



NEW YORK WOMEN'S BAR ASSOCIATION

PRESIDENT'S MESSAGE

MARCH 2021

Once again, our NYWBA has remained strong despite having a greater physical distance from our colleagues than in any year since we were founded in 1934. With over 660 members in our ranks, we are proud that you all chose to be part of the NYWBA. We plan to make your membership worthwhile with a wide array of virtual programs and networking events throughout the year. I am grateful to our Membership Committee Co-Chairs **Meaghan E. Carey** and **Jacqueline I. Meyer** for their leadership and to our Executive Director **Karen Lu**, Board of Directors, Committee Chairs, and Advisory Council who recruited new members and guided lapsed members through the renewal process.



Amanda B. Norejko

On February 11, 2021, we held our *Annual Judicial Reception* virtually for the first time. The Judicial Reception has long been one of our most popular events of the year. Converting it to an online format to prevent the spread of COVID-19 while honoring our newly-elected, newly-appointed and re-appointed judges with a fun, social evening was no easy feat. Many thanks to Immediate Past President **Virginia A. Lopreto**, Vice President **Magnolia D. Levy**, and our Executive Director **Karen Lu** whose great ideas and hard work made the event a tremendous success. Attendees had the chance to mingle with our honorees in small breakout rooms where the discussion ranged from the strangest things seen in a virtual hearing thus far to implementing important initiatives to improve our court system. Amid all of the difficulties we have faced over the last year, we took this opportunity to celebrate together and have a great time. The evening was capped off with a wine tasting event in which attendees sampled four elegant small bottles of wine from Le Grand Verre and were guided through the tasting process by sommelier Andrew Eith. We chose Le Grand Verre because they focus on organic, women-led estates. It was an enjoyable night that sparked a lot of ideas and interest in hosting more virtual social events in the future.

On February 9, the NYWBA's ADR and Litigation Committees hosted a CLE titled "Appearing at a Mediation: Advocacy Skills for the Litigation Practitioner," the second part of a two-part CLE program. On February 23, the NYWBA Human Trafficking Committee and Proskauer Rose LLP presented a CLE on "The Equality Model: The Legislative Solution to Reducing Human Trafficking." We were also proud to co-sponsor the New York City Bar's February 18 event "The Black Bar Association: Then and Now."

(Continued on Page 2)

Please support the NYWBA Foundation by joining us for a series of private Zoom art museum tours:

National Museum of Women in the Arts

Saturday, March 20, at 4:00 p.m.

Explore the National Museum of Women in the Arts with Docent Mary Walter. During this interactive, docent-led talk, participants will look closely at and discuss artworks from the museum's collection.

Davis Museum at Wellesley College

Saturday, April 17, at 4:00 p.m.

During this virtual tour of the Davis Museum at Wellesley College, Koerner Senior Curator Dr. Amanda Gilvin will discuss artworks by, for, and about women who were leaders. You will learn about art from multiple centuries and continents, and leave with new perspectives on how women lead.

The Frick Collection

Thursday, May 13, at 6:00 p.m.

During this tour of The Frick Collection, educator Isabelle Fernandez will guide us on a walk-through of the museum's 360-degree Virtual Tour, supplemented with high-resolution images of masterpieces in the collection.

Each tour will last approximately one hour. A Zoom link will be provided prior to the date of the tour.

For more information and to RSVP go to <https://www.nywba.org/events/spring-art-tours/1616256000/>

Save-the-Dates

NYWBA Annual Membership Meeting & Elections

April 20, 2021

NYWBA Virtual Awards & Installation Ceremony

June 10, 2021

President's Message (Continued from Page 1)

March is Women's History Month! This national observance of the often overlooked contributions of women to United States history started in 1980 when President Jimmy Carter issued the first presidential proclamation declaring the week of March 8 as National Women's History Week. Congress followed suit the next year, passing a resolution establishing a national celebration. Six years later, the National Women's History Project successfully petitioned Congress to expand the event to the entire month of March. Encompassed within the month is International Women's Day, a global celebration of the economic, political and social achievements of women which has been celebrated on March 11th since 1911.

