

The Client Protection Webb*

A Publication of the National
Client Protection Organization

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Thankful for Client Protection



By
*Kathryn
Peifer
Morgan,
NCPO
President
&*

*Executive Director of the
Pennsylvania Lawyers' Fund for
Client Security*

It is hard to believe we are entering the holiday season. In the client protection world, this will likely mean an increase in calls from claimants inquiring as to how soon they might expect to receive their money. For those jurisdictions with mandatory overdraft reporting, there is typically an uptick in the reported overdrafts. Perhaps the error with the trust account is the result of being busy during the holiday season, or perhaps it is because someone has "dipped into the till." As always, vigilance in conducting appropriate inquiries is important.

NCPO had a wonderful workshop the end of

September in Detroit, Michigan. Thanks again to the Michigan team for working so hard in making the workshop such a success. NCPO's President-Elect, Michael Harmon, is working with the Texas Fund, and a fall 2017 workshop is tentatively planned for Austin, Texas. Stay tuned!

Please consider nominating an individual or professional organization to receive the Hecht Award in 2017. The Hecht Award recognizes excellence in the field of law client protection. Nominations for the Hecht Award may be submitted electronically to Janet Moss or Janet Green Marbley. More information regarding the Hecht Award and how to nominate someone, or an organization, may be found on NCPO's website. The deadline for submitting nominations is April 1, 2017.

This will be the last edition of *The Client Protection Webb*

for 2016. It has been an interesting year - one that has passed by so quickly, at least from my perspective. I am looking forward to the New Year, with the hope that 2017 will be filled with peace and prosperity for all.

When I count my blessings at Thanksgiving, my colleagues in the client protection field



will be on that list. I am so blessed to know and be a

part of such a professional, ethical, and intelligent group of people, who do the best they can with the resources available, to help as many people as possible.

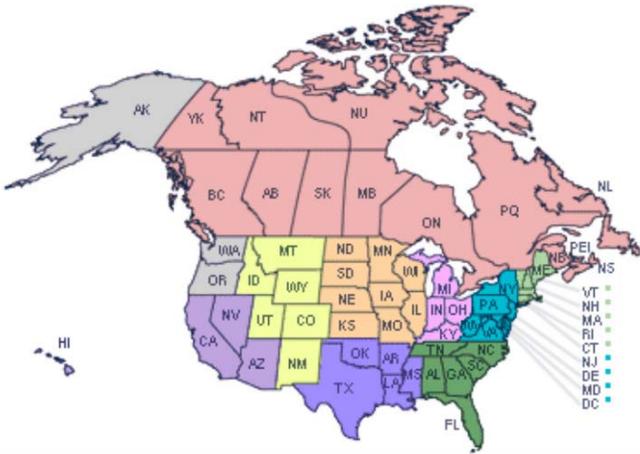
Best wishes for a happy, enjoyable holiday season. See you next year!

Funds in Motion – News from the Front Lines

Fifteen jurisdictions reported on their respective states of affairs at the Town Hall held in Detroit, Michigan, on September 26, 2016. Here's a round-up of what's happening in some of NCPO's member funds across the country. Please let us know what's going on in your state. Submissions can be made to newsletter editor Mike McCormick at Michael.McCormick@njcourts.gov.

Colorado reported that it had paid \$310,000 on 34 claims, but had been successful in recovering \$72,000 from respondents. In one instance, an attorney collected retainers to handle immigration cases while in a casino.

Arkansas said its reserve, at \$1.3 million, is the highest it's been in twenty years. There are 16 pending claims.



Ohio is working through 150 eligible claims, many arising from immigration cases. With just four board meetings each year, the Fund's agendas are full.

Wisconsin is starting the groundwork to secure an increase in its attorney assessment, since its reserve is down to \$400,000. Payee notification and more public/bar education about the Fund are also important goals.

Illinois has been confronted by six "major thieves" who are generating claims. The Fund reserve is at \$750,000. The Fund is also working to obtain payee notification.

