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Susan Cooper, Esq.
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MARCH 2017 NEWSBRIEF

COMMERCIAL LITIGATION ISSUES OF INTEREST March 2017

Submitted by Paul Savad, Esq.
Chair, Commercial and Corporate Law Committee,
Joseph Churgin, Esq., and Susan Cooper, Esq., of
SAVAD CHURGIN, LLP, Attorneys at Law

Your client paid \$9,000 under a "Merchant Agreement" to purchase future receivables from a construction company. The agreement provided for your client to be reimbursed \$1,000 weekly for thirteen weeks, for a total repayment of \$13,000. The agreement provided for a \$2,500 default fee plus attorney's fees. Full payment was personally guaranteed by the company's principal. After paying only \$6,000, the company defaulted. You sued for the \$7,000 unpaid balance, plus the default fee and attorney's fees. The construction company did not answer, and you obtained a default judgment of liability. At the damages inquest, your client was the sole witness to testify.

Will you succeed in obtaining a judgment for the full amount owed under the agreement?

The answer is *no*.

In *Pearl Capital Rivis Ventures, LLC v. RDN Construciton, Inc.*, 70590/15, NYLJ 1202771337405, at *1 (Sup. Ct. Westchester Co. October 25, 2016), the plaintiff advanced \$9,000 under an agreement titled "Merchant Agreement," which provided for a "Purchase Price" of \$9,000, a "Specified Percentage" of 15 percent, and a "Receipts Purchased" amount of \$13,050. The plaintiff's affidavit submitted on its motion for default claimed that the plaintiff was paid a total of \$6,734, and was owed the balance due on \$13,050, plus the \$2,500 default fee, plus \$655 in bank fees for bounced checks, and attorney's fees of over \$3,000.

Under the agreement, the plaintiff had access to electronically debit the defendant's bank account each weekday for \$198 until the plaintiff would receive a total of \$13,050 in 66 payments over thirteen weeks. The daily debits started bouncing after the plaintiff was reimbursed only \$6,700.

Continued

A damages inquest was held after the defendant defaulted in answering. The sole witness was the plaintiff's "Chief Risk Officer." He testified that the plaintiff advanced \$9,000 to purchase a portion of the defendant's future receivables. According to the witness, the plaintiff was essentially becoming a partner in the business until the plaintiff's investment – the payback amount – would be satisfied.

Concerned that the arrangement was really a loan with a criminally usurious interest rate, the Court asked about the daily interest rate. The witness could not answer.

Based on the testimony of the witness, the Court calculated an interest rate of approximately 180 percent per annum, using the "traditional method" of such computation used in *Band Realty Co. v. North Brewster, Inc.*, 37 N.Y.2d 460 (1975).

The Court noted that although the defense of civil usury is unavailable to corporate entities, the defense of criminal usury may lie under Penal Law 190.40 when the lender knowingly charges a corporate entity annual interest in excess of 25 percent of the loan. The Court explained that such a loan "is deemed void, and the lender sacrifices his principal and interest," citing *In re. David Schick, Venture Mtge. Corp.*, 245 BR 460, 473-74 (Bankr. S.D.N.Y. 2000).

The Court determined that the real purpose of the transaction was to lend money at a usurious interest rate. There was no evidence that the plaintiff purchased receivables, or that the plaintiff was an investor or partner in the defendant's business.

Significantly, there was no risk, other than the usual loan risk of nonpayment. There was no contingency that might not happen, exposing the lender to lose the sum advanced, such as a flooded warehouse. Moreover, the plaintiff could escape any risk by deeming the failure to pay to be willful, triggering payment under the personal guarantee. The amount advanced was payable absolutely, indicating that the transaction was a cover for a loan, under *Donatelli v. Sis-kind*, 170 A.D.2d 433 (2d Dep't 1991).

The Court ruled, "Denominating a loan document by another name does not shield it from a judicial determination that such agreement contemplates a criminally usurious transaction."

Thus, the plaintiff was not entitled to equitable relief, and could not recover principal or interest, or any of the other fees and costs requested.

The lesson? When you draft a purchase agreement providing for your client to advance funds that are to be repaid in a sum that exceeds 25% per annum of the sum advanced, make sure the agreement provides details that demonstrate a legitimate transaction, including a contingency that exposes your client to risk of loss of the sum advanced, justifying the high repayment amount. Otherwise, a court may find that the transaction is really a loan with a usurious interest rate, and declare the agreement null and void.

