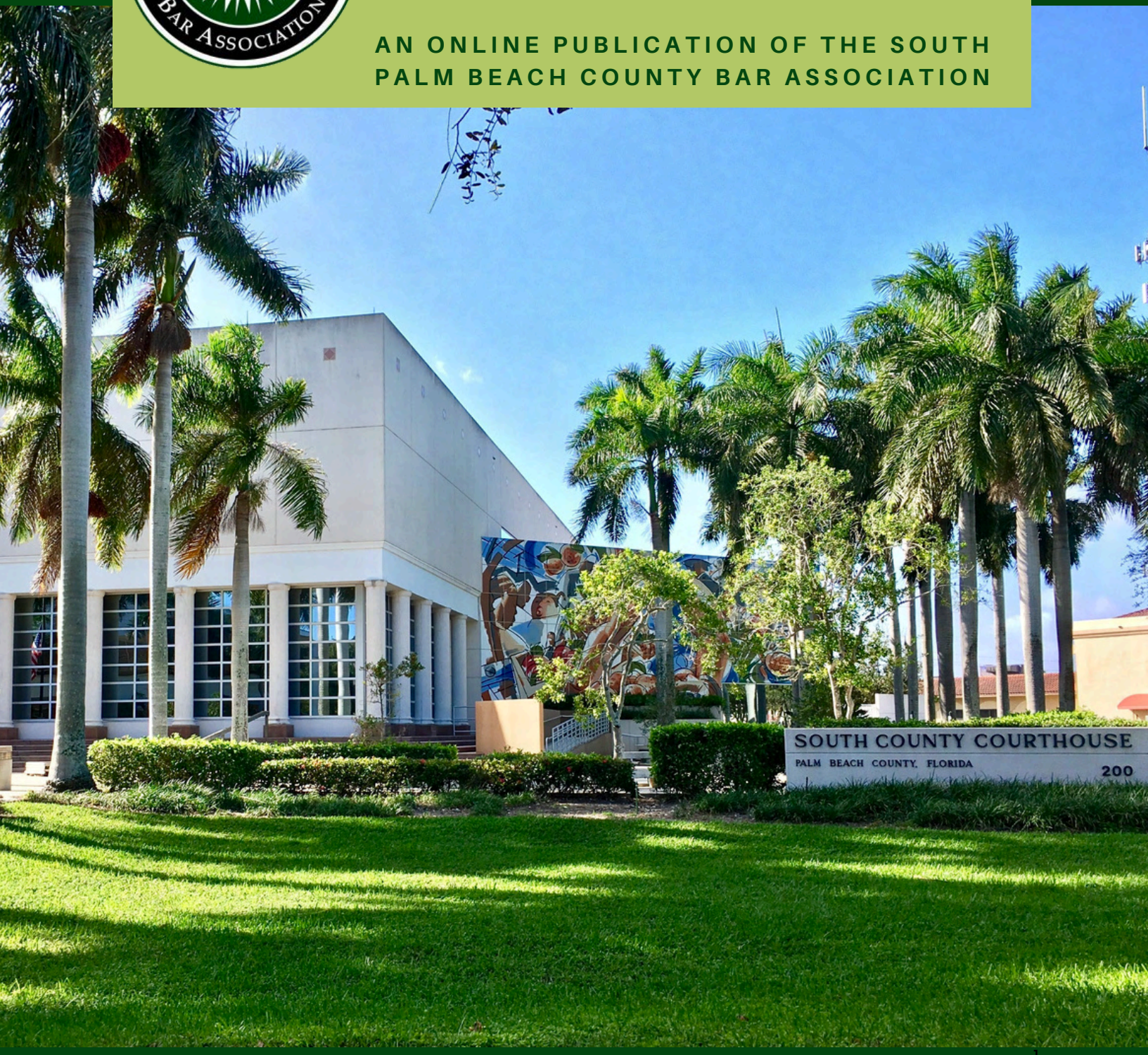
THE ADVOCATE

AN ONLINE PUBLICATION OF THE SOUTH PALM BEACH COUNTY BAR ASSOCIATION



FALL/WINTER 2025 EDITION

THE ADVOCATE

An Online Publication of the South Palm Beach County Bar Association

Message from Our President

Sean Lebowitz

Dear Members of the South Palm Beach County Bar Association,

Happy Holidays! I hope this season brings you health, happiness, and a time to relax and make memories with family and loved ones.