Delaware reported that the Fund is "great" with a \$5.1 million reserve, and not a single claim since April, 2015. There are 2,700 active lawyers in the state, which benefits from having "everything" in place for loss prevention and extensive communication and cooperation between the bar, court and the arms of the disciplinary process.

Maine noted that it has a "mandatory proxy rule" which requires attorneys to have a succession plan for their practices which is reported on their annual registration. There are currently 10 claims pending before the Fund, which has a \$1.4 million reserve.

Pennsylvania continues to experience a high claim volume, most recently with 152 claims from one respondent. The Fund just completed an ABA consultation, which it found to be helpful. Three new justices on the state's supreme court have also been supportive.

New York said it is in the midst of two years of "massive" personal injury settlement thefts by attorneys, even though the state has payee notification in place. The Fund is attempting to secure an amendment to the state's "missing client rule" through which the Fund has held

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Funds in Motion - continued

trust account monies which could not be disbursed because the client in question could no longer be located. The amendment would allow the unclaimed money to be used by the Fund after a certain time has elapsed.

Texas is undergoing one of its periodic reviews by the State legislature, which does not look like it will pass a payee notification rule. Claims have been filed against several respondents who made up clients and cases which they then sold as potential recoveries to third parties. It is not likely that these claims will be compensable.

Michigan has undertaken a “less paper initiative” and is doing more of its communicating with claimants via email. They also have a task force working on the possibility of implementing payee notification.

Washington D.C. is entering uncharted territory. For the first time, it no longer needs to have jurisdictional “triggers” in order to consider a claim. Instead, it can entertain

claims against any active attorney. The Fund is a source of recovery of last resort – claimants are required to pursue other sources before filing their claim.

Upper Canada/Ontario has tripled its per claimant maximum from \$150,000 to \$500,000.

Hawaii has a \$451,000 reserve and a new \$250,000 per claimant maximum. It reported that, since the implementation of payee notification, it has not received a single personal injury settlement claim.

New Jersey appears to be in the midst of a “massive outbreak of honesty,” with only 48 pending claims. A new investigator has joined the Fund staff to work on claims as well as subrogation efforts. The Fund recently rejected over 700 claims against one attorney who, although admitted in New Jersey, worked in Florida on a scheme involving European investors. The Trustees held the respondent’s actions did not implicate the practice of law in New Jersey, thus the Fund lacked jurisdiction.

Mark your calendar now.....

The next NCPD meeting will be held during the 33rd annual National Forum on Client Protection in St. Louis, Missouri. The Forum is scheduled for May 31 – June 2, 2017. The next NCPD regional workshop will be hosted by Austin, Texas in September, 2017 – details to follow!



A New Look at Loss Prevention

By Selina S. Thomas, Senior Counsel, Client Protection, Center for Professional Responsibility, American Bar Association

Is it time for the legal profession to explore new ways to protect clients from dishonest lawyers? That question was a recurring theme at the 2016 National Client Protection Organization Regional Workshop. The two-day Workshop, held on September 26-27, 2016 in Detroit, was attended by professionals and trustees of lawyers' funds for client protection in the United States and Canada to address current and emerging issues surrounding financial losses caused by a lawyer's misappropriation of client funds.

Since 1959, state supreme courts have answered the call to protect clients by establishing lawyers' funds for client protection ("Funds") in every state and the District of Columbia. These Funds reimburse clients for financial losses caused by a lawyer's misappropriation of client funds. These Funds are primarily financed through the collection of annual contributions of lawyers registered in that jurisdiction as part of the annual registration

process. A Fund's financial health and concurrent ability to reimburse losses is therefore dependent upon the number of lawyers paying into the Fund and the number and size of claims received. The goal is always to fully reimburse losses, but most Funds are not able to do so and place caps on reimbursable amounts.