CLE MORTGAGE FORECLOSURE 2017 UPDATE



Standing, Statute of Limitations, Stays Pending Appeal, and Statutory Bad Faith

SYNOPSIS:

- The session will review NY Court of Appeals and Second Department mortgage foreclosure case law during the past year, and then focus on four highly litigated foreclosure topics.

SPEAKERS:

- **Hon. Mark C. Dillon**, Associate Justice, Appellate Division, Second Department
- **Suzanne M. Berger, Esq.**, Bryan Cave LLP, New York, NY
- **Derek S. Tarson, Esq.**, Legal Aid Society of Rockland County, Inc., New City, NY

Thursday, March 30, 2017

6:00pm-9:00pm

(Registration 5:30pm - Dinner)

Where: Italiana's Restaurant - 253 South Little Tor Rd, New City, NY 10956

Cost: \$75.00 in advance; \$85.00 at the door; \$95.00 Non-Members; \$40.00 paralegals & students

Level: Transitional/Non-Transitional

Credits: 3 CLE Credits: 2.5 Professional Practice/ Skills; .5 Ethics

Sponsored by Sterling National Bank

ROCKLAND COUNTY BAR ASSOCIATION
337 N Main Street, Suite 1, New City, NY 10956
845-634-2149 | sabrina@rocklandbar.org | <http://www.rocklandbar.org>



NOMINATIONS FOR AWARDS

We have a membership of many outstanding attorneys. Each year we recognize those that are nominated by their peers. If you would like to nominate someone for one or more of our awards, please fill out this form and fax (845-634-1055) or e-mail nancy@rocklandbar.org. Final decisions are made by our Board of Directors at an upcoming Board Meeting. Please submit your nominations as soon as possible.

THE LIBERTY BELL AWARD *This award is presented on Law Day to a member of our Community for outstanding service in promoting a better understanding or respect for the Constitution, the Bill of Rights and our institutions of government. Generally this award is usually given to a non-lawyer.*

I wish to Nominate:

THE STERNS AWARD *Given in the memory of Richard Sterns to a RCBA member who has made significant contributions to the Bar Association and the People of Rockland County over the year - service above self on behalf of the association. This award is presented at the Installation Dinner in June.*

I wish to Nominate:

THE LIFETIME ACHIEVEMENT AWARD *Presented to an individual for exemplary achievements as an attorney or judge over a career. This award is presented at the Annual Dinner.*

I wish to Nominate:

THE BALSAMO AWARD *This award is presented at the June Installation Dinner in memory of Joseph Balsamo, Esq., to a RCBA member who has gained significant respect from the members of the Bar and the public for his personal and professional contributions to both, while maintaining the highest form of integrity and professionalism while advocating for each.*

I wish to Nominate:

THE NATALIE COUCH AWARD *This award is dedicated to the memory of Natalie Couch, a pioneering member and president of the Rockland County Bar Association, who was a voting rights advocate and an influential community leader. The honoree should be someone whose own accomplishments have served to inspire others to overcome prejudice and barriers in attaining their goals for the benefit of our community. This award is presented at the Annual Dinner.*

I wish to Nominate:

Leadership Rockland – Inspiring Connections

Leadership Rockland is designed for the current or emerging leader who is ready to help build a better Rockland County. The program provides excellent networking opportunities for leaders in business, government and the not-for-profit community. This is accomplished through a program that engages participants to examine issues and seek solutions to challenges faced by the residents of Rockland.

Sound like a program you or a colleague would be interested in? Visit our web site at www.leadershiprockland.org and learn how to apply today!

**2017 CALENDAR
RCBA MAJOR EVENTS
*Mark Your Calendar!***

~

May 1 – Law Day 2017
June 22 – Installation Dinner
October 26 – Annual Dinner

*Watch for...a NEW WEBSITE
...coming to a Bar Association
near you...*

~

NEWS from the Executive Director

**NOTICE OF NOMINATIONS FOR THE 2017/18 BOARD OF
DIRECTORS FOR THE ROCKLAND COUNTY BAR ASSOCIATION**

Pursuant to Article V, Section 9 of the By Laws of the Rockland County Bar Association, the Nominating Committee has nominated the following candidates for election to the Association's Board of Directors:

