



Children Have Legal Protections Against Bullying

By: Arla D. Cahill, Esq.

Many parents naturally assume that their child is safely in the care and supervision of their school's teachers and administrators. While schools may try their best to protect students from various physical safety issues that could occur on school premises, it is more difficult for school personnel to protect students from bullying. Bullying not only has a serious impact on students' psychological well-being, it profoundly interferes with their ability to learn.

While anti-bullying education and awareness has become more wide-spread during the last few years, a study by the United States Departments of Justice and Education found that, in 2017, about 20% of students ages 12–18 reported being bullied at school and among those 41% thought the bullying would happen again. A higher percentage of female students (62%) than male students (48%) reported that those who bullied them had the ability to influence what other students thought of them. Other scholarly studies have reported that students with cognitive disabilities face higher rates of bullying than their non-disabled peers.

Parents not only need to be vigilant about bullying involving their child but should be aware of laws enacted to protect their child's right to a safe educational environment. In New Jersey, the Anti-Bullying Bill of Rights Act requires each public school district to adopt a policy prohibiting "harassment, intimidation and bullying" of a student on school property, at school-sponsored functions and on a school bus, and procedures to investigate and address those acts.

Harassment, intimidation and bullying includes written, verbal or physical acts reasonably perceived as motivated by an actual or perceived distinguishing characteristic (e.g., race, religion, gender, sexual orientation and disability), that either physically or emotionally harms the student or damages the student's property, or places the student in reasonable fear of such harm, or creates a hostile educational environment. The conduct also has to substantially disrupt or interfere with the orderly operation of the school or the rights of other students.

Cyberbullying, in particular, is a serious problem facing students today and can be especially devastating. Cyberbullies victimize in

ways that can go virtually undetected by parents and school personnel. By using social media, instant messaging, and texting, a cyberbully can reach a victim any time of day, both during school and outside school grounds. A cyberbully has the capacity to reach the entire student body, causing the victim or victims to feel humiliated, hopeless and alone.

In 2019, legislation entitled "Mallory's Law" (named after 12-year-old Mallory Grossman who tragically ended her life after suffering relentless bullying by some of her classmates) was introduced to the New Jersey Legislature to amend the Act. The amendment would, among other things, provide for civil liability of a parent or guardian of a minor found guilty of harassment.

Having strong anti-bullying laws, policies and procedures in place is not always enough if parents either don't understand their child's rights or act quickly enough. To prevent bullying, parents must be proactive.

Parents can protect their child by:

- Obtaining a copy of the school district's anti-harassment, intimidation and bullying policies and procedures and become familiar with examples of those acts, the procedures for reporting infractions to school officials, and the investigation process that the school is required to follow.
- Discussing examples of bullying with their child and encouraging

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him or her to talk to them, their teachers or an adult with whom they feel comfortable. Parents must take bullying complaints seriously.

- Frequently monitoring their child's use of electronic communication and immediately report any infractions to the principal in writing with as much detail as possible to enable the school to promptly and thoroughly investigate the alleged acts.
- For disabled students who may have difficulty socializing with peers and processing their environment, requesting that their child's Individualized Education Program include objectives

addressing development of socialization and self-advocacy skills.

- Asking school administrators what measures, policies and programs the school implements to teach non-disabled students tolerance for disabled students.
- Discussing any concerns about the school's compliance with the anti-bullying law with an attorney.

Arla D. Cahill authored this article for NJ.com as a Star-Ledger guest columnist.

***To learn more about Mallory's Army Foundation,
please visit www.mallorysarmy.org***



Did You Know? October is National Bullying Prevention Month



Every October, schools and organizations across the country join STOMP Out Bullying™ in observance of National Bullying Prevention Month.

The goal: Encourage schools, communities and organizations to work together to stop bullying and cyberbullying and put an end to hatred and racism by increasing awareness of the prevalence and impact of all forms of bullying on children of all ages.

Appellate Division Victory for Mother Fighting for Son with Special Needs

Parents of children with special needs are often confronted with difficult choices when seeking the appropriate care for their children. Such was the case for L.M., who fought to ensure a proper placement for her severely autistic son whom she had civilly committed out of concern for his safety and hers. The lower court overseeing the commitment process unfortunately ignored her pleas to discharge her son to a group home for his and her well-being and safety. Instead, the court held L.M. in contempt and fined her a crippling sum of \$10,000.