History has always been a subject of particular interest to me. When I got to college and finally had the opportunity to study women's history, a whole new world view opened up to me. There are so many stories of women's struggles and triumphs that are not often part of the mainstream curriculum at any level. For centuries, important facts and perspectives about American history that are centered on women and people of color have been buried. Studying historiography, it became clear that most popular accounts of historical events were interpretations reflecting the dominant belief system of the time, and particularly the views of those with resources and power. Narratives from the point of view of women and people of color help to paint a more complete picture. The NYWBA has been making an ongoing effort to bring those narratives to light with our events over the last year, including those focused on the women's suffrage movement.

At the NYWBA, we are aware that courageous women in earlier generations of the legal profession paved the way for us. We plan to continue providing a platform for our members to hear the stories of the women from the past to the present that have too often been silenced. Please check out the history section of our website where you can read about major milestones in the history of women lawyers and judges as well as biographies of our Founders and Past Presidents. Many thanks go to Past President **Elizabeth A. Bryson** and Executive Director **Karen Lu** for their ongoing work to preserve our Association's rich history.

We recognize that we follow in the footsteps of the women who paved our way, but we secure our own place in history by helping other women to reach greater heights in the future. We must be conscious of our responsibility to turn around and give others a hand up the ladders we have climbed. One of the most gratifying things I have done in my career has been training, mentoring, and supporting junior attorneys to give them the tools and confidence to succeed long after I am gone. Likewise, I owe a debt of gratitude to all the Past Presidents of the NYWBA who provide me with great advice and ideas about how we can continue to build our legacy and improve the status of women in the legal profession.

"The success of every woman should be the inspiration to another. We should raise each other up. Make sure you're very courageous: be strong, be extremely kind, and above all be humble."

— Serena Williams

Amanda

NOTICE TO MEMBERS – ANNUAL MEETING & ELECTIONS

The NYWBA Annual Membership Meeting will be held on **April 20, 2021**, when the President & Treasurer will present reports on the state of the NYWBA and its finances, and the Association will hold elections. (See page 3 for the **NYWBA Nominations Committee Report**, which includes a list of all open positions, terms of office and nominees, as well as a list of those continuing in office.)

Article XIV, Section 1 of the By-Laws provides that only members who are in good standing and whose membership dues were received by **January 31st** may vote at the Annual Meeting.

Article XVII, Section 10 of the By-Laws provides that any fifty members eligible to vote at the Annual Meeting may, by a writing delivered to the Corresponding Secretary not less than *forty days* prior to the Annual Meeting, propose candidates for NYWBA offices or directorships to be voted on at the Annual Meeting. Such petition must be *received* by no later than March 11, 2021 and must be addressed to Corresponding Secretary Lissett Ferreira, c/o New York Women's Bar Association, P. O. Box 1207, New York, New York 10150.

NYWBA's Children's Rights Committee is Co-Sponsoring a CLE Program with FamilyKind, Inc.:

FamilyKind's 9th Annual Benefit & Virtual Symposium Global Perspectives in Family Law and the COVID-19 Pandemic

Speakers:

Maurice Q. Robinson, Esq. (Moderator)
Hon. Vanessa Aufiero Da Rocha (Brazil)
Michal Feffer, MBA, LLB (Israel)
David Allison – Solicitor, Mediator, Lawyer (England)
Hiroataka Honda – Barister & Solicitor, Attorney (Japan)
Pepsi Thuto – Attorney (Botswana)
Stephen Madigan, MSW, MSc, Ph.D. (Canada)

Date: March 11, 2021, 2:00 p.m. – 6:30 p.m.

Place: Zoom Webinar

CLE: TBD

Cost: \$175 Registration

\$50 – Member of the 18B Panel/Students

RSVP <https://familykind.org/awards-symposium/>

Info: If you have any questions, email
childrensrightschairs@nywba.org.