**James M. Birnbaum – 3 year term
Andrea F. Composto – 3 year term
Christopher J. Exias – 3 year term
Richard A. Glickel – 3 year term
Edward Kallen – 3 year term
Antonio F. Reda – 3 year term
Aimee Pollak – 1 year term**

Any member of the Association not selected by the Nominating Committee who wishes to have his or her name placed in nomination for election to the Board, whether or not he or she solicited nomination from the Nominating Committee, shall submit a petition to place his or her name before the membership. The petition must be signed by no fewer than twenty (20) members in good standing with the Association and must be submitted in person at the offices of the Bar Association, 337 N. Main Street, Suite 1, New City, NY, 10956, no later than April 5, 2017.

News from the Executive Director

RCBA STAFF UPDATE

***Below please find a break-down of major areas of responsibility for the
RCBA Staff:***

**ASSIGNED COUNSEL COORDINATOR – MANUELA GOMEZ
LAWYER REFERRAL SERVICE COORDINATOR – MANUELA GOMEZ
CLE COORDINATOR – SABRINA CHARLES – PIERRE
ADVERTISING/NEWSLETTER – SABRINA CHARLES – PIERRE
EXECUTIVE DIRECTOR – NANCY LOW – HOGAN, Ph.D.**

Contact us anytime at 845 634-2149. Direct lines: Assigned Counsel – 845 634-1761; Lawyer Referral Service – 845 708-5719

2017-18 SPONSORSHIPS COMING SOON!

Our 2017-18 Sponsorship Year begins July 1, 2017.

There are several types of Sponsorships available.

Watch for complete details coming soon.

WELCOME
TO OUR NEW PROGRAM COORDINATOR
SABRINA CHARLES-PIERRE



**HUDSON
UNITED**
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CONTINUING LEGAL EDUCATION

PRESENTED BY HUDSON UNITED TITLE & TRGC

Appropriate for both newly admitted and experienced attorneys.

Application for New York Accreditation of this program is currently pending.

Please contact Michael Adams at 914.906.0608 with questions.

Decedents and Estate Succession

Course REL0488 – 1 Hour NY Credit
How deaths in the chain of title are addressed, Federal and NY
estate tax, title issues etc

Adverse Possession

Course REL0490 – 1 Hour NY Credit

Thursday
APRIL 6, 2017

Breakfast will be served at 8:30AM
Legal Education from 9:00 – 11:00AM

Paramount Country Club

60 Zukor Road, New City, NY 10956

COST: FREE | RSVP: Events@HudsonUnited.com

A Leader in Serving the Legal Services Community. That's Sterling.

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unique needs at **914-367-9000** or **Team556@snb.com**.

Michael Henderson, *Senior Managing Director*

Larry McElroen, *Managing Director*

Anthony Forgione, *Managing Director*

Moirra Kiernan, *Managing Director*

To learn about Sterling's full suite of services, visit **snb.com**.



Expect extraordinary.



LAW DAY 2017

Monday, May 1, 2017

9:30 - 11:30 a.m.

Rockland County Courthouse
Jury Assembly Room - 2nd Floor
Save the date!



MEMO

TO ALL RCBA COMMITTEE CHAIRS & VICE- CHAIRS

The Association is seeking articles from your committee for publication in the Bar's monthly Newsletter. The membership would greatly benefit from your input and would appreciate it. The article does not have to be complicated or long - a succinct piece of general interest and importance would be best. If you are able to submit an article for the Newsletter it should be sent via email to manuela@rocklandbar.org by the 15th of the month so that the Executive Board may review it. Thank you!

Supporting our
communities is important.

At M&T Bank, we know how important it is to support those organizations that make our communities better places to live and work. That's why we offer both our time and resources and encourage others to do the same.

Alicia Brockway
Business Banking Team Lead
914-366-8556
abrockway@mtb.com

Arlene R. Rodgers
Banking Officer/BB Relationship Manager
845-358-5309
arodgers@mtb.com

M&T Bank
Understanding what's important®

PLAN YOUR YEAR OF CLE'S NOW

2017 CLE Title	Date and Time
Mediation is Here to Stay!	Tuesday, March 14 - 12noon-2pm
Mortgage Foreclosure 2017 Update	Thursday, March 30 - 6pm-9pm
Criminal Practice in Justice Court	Friday, April 7 - 1pm-4pm
2017 Ethics Update	Wednesday, April 19 - 12noon-2pm
2017 CPLR Update	Friday, May 5 - 1pm-4pm
View from the Bench	Monday, May 15 - 6pm-9pm
2017 Elder Law Update	Wednesday, June 7 - 6pm-9pm