As we near the close of 2025, the Association expresses our gratitude to each of you for participating in our events. Whether it was competing with our colleagues and Judges at our annual tennis tournament, attending our monthly lunches, regular happy hours, or participating in our inaugural South County Judicial Panel featuring Judge Burton, Judge Martz, Judge Burkhart, Judge Delgado, Judge Surber, and Judge Silver, we certainly had a busy and meaningful year. We owe our appreciation to our members and sponsors for making our events so special and well attended.

Most recently, we capped off the year with our annual holiday party. The evening was a wonderful reminder of the camaraderie and spirit that make our Association so unique. I am excited for what the new year brings, including our monthly luncheons featuring our Chief Judge, Florida Bar President, and newly installed Clerk of Court, our Diversity and Inclusion events which should bring a lively legal debate and our Probate Symposium and Trivia Night, among others. Wishing everyone a happy holiday and new year!

Sean M. Lebowitz, Esq.
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Editor's Corner

Emily Pineless, Esq.
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Jeremy Dicker, Esq.
Co-Editor-in-Chief

As we close out this year, we wish everyone happy holidays and a wonderful new year ahead!

In this latest edition of *The Advocate*, it includes articles regarding recent developments in law, information from colleagues across our association, and features a recap of exciting events hosted this past year.

We are grateful for your contributions and continued support to the South Palm Beach County Bar Association, which in turn allows for us to publish great content.

Warmest holiday wishes!

The South Palm Beach County Bar Association's Mission Statement

The South Palm Beach County Bar Association is committed to excellence in the legal profession through education, member interaction and collaboration, and community outreach. The Association welcomes diverse perspectives, ideas and experiences. We strive to create an environment where individuals of all races, colors, ethnicities, cultures, religions, genders, sexual orientation, gender identity and expression, nationalities, ages, disabilities, and marital and parental status thrive professionally and contribute to our goals. In fulfilling this mission, the Association seeks to uphold the highest degree of civility, ethics and professionalism.

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Creating a Successful Elevator Pitch

By Daniel Haverman,
Board Certified
Civil Trial Lawyer

We have all heard the phrase “Elevator Pitch.” So much so that it has become part of the language of business. The “elevator pitch” metaphor developed out of the hypothetical situation that you are literally in an elevator with one minute or less to say who you are and what you do. What would you say? And that becomes your elevator pitch.

It is important to remember that this is not a sales pitch. It is a creative and succinct way to generate interest in the listener about your business.

These are the **seven rules** for creating an engaging elevator pitch.

1. Don’t do your elevator pitch in an actual elevator.
An unsolicited pitch in an elevator is basically face-to-face cold calling, and very uncomfortable for the one receiving it. Unless someone asks you what you do, simply say “hello” or “good day” to them. The elevator pitch is meant to be utilized outside of the elevator and in the proper environment.

2. Make it compact and real.
It needs to be short. This is a quick pitch. Your pitch should be more like a work of art than a science project. Make it succinct and expressive; something you practice carefully, and present professionally and cohesively. You also need to be natural. You want to rehearse, so that you are authentic and can talk without sounding rehearsed.

3. K.I.S.S.
Keep it simple. Don’t try to explain everything you do in the very short amount of time you have. It will either be too much information (which goes against rule number two) or too vague to be of any value. By keeping your elevator pitch simple, you have a better chance to catch the listener’s attention, engage them with your creativity, and create interest in your products or services.