Representing L.M. on appeal to the Appellate Division,

litigation associate Brian M. Block, Esq. successfully obtained a complete reversal and vacation of the contempt citation and fine. The appellate court granted Mr. Block's uncommon motion for "summary disposition" and ruled that the lower court failed to follow the proper contempt procedures and that the \$10,000 fine violated both the court rules and L.M.'s right to trial by jury.

The attorneys at Mandelbaum Salsburg understand the unique obstacles and challenges facing parents like L.M. everyday and are ready to fiercely advocate on their behalves to achieve positive outcomes.

Finding the Right Fit: What Parents of Special Needs Students Should Know When Applying for College

By: Arla D. Cahill, Esq.

For many students who are classified in the public school as having an educational disability under the Individuals with Disabilities Education Act, the difference between the educational supports provided in high school and college or other post-secondary learning environments can be significant. A major difference is that, in high school, a classified student has a structured program with individually tailored accommodations and supports specific to the student's educational needs, called an Individualized Education Plan (IEP), that must be provided by the public school.

Colleges and universities that accept federal money cannot reject an otherwise qualified student's application for admission solely on the basis of a disability, but they are not compelled to implement the student's IEP. Rather, they are only obligated to provide "reasonable" accommodations to disabled students so long as the accommodations do not fundamentally alter the requirements of the college's programs, such as extended time to take tests, taking tests in a room free of distractions, sign language interpreters for the deaf, and the use of a note taker or recorder for class notes. A student who had an IEP in high school though may have other more significant educational needs in a higher education learning environment than what is offered by any given college.

Therefore, asking the right questions before committing to a particular college or post-secondary learning environment is important to ensure that the student is on a pathway to success rather than failure and disappointment. Here are some suggestions to consider:

What Are the Student's Educational Goals?

Determining whether a degree or non-degree program is the right option is a personal choice and may depend on many variables pertinent to the student's disability, interests and vocational aspirations. As of March 2019, there were 265 non-degree programs on university and college campuses across the country offering students with developmental and intellectual disabilities an opportunity to take college classes, engage in career development, vocational training and independent living activities, and participate in the social life of a college campus.



What Accommodations and Supports are Necessary?

Review the last IEP and most recent evaluations to prepare a comprehensive list of accommodations and supports that your child must have in order to successfully participate in a higher learning environment. This will be a useful tool when visiting prospective colleges and serve as a source of questions to determine if supports are available to address your child's specific needs. This list should also include specialized housing accommodations, sometimes called a "medical single", that may be needed to address the student's sensory issues.

Does the College Have a Formalized Program Specifically Designed with Learning Disabled Students in Mind?

Ask if the prospective college will provide direct support, such as assigning a learning disability specialist to help develop a learning plan tailored to the individual needs of the student, one-to-one tutoring, small class sizes, mentoring, study skills workshops, coaching, readers, scribes, life skills training, job training and internships, assistive technology, advocacy training, and counseling. Ask whether there are any student "ambassadors" with whom you and your child can speak with to get a sense of what their college experience is like as an educationally disabled student.

Are There Additional Fees Associated with Enhanced Accommodations and Supports?

In preparing a budget for college, it is important to ask if there are additional fees associated with having a greater level of support. The cost for learning disabled students enrolled in higher learning programs will vary greatly depending on whether the college is public or private, geographical location, the level of support required, whether the student is living in supported campus housing, and whether the college is inclusive or is solely for learning disabled students. Additional costs related to academic/therapeutic supports can range from \$5,000 to \$20,000 or more per academic year at a public college. Private colleges established solely for learning disabled students can cost in the neighborhood of \$40,000-\$60,000 per academic year. Inquire whether there are any aid packages, scholarships or grants available to help offset tuition and fees.

What Colleges Forget to Mention at Orientation

By: Michelle L. Scanlon, Esq.

As parents prepared their child for college this fall, their child likely attended a college orientation or were provided with an essentials checklist. But how many schools mentioned the importance of executing a Durable Power of Attorney and a Healthcare Power of Attorney? My guess is very few, if any.

A big misconception about a Durable Power of Attorney and Healthcare Power of Attorney is that these documents are prepared only for the elderly. But, having these documents as a young adult, especially a college student, is just as important, if not more. With the upcoming holiday breaks, this is the time to act.

Here's why.