SAPIR | SCHRAGIN LLP An Employment Law Firm

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399 Knollwood Road, Suite 310, White Plains, NY 10603

Grievance Committee Meeting

March 20, 2017 @ 6:00 p.m.

at

Rockland County Bar Association Office

337 North Main Street – Suite 1

New City, NY

Assigned Counsel Committee Meeting

April 6, 2017 @ 12:30 p.m.

at

Rockland County Bar Association Office

337 North Main Street – Suite 1

New City, NY

LEGAL RESEARCH AND WRITING

Trial and Appellate Courts

Motions • Memoranda • Briefs •
Oral Argument



SUSAN COOPER, ESQ.

845-304-2969

SusanCooperEsq@gmail.com

**ALL ADVERTISEMENTS
AND ARTICLES MUST BE
REVIEWED BY THE
EXECUTIVE COMMITTEE
FOR CONTENT.**

JOSEPH H. ADAMS, ESQ., P.C

Mediation of Commercial & Business Related Disputes:
Strictly Confidential



*Formerly mediator for New York County Supreme
Court, Commercial Division*

Formerly Acting Justice, Village of Grandview

"ONE GUY WINS & ONE GUY LOSES.... OR NOT."

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joelawesq@gmail.com | joelaw.com | 845.353.6934 fax

845.353.2320



**YOUR
AD
HERE**

**ASSIGNED COUNSEL
PANEL MEMBERS
PLEASE NOTE:**

**THE 2016 FISCAL YEAR HAS COME
TO A CLOSE.
PLEASE SEND IN YOUR VOUCHERS FOR
CASE COMPLETED.
DO NOT HOLD YOUR VOUCHERS FOR THE
2017 BILLING CYCLE.**

JOIN!

**The Lawyer Referral Service
(LRS)
For 2017**

Need a Place to Meet in New City?

RCBA Conference Rooms available for rent.

MEMBER PRICES:

**1st two hours FREE, then \$25/hour
Full Day (8 hours) = \$140.00**

NON-MEMBER PRICES:

\$50/hour

Half Day (4 hours) = \$150.00

Full Day (8 hours) = \$300.00

READ A GOOD BOOK?

**If anyone has read a book
that they would like to
recommend, please write a
short
review for publication in our
Newsletter.**

LAWYER REFERRAL SERVICE

SIGN UP NOW FOR 2017!

**IF ANY MEMBER IS INTERESTED IN
JOINING THE REFERRAL
SERVICE PLEASE CALL RCBA
@ 845-634-2149 ask for Manuela
FOR AN APPLICATION.
THE APPLICATION CAN ALSO BE
FOUND ON OUR WEBSITE
WWW.ROCKLANDBAR.ORG
IN THE ATTORNEY RESOURCES
SECTION.**

Michael E. Zall

**Intellectual Property Law
Patents, Trademarks &
Copyrights
Zall-Law.com**

**Two Yorkshire Drive
Suffern, NY 10901
Tel# (845) 357-6800
Fax# (845) 357-4616**

**Michael E. Zall
Attorney At Law
Mike@Zall-Law.com**

NEWSBRIEF ADVERTISING RATES

FULL PAGE (7.5x10.25)	\$400.00
1/2 PAGE (7.5x5):	\$250.00
1/4 PAGE (3.75x5):	\$200.00
1/8 PAGE (3.75x2.5):	\$125.00
BUSINESS CARD:	\$75.00

**Announcing New Discounts:
10% for 6 mo. bookings
20% for 1 year bookings**

**PLEASE NOTE:
NEWSBRIEF IS NOT PUBLISHED IN JULY
CALL MANUELA @ 845-634-2149
TO ADVERTISE IN NEWSBRIEF**

**Advertising & articles appearing in the RCBA Newsletter does not presume
endorsement of products, services & views of the
Rockland County Bar**

CLE Corner

MEDIATION IS HERE TO STAY!