Continued on following page

4. Avoid using jargon.
Be aware of speaking "your work" language – legalese that you regularly use as an attorney with other lawyers. At any point while you're talking, if someone has to say, "What does that mean?" you have officially lost them. Push the button for the next floor and exit now (that's a metaphor).

5. Share your USP.
Your USP is your Unique Selling Proposition. It is a brief summary of your practice that helps others understand the value of what you do. One example of how to craft a concise USP is to alter a bland, general statement such as, "I practice intellectual property law" to something like this instead, "I help companies and individuals have ownership of their names and created materials." This is short, powerful, and informative. It is the perfect combination for part of an effective elevator pitch.

6. Start with the benefits.
For your elevator pitch, this could be something as simple as, "when people get hurt, I get them money." You want to focus on the benefits to the client "after" the service you provide, which invites conversation about how you do that.

7. Pass the eyebrow test.
If what you say to someone causes their eyebrows to go up, you've got their attention! You've left the listener wanting more, and that's precisely what you want to accomplish. On the other hand, if the listener's eyebrows scrunch down, you've just confused them. Find a new pitch.

A successful elevator pitch is a clear and concise message that communicates who you are, what you do, and how you can help others. It should be memorable and easy to understand so that people can easily refer you to potential clients or customers.

When you attend networking, business, and even casual events, introduce yourself to others using your elevator pitch. This will help them remember you and what you do.

Beyond the Affair: Helping Clients Heal, Decide, and Rebuild After Betrayal

By Jianny Adamo

"My wife has deceived me, and no matter how hard we try—even going to therapy—we can't seem to fix what broke in our marriage. She tries to please me. I try to show affection, but I can't find the respect or admiration she needs. I tell her this often, yet even though she strives to live by values and principles, I can't see her that way anymore. And still, I can't seem to make the decision to divorce."

For the next hour, John shared his pain with ChatGPT, searching for relief from his suffering. Beside him, his wife, Josie, lay fast asleep—her skin soft and rosy, like the angel he once fell in love with. How could the woman who made his heart come alive thirteen years ago now be the same person who lied, manipulated, and betrayed his trust?

John glanced at the time—3:00 a.m. glowed from his device. He had compiled nearly 3,000 words of advice from artificial intelligence, yet felt as lost as when he began. Overwhelmed, he pressed the share icon and forwarded the conversation to his therapist.

Betrayal can shift the brain from homeostasis into survival, breaking down the foundation of communication and safety that marriage depends on.

The Neuroscience of Betrayal Trauma

Betrayal trauma—a term coined by psychologist Dr. Jennifer Freyd (1996)—describes the trauma experienced when someone we rely on for safety, love, or survival violates our trust. Unlike other forms of trauma, betrayal trauma creates a conflict between **attachment** (the science of love) and **survival**.

Unresolved, it can disrupt every area of life:

- **Cognitive**: Impaired concentration, intrusive thoughts, fragmented memory
- **Emotional**: Shame, guilt, confusion, fear of intimacy, emotional dysregulation
- **Relational**: Avoidance, over-dependence, difficulty trusting future partners
- **Physical**: Chronic fatigue, autoimmune issues, gut dysbiosis, headaches, sleep disorders
- **Spiritual/Existential**: Loss of meaning, questioning self-worth, mistrust in humanity or God

Betrayal hijacks the brain's survival, memory, and attachment systems—fusing love with fear.

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When the Past Shapes the Present

Three years after discovering the betrayal, John still relived it regularly. Once an optimistic man, he had become cynical, irritable, and anxious. He isolated himself from friends and family who knew of the affair, deepening his loneliness. No matter what he demanded from Josie to make things right, nothing seemed to erase the damage.

At the core was **shame**.

Betrayal reaches deep into the soul, making it difficult to trust not only others—but ourselves. Healing cannot begin until we examine what truly broke: our sense of self.

For many, betrayal in adulthood echoes earlier wounds. In John's case, the connection became clear only when he confronted his childhood losses. After his mother's death, his father remarried quickly, and the siblings were sent to live with different relatives. His once-secure family vanished overnight. The abandonment, though never spoken of, had lived in him for decades.