Healthcare Power of Attorney - The Healthcare Power of Attorney is a legal document that gives another person the right to make medical decisions on behalf of that person if they are unable to do so.

The Healthcare Power of Attorney would allow a parent, acting as an agent, to assist his/her child with....

1. Accidents

Accidents are one of the leading causes of injuries in young adults between the ages of 18 and 25. Without a Healthcare Power of Attorney, a parent is no longer authorized to make medical decisions on behalf of their child over the age 18.

2. Mental Illness

Mental illness can begin to show itself at any age. However, statistics show that the symptoms or warning signs of certain mental illnesses – such as bipolar disorder, schizophrenia, and major depressive disorder – often appear in young adults in their late teens to mid-20s. If your child begins to experience this, a Healthcare Power of Attorney is imperative.

3. Health Insurance Portability and Accountability Act (HIPAA)

Your child may be on your health insurance, but once he or she turns 18 your ability to speak to their doctor is not automatic. The ability to communicate with your child's medical providers is especially important when your child goes off to college. It is likely your child will visit several different providers, such as the campus infirmary or local

urgent care. Have your child execute a Healthcare Power of Attorney and avoid, "Sorry, due to HIPAA, I am not authorized to provide you with any information."

Durable Power of Attorney - The Power of Attorney is a legal document that gives another person (or two), the right to manage that person's affairs should they become unable or unwilling to do so.

The Power of Attorney would allow a parent, acting as an agent, to assist his/her child with.....

4. Access to College Records

Some parents may be footing the tuition bill, but this does not mean they have the right to request access to their child's grades.

5. Assisting your Child with Paperwork

In addition to not being able to access your child's grades, the school's administration office will not communicate with you regarding disability accommodations, missing paperwork, or provide you with any information about tuition, financial aid or scholarships.

6. Study Abroad

If your child plans on taking advantage of his or her college's study abroad program, a Durable Power of Attorney is key to managing their affairs while out of the country. This will allow the parent to sign and deposit checks and handle any issues with banks due to foreign transactions.

To discuss your options for preparing a Durable Power of Attorney and creating a Health Care Power of Attorney, feel free to contact us at Mandelbaum Salsburg today.



PLAN/NJ'S Three Reasons Why People With Disabilities and Their Families Need Legal, Estate and Independent Living Plans



Planned Lifetime Assistance
Network of New Jersey, Inc.

Lifetime Advocacy for People with Disabilities

An individual with a physical, developmental or mental health disability needs a bedrock of carefully-designed support. For the family members, there are daily questions to answer. How will his medical costs be covered? What home environment is best? What activities and care does she need to thrive?

The Centers for Disease Control and Prevention indicates that 1 in 4 adults lives with a disability in the United States today. A significant disability can impact many areas of an individual's life, and it is essential to maintain a person's quality of life and make arrangements for their safety and protection. The approach must be individualized, person-centered and comprehensive, taking into consideration their wishes and the type of challenges with which they live.

A close family member often navigates the complex financial, legal, medical, housing and other systems that are so vital to their loved one's health and well-being. But who provides this essential coordination when that person is gone, or is no longer able?

PLAN/NJ is a non-profit organization comprised of qualified staff and volunteers who provide exemplary care coordination, guided oversight of financial affairs, and compassionate actions that enhance quality of life for individuals with disabilities and their families. This year, PLAN/NJ is celebrating 30 years of service and its Executive Director has identified three key reasons why legal, estate and independent living planning are so important.

REASON #1: Planning Increases Peace of Mind

An agency such as PLAN/NJ partners with families to provide a lifetime of assistance for people with differing abilities. Whether loved ones need these services now or in the future, this assistance is put in place whenever a family is ready, helping to maintain continuity and peace of mind for all concerned.

As just one example, meet Dennis, a PLAN/NJ client who

needs both guided oversight and an independent life since incurring more than one traumatic brain injury as an adult. His sister Barbara is his Legal Guardian and has relied on PLAN/NJ's trust administration services. She recently requested that PLAN/NJ also provide her with an assessment of his current living situation and referrals to expand his housing options, which resulted in his being able to move into a supported living home that also maintains his privacy and independence. "I will be going in for surgery and I am so glad to know that Dennis is settled. It is a great weight lifted off my shoulders," said Barbara.