Synopsis: Don't fall behind the trend. Mediation has created a dramatic shift in the practice of law. There is an increasing expectation that parties first try to mediate in order to accommodate the overburdened legal system or strategically it is used by experienced attorneys to save money, time and to minimize the risks of litigation. Increasing your knowledge of the applicability of the use of mediation in different fields of law will allow you to provide your clients with more options. Being prepared to participate in mediation at the suggestion of court or your adversary will prevent you from being taken off guard. Get ready to participate in this practical, interactive and entertaining program.

Date: Tuesday, March 14, 2017

Time: 12:00 p.m.– 2:00 p.m. (*Registration 11:30 a.m.*) (*lunch*)

Level: Transitional/Non-Transitional

Speakers: Carolyn Laredo, Esq., New City, NY

Mark Bass, Esq., Bass & Abrams, P.C., Croton-On-Hudson, NY

Place: Italiana's, 253 South Little Tor Road, New City, NY

Cost: \$50.00 in advance; \$75.00 at the door; \$85.00 Non-Members; \$20.00 paralegals and students

Credits: 2 CLE Credits: 1.5 Professional Practice/Skills; .5 Ethics

MORTGAGE FORECLOSURE 2017 UPDATE:

Standing, Statute of Limitations, Stays Pending Appeal, and Statutory Bad Faith

Synopsis: The session will review NY Court of Appeals and Second Department mortgage foreclosure case law during the past year, and then focus on four highly litigated foreclosure topics.

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Time: 6:00 p.m.– 9:00 p.m. (*Registration 5:30 p.m.*) (*dinner*)

Level: Transitional/Non-Transitional

Speakers: Hon. Mark C. Dillon, Associate Justice, Appellate Division, Second Department

Suzanne M. Berger, Esq., Bryan Cave LLP, New York, NY

Derek S. Tarson, Esq., Legal Aid Society of Rockland County, Inc., New City, NY

Place: Italiana's, 253 South Little Tor Road, New City, NY

Cost: \$75.00 in advance; \$85.00 at the door; \$95.00 Non-Members; \$40.00 paralegals and students

Credits: 3 CLE Credits: 2.5 Professional Practice/Skills; .5 Ethics

Sponsored by Sterling National Bank

CLE REQUIREMENTS

Newly admitted attorneys must complete 32 credit hours of accredited "transitional" education within the first two years of admission to the Bar. Sixteen (16) credit hours must be completed in each of the first two years of admission to the Bar as follows: 3 hours of Ethics and Professionalism; 6 hours of Skills; 7 hours of Practice Management and/or areas of Professional Practice.

Experienced Attorneys must complete 24 credit hours of CLE during each biennial reporting cycle: 4 credit hours must be in Ethics and Professionalism. The other credit hours may be a combination of the following categories: Ethics and Professionalism, Skills, Practice Management or Professional Practice.

CLASSIFIEDS**OFFICE SPACE - MONTVALE**

One (1) small office at \$450 per month.
Office in well-appointed law suite. Conference room and reception provided. Fax, internet, and photo copy also available. Call Lisa Chakan @ 201-391-7000

VIRTUAL OFFICE - NEW CITY

Office in New City available to use on your letterhead, accept packages, meet with clients, hold conferences, send faxes, accept mail, meetings at day or night, receptionist, waiting area for clients, very ample free parking, private bathroom. Perfect for practitioner with home office who needs a public presence. Low monthly fee. Call Bill at 845-300-9168.

OFFICE OFFICE SPACE - NEW CITY

Offices in beautiful spacious suite, directly across from the New City Courthouse. Includes reception and conference room. Please call 845-623-7070

STORAGE SPACE - ORANGEBURG

Storage space for legal files available. 180 square foot storage space. 24/7 access. Currently used by local lawyers for storage. Premises are located in Route 303 in Orangeburg and are sprinklered. \$225.00/month, no lease required. Contact Bruce or Toni: 845-359-5400

OFFICE SPACE—PIERMONT

Great Opportunity in Piermont for office space in prime location, **450 Piermont Avenue** \$2,000 per month. Large reception area, shared conference room and three additional offices and restroom. Next to NYC Bus route, surrounded by shops and businesses. Perfect for an attorney or attorneys MLS# 4631865 Call Adam Blankfort (845) 641-3255 or email: adam@baerhomes.com.

OFFICE SPACE AVAILABLE

Prof. Office space for rent in New City. 700 sq. ft. (3rooms) plus common areas. High visibility and ample parking. Reasonable. Dr. B.Sherman I can be reached at : BShermanDDS@gmail.com or 845-634-6755.