It wasn't until John acknowledged how that early rupture shaped his perception of trust that he began to heal.

Healing, Growth, and the Hard Choice

Marriage calls us to love—and sometimes, to evolve. Growth can happen together or apart, but healing must come first. For John, resolving his trauma was pivotal to making a clear decision about whether to stay or divorce.

When he faced his wounds without distortion, he could finally see his situation through clarity rather than victimhood. He released patterns, roles, masks, false beliefs and old stories about himself and what marriage "should" be and began to rebuild himself as a healthier, more authentic partner.

Infidelity by the Numbers

Research suggests that 20–40% of married individuals will experience physical infidelity, and 30–60% when emotional affairs are included. Despite the breach, a significant number of couples—60–75%—attempt to stay together or reconcile, at least in the short term.

However, only about 15–25% fully recover and rebuild a healthy, thriving relationship.

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The factors that most strongly predict recovery include:

- **Full disclosure and accountability**
- **Immediate cessation of the affair**
- **Commitment from both partners to therapy**
- **Each taking responsibility for their part in the dysfunction**
- **Consistent work to rebuild trust, transparency, and communication**

When these components are present, couples can transform their pain into purpose—creating not just repair, but renewal.

Rebuilding: Breaking Generational Cycles

In John and Josie's case, they ultimately chose to rebuild. Their decision was not just for their three children but for themselves—to end the intergenerational pattern of abandonment and betrayal that had silently passed through their families.

Through the painful process of rebuilding, they discovered a deeper truth: **healing from betrayal requires courage to confront one's own story**. In doing so, they not only restored their marriage but created a **new legacy**—one rooted in honesty, emotional intimacy, and mutual respect and admiration.

Their story mirrors what I witness in my clinical practice: recovery after betrayal is possible when couples are guided through a trauma-informed process that integrates emotional regulation, attachment repair, and personal accountability.

The Decision to Stay or Divorce

Understanding the psychology of betrayal trauma is essential. Individuals struggling with indecision—whether to reconcile or divorce—are not simply weighing legal or financial considerations. They are navigating a **neurobiological survival response** to profound emotional injury.

Attorneys who can compassionately recognize these trauma dynamics are better equipped to support clients' clarity and self-agency. Partnering with trauma-informed clinicians provides clients with the psychological stabilization they need to make sound legal decisions, protect their mental health, and—when possible—prevent unnecessary litigation.

Clients can heal from betrayal trauma, rebuild healthy boundaries, and approach transitions with grounded clarity. With support, families move beyond pain and toward emotional and relational integrity.

Jianny Adamo, LMHC, LPC, is the Founder of Fearless Love Counseling and Coaching and an Amazon Best-Selling Author of From Love Trauma to Fearless Love.

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Saving Families in Crisis: Why the Marchman Act, Baker Act, and Guardianship Are Critical Legal Tools in the Fight Against Substance Use and Mental Health Disorders

By Mark G. Astor

Every week, our phone rings with calls from terrified mothers, fathers, and siblings who have reached the end of hope. They call us from all over the country; we are typically the last port of call. Their loved one is trapped in the devastating cycle of substance use, untreated mental illness, or both. The family has tried everything: therapy, treatment centers, boundaries, and tough love. Nothing has worked, and by the time they find us, chaos has often consumed the household, and the question they ask is painfully simple: "Is there anything we can do, or is this the end of the road?"

The answer, in Florida, is yes. First, Florida has excellent behavioral health treatment, especially after the Sober Homes Task Force did such a stellar job of cleaning up the treatment industry. Second, our state provides three powerful legal mechanisms—the Marchman Act, the Baker Act, and Guardianship—that allow families and courts to intervene when an individual's illness has stripped them of the ability to make rational, self-protective decisions. Used correctly, they represent a family's last, best chance to save a life and restore stability.

