



The Gavel



Newsletter of the Lycoming County Paralegal Association

THE LCPA WISHES ALL ITS MEMBERS A VERY HAPPY THANKSGIVING

**When the Thanksgiving Dinner Host
Is a Trusts and Estates Lawyer**



*"I am now ready to serve the apple pie to each of you,
in equal shares, per capita and not per stirpes."*

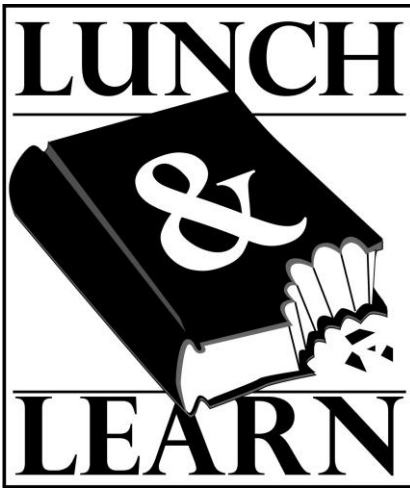
ANNUAL MEETING 2013

The annual meeting will be held on **December 10th** at noon at Meile and Rymysza. Please plan to attend. Lunch will be provided. If you are not able to attend, please submit a proxy vote. The nominations for the 2014 Board of Directors are as follows:

President – Michele Frey
Vice President – Sue Jones
Treasurer – Rachael Lepley Joy

Secretary – Pam Toseki
Director – Shelby Weber
Director – Jason Lepley

Director – Cathy Redden
Director – Stephanie Tempesco
Director – Michael Cromis

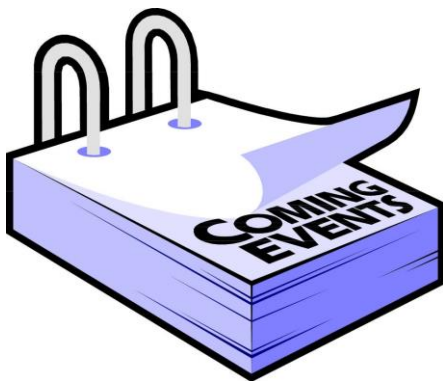


Guardian Ad Litem

On November 5th Attorney Angela Lovecchio hosted a Lunch and Learn about the new rules pertaining to guardian ad litem appointments. Attorney Lovecchio reviewed the new rules, explained the role of the guardian ad litem and provided sample reports. Nearly forty people attended the event. Attorney Lovecchio answered dozens of questions and reviewed many hypothetical scenarios.

In attendance at this event were Judges McCoy and Lovecchio who also answered several questions regarding the new rules relating to an appointed guardian ad litem.

The LCPA has received lots of positive feedback with respect to this well-attended event.



The LCPA is looking forward to having the following Lunch and Learn event:

Mark Your Calendar: **December 3rd**

Host: Attorney Dale Tice

Topic: Advanced Directives

The LCPA thank the local attorneys who are willing to host our Lunch and Learn events.

The LCPA relies on the local attorneys to conduct these events.

Two free CLE credits are provided to all hosts.

If you know of an attorney who is willing to host a Lunch and Learn, please contact Michele Frey at MicheleF@lepleylaw.com (tele: 323-3768)

Scholarships at Penn College:

Congratulations to **Lindsay Collins**, who was awarded the Maxine Stiffler/LCPA Scholarship!

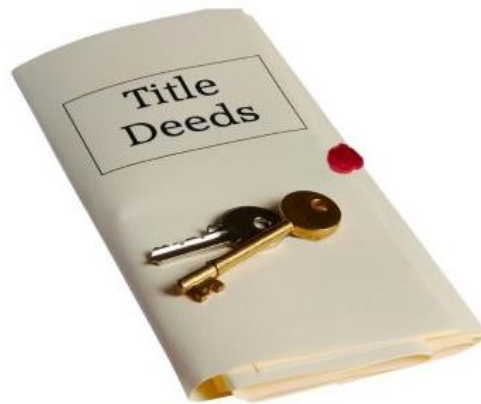
In addition to being enrolled in the Legal Assistant/Paralegal program at Penn College, she is minoring in Business Management and working full time at a local law firm.

The \$250 award is given to a student maintaining a minimum grade point average of 3.0. Our scholarship honors its namesake, Maxine Stiffler, deceased, by giving preference to non-traditional student applicants.

The LCPA also funds a \$150.00 Outstanding Senior Project Award at Penn College.



Membership applications are forthcoming. Most local attorneys and law firms sponsor the cost of membership to the LCPA. If you know of a paralegal who is interested in joining, please feel free to provide him/her with an application for membership.



Property Ownership

Most law firms provide real estate services to their clients. It is important that paralegals be able to answer the common question, “What is the difference between tenants in common and tenants by the entirety and joint tenants with right of survivorship?” The manner in which multiple owners (whether they be married couples, dating couples or friends) take title to real property can greatly affect their rights.

Tenants in Common: Each owner owns a specific percentage of the property. An owner can sell his/her interest in the property, or give his/her interest away, without the consent of other owners. There is no right of survivorship.