OFFICE FURNITURE FOR SALE

Priced to sell. Vertical and lateral file cabinets, storage units, desks, chairs, conference table, book cases, credenza, tables, dividers, bulletin boards, white board. Please call Madelon at 914-527-2400 for information. Items are located in New City.

OFFICE SPACE

New City- 1 Room Office -South Main Street, walk to courthouse, restaurants, gov't buildings, ample parking. Call Arthur 845-359-3560

RELOCATION

The Law Office of Warren P. Kossin has relocated: Warren P. Kossin is now of Counsel to the Law firm of

PHILLIPS & MILLMAN
148 SOUTH LIBERTY DRIVE
STONY POINT, NY 10980

Tel: 845 947-1100 Fax: 845 786-7207

IN SEARCH OF FILES

Attorney Hugh R. Janow, passed away in 2013.

Does anyone know the whereabouts of his files?

Please contact our offices (845) 634-2149

SITUATION WANTED

Experienced transaction paralegal seeks a part-time position **2 or 3 days/week**. Temporary or permanent. Please contact Paula at newcityparalegal@gmail.com or 845-634-4472

IMMIGRATION ATTORNEY WANTED

Immigration Attorney Wanted: New City Law Office seeking an attorney with immigration experience, full time, trial experience a plus, Spanish speaking a plus, admitted to Southern District of NY a plus. Also willing to assist with family law/bankruptcy/collections and loan modifications a plus. Call 845.639.4600 or fax 845.639.4610 or E-mail: michael@demoyalaw.com

MATRIMONIAL ATTORNEY WANTED

Attorney Wanted: New City Law Office seeking an attorney with matrimonial and family law experience, full time, trial experience a plus, Spanish speaking a plus, admitted to Southern District of NY a plus. Call 845.639.4600 or fax 845.639.4610 or E-mail: michael@demoyalaw.com

NEW LOCATION

Masch, Coffey & Associates LLP
254 S. Main St #210, New City, New York 10956

NEW LOCATION

Lynn J. Brustein-Kampel, Esq.
254 South Main Street, Suite 515
New City, New York 10956
T: (845) 634-4700 F: (845) 215-0056

LEGAL ASSISTANT WANTED

Entry level position available for part-time bilingual assistant.

Located in New City, NY.

Please call 845 709-6800

Domestic Violence Staff Attorney-Temporary 6 months-White Plains, NY office; Legal Services of the Hudson Valley

This position includes intakes and individual case work, litigation in state courts including appellate practice and education and outreach efforts at community members, advocates and service providers. Qualifications include three or more years of legal experience including litigation or its equivalent, and understanding of the dynamics of domestic violence. Please apply through our website: www.lshv.org, under the **Get Involved** link.

Staff Attorney General Practice-Public Benefits, Social Security & Housing- Poughkeepsie, NY office; Legal Services of the Hudson Valley

This is a general practice position focusing on working on the Disability Advocacy Program (DAP) and assisting disabled clients with housing matters, at Administrative Hearings before the Social Security Administration and in Federal Court. A willingness to be admitted to the Federal Bar, one or more years of legal experience including litigation and administrative hearings. Please apply through our website: www.lshv.org, under the **Get Involved** link.

Part-Time (.6 FTE) General Practice Staff Attorney – Newburgh, NY office; Legal Services of the Hudson Valley

This position focuses on work on social security, public benefits and other matters, serving clients living in Orange County with matters such as SSI/SSDI, Medicaid, Food Stamps, Public Assistance, consumer, disability discrimination, landlord/tenant, advanced planning and other housing issues. Three or more years of legal experience including litigation or its equivalent. Please apply through our website: www.lshv.org, under the **Get Involved** link.

The Big Brothers Big Sisters Mentoring Program is

considered one of the model substance abuse prevention programs by the Federal Government and New York State as per its OASAS Work plan. In addition to its primary 1 – 1 mentoring program and the Court Ordered Supervised Visitation program, the organization provides School Based and Site Based Programs that measurably impact the quality of life of our county's children and youth by improving their odds for succeeding in school, behaving nonviolently, avoiding drugs and alcohol and breaking negative cycles. Interested in learning more? Interested in serving its mission? Then please consider joining the Board of Directors by contacting: gballard@bbbsofrc.com.

OUR RCBA 2016-17
MAJOR SPONSORS:

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