Selina S. Thomas

Preventative mechanisms exist to help minimize losses, and where adopted, they are generally effective. This fact was echoed in the Workshop's Member Forum where, for example, representatives from Hawaii reported that since the adoption of an insurance payee notification rule in Hawaii, the Hawaii Lawyers' Fund for Client Protection has not received any claims based on the theft of insurance proceeds. By effectively eliminating a category of reimbursable losses, the Hawaii Fund has been able to redistribute its resources and provide more

substantial reimbursement for claims in other categories.

James Grogan, Chief Counsel at the Attorney Registration and Disciplinary Commission of the Illinois Supreme Court, also stressed the importance of preventative mechanisms. In his Workshop session "Loss Prevention," Mr. Grogan said that step one to ensure a healthy Fund is adopting appropriate preventative protocols, for example overdraft notification insurance payee notification, and random audits of trust accounts.

There are two primary challenges with the current state of loss prevention programs and rules. First, not enough jurisdictions have adopted them.

The most widely adopted of these rules is the overdraft notification rule adopted in 47 jurisdictions. Insurance payee notification has been adopted in 13 U.S. jurisdictions. With the recent addition of New York, 13 U.S. jurisdictions have a rule authorizing the random audit of lawyer trust accounts.

Second, the size of the claims is getting larger as dishonest lawyers find new and more inventive ways to misappropriate client funds. In

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A New Look – (continued)

the session “Where’s My Money? Managing Claimant Expectations,” Michigan lawyers Steven Cohen and Aaron Silvernis of Cohen, Lerner, Rabinovitz, P.C. and Kenneth O’Deen of Zimmer & O’Deen told stories of extraordinary losses caused by lawyers acting as fiduciaries for client trusts. In one instance, a single lawyer embezzled nearly \$4 million dollars from clients. In another, a lawyer used his status as a trusted member of his small community to steal over \$1.1 million. Representatives of other jurisdictions, including Pennsylvania and New Jersey, told of similarly catastrophic losses caused by the theft of monies held in trust when the lawyer was named as trustee.

These losses are taxing Fund resources, requiring state supreme courts to institute maximum reimbursement limits for losses suffered by clients of a single lawyer, or to prorate reimbursements for all claims received within a given year. Neither of these outcomes is ideal for the client, the Fund, or the reputation of the profession.

As attendees discussed potential solutions to this problem, three major proposals emerged. The first proposal

would prohibit lawyers from serving as trustees. While this would certainly eliminate the problem, it may also limit the ability of lawyers to fully represent their clients because the lawyer as trustee may be the most feasible and least onerous option for the client. The second is to develop a rule similar to payee notification that would require banks to issue notices to clients when the lawyer withdraws funds from the trust. This would require the cooperation of banking institutions. Some queried whether such a rule would provide only limited protection to clients in cases where the beneficiary suffers from diminished mental capacity and may not understand the implications of the notice. The third option is to require lawyers who hold funds in trust to acquire bonds to help cover losses.

Workshop attendees acknowledged that while none of the options presented is without challenges, something must be done. These thefts will continue until a policy or regulation is implemented to mitigate, and if possible, prevent harm caused by lawyers who abuse their fiduciary obligations as trustees. Without it, the financial health of Funds will be compromised, jeopardizing

their ability to restore losses suffered by victimized clients.

The ABA Standing Committee on Client Protection is charged with developing, enhancing and promoting the adoption of mechanisms to protect the client interest, including programs to protect clients from financial losses caused by lawyers’ misappropriation of funds. We are continually exploring new and innovative ways to protect the client-interest, and we work closely with the National Client Protection Organization in our efforts. We have not yet found solution to effectively address this problem, but will continue in our joint efforts to do so.

NCPO members are invited to attend both of 2016’s networking and educational opportunities, hosted by two of America’s greatest cities.

FOR MORE INFORMATION, SEE:
MODEL RULE FOR PAYEE
NOTIFICATION,

http://www.americanbar.org/content/aba/groups/professional_responsibility/resources/client_protection/pay.html.

