

# NEWSLETTER

## LAW DAY 2013 RECAP

On May 1, 2013, the Foothills Bar Association again partnered with the San Diego County Law Library East County Branch to



Photograph of the Proclamation signed by El Cajon Mayor, Mark Lewis, proclaiming May 1st "Law Day" in the city of El Cajon.

hold a free legal clinic in celebration of Law Day, on May 1, 2013. The event was coordinated by San Diego County Law Library Branch Managers, Benita Ghura and Kim Laru and Foothills Bar Association Law Day chairperson, Carolyn Brock.

Approximately 11 attorneys volunteered a portion of their day to meet with at least 24 individual members of the public to discuss their legal questions in several areas of the law, including, family, real property, estate planning and probate, bankruptcy and collections and civil matters. The event was a great success again this year and thank you to all who volunteered.

## Upcoming Events Calendar

### June 18

Family Law Section  
12:00 - 1:15 p.m.

East County Court, Dept. 6, 250 E. Main Street, El Cajon

Topic: "How To Protect The Record On Appeal"

Speakers: Stephen Temko CFLS, CALS, AAML and Dennis Temko, Esq.

## Newsletter Advertising Rates

Business Card size:

\$25.00 for two months

\$125.00 for twelve months

(Includes publication in annual attorney directory)

# CREDIT DAMAGE ASSESSMENT EXPERT GEORG FINDER PRESENTS MCLE ON ECONOMIC DAMAGE RESULTING FROM DIVORCE

By William A. Hannosh

Georg Finder, a credit reputation damage assessment expert and author from Fullerton, California, spoke on the economic damage inflicted on divorcing spouses' credit histories on May 21, 2013 at the San Diego Superior Court – East County Division in Department 6. Mr. Finder presented a highly interactive session to the attorneys in the audience, giving them two quizzes on divorce and its ramifications on credit.

Mr. Finder was quick to remind the audience of attorneys that credit damage caused by the acts of a spouse is quantifiable or measurable in the courtroom, and can be reduced to compensatory damages, with the right expert witness testimony. Often, divorcing spouses will simply not pursue remedies for credit damage after a divorce is finalized; instead, such remedies are normally and routinely waived by each party.

Those who do not regularly practice in family law may not know that third-party creditors are not confined to the terms or conditions of divorce agreements – meaning that even if two spouses agree on how community debt is to be divided between them, such contractual obligations are not controlling on creditors.

Mr. Finder also drew the distinctions between a business credit report and a (free) consumer credit report. The two types of consumer credit reports are consumer disclosure reports (those written in plain English) and Subscriber Merchant Reports (which are only written in specific code that is less understandable).

Credit information provided to “The Big Three” reporting agencies (or Equifax, Transunion and Experian) is not verified by the agencies themselves. The reason is because it would be “financially impossible” for these agencies to verify or research the validity of information provided to them. Instead, their standard practice is to consider the information accurate, unless disputed. This is especially true if no dispute is brought by the individual within seven years from the date of reporting. After this seven years, such information (whether true or not) is accepted in the credit reporting field as accurate. As it is well known, credit reporting agencies are simply an “echo” for the reporting party or business.

One common mistake repeated in the credit reporting field is when negative remarks or blemishes are made about an approved borrower (a responsible party who should be held liable by the creditor), but should have only been attributable to an authorized user, if mentioned at all.

## Family Law Settlement Panel Calendar

Date	Temporary Judge
June 5	Sharon Asaro
	Robert Garland
	Marc Shular
	David Pomeranz
	Judy Marolt
June 12	Charles Schmidt
	Wells Lyman
	Gary Glauser
	Cynthia Baker
	Dawn Dell'Acqua
	John McCabe
	Solveig Deuprey
June 19	Marilyn Bierer
	Solveig Duprey
	Robert Lesh
	Thomas Bucheneau
	Shawn Weber
	Timothy McDermott
June 26	Judi Sanzo
	Wells Lyman
	Richard Renkin
	Marilyn Bierer
	William Benjamin

Georg Finder is the author of the book, *High Conflict Divorce & Protecting Your Credit Score: Everything You Need to Know to Protect Your Credit During & After a Divorce*, aside from numerous other publications. He can be reached at (855) 879-6253.

The Family Court needs settlement conference judges. Please volunteer and share your expertise. Contact Kelly Fabros at 619-456-4065 or Kelly.Fabros@SDCourt.CA.Gov.