The Marchman Act: A Civil Pathway to Treatment and Recovery

The Hal S. Marchman Alcohol and Other Drug Services Act of 1993—known simply as the Marchman Act—is one of the most compassionate and misunderstood laws in Florida. It empowers families to petition the court to compel an individual into assessment, stabilization and treatment, when voluntary efforts have failed. In essence, it recognizes substance use as a disease, not a moral failing, and gives loved ones the legal standing to step in before tragedy strikes.

The Marchman Act is a civil process. It allows courts to mandate treatment in clinically appropriate settings while preserving due process rights. Judges can issue stabilization orders, treatment mandates, and even compliance monitoring for up to ninety days, extendable upon good cause. The Marchman Act transforms despair into direction. It gives families a roadmap out of chaos and offers loved ones a second chance at life. We have seen the Marchman Act save hundreds of lives.

The Baker Act: Restoring Safety and Stability in Crisis

When mental illness escalates into acute danger—self-harm, psychosis, or violence—the Florida Mental Health Act of 1971, commonly known as the Baker Act, becomes essential. This law authorizes involuntary examination and, when appropriate, temporary hospitalization of individuals who pose a danger to themselves or others due to mental illness.

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The Baker Act is not a treatment statute. All too often, families receive poor advice, or do their own research, and file a pro se petition for assessment and stabilization, only to find out that this is a statute that authorizes the state of Florida to take temporary custody of the patient, effectively making them a ward of the state while the state becomes their new legal guardian. It effectively terminates the ward's right to make medical and mental health care decisions for themselves and hands them over to the state. It also terminates the rights of a designated Health Care Proxy.

While often misunderstood as punitive, the Baker Act is designed to protect individuals during their most vulnerable moments. It creates a temporary pause in crisis—up to seventy-two (72) hours—allowing trained professionals to assess, stabilize, and recommend further treatment. For families, it often represents the first moment of relief after weeks, months, or years of escalating volatility.

In our years representing families, we have learned that a Baker Act is rarely the end of the journey—it's the beginning of a treatment plan. Once a person is stabilized, the family must decide how to maintain that safety and continuity of care. This is where strategic legal action—linking a Baker Act with a subsequent Marchman Act and/or Guardianship filings—bridges the gap between crisis stabilization and long-term recovery and ensures that the state is only temporarily in the "driver's seat."

Guardianship: Protecting Those Who Cannot Protect Themselves

There are times when neither the Marchman Act nor the Baker Act alone is enough. When an individual's chronic illness, cognitive impairment, or long-term addiction renders them incapable of managing their own affairs, guardianship may be necessary. Guardianship is also a far broader form of relief as the Marchman Act provides only an order for treatment and can give a family considerable control over what is typically an out-of-control situation.

Under Florida law, guardianship allows a court to appoint a surrogate decision-maker, the guardian, to manage personal, financial, and medical affairs for someone who is incapacitated. In the context of substance use and mental health, it can be a vital safety net—especially for young adults who lack insight into their illness which creates risk to themselves or others.

In our practice, we often use guardianship as a stabilizing structure after repeated Marchman or Baker interventions have failed. It provides continuity, oversight, and accountability. A well-structured guardianship can prevent relapse by ensuring that treatment decisions, housing, and finances align with clinical recommendations rather than the person's impulsive or self-destructive choices.

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The Intersection of Law and Love

The truth is that legal intervention in these cases is not about punishment—it is about protection. Substance use and mental illness are diseases that erode the very faculties—judgment, insight, self-preservation—that people need to seek help. Families often feel powerless because the person they love refuses care, yet the law empowers them to act compassionately and decisively.

When deployed thoughtfully, the Marchman Act, Baker Act, and guardianship statutes integrate legal authority with clinical expertise to create a continuum of care that prioritizes safety, dignity, and recovery.

Building a Coordinated Response

As members of the legal community, we are uniquely positioned to bridge the gap between the courts and the behavioral health system. Attorneys who understand these statutes can educate judges, clinicians, and families about their interplay. Judges who grasp the nuances can order care plans that emphasize treatment over punishment. Mental health professionals who collaborate with lawyers can create recovery pathways that sustain long-term wellness.