REASON #2: Planning Enhances Safety and Protection

PLAN/NJ has helped hundreds of families to structure well-designed plans that ensure that their loved ones receive the public benefits they are eligible for and that protect any additional funds in Special Needs Trusts to further support their complex needs. In New Jersey, it is estimated that 132% of an individual's monthly Supplemental Security Income (SSI) benefits is needed to cover the cost of a studio apartment. When careful planning takes place, families can preserve public benefits while maintaining private resources, ensuring adequate support for basic and long-term needs.

REASON #3: Planning Preserves an Individual's Dignity, Health and Well-Being

Following a 'whole person' approach ensures that a loved one is never without the care, comfort, enjoyment, and engagement in life that is his right.

Recently, a family of a PLAN/NJ client named Rachel completed the independent living planning process on her behalf. She lives with Cerebral Palsy and needs full assistance with most activities of daily living. Pleasant and social, she most values spending one-on-one time with her parents and her respite care providers and being engaged in activities. "We realized what a challenge it would be if even just one of us were no longer able to support Rachel when she needed us most," said her mother Bonnie.

The Fulfillment Center at Employment Horizons: Making a Difference in the Lives of Disabled Individuals

Work plays a vital part in each of our lives and like many of us, for people with disabilities, it provides a place to go each day, opportunities to spend time with friends and the value of knowing that

their efforts give back to the community. For over 60 years, Employment Horizons, Inc. (EH), a non-profit organization has facilitated meaningful employment for disabled individuals as well as individuals who face

barriers to traditional employment opportunities. EH serves hundreds of individuals each year. Small businesses to government entities to Fortune 500 companies have counted on EH to provide employees who deliver excellent quality and service.

In addition to vocational training, job coaching, and job placement within the local community, EH also operates a Fulfillment Center at its headquarters located in Cedar Knolls, New Jersey. While some may consider tasks such as product packaging, kit making, assembly, re-conditioning and re-work to be routine or repetitive, at EH's Fulfillment Center, these tasks are carried out with enjoyment, diligence and attention to detail by 120 disabled individuals who happen to do this work 'better than most'. The reason is simple; they take pride in a job well done and have the patience and talent to excel at such projects where others may fail in comparison.

EH's Fulfillment Center is proud to partner with many companies both locally and abroad, large and small. For instance, in 2018, EH's uniquely skilled workforce was awarded one of the Fulfillment Center's largest contracts in history by a major telecom company that provides a steady stream of projects for 30 employees at the Fulfillment Center. The specialized efforts of the workers include re-conditioning twelve different components—components like cable connectors, adaptors and wires are

tested, cleaned and packaged before going back to the customer's distribution center for use by new customers. This valuable and necessary work assists the telecom company in fulfilling its corporate responsibility and "green initiatives".

Kevin is one of the personal success stories at EH. He works in the Fulfillment Center and tests power adapters using a device that the production crew members created

just for him. Kevin is known for being very detail oriented, making him the perfect fit for this job. Like all of us, it is important to Kevin and all of the people with disabilities that EH serves, to find that right fit.



Lisa Montalbano, MA is the Director of Development at Employment Horizons. Learn more about Employment Horizons and its services at www.ehorizons.org.



What's NEWS in the Special Needs Community

Guardianship, Mental Incapacity and the Right to Vote in NJ

All U.S. citizens have a federally guaranteed right to vote, but those under guardianship may not have that right in all states. New Jersey is one of 25 states where the fundamental right to vote is not automatically removed by guardianship. The NJ Constitution in Art. 2, § 1, ¶6 was amended in 2007 and includes the following language: "No person shall have the right of suffrage who has been adjudicated by a court of competent jurisdiction to lack the capacity to understand the act of voting." This means that to remove the right of suffrage from a person who is determined to be incapacitated, a court must conduct an inquiry specifically into the alleged incapacitated person's ability to "understand the act of voting," and must place that specific finding in the guardianship judgment.



Additionally, State and federal laws require that polling places and voting machines be accessible to people with disabilities. In particular, the "Help America Vote Act" requires that the voting process "be accessible for individuals with disabilities, including nonvisual accessibility for the blind and visually impaired, in a manner that provides the same opportunity for access and participation (including privacy and independence) as other voters." Persons with disabilities have a right to bring someone of their choice into the voting booth to assist them with voting and can also request special assistance from a poll worker.