NYWBA NOMINATIONS COMMITTEE REPORT

At its November 18, 2020 meeting, the NYWBA Committee on Nominations nominated the following candidates to serve for the positions and terms stated below, effective June 1, 2021. The elections will be held at the Association's Annual Membership Meeting on **April 20, 2021**.

OFFICERS (2021-2022)

President:	Amanda B. Norejko
Vice Presidents:	Magnolia D. Levy Jocelyn L. Jacobson Melissa Ephron-Mandel
Treasurer:	Sabrina E. Morrissey
Recording Secretary:	Lissett Ferreira
Corresponding Secretary:	Morgan Fraser Mouchette
Immediate Past President:	Virginia A. LoPreto

BOARD OF DIRECTORS

Directors to be Installed – Class of 2021-2024 & Class of 2019-2022 (filling two vacancies)

Yacine Barry-Wun	Alexandra King
Leona Beane	Kay Marmorek
Hon. Laura E. Drager	Nidhi Shetye
Yasmin Dwedar	Crystal Villasenor
Julie Hyman	

Directors Continuing in Office (Classes 2019-22 & 2020-23)

Jennifer P. Brown	Amy B. Goldsmith
Dawn M. Cardi	Hon. Sherry Klein Heitler
Meaghan E. Carey	Fran R. Hoffinger
Tara Diamond	Nicole I. Hyland
Vivian R. Drohan	S. Yan Sin
Hon. Judith J. Gische	Judith E. White

COMMITTEE ON NOMINATIONS*

Class of 2021-2023

Jennifer P. Brown	Hon. Laura E. Drager
Elizabeth A. Bryson	Deborah G. Rosenthal

* Nominations Committee members continuing in office: Yacine Barry-Wun, Myra L. Freed, Hon. Kelly O'Neill Levy, and Hon. Lisa A. Sokoloff

NYWBA MEMBERS OF WBASNY BOARD (2021-2022)

Elizabeth A. Bryson	Jocelyn L. Jacobson
Dawn M. Cardi	Magnolia D. Levy
Hon. Betty Weinberg Ellerin	Virginia A. LoPreto
Lissett Costa Ferreira	Marjorie A. Martin
Julie Hyman	Sabrina E. Morrissey
Hon. Jacqueline W. Silbermann	

NEW MEMBERS OF NYWBA ADVISORY COUNCIL (eff. 6/1/2021)

Myra L. Freed	Deborah G. Rosenthal
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Your Opinion Matters

NYWBA is seeking monthly opinions on legal matters. Please send your op-ed piece to opinions@nywba.org.

WELCOME NEW MEMBERS

Nancy Baynard
Stacey M. Cameron
Paul S. Doherty
Clotelle L. Drakeford
Karen Eng
Evette C. Ennis
Renee Gavalas
Elisa Gilbert
Shivani Grillo
Whitney Gulden
Jennifer Isaacman
Cheryl J. Kinch
Biju John Koshy
Naephil (Naf) Kwun

Erin McKissick
Merilda P. Nina
Mojoyin Onijala
Victoria Pappas
Kate Rael
Nicholas Ramcharitar
Elizabeth Rieser-Murphy
Paige A. Schindler
Asha Smith
Jaime St. Peter
Matthew R. Torsiello
Karina Van Houten
Carolyn Reinach Wolf
Michael M. Yi

as of 02/25/2021

SUSTAINING MEMBERS

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

Elkan Abramowitz
Alison Arden Besunder
Sheila L. Birnbaum
Marilyn B. Chinitz
Louisa M. DeRose
Felice B. Ekelman

Adria S. Hillman
Lois J. Liberman
Nancy M. Loudon
Susan M. Moss
Judith L. Poller
Irene A. Sullivan

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.

NOTES ON MEMBERS

NYWBA sends condolences to long-time Board member and Committee Chair **Dawn M. Cardi** on the passing in February of her father, **John Anthony Cardi**. Condolences may be sent to the family c/o Cardi & Edgar LLP, 99 Madison Avenue, 8th Fl., New York, New York 10016. Should anyone wish to make a donation, please consider the NYC Food Bank (www.foodbanknyc.org), Savvy Ladies (www.savvyladies.org), or the charity of your choice.