# DEBT COLLECTION ABUSE: A PRIMER ON THE FAIR DEBT COLLECTION PRACTICES ACT

June 5, 6-7 pm at the El Cajon County Library. This is a free non-MCLE event.

## ELECTRONIC LEGAL RESOURCES

The San Diego Law Library provides free(!) in-house access to Lexis, Westlaw (and the much improved WestLawNext), CEB Onlaw, Hein Online, VerdictSearch, and several more databases. You can find & Shepardize case law, practice guides, out-of-state materials, and much more. Then e-mail documents to your office (free!), save them to a thumb drive (free!), or print them out for .15c per page. Check out our legal database webpage detailing all the resources we provide for you.

We have also paid for free remote access to most Nolo Press books; many lay persons using the library make great use of these basic guides to the law. Each chapter - including the forms - are a PDF document. Subjects include Evictions, Neighbor Law, Guardianship, Real Estate, Trusts & Estates, and many more.

LegalTrac is another free database that is available remotely, though you will need a library card number to log in (membership does have its privileges). LegalTrac provides you with citations and some full text articles from over 800 legal journals.

Have you noticed that a lot of this is free!?

If you just can't make it into the library, we provide a fee-based document delivery service; you must have an exact citation as we can't do research for you. E-delivery will cost \$15 per document, and costs increase for faxing, printing from fiche, copying from books, etc. We can send you judicial profiles, and we have access to thousands of briefs on microfiche at our downtown location. They can be printed & scanned to you, we just need that document delivery form - it shows all the pricing.



Please don't hesitate to let us know how we can help!

- Kim Laru, Librarian, El Cajon Branch, 619-441-4451

**Foothills Bar Association Notice of Board Meeting:**

The Foothills Bar Association Board of Directors meets on the third Tuesday of each month. The next meetings will be June 18, 2013 and July 16 at the office of Clayton Anderson & Associates at 8220 University Avenue, 2nd Floor, La Mesa, CA 91942. Meetings begin at 4:45 p.m. and continue until business is completed. If you want your voice to be heard in policy discussion and upcoming events planning or would simply like to learn more about the organization, your attendance is welcome.

**Sublease opportunity in an established law firm.**

Single private office, not a cubicle or "executive suite", a REAL office. Office is approximately 13x13 SF. Office comes with Wi-Fi, use of full sized conference room/law library, storage room, parking, legal secretary reception (legal secretarial service available at an additional cost). The location is approximately 150 yards from the El Cajon Courthouse and El Cajon administrative buildings as well as 2 blocks from the County Recorder/Assessor's Offices. Downtown San Diego courts are 20 minutes away with easy freeway access.

High capacity copier, multi line telephone/fax service is also available on an "as used" monthly cost basis. Additional secretarial space is also available if you have a personal secretary. This space will be an additional cost.

\$500 for the first 3 months. \$750 for the balance of the lease. 6 month lease minimum. Includes SDG&E expenses.

Office available late June.

Contact: Jim Miller. 619-590-0383 office.

# 2013 FBA OFFICERS, DIRECTORS, SECTION CHAIRS & COMMITTEES

## OFFICERS

President	Bradley Schuber	BSchuber@a-khoa.com	619-589-8800
Vice President	Keith Jones	kjones9001@gmail.com	619-462-6220
Treasurer	Mark R. Raftery	mraftery@epsten.com	858-527-0111
Secretary	Cheryl L. Stengel	cs@debtsd.com	619-233-1727
Immediate Past President	Carolyn R. Brock	carolyn@crbrocklaw.com	619-741-0233

## DIRECTORS

Lauri Croce	lauricrocelaw@gmail.com	619-589-8800
Nancy Ewin	nancy@nkewinlaw.com	619-698-1788
William Hannosh	whannosh@gmail.com	619-579-4200
Mark R. Raftery	mraftery@epsten.com	858-527-0111
Kim Marie Staron	kstaron@lawinsandiego.com	619-574-8000

## REPRESENTATIVES

Sheryl S. Graf, SDCBA	619-440-5716
Judy M. Marolt, Lawyers Club	619-442-1857

## SECTION CHAIRS/MEMBERS

FAMILY LAW:	Will Hannosh
CIVIL LITIGATION:	Cheryl Stengel, Mark R. Raftery
ESTATE PLANNING:	Nancy Kaupp Ewin, Carolyn R. Brock

## COMMITTEES

ADVERTISING	Chair: Nancy Kaupp Ewin
LAW DAY	Chair: Carolyn R. Brock
HARD-TO-GET CREDITS SEMINAR	Chair: Keith Jones
MEMBERSHIP	Chair: Lauri Croce
ADDRESS CHANGES	Chair: Lauri Croce

## SUBMISSIONS

Your submissions are welcome! Send articles, letters, flyers, and other non-advertising submissions to Cheryl Stengel at [cs@debtsd.com](mailto:cs@debtsd.com).