NJ Special Needs Registry for Disasters

While property damage is the most visible impact of natural disasters, such as hurricanes, floods and wildfires, it is important to keep in mind that every major natural disaster disproportionately harms society's most vulnerable populations, particularly people with disabilities whose access to medications, shelter, assisted living devices and other necessities can become severely limited or non-existent during such disasters.

Individuals can sign up with the Special Needs Registry for Disasters at <https://www13.state.nj.us/SpecialNeeds/> so that first responders and community providers have an up-to-date list of where to find them in the case of an emergency. By registering on the website, NJ residents with disabilities and their families, friends and caregivers get an opportunity to provide information to emergency response agencies so that responders can better formulate evacuation plans, identify people who will need accessible shelter or transportation, and improve accessible notification or alert systems for such citizens. The information collected is kept confidential and secure; it is only used for emergency response and planning.



Mandelbaum Salsburg in the Community



On September 9th, 2019 LifeTown celebrated its grand opening. We are so excited to be part of this amazing 53,000 square foot, fully inclusive and accessible center where everyone celebrates and experiences life together. As a sponsor of the facility, we are proud to assist families in The Irving Mandelbaum Family Advocacy Room, which is located on the 1st floor and is open to families of individuals with special needs. Here, they can learn about future planning, talk one-on-one with attorneys about the laws that protect their children and much more. Additionally, we proudly sponsor the administrative offices, which are the hub of the facility. To learn more about LifeTown and the many programs they offer, please visit www.lifetown.com.



On September 15th, members of Team Mandelbaum joined in the Walk to Fight Alzheimer's at the beautiful College of Saint Elizabeth in Morristown, NJ. We walked to honor our family, friends, loved ones and clients who have suffered from Alzheimer's. Thank you to everyone who donated to our team - together we raised over \$2,000!

On September 22nd, Associates **Melody M. Lins** and **Philip Portantino** attended the Kessler Foundation's 18th Annual Stroll N' Roll where the firm had an exhibit table. This fun-filled family brings together people of all ages to change the lives of people with disabilities. The money raised advances the Kessler Foundation's medical rehabilitation research and funds disability employment initiatives that return people with disabilities to their homes, their communities, and the workplace.



On October 17th - 18th, **Arla D. Cahill** and **Michelle L. Scanlon** will be attending the 37th Annual Autism Conference presented by Autism New Jersey in Atlantic City, where the Firm will have an Exhibit table. Michelle will also be co-presenting at the conference where she will discuss "Addressing the Unique Financial Needs of Youth with Special Needs and Their Families."

On October 27th, **Arla D. Cahill** and **Brian M. Block** will be hosting the Firm's exhibit table at Thera-Palooza: The New Jersey Special Needs Therapy Fair and Halloween Spectacular at the Hilton Garden Inn in Springfield, NJ. This wonderful event combines Halloween fun for children with special needs and plenty of resources for their parents.

On October 27th, Member **Peter Levy** will attend the All Schools Special Needs 2nd Annual 5K. All Schools Special Needs is a non-profit organization that assists special needs children in the Ridgefield Park community with physical and medical equipment, educational supplies, technology, daily care, field trips and other resources that they normally would not be able to obtain for varying reasons including cost and availability.

On November 15th, Member **Casey Gocel** will be honored at The Boy Scouts of America 2019 Tribute to Women and Mary A. Mulholland Service Awards Luncheon. This event recognizes outstanding women who serve as exemplary role models for the youth of our Country through their avocations.

On December 11th, **Arla D. Cahill** will be presenting at a seminar presented by The National Business Institute on "School Law: Social Media and Apps, Cyberbullying, Privacy and Other Technology Issues."

What is a Special Needs Trust?



Special Needs Trusts (SNTs) are a type of trust that preserves the SNT beneficiary's eligibility for needs-based government benefits such as Medicaid and Supplemental Security Income (SSI). These trusts

may also be called a supplemental needs trusts, or "(d)(4)(A)" trusts after the federal law that authorized them, 42 U.S.C. § 1396p(d)(4)(A). Any individual under 65, who is disabled under the Social Security Administration standard, may place assets in an SNT to establish or maintain Medicaid eligibility. As a general rule, because the SNT beneficiary does not own the assets in the trust, he or she can remain eligible for benefit programs that have an asset limit. Additionally the federal law exempts transfers of assets into an SNT from a penalty.