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

LIABILITY FOR COVID-19 MEDICAL PRODUCTS AND COUNTERMEASURES

By Martha Golar, Esq.

For those who have concerns about getting vaccinated in the face of the present pandemic, potential claimants should be aware that there are relevant Federal statutes which provide broad immunity to those who manufacture, distribute, administer, use, or coordinate the provision of certain items that diagnose, mitigate, prevent, treat or cure a pandemic disease if the Secretary of Health & Human Services (HHS) has declared a public health emergency. Secretary Azar determined on January 31, 2020, that COVID-19 constituted a public health emergency.

The National Vaccine Injury Compensation Program protects the manufacturers of routine vaccines (such as those for seasonal flu or the usual childhood vaccines) from liability. However, with respect to COVID-19, liability protection will come from the Public Readiness and Emergency Preparedness Act (PREP) (42 U.S.C. 247d-6d).¹ PREP provides protections for "pandemic and epidemic products and security countermeasures," the latter of which includes a drug, biologic product or device which has been authorized for emergency use in accordance with Section 564 of the Federal Food Drug and Cosmetic Act.

Under Section 564, the FDA commissioner may allow an unapproved drug, biologic or medical device to be used in an emergency to diagnose, treat or prevent serious injury where alternative therapies may not be available. This was the source for authorization to use Remdesivir and convalescent plasma to treat COVID-19 infections, and then COVID-19 vaccines. Covered countermeasures also include products that may be "used to treat, diagnose, cure, prevent or mitigate COVID-19 or the transmission of SARS-CoV-2 or a virus mutating therefrom, or any device used in the administration of any such product, and all components and constituent materials of any such product"- hence, products such as personal respiratory protective devices (i.e., masks) may also be considered covered countermeasures.

Scope of Immunity Under the PREP Act

The PREP Act declaration (amended four times in 2020 relating to medical countermeasures against COVID-19) provides immunity from liability (except for willful misconduct) for claims:

- Of loss caused, arising out of, relating to, or resulting from administration or use of countermeasures to diseases, threats and conditions
- Determined by the Secretary to constitute a present, or credible risk of a future public health emergency
- To entities and individuals involved in the development, manufacture, testing, distribution, administration, and use of such countermeasures

[<https://www.phe.gov/Preparedness/legal/prepact/Pages/default.aspx>]

The immunity extends to a "covered person". The PREP Act defines covered persons as (i) the United States; (ii) manufacturers and distributors of covered countermeasures; (iii) "program planners"; and (iv) "qualified persons" who prescribe, administer, or dispense covered countermeasures. [<https://crsreports.congress.gov/product/pdf/LSB/LSB10443>]

Preemption and Exemptions to Immunity

The PREP Act pre-empts state law during the period in which the HHS secretary has determined a potential public health emergency.

Immunity under the PREP Act is not available for willful misconduct. "Willful misconduct" is defined in the PREP Act as an "act of omission that is taken (i) intentionally to achieve a wrongful purpose; (ii) knowingly without legal or factual justification; and (iii) in disregard of a known or obvious risk that is so great as to make it highly probable that the harm will outweigh the benefit" [42 U.S.C. 247d-6d (c)(1)(A)]. The statute's express "rule of construction" states that willful misconduct criteria are to be construed as establishing a standard for liability that is more stringent than a standard of negligence in any form or recklessness. The plaintiff has the burden to prove, by clear and convincing evidence, willful misconduct by each covered person sued and that such willful misconduct caused death or serious physical injury. The complaint must plead with particularity each element of the plaintiff's claim. Further, cases may only be brought in the United States District Court for the District of Columbia.

