Brown** inspired those present with an outline of her exciting NYWBA initiatives for the year to come, including the "Plus One" drive aimed at increasing our membership and a Wellness Initiative to inspire our membership to care for our bodies and minds as we strive to advance our careers.

A very special thank you was extended to those who brought a children's book to help support the

NYWBA's Hon. Judith S. Kaye Children's Book Club. This year's donations—over 120 books—were sent to the Family Center at New York County Family Court.

The NYWBA also wishes to recognize the tremendous efforts of Executive Director **Karen Lu**, President Jennifer P. Brown, Past President **Elizabeth A. Bryson**, Treasurer **Deborah G. Rosenthal**, the Skadden Arps staff, and all of the members (returning, new and prospective) who made this an evening to remember.



Her Justice & the NYWBA Foundation: Compassionate Lawyering By *Samantha Kubek*

As the NYWBAF fellow in Spring 2015, I had the opportunity to work at Her Justice, providing legal services for women who identify as survivors of domestic violence. Her Justice offers free legal advice and services to low-income women involved in family law and immigration matters throughout the five boroughs. My experience included working closely with eleven clients, helping them through uncontested divorces, custody disputes, and providing brief services.

I conducted legal research on questions of law concerning a wide array of issues, including the rights of stepparents in custody hearings, passport applications for minors who are victims of domestic violence, and jurisdiction over paternity and child support matters under the Uniform Interstate Family Support Act. For example, I was able to help a Nepali client who did not speak English through the process of vacating a default judgment issued against her based on the fact that she had never been served. During the course of my fellowship, I observed the Integrated Domestic Violence Part in Supreme Court and got to watch attorneys in action in the courtroom—an invaluable experience.

During the fellowship, I was assigned to work with a client who had fled from an abusive household with only the clothes on her back. Several weeks after we had met she became very ill. She called me from the hospital and told me that the only thing that mattered to her was that she was no longer connected to her abuser. Over the next several weeks we spoke every day that I was at the office, and each time I could hear her sounding stronger. Even though still in the hospital, she told me she felt better, knowing that someone was there to help her. Before I left Her Justice, I called to let her know that I was leaving and to say goodbye. She told me she was so grateful to know that there was someone on the other end of the phone helping her to gain back her independence.

Working at Her Justice has been a highlight of my legal education, and it has been a privilege to work alongside the attorneys and staff as the NYWBAF fellow. This experience has solidified my desire to work in the domestic violence community amongst individuals like the staff of Her Justice. I would like to thank the New York Women's Bar Association Foundation for this opportunity.

Samantha Kubek is a 2016 J.D. Candidate at New York University School of Law.

**The NYWBA Employment and Equal Opportunity
for Women, and Working Parents Committees are
proud to co-sponsor with NYCLA's Women in the Law
and Lawyers in Transition Committees a CLE Program**

“Tips and Techniques for Re-entering the Legal Profession”

Date: Wednesday, Oct. 21, 2015
Time: 6:30 – 8:30 p.m.
Place: NYCLA, 14 Vesey Street, 2nd Fl. Aud., NYC
CLE: 2 CLE Credits
Cost: \$50 - members*
RSVP: Go to <http://bit.ly/1NUGRvn> for details and to register.

***Membership:** If you are not a member, go to www.nywba.org/Membership to join or renew using our secure online membership form. The Committee thanks the NYWBA Board and the Honorable Florence Perlow Shientag Bequest for helping to underwrite this program.

NYWBA Matrimonial & Family Law, Criminal Law, Domestic Violence and Elder Law & Disabilities Committees

are proud to sponsor a CLE Program on

"Elder Abuse"

featuring

Hon. Deborah A. Kaplan, Moderator
Statewide Coordinating Judge for Family Violence Cases

Hon. Judy Harris Kluger
Executive Director, Sanctuary for Families

Arlene Markarian
Bureau Chief, Domestic Violence and Elder Abuse,
Kings County District Attorney's Office

Professor Ann Goldweber
Director of Consumer Justice for the Elderly: Litigation Clinic
St. John's University School of Law

Date: Thursday, Oct. 15, 2015
Time: 6:00 – 8:00 p.m.
Place: New York Law School
185 West Broadway, NYC
(between Leonard & Worth Sts.)
CLE: 1.5 CLE Credits
Cost: Free
Info: Email ElderLawCLE@nywba.org
RSVP: www.nywba.org/ElderAbuseCLE

Co-sponsors:

Assigned Counsel Plan of the Appellate Division, First Department
Impact Center for Public Interest Law at NY Law School
National Academy of Elder Law Attorneys Chapter of NY Law School
New York Criminal Bar Association

***CLE:** Provided by Appellate Division, First Department, an accredited CLE provider.

SAVE THE DATE!

Join the NYWBA for the second installment of our **Wellness Series** featuring **Diana Maltz, RN**. Diana is a professional speaker, health expert, coach and founder of Zest for Life NYC, a business dedicated to helping stressed out professionals stay healthy. Her program will focus on nutrition and how it affects our overall health and wellness. During this hour-long presentation, you will learn: how to identify your eating style and how to improve it; tips on how to avoid stress eating; and tools to help you avoid holiday eating temptations.

Date: Tuesday, December 1, 2015
Time: Registration 5:30 p.m.; Program 6:00-7:00 p.m.;
Q&A & Networking 7:00-7:30 p.m.
Place: TBD
Cost: \$25 for members; \$30 for non-members
RSVP: TBD



Michelle Smith, CDFA™
Chief Executive Officer



Who We Are

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Settlement Term Charts	Property Characterization	Marital Balance Sheet

Divorce is not just an event. It's a process.