ABA MODEL RULES FOR TRUST
ACCOUNT OVERDRAFT
NOTIFICATION,

http://www.americanbar.org/content/aba/groups/professional_responsibility/resources/client_protection/over.html.

ABA MODEL RULE FOR RANDOM
AUDIT OF LAWYER TRUST
ACCOUNTS,

http://www.americanbar.org/groups/professional_responsibility/resource/s/client_protection/audit.html

South Carolina Fund Helps Family Facing Foreclosure

William and MaryJohn Palmer say their former attorney stole more than \$100,000 from them when they refinanced their house to take advantage of lower interest rates in October, 2012. The South Carolina Federal Credit Union wired about \$100,000 into the trust account of Brian Nathan Davis in Charleston, S.C., as a payoff to their original mortgage with Bank of America.

Davis, however, “failed to issue the payoff of the existing mortgage of \$100,824.12. In response to inquiries about the payoff from and the new lender, (Davis) repeatedly made false assurances that the check had been sent. The balance in the trust account dropped below the amount necessary to cover the remaining disbursement on approximately forty-nine occasions.”

As a result of the “misappropriation of funds,” Bank of America with its servicing company filed a foreclosure action against the Palmers in August 2013.

At first, William Palmer says he was confused and assumed the collection calls and foreclosure warnings had to be a mistake. But he said after Davis stopped communicating and SCFCU expressed concerns about receiving the foreclosure paperwork, “I think that’s when I got the ah-ha moment. It was like, we’ve been duped. We’ve been screwed, we’ve been ripped off. I’m not sure how he did it or what he did but something is not right and he’s the bad guy.”

According to the disbarment paperwork, Davis was misappropriating funds, issuing fraudulent title commitments and title insurance policies, and neglecting litigation matters. The court documents list more than

thirty clients affected in various ways, including the Palmers. “I just couldn’t believe it. I couldn’t believe it was real,” said William Palmer. “We’re good citizens. Good people. We pay our bills.” His wife MaryJohn added, “It’s still really hard to wrap your head around.”

William said with their new attorney, they’ve tried to mediate and negotiate with the banks to reach a settlement. **The SC Bar Lawyer’s Fund for Client Protection paid the Palmers \$40,000 to help out.**

But Bank of America, he claimed, “Put on top of the original payoff- missed payments, late fees, and attorney costs.” So they haven’t reached an agreement, and their foreclosure is still pending at this time.

MaryJohn said, “We’re not a McMansion here. We’re a 1,500 square foot 1970’s ranch-style house. It’s not going to kill you to give us a break.”

The couple eventually filed a police report to seek criminal charges against Davis. The Charleston Police Department said a warrant has been issued in the case, but the department spokesperson said they haven’t been able to serve it yet. Davis has not responded to multiple requests for comment.

“The Supreme Court, South Carolina Bar, and attorneys- 99.9% of attorneys- they do it right. This is just one of those where it’s unfortunate for this family and those people that were hurt that you’ve had one rouge lawyer out there that’s caused this panic.”

First reported on “Live 5 News,” Charleston, SC

California Fund Gives Victims a Second Chance

The California Client Security Fund, managed by the State Bar of California, provides a chance at reimbursement for those whose money is taken by a dishonest attorney. The California State Bar website tells the story of Jewell Matthews, a pastor, who recently received \$3,000 from the fund as reimbursement for the fee she and her late husband paid to California attorney Philip Kramer in 2010. The couple was struggling with mortgage payments for their Pennsylvania home when a letter from Kramer arrived, offering his services to help find a solution to their payment problem.

The couple didn’t think twice about trusting Kramer. The fact that he was an attorney, coupled with the name of the Matthews’ mortgage lender used in the document, gave it perceived legitimacy. Matthews attributed her naiveté to her trusting pastoral nature and desperation. When Kramer took their money without providing any work, the Matthews tried unsuccessfully to contact him.