Additionally, a potential claimant who seeks to sue for personal injury or wrongful death must first seek compensation under the Countermeasures Injury Compensation Program (CICP). The individual files a Request for Benefits with the CICP. This must be filed within one year of receiving the countermeasure. The CICP is payer of last resort, so benefits are reduced by the amounts payable by all other public and private third-party payers (such as health insurance and workers' compensation). [PREP Q&As, <https://www.phe.gov/Preparedness/legal/prepact/Pages/prepqa.aspx> (last visited Jan 3, 2021)]

Finally, the PREP Act contains two statutory defenses to claims of willful misconduct. First, program planners and qualified persons cannot be found to have engaged in willful misconduct if they "acted consistent with applicable directions, guidelines, or recommendations by the Secretary regarding the administration or use of a covered countermeasure," and notify either the Secretary or a state or local health authority of the injury or death allegedly caused by the countermeasure within seven days. Second, countermeasure manufacturers and distributors may rely on regulatory compliance as a complete defense to a willful misconduct allegation. [<https://crsreports.congress.gov/product/pdf/LSB/LSB10443>].

1. The PREP Act was enacted on December 30, 2005, as Public Law 109-148, Division C, Section 2. It amended the Public Health Service (PHS) Act, adding Section 319F-3, which addresses liability immunity, and Section 319F-4, which creates a compensation program. These sections are codified at 42 U.S.C. 247d-6d and 42 U.S.C. 247d-6e, respectively.

The NYWBA Reproductive Rights
and Women's Health Committee presents:

***From Sleep-Deprived to Sleep-Revived:
What Makes Sleep Extra Difficult for Women &
What to Do About It***

with Susan D'Addario, Certified Sleep Science Coach

During this special Zoom event, Susan will cover:

- Why women have a particularly challenging time with sleep
- How quality sleep serves us and how lack of sleep hurts
- What happens during the various sleep stages
- What gets in the way of falling asleep or sleeping through the night?
- What it takes to get a great night's sleep, feel rested and be ready to take on the world
- You will come away with newfound knowledge that can start you on your journey to getting back to sleep again, feel great and thriving for a lifetime!

Date: March 16, 2021, 6:00-7:30 p.m.

Place: By Zoom

Cost: Free

RSVP: Email Earvedon@cardiedgarlaw.com

Info: Email RepRights@nywba.org

NYWBA Elder Law Committee
presents a CLE Program:

**Planning for Medicaid Home Care in 2021
WHAT YOU NEED TO KNOW NOW!**

Speakers:

Cameron M. Catrambone, Esq.

Antonia J. Martinez, Esq.

Date: April 8, 2021, 5:00-6:45 p.m.

Place: Zoom Webinar- invitation to follow upon
RSVP

CLE: 1.5 credit

Cost: Free – NYWBA and WBASNY Members**
\$25 – Non-members

RSVP: Email elderlawchairs@nywba.org
before April 3, 2021

Info: If you have any questions, please contact
cle@nywba.org.

*CLE Credits: 1.5 credit in Skills. The NYWBA is an accredited CLE provider. Approval of CLE credit is pending in accordance with the requirements of the NYS CLE Board for the above-listed credit hours for established attorneys and as transitional credit hours for newly admitted attorneys.

** Free NYWBA and WBASNY members, \$25, non-member: Full and partial scholarships based on financial need are available. For info on the guidelines and to apply, contact CLE Co- Chairs at cle@nywba.org or 212-216-1135. All requests are confidential.

COMMITTEE CALENDAR

Criminal Law Committee meetings will be held on **March 8** and **April 12** at 6:00 p.m. on Zoom. RSVP CrimLawChairs@nywba.org.

Litigation Committee will host a Social/Networking meeting, possibly with Pictionary on **March 25** at 6:30 p.m. on Zoom. Be ready to talk about yourself, learn about each other, and bring a pad and a marker! RSVP litigationchairs@nywba.org.

Programs & Events Committee meeting will be held on **March 18** at 6:00 p.m. on Zoom. RSVP events@nywba.org.