SECURITIES LAW + ALM | October 20, 2015

The **Federal Bar Association** would like to extend an invitation to **NYWBA** members for a full day of CLE discussions covering high profile securities law decisions, priorities, and policies as well as recent AML enforcement actions. Enjoy multiple networking opportunities, including a luncheon with featured speaker **Hon. Loretta A. Preska**, Chief Judge, U.S. District Court for the Southern District of New York. Up to 375 minutes of CLE credit may be available. A full agenda of the day's events can be found here.

The Federal Bar Association is pleased to provide a discounted Invited Affiliate Member rate of \$300 (a \$75 savings off the FBA non-member rate) to those individuals registering from NYWBA. For more information, please go to <http://www.fedbar.org/SecLaw15>.

Renew Your Membership for 2015-2016

If you have already renewed, THANK YOU! If you haven't, it's time to RENEW your membership for 2015-2016! Be sure to renew your membership and enjoy all NYWBA benefits, including FREE NYWBA CLE PROGRAMS, our award-winning Mentoring Circles, networking events and Committee meetings, and other benefits.

Email Executive Director Karen Lu (ED@nywba.org) to confirm your member status or request a paper membership form by email.

NYWBA wishes to acknowledge the generous gift from
FOUNDER AND PAST PRESIDENT HON. FLORENCE PERLOW SHIENTAG (1908-2009)

Her financial bequest has helped to underwrite the cost of this Newsletter and many of our CLE programs.

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Michael B. Salmon
New York Women's Bar Association
Financial Advisor

-  122 E 42nd St
New York, NY 10168
-  646-964-9470
-  michael.b.salmon@ampf.com
-  www.ameripriseadvisors.com/michael.b.salmon

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A Reminder That Markets Move up and Down By Michael B. Salmon

It's happened many times before, but when we experienced a serious downward move in stocks in late August, it caught many investors off guard since we hadn't been through such a shift for quite some time. Beginning on August 18 and ending on August 25, the Dow Jones Industrial Average lost nearly 1,900 points or more than 10 percent of its value — a significant drop in a condensed period of time. At the close on August 25, 2015 the Dow Jones Index actually fell more than 14 percent from the year-to-date high it reached in mid-May.

More surprising than the drop itself may be that it had been roughly three years since the U.S. stock market experienced a correction of at least 10 percent. Historically, such corrections tend to happen more frequently — on average once every two years since 1932.

Markets move in unexpected ways

Stock markets are notoriously unpredictable in the short term. The events of August 2015 are a reminder that the markets can move quickly with little or no warning. Nobody can say with certainty what will happen to stocks over the next week, month or even over the next year. For example, by early March of 2009, U.S. stock markets had lost more than 50 percent of their value over an 18-month period. The Dow Jones Industrial Average bottomed at 6,547 and fears were running high. At that point, many investors likely didn't think they'd see the Dow Index around the 18,000 level that it reached this year in May of 2015.

It's not about the markets — it's about you

It is important to look beyond the headlines and instead keep the focus on what you are trying to accomplish with your investments over time. Short-term market fluctuations are a fact of life, but they should not drive investment strategy. It is important to assess your willingness to accept investment risk in conjunction with the goals you are trying to achieve. A market correction may be a good time to step back and re-assess what you are trying to accomplish with your portfolio. Here are some things to consider:

If you have years to let your money grow

If you are still several years from retirement, there may be less reason to be concerned with short-term market swings. Make sure your portfolio is positioned in the most effective way to achieve your long-term goals consistent with the amount of fluctuation you are willing to accept over shorter periods. If you don't feel your portfolio is aligned with your goals given the recent bout of volatility, it may be time to work with a financial professional to reposition it.

If you are investing regularly in the market (such as contributions to your workplace retirement plan or an IRA), the volatility could work in your favor through dollar-cost averaging. This is a method of investing that helps reduce the risks of market timing by investing a fixed amount at regular intervals. When prices are low, your investment purchases more shares. When prices rise, you purchase fewer shares. Over time, the average cost of your shares will usually be lower than the average price of those shares. It does not assure a profit or protect against losses in a declining market. However, over longer periods of time it can be an effective means of accumulating shares. Investors should always consider their ability to continue investing through periods of low market prices.

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If retirement is drawing near

Those who are within a few years of retirement tend to be more sensitive to short-term market moves and may want consider making some adjustments to their portfolios. This could include keeping more of your assets in less volatile investments that can help diversify stock market risk. Yet it's still important to balance the need for growth opportunity as well as less volatile assets with the likelihood that your retirement could last for two-to-three decades or longer. Your next move really depends on what stage of life you are in and how close you are to retirement. Now would be a good time to talk with financial professional about your portfolio.

The outlook? More unpredictability

If there is one thing we can count on in the days ahead, it is more speculation about where the stock market may be headed. Various experts will voice different opinions about whether a further correction is in the cards or a major rally is on the horizon. Don't be overly concerned with what you may read about in the papers or hear from TV pundits. Your own financial goals and the time you have to invest should guide your investment decisions.



Michael B. Salmon, is a Financial Advisor with Ameriprise Financial Services, Inc. in New York City, NY He specializes in fee-based financial planning and asset management strategies. Call (646) 964-9470 or email michael.b.salmon@ampf.com to contact.

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