## ADDRESS CHANGES

Send change of address or telephone number to Lauri Croce, Esq. at [Lcroce@a-khoa.com](mailto:Lcroce@a-khoa.com) or 619-589-8800, Extension 301.

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### **Foothills Bar Association**

P.O. Box 1077  
El Cajon, CA 92022

Addressee Name  
4321 First Street  
Anytown, State 54321

**Foothills Bar Association  
Of San Diego County**

P.O. Box 1077  
El Cajon, CA 92020

**Membership Application**

The FBA Membership year is July 1 – June 30

**\*\*Dues are waived for first-time applicants who have been a member  
of the CA State Bar for less than one (1) year\*\***

***Please Print or Type:***

*Required fields \*\**

New   Renew with changes as noted   Renew with No changes

**\*\* Name:** \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Office Address: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

*(I understand that by providing my fax number and email address, I hereby consent to receive faxes and email messages by  
or on behalf of the Foothills Bar Association)*

I agree that my professional contact information may be published on the Foothills Bar Association website  
and in the annual Foothills Bar Association Attorney Directory.

If you DO NOT want your professional information published in the directory or on the website, please initial  
here: \_\_\_\_\_

Foreign Languages Spoken: \_\_\_\_\_

I am a member in good standing of the State Bar(s) of: \_\_\_\_\_

CA Bar #: \_\_\_\_\_ Year admitted to Practice: \_\_\_\_\_

Are you interested in becoming actively involved? *(please check one)*

Yes, I would like to become actively involved, and have time to devote.

Yes, I would like to become actively involved, but have limited time to devote.

No, I do not wish to be actively involved, but do wish to take advantage of FBA  
membership benefits.

If you would like to be actively involved and have time to devote would you like to hold a  
position? *(Please circle one)*   yes or   No

If you answered yes, what committee and/or position are you interested in?

\_\_\_\_\_  
Please choose a section:   Family Law   Estate Planning   Civil Litigation   Criminal

Please choose a committee: Advertising Annual Dinner Golf Tournament  
Hard-to-Get Seminar Law Day MCLE Membership Monthly Newsletter Website

\*\* Date: \_\_\_\_\_ \*\*Applicant Signature: \_\_\_\_\_

*Please return the completed Membership Application, together with your check for \$65.00 or with a check made payable to: **Foothills Bar Association** and mail to:*

*Foothills Bar Association*

*P.O. Box 1077*

*El Cajon, CA 92020*

[www.foothillsbar.org](http://www.foothillsbar.org)

*or fax the application with your credit card information to 619-667-4580*

Credit Card Number: \_\_\_\_\_ Security Code: \_\_\_\_\_

Type of Card (i.e. MasterCard, VISA, American Express): \_\_\_\_\_

Name on Credit Card: \_\_\_\_\_

Expiration month/year: \_\_\_\_\_

**Check all areas of practice to be included in the Foothills Bar Association Telephone Directory  
and on the Foothills Bar Website:**

Administrative	Internal Revenue Service/ Tax
Adoptions	Insurance
Appellate	Intellectual Properties
Aviation	Juvenile
Banking	Landlord/ Tenant
Bankruptcy	Legal Malpractice
Business/ Corporate	Mechanic's Liens
Civil Litigation	Medi-Cal
Collections/ Consumer	Mediation
Commercial/ Construction	Medical Malpractice
Conservatorship	Military
Criminal	Municipal
Dental malpractice	Personal Injury
Elder	Probate
Eminent Domain	Public Defender
Employment	Real Estate/ Land Use/ Environment
Estate Planning/ Wills/ Trusts	School
Family/ Domestic	Securities
General	Sports/ Entertainment
Guardianship	Social Security
Home Owners Association	Worker's Compensation

**List all areas of Certified Specialization:**