***NYWBA Judicial Reception
and Wine Tasting Event
February 11, 2021***



Cooking with NYWBA Crispy Skin Chicken Recipe by Jennifer P. Brown

Since March is my birthday month, I want to give you one of my absolute favorite recipes. A lot of what I make is for Bryan, but this one is all for me. I love a simple roasted chicken, but I usually found that the skin was never quite crispy enough. I've come up with this recipe that yields juicy, flavorful chicken with beautifully crispy skin.



Ingredients:

3 - 4 lb whole chicken
6 cloves garlic minced
3 Tbsp butter melted
1 small onion quartered
1/2 lemon cut in half
small bunch of thyme
salt and pepper

Directions:

The day before you want to make the chicken, wash it, pat it dry and very liberally coat it with salt.

Place the chicken, uncovered, on a wire rack over a small roasting pan in the refrigerator and leave it there for 12 - 24 hours. This will dry out the skin to help it crisp up.

Take your chicken out of the fridge 1/2 hour before you want to cook it to get to room temp.

Liberally pepper it all over, inside and out. No more salt, as you already salted it yesterday.

Preheat the oven to 450 degrees.

Separate the skin from the breast and thigh and spread 1/2 of the minced garlic under the skin. Spread the rest of the minced garlic in the cavity. Stuff the cavity with onion, lemon and thyme. Truss the bird. Baste the bird with half of the melted butter.

Line a roasting pan with tin foil and place a roasting rack in the pan. Place the bird breast side down in the rack.

Put the roasting pan on the lowest rack in the oven and cook for 25 minutes. Remove the pan from the oven and carefully flip the bird over so that it's breast side up. Baste the chicken with the remainder of the melted butter.

Return the chicken to the oven and cook for another 25 minutes, or so, until the internal temperature at the thickest part of the breast reads 135 degrees.

Turn the oven temperature up to 500 degrees and cook chicken for another 20 minutes, until the internal temperature at the thickest part of the breast reads 160 degrees.

Remove the chicken from the oven and transfer to a cutting board.

When Life Hands You Lemons: An Attorney's Journey Through Quarantine As An At Home Chef (Book Club)

Please join the NYSBA's Women in Law Section on Thursday, **April 8** from 6:00 to 7:00 pm Eastern Time for a virtual book club meeting to discuss the cookbook *When Life Hands You Lemons: An Attorney's Journey Through Quarantine As An At Home Chef*. We are delighted to welcome author **Jennifer P. Brown** to the meeting to talk about her debut cookbook and answer questions from attendees. *When Life Hands You Lemons* is available for sale in Hardcover or ECookbook on Jennifer's website [downtownjbrown-cooking.myshopify.com.] Please use the code "NYSBA" for a 10% discount on the ECookbook.

NYWBA Past President Jennifer P. Brown is a matrimonial attorney in New York City who always loved to cook for friends and family. When the City went on lockdown, cooking became her full time job. *When Life Hands You Lemons* follows Jennifer's cooking journey through quarantine dealing with limited ingredients and supplies, teaching herself to make different kinds of breads, recreating take out and restaurant quality meals that she and her fiancé couldn't otherwise get, celebrating holidays and birthdays, and making family favorites. Join our book club meeting to hear how Jennifer wrote and self-published her cookbook during the pandemic, what she learned about herself in the process, and her favorite recipes and cooking tips!

This is a free event for everyone (you do not need to be a NYSBA member to join). Register today!

Go to <http://bit.ly/JPBrown> for more info and to register.

The NYWBA Domestic Violence Committee
will be hosting a CLE program:

The Ethics of Pro Se Assistance in our Remote Work World

Speakers:

Laura Russell, Legal Aid Society
Karla George, Sanctuary for Families

Date: March 18, 2021

Time: 6:00 p.m. to 7:30 p.m.

Place: Zoom

CLE: 1.5 CLE Ethics credits

Cost: Free – NYWBA/WBASNY Members
\$25 – Non-members

RSVP: Email DVChairs@nywba.org

Allow the chicken to rest uncovered for 20 minutes before carving.