The Matthews were not the only victims of Kramer’s dishonest dealings. The State Bar and the Attorney General’s office shut down his office in 2011. He was disbarred for collecting advanced fees from clients without providing representation. The California Client Security Fund does not move quickly, but it does move, as Matthews can attest to. She is grateful to receive the money, even though it is six years after Kramer cheated her and her husband.

The fund’s director, Lori Meloch, estimated that \$8 million in reimbursements will be awarded in 2016. Approximately 700-800 people are reimbursed by the fund each year.

- *First reported by Northern California News*

Law Society Coverage Challenged by Potential Respondent

A number of Chinese investors are facing big losses that a Law Society spokesperson says are unlikely to be covered by trust fund insurance after \$7.5 million disappeared from a Richmond lawyer's accounts.

Hong Guo, a prominent immigration and real estate lawyer in Richmond, has



Hong Guo

alleged in a B.C. Supreme Court lawsuit that two former employees conspired with accomplices to steal \$7.5 million from her trust fund.

The B.C. Law Society says that after Guo reported the trust fund shortage this summer, the society took control of the fund and related client files and is investigating.

The Law Society has a trust fund insurance program to cover money lost from legal

trusts. But Guo's clients may not be eligible. The Society's insurance fund rules say clients are only eligible to recover trust fund losses if the lawyer steals the funds.

"Lawyer theft from a trust account is covered by this policy — employee theft from a trust account is not," Law Society spokeswoman Vinnie Yuen confirmed in an email. When a lawyer steals client money from a trust account, under the Law Society's trust protection coverage, the most compensation a claimant can receive is \$300,000.

In order for B.C. lawyers to insure against employee theft, lawyers must purchase special fidelity insurance not included in B.C. Law Society insurance coverage.

But this coverage is not mandatory, Yuen said. Guo has said her firm did not carry optional insurance to cover employee thefts.

Also, Yuen said professional liability insurance, which is also provided under the Law Society's insurance fund, "covers lawyer negligence and ensures that clients receive the compensation to which they are legally entitled if a lawyer

makes a mistake while providing legal services."

"However, this insurance for negligence does not cover losses from a lawyer's trust account in any way connected to a dishonest or fraudulent act," Yuen said.

According to legal filings, at least five property transactions were affected in the Hong Guo trust fund case. Three Chinese citizens who hired Guo to complete their property sales allege they lost a total of \$1.38 million in "holdback funds."

In real estate conveyances, the lawyer hired to transfer a property after it is sold will often keep a large portion of sale proceeds in trust until the Canadian Revenue Agency determines whether a non-resident investor tax bill will be issued. None of the allegations have been proven in court.



First reported in the Vancouver Sun

Maryland Fund at center of SSN Case

A federal appeals court rejected the claim of Maryland lawyer Michael Tankersley that disclosing his Social Security number to the Maryland Client Protection Fund violated his privacy rights.

Maryland law [requires](#) all active attorneys licensed in the state to disclose their Social Security numbers to the Fund, which also supports efforts to collect back taxes and past-due child-support payments from attorneys.

Mr. Tankersley's license to practice law in the state was suspended in 2014 after he refused to comply with the law.

Mr. Tankersley says he refused to share the number because of identity-theft concerns, according to court papers. Adding to his reluctance, he says Maryland state agencies have suffered cyberattacks.

A Virginia resident who primarily practices in D.C., Mr. Tankersley had been licensed to practice law in Maryland since 1986. Apart from his suspension in this case, he's never been disciplined. In a 2-1 ruling the Fourth U.S. Circuit Court of Appeals said that privacy protection was trumped by another federal law (the Tax Reform Act), which allows states to require the collection of Social Security numbers from "any individual who is or appears to be" affected by state tax law.