Tenants by the Entirety: Owners are married and each owns the undivided whole of the real property. There is a right of survivorship, so that upon the death of one, the survivor is entitled to the decedent’s share.

Joint Tenants with Right of Survivorship: This ownership provides that if one of the joint tenants dies, the remainder of the property is transferred to the survivor(s).

When clients are deciding how to own real property, it is important to consider potential creditors. There are circumstances where creditors can attach the interest of one debtor to real property and potentially force a sale.



LCPA products for sale!
Help save the environment and promote the LCPA

Reusable tote bag - \$3 each or two for \$5

Reusable insulated lunch bag - \$5 each or two for \$9

Reusable water bottle - \$5 each or two for \$8

While Supplies Last....

Limited quantities of other LCPA Products

Cookbook - \$10 each or two for \$15

Mugs - \$5 each or two for \$8

T-shirts (medium only) - \$5 each or two for \$7

SCAMS

TARGET YOU

PROTECT YOURSELF

Consumer Advisory – Advice from PA Attorney General Kathleen Kane:

Unfortunately the holiday season is the time of year when many opportunistic scam artists try to take advantage of consumers. Don't be fooled! Take precaution!

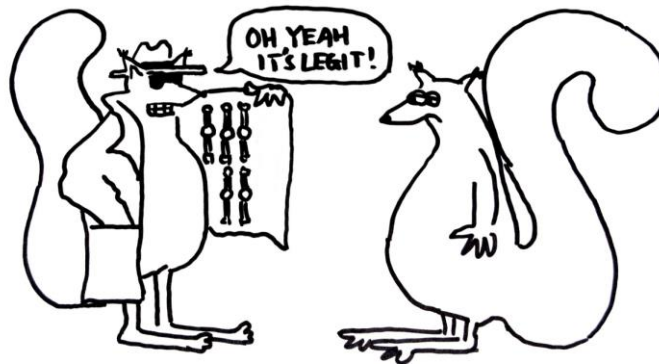
Many of us are worried about our home's furnace and chimney this time of year. Consumers should be skeptical of companies or contractors that are not based in Pennsylvania, offer free or low cost cleaning/inspection or claim expensive repairs are immediately necessary.

Attorney General Kane offers the following advice for consumers:

- Get a second opinion and several bids. Check to see if your contractor is affiliated with any nationally recognized groups, such as the Chimney Safety Institute of America.
- Check the contractor's references. Reviews and other information can be found online with the Better Business Bureau.
- Avoid agreeing to same day installation. Request a photo or video as proof of the recommended repairs.
- Don't accept broken debris as evidence of that chimney repairs are needed. Ask to see what is broken or collapsed.
- Learn about products and repairs that are specific to furnaces, fireplaces, and chimneys before the service person arrives.

Follow these guidelines when moving forward with cold weather repairs:

- Try to have your chimney or furnace serviced on a yearly basis to catch damage that can occur even when a fireplace or furnace is used infrequently.
- Remember to obtain a copy of any proposal or contract. Contracts should contain specifics concerning payment and start/stop dates, plus a "Notice of Cancellation," which gives consumers three business days to cancel a contract when the contract is signed in a consumer's home.
- If the repair work costs more than \$500, verify that the contractor is registered with the Office of Attorney General's Bureau of Consumer Protection. Use the online registration form or call 1-888-520-6680. The OAG encourages consumers to use registered contractors when deciding to invest in home improvements.





JOB BANK

The LCPA Job Bank accepts employment postings for positions currently available.

Advertisements placed by attorneys and law firms are free.

Contact Michele Frey at Lepley, Engelman & Yaw (323-3768 or MicheleF@lepleylaw.com).

Michele Frey is the 2013 editor of *The Gavel*.
If anyone has any articles or contributions to *The Gavel*,
please contact Michele at MicheleF@lepleylaw.com



2013 LCPA Board of Directors

- Pam Toseki, President
- Stephanie Tempesco, Vice President
- Rachael Lepley Joy, Treasurer
- Sue Jones, Secretary
- Michele Frey, Director
- Jason Lepley, Director
- Cathy Drawbaugh Redden, Director

Legal Laughs

Q: What do you call a lawyer gone bad?
A: *Senator*.



The 2013 LCPA Board of Directors, Pam Toseki, Sue Jones, Cathy Drawbaugh, Stephany Tempesco, Rachael Joy, Jason Lepley and Michele Frey wish everyone a very merry holiday season.



Reminder to LCPA Members: The annual meeting is important not just because we are voting on next year's officers and directors, but it also is the forum with which our current board of directors recaps for general membership what has transpired during the year and reports our fiscal solvency. However, it's not all work at these annual meetings! The LCPA will be providing lunch (provided by Mel's Catering) and there will be plenty of opportunity to socialize and enjoy some group time. So please do plan to attend, but if you're unable to do so, kindly provide an LCPA member with your proxy vote. One thing we must accomplish at our annual meeting is a quorum for voting. Thank you.



The LCPA is looking forward to another great year!