Jennifer is a matrimonial attorney in Manhattan and the author of the cookbook, "When Life Hands You Lemons – an Attorney's Journey Through Quarantine as an At Home Chef", available for purchase at downtownjbrown-cooking.myshopify.com.

Cardozo Law Professor Buccafusco Delivers Wine Tasting to Remember

By Laurel Hardy

In a world where “Zoom Fatigue” is a pandemic all to itself, law professor and director of the Cardozo Intellectual Property & Information Law Program at the Cardozo School of Law, Christopher Buccafusco entertains, relaxes, and educates providing a much-needed escape from isolation. It was a wine tasting, yes, but more than that, it was an experience beyond Zoom boxes and breakout rooms. NYWBA members joined current and recently graduated Cardozo law students on Thursday, February 4th to experience Professor Buccafusco’s “Case of the Week” wine tasting, sponsored by the Programs and Events Committee. Participants were transported to a friendly, fascinating, funny gathering where all were welcome.

Professor Buccafusco has been interviewed and featured for his writing and research by *The Wall Street Journal*, *Rolling Stone*, and *The New York Times*. His Zoom “case of the week” wine tastings, which he created during the summer of 2020 to counteract the social and intellectual isolation accompanying the citywide lockdown, were publicized by the *New York Law Journal*. We felt fortunate to have him as our guide. Professor Buccafusco’s flair for fascinating discussion, passion for wine, and charismatic storytelling left us memories comparable to social events before Zoom.

Once guests were settled in their Zoom boxes, we were ready for the wine tasting to begin. We attended to learn about wine, and corks, and glasses, and colors, and smells, oak barrels, and screw tops, tannins, and temperatures. We hoped to learn a bit, to meet some new people, and of course, to relax without our masks and with a glass of wine. We were not disappointed!

“Why do high-end waitstaff offer you the cork to smell?” one guest asked. Professor Buccafusco replied, “there’s really no reason to smell the cork. And I can tell you from experience that if you smell the screw cap, people don’t think it’s all that funny.” We laughed as the Professor invited each guest to observe the color of their drinks. A law student volunteered to describe the color of hers... holding up a magenta-colored drink. It was certainly not wine, but a mixed drink. But for all the fun and laughs, though, this wine tasting truly was informative.

In preparation for the wine tasting, Professor Buccafusco suggested four types of wine from Josh Cellars which included Sauvignon Blanc, Chardonnay, Pinot Noir, and Cabernet Sauvignon. He showed us a rainbow gradient slide from red wines to white wines, asking us to compare how ours looked, whatever wine we had at that time. Many brought their own wine of choice, and the conversation moved from person to person, explaining what kind of wine they had and what colors they observed.

Next, we swirled our wines, holding the stem carefully. We smelled them, mouth closed, mouth open... first a white, then a red, then back to the white. We looked at the “legs” on the glass after we swirled the wine. “Legs” form in a pattern just above the surface of the wine on the inside of the glass after swirling it. The pattern forms because the water content and alcohol evaporate at different rates. They can be seen to repel each other

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Saving as You Near Retirement

If you’re over the age of 40, you likely feel the pressure of retirement looming.

It’s never too late to start saving or to adjust your savings strategy—the important thing is that you recognize how important retirement savings are and make the choice to save for the lifestyle you want. To ensure that you save enough today to live comfortably tomorrow, consider the following:

Take advantage of catch-up contributions.

Those who are 50 or older are allowed to make catch-up contributions up to \$6,000 for 401(k)s or \$1,000 for IRAs for 2019. These contributions are added to the 2019 defined contribution limits of \$19,000 for 401(k)s and \$6,000 for IRAs, for contribution totals of \$25,000 for 401(k)s and \$7,000 for IRAs.

Maximize your contributions.

During the final years that you will save for retirement, consider putting aside a minimum of 15 percent of your gross annual salary specifically for retirement, assuming you have been putting 10 to 15 percent aside in your 20s and 30s. If not, you should consider increasing your current contribution even more, to at least 20 percent.