First reported in the Wall Street Journal

ABA Offers Fund Consultations

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The Standing Committee on Client Protection works to fulfill the American Bar Association's goal to develop and strengthen client protection programs. The Committee offers its services, expertise and resources to jurisdictions throughout the United States and Canada. One of the primary ways that the Committee can assist your fund is through its on-site consultation program.

The on-site consultation program involves sending a team of individuals experienced in the field of client protection, including members of the National Client Protection Organization (NCPO), to examine the structure, operations and procedures of the host jurisdiction's lawyers' fund for client protection.

In preparation for the consultation, the team reviews relevant court rules, reports and statistics, and examines sample files. While on-site, the team conducts interviews with the fund's staff, fund trustees, bar executives, laypersons, disciplinary counsel, members of the judiciary and others involved in carrying out the fund's mission and goals.

Following the conclusion of the on-site portion of the program, the consultation team prepares a confidential written report of its findings, including recommendations for improving the operations of the fund. The report and recommendations is submitted to the highest court in the jurisdiction, the state bar association or the fund's trustees. The consultation team also offers follow-up assistance to help implement the recommendations contained in the report.

If you think your fund could benefit from the consultation services offered by the ABA Standing Committee on Client Protection, please contact Selina Thomas, ABA Senior Counsel for Client Protection Counsel, at (312) 988-3721, sthomas@staff.abanet.org.

Trustees as Advocates for the Fund

By Kenneth J. Bossong

[In what follows, references to “Supreme Court” or “The Court” are meant to indicate the Highest Court in the jurisdiction, or the Bar, if that is the appointing authority for Fund Trustees. By “Trustees”, is meant those with the decision-making authority on claims brought to a Client Protection Fund.]

Of all the ways a Supreme Court supports a Client Protection Fund, the three most important are:

- 1) providing a steady, secure and adequate source of funding;
- 2) creating an appropriate organizational structure, giving Fund Trustees broad discretion and authority to handle Fund matters; and
- 3) appointing only the most outstanding individuals to serve as Trustee.

In what ways are persons “most outstanding” for purposes of being appointed a Fund Trustee? There are a number of characteristics. Trustees should be (a) bright and talented; (b) renowned in their field; (c) already distinguished for contributions made in service elsewhere; (d) possessing of a real vision about the legal profession and the justice system; and (e) as a group, diverse in background, nature of practice, and geography.

Indeed, what sense would it make to go to all the trouble of setting up a Fund – with the implicit promise of protection to the public that it portends – and then appoint Trustees to run it who are disinterested, selfish, mercenary, or cynical about the legal profession and the justice system?

Assuming that those who appoint Fund Trustees agree, and in fact, appoint only the

“cream of the crop” to serve as Fund Trustees, it follows that those appointed bring many gifts, and much credibility and standing, to their work. Why not utilize this abundance for the Fund’s benefit?



Everyone in the field knows that the most important thing Fund Trustees do is *justice* in deciding claims and in setting Fund policy (and doing so on a timely basis).

Not so obvious is the second most important thing Trustees can do: advocating for the Fund so that they can be in a position to do all that is needed to accomplish that first goal.

Does your Fund suffer from inadequate funding? Is it understaffed? Does it lack subpoena power? Staffers, however well regarded, may be dismissed as bureaucrats looking to “enlarge their kingdom” or “protect their turf” when seeking to cure such ills. But a unanimous Board of Trustees, serving without compensation and consisting of, say, a leading Estates lawyer, deans of the Plaintiffs and Defense Bar, a noted Chancery litigator, and a couple of distinguished lay members, is not so easily dismissed when they challenge a Court or a Bar to provide the resources necessary to do the job properly. Advocacy for the Fund, while seldom discussed as such, is an essential part of the Trustees’ job. For Trustees, especially those of Funds whose promise is largely unfulfilled, there is a simple question: If not you, who?

Ken Bossong was Director of the New Jersey Fund for 30 years. He is now an Administrative Law Judge for the US Social Security Administration. Ken’s article first appeared in the Winter, 2009 issue of the Webb.