However, in order to use the SNT to obtain or retain Medicaid benefits, both the trust document and annual SNT accountings must be disclosed and reviewed. There are several requirements in order to establish an SNT. Some of those requirements include but are not limited to:

- SNT beneficiary has been determined disabled under 42 USC 1382(a)(3)(A).

- SNT is irrevocable.
- SNT is for the sole benefit of the SNT beneficiary.
- Only specific individuals can establish the SNT (parent, grandparent, guardian, court).
- On the death of the SNT beneficiary, the State of New Jersey is the first remainder beneficiary and will receive all amounts remaining in the trust up to an amount equal to the total amount of Medicaid benefits provided, minus any reimbursement or recovery of Medicaid payments previously received by the State.
- Transfers to the trust after the SNT beneficiary reaches age 65 are prohibited.
- Cash distributions from the trust to the SNT beneficiary must be counted as unearned income.
- Annual accountings are required to be sent to the eligibility-determination agency, and to the New Jersey Department of Medical Assistance and Health Services (DMAHS) Beneficiary Administrative Action Unit (BAAU).
- In the case of a personal injury lawsuit recovery funding an SNT, the Medicaid agency must first be repaid for the Medicaid payments related to the tort before the SNT can be established.

Further information can be found at:
www.state.nj.us/humanservices/dmabs/clients/snt.html

Successful Resolutions for Two Unilateral Placement Cases

Recently, Arla D. Cahill, Esq, represented two special education students and their parents in separate cases in which the parents each wished to unilaterally place their children in an out-of-district educational setting over the objection of their school districts.

A unilateral placement occurs when an educationally disabled child is placed by a parent in a private school setting and the parent seeks the public school district's reimbursement by asserting a claim in a due process petition filed with the New Jersey Department of Education that the school district did not provide or offer the student with a free appropriate public education, known as "FAPE". Prevailing in such a case can be difficult for a parent because the parent has the burden of proving that (1) the district's program and placement fails to provide the student with a FAPE and (2) the private placement is appropriate for the student's unique educational needs. Before making the unilateral placement, parents are required to give the district ten (10) business days' notice of their intent to enable the district an opportunity to offer an appropriate in-district program and placement.

Ms. Cahill settled both of her cases in favor of the clients prior to the commencement of the respective due process hearings, saving the clients significant time and expense of litigation.



Education Law Practice Group

Mandelbaum Salsburg is very pleased to announce the formation of Mandelbaum Salsburg's Education Law Practice Group in order to provide sound advice and services to students, families, school employees, and school vendors and service providers. Chaired by Arla D. Cahill, Esq., the Education Law Group's Members include Raj Gadhok, Esq., and Peter A. Levy, Esq., and Associates Brian M. Block, Esq. and Michelle L. Scanlon, Esq.

Education law involves a broad and diverse range of legal issues that includes, without limitation, special education, student discipline, bullying and discrimination, labor and employment, and public contract matters. Mandelbaum Salsburg's Education Law Practice Group is unique in that it takes a multi-disciplinary approach to each client's matter by drawing upon the diverse skills and expertise of its attorneys in areas such as Special Education, Disability, Family, Litigation, Criminal, Employment and Corporate Law. Consequently, the Firm has the ability to comprehensively address every aspect of its clients' specific legal needs with the depth of knowledge that a full-service firm such as Mandelbaum Salsburg is uniquely situated to provide.

To learn more about our Education Law Practice Group, please visit www.lawfirm.ms/education-law.



In April of this year, Mandelbaum Salsburg expanded its Elder Law Practice Group with the addition of the New Jersey Elder Law Center now known as The NJ Elder Law Center at Mandelbaum Salsburg. With a focus on elder law, estate planning and closely related areas of the law, our goal is to protect everyone you love and everything you've earned. The Group provides effective, efficient, and client-centric elder planning strategies for clients to avoid the financially devastating consequences of a long-term healthcare need. We specialize in creating personalized solutions whether our clients wish to plan in advance of a healthcare need or are currently receiving care at home, assisted living or skilled nursing. Co-Chaired by Richard I. Miller, Esq., and Eric R. Goldberg, Esq., members include Counsel Jennifer E. Presti, Esq., Associates Shawna A. Brown, Esq., and Michelle L. Scanlon, Esq., and Of Counsel Jennifer B. Cona, Esq.

To learn more about the services we offer and how we can be of assistance to you, please visit www.njelc.com.

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