Reconsider your asset allocation.

Though a portfolio should become more conservative as you age, if you are considering retiring later and have a longer time horizon, you may be able to take on more risk. The most important thing is to make sure that your asset allocation still works for you, whether that means protecting the savings you already have or expanding your growth potential if you need it.

Make saving automatic.

Find out whether your employer offers an automatic contribution escalation, in which they automatically increase your contributions by about 1 percent per year. If you don’t already do so, you can consider making your contributions to an IRA automatic as well by setting up monthly transfers from your checking account.

Reduce debt.

Carrying debt into retirement can really put a damper on your retirement income. Be diligent about paying off any outstanding large debts, such as mortgages, student loans and high-interest credit cards.

Consider working longer.

Barring any serious illness or disability, don’t rule out working past retirement age if you are able and could use the extra income. It is likely you will need to work up to five years longer than you originally intended due to the fluctuating economy and constant inflation in the cost of living, so plan accordingly.

Be realistic about your retirement lifestyle.

Depending on where you are in your retirement savings, you may have to change your expectations for retirement. Consider downsizing your home, moving to a less expensive area or simply lowering your cost of living before retirement.

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Retirement (Continued from Page 7)

Maximize your Social Security benefits.

Choosing the right Social Security strategy can make a big difference in the benefits you'll receive. Especially if you have a spouse, you'll have many different options for how and when to take these benefits. Make a plan for when each of you will choose to take your benefits and talk with your financial professional about how to make sure you're receiving your maximum benefit.

Review insurance options.

Go over your insurance coverage and evaluate whether you still need the policies you are holding onto or if you may need to consider additional policies, such as long-term care insurance. Making these decisions now can help defray potentially expensive health care costs during retirement.

Consider partial retirement.

Many people choose to "ease in" to retirement by switching from working full time to working part time, rather than quitting their job altogether. This can help smooth the financial as well as the emotional transition of retirement, which many people struggle with.

Save on the side.

Even if you already contribute to an employer-based plan such as a 401(k), consider opening an independent retirement account as well. If you receive a bonus or a raise later in life, you can funnel this extra cash into your IRA and further boost your retirement savings.

Avoid early withdrawals.

Early withdrawals will not only deplete your savings, but they'll also be subject to a 10 percent early withdrawal tax. Tapping in to your retirement savings before you retire should always be a last resort, so consider other sources of income or even forgoing large purchases rather than taking early withdrawals.

Review your income plan.

Many people don't have a clear idea of how much it will take for them to have the retirement they want. You should periodically review your income plan for retirement and ask yourself: Do you know how long your savings will last? Do you know what you need to have the lifestyle you desire? Have you set an age at which you'll retire? If you're still unsure of the answers, meeting with your financial professional can help you to adjust your income plan.

Something is better than nothing.

Even if you start small, by cutting out smaller expenses and funneling this money into your retirement fund, even a little savings is better than nothing. Don't give up if you're behind on your retirement savings—even starting to save at age 50 is better than facing an empty fund at retirement age.

Saving for retirement is a crucial financial goal during every stage of your life, but it's especially important to stay strong with saving as you get closer to retirement. Meet with your financial professional at Prudential to talk about which savings strategies will work best for you.

Wine Tasting (Continued from Page 7)

when the wine is spread thinly against the glass. Where the pattern breaks, drips creep back down into the wine. The appearance of the drips are called "legs". However, we learned that legs don't tell us much about the quality of our wine, they're just interesting to look at.

So many topics were discussed before the night was through. For example, How warm or cold should we keep our wine and for how long? When the conversation moved onto aerating wine, one guest demonstrated how she uses a milk frother for coffee to aerate a glass of red wine. Professor Buccafusco shared that he'd even heard of a person putting wine in a blender. An hour and a half quickly flew by. At the very end, before the call was done, we discussed food. And that's when the topic of oysters came up. . . Perhaps there will be another "Case of the Week" soon with an oyster shucking demonstration! We can only hope!



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