NCPO Sets Five Year Plan for Client Protection

Earlier this year, NCPO's Board of Directors decided to refresh the organization's strategic plan. In doing so, the board wanted to include assessments and thoughts from a broader constituency; the organization's members. Board appointed Alecia Ruswinckel, Robin Lawnichak, and Mike Miyahira to work on the project at the Board's June meeting.

Alecia and Robin put the on-line survey together and rolled it out to NCPO members in August. Responses were collected and then used to assemble NCPO's assessment of internal and external factors that impact our organization.



Mike Miyahira worked with the Board to establish Goals and Objectives to work towards over the next five years. And the survey data was used at the NCPO Fall Workshop held in Detroit, to formulate specific initiatives that our Board will pursue. Everyone in attendance at the Fall Workshop provided their input. The Goals and

Objectives, and specific Initiatives are:

NCPO should be the primary source for Client Protection information. To accomplish this, NCPO should:

Action Item from the Strategic Planning Session:

- Identify root causes of claims and develop possible solutions that can be used by Bar Associations, Courts, etc.
- Develop more "How To" Manuals and templates.
- Develop an on-line Forms Database.
- Continue to host the NCPO Workshop as it is viewed as a very important event that provides networking opportunities that encourages the sharing of ideas and information.

Other Action Ideas from the NCPO Exec Board meeting:

- Have its own means of communicating directly with its members;
 - Employ better means of delivery including hiring 3rd party providers
- Be able to organize and share information by specific issue or concern.
- Recognize the inherent liability of providing accurate and timely information and perhaps employ access limitations such as passwords.

Make NCPO more visible by:

Action Item from the Strategic Planning Session:

- Help Client Protection Funds publicize what they do.
- Hold NCPO workshops in states that we haven't seen for 3 years or more.
- Improve our communications by enhancing the way we communicate and increasing the frequency of our communications.
- Client Protection Funds need help to educate Bars, Courts, etc. about Client Protection.

Other Action Ideas from the NCPO Exec Board meeting:

- Providing guest speakers to national conferences such as the National Conference of Chief Justices, National Organization of Bar Counsels, etc.
- Ensure that Client Protection is included in Ethics Courses taught at Law Schools.
- Employ greater use of Social Media to access younger generations.
- Be the safety net for victims of lawyers' dishonesty.
- Employ Search Engine Optimization and other website marketing strategies to cause the NCPO website to have priority when internet searches are conducted. Offer such assistance to member Funds to make their websites more accessible to victims located in their geographic areas.
- Asking members and affiliated organizations to link to our website, and vice versa.
- Establishing formal relationships with related organizations such as NOBC, APR, and NCCJ which may require that each organization send a representative or liaison to attend each other's conferences, etc.
- NCPO authoring communications to local Bar associations about the benefits that their related local Fund provides (with consent of the local Fund.)

Increase the participation of organizations and individuals to 100% by:

Action Item from the Strategic Planning Session:

- Hold NCPO workshops in states that we haven't seen for 3 years or more.

Other Action Ideas from the NCPO Exec Board meeting:

- Emphasize benefits of membership
 - Recognize years of membership to improve retention.
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Congratulations to Robert W. Minto, Jr., Esq., a committee member with the Montana Lawyers' Fund for Client Protection. Robert won the drawing for a free one-year membership in NCPO!

Happy Holidays

Chrisma-hanu-kwanzaa-kah

A celebration of the season...



And Best Wishes for a Happy, Healthy and Prosperous 2017!

**The Client Protection Webb is published in memory of Gilbert A. Webb, Esq., who served as Assistant Client Protection Counsel for the American Bar Association's Center for Professional Responsibility. Mr. Webb was dedicated to protecting the welfare of clients victimized by their attorneys and served as an editor of the ABA's first client protection newsletter. Submissions to the Webb are always welcome. Please send them to the editor, Mike McCormick at Michael.McCormick@judiciary.state.nj.us.*