In Palm Beach County, we are fortunate to have a judiciary that increasingly recognizes the importance of therapeutic jurisprudence—using the law as a tool for healing rather than harm. But there is still work to be done: too many families remain unaware of these legal options until it is too late. Our collective responsibility, as legal professionals, is to bring these tools out of the shadows and into the mainstream of family advocacy.

Conclusion: A Call to Compassionate Action

These laws were written to intervene in moments of crisis. Still, they also reflect something more profound about our shared humanity: the belief that no one is beyond help, and that families deserve every possible avenue to bring their loved one home safe. The Marchman Act, Baker Act, and guardianship are not just legal instruments—they are expressions of hope codified in Florida law. When we use them wisely, collaboratively, and compassionately, we do not just change one life—we change the trajectory of an entire family.

Mark G. Astor, Esq. is Co-Founder of The Mental Health and Addiction Law Firm.

Reminding Clients of the Perilous Pitfalls of the ChatGPT Contract Trap

By Angelo Gasparri

The appeal is undeniable. AI contract generators promise to create employment agreements, vendor contracts, and partnership documents in minutes rather than days. The cost savings seem enormous—why pay thousands in legal fees when software can produce a "good enough" contract for fractions of this amount? This thinking ignores a fundamental reality: contracts are not just documents; they are risk allocation mechanisms. Every clause shifts liability, establishes performance obligations, or provides protection in ways that may not become apparent until disputes arise. AI systems understand language patterns, but they do not understand business risk.

Natural Language Models (NLM) that enable AI to rapidly fuse information frequently lack the context and distinction that provide the specificity parties are seeking. NLM attempts to divine a singular result from millions of pieces of input. As a result, it cannot help but generate a general response when particularity is required. Consider AI generating a software licensing agreement. The system might produce professional-looking terms about usage rights and payment schedules. But it could miss industry-specific warranty disclaimers, overlook regulatory compliance requirements, or create termination clauses that favor the other party. These are not obvious mistakes—they are subtle deficiencies that only become problems when the relationship sours.

Where AI Contract Generation Fails

AI tools frequently embed critical legal terms into paragraphs that appear correct, but hide ambiguities and subtleties that matter. One of the hardest challenges for even experienced legal practitioners using lawyer specific tools is not being persuaded by the effectiveness of prose and presentation. Unfortunately, this excellent prose can include substantive legal deficiencies that create unenforceable agreements or unexpected liability that a lay user will not identify.

Jurisdiction-specific requirements present particular challenges. Contract law varies significantly between states, and AI systems often default to generic language that may not comply with local law. A non-compete clause enforceable in Florida might be void in California. Warranty disclaimers that work in commercial settings might be prohibited in consumer transactions.

AI systems also struggle with industry-specific regulations. Healthcare contracts need HIPAA compliance provisions. Financial services agreements require regulatory disclosures. Construction contracts must account for lien laws and bonding requirements.

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Generic AI tools do not understand these specialized requirements, creating compliance gaps that could trigger regulatory enforcement. Then there is the integration problem. Business relationships rarely exist in isolation—new contracts must coordinate with existing agreements, corporate policies, and operational procedures. AI systems cannot review your other contracts to ensure consistency or identify conflicts that could create competing obligations.

When AI Might Actually Help

AI contract tools are not inherently dangerous—they are dangerous when used inappropriately. Limited applications with proper oversight can provide legitimate value. Template generation represents the safest use case. AI can create first drafts that human attorneys then customize for specific situations. This approach captures efficiency benefits while maintaining legal supervision. Due diligence reviews show promise for AI assistance. Systems that identify missing clauses or unusual provisions help attorneys focus their review. Contract analysis—comparing proposed terms to company standards—represents another area where AI can augment rather than replace legal judgment.

Avoiding the Contract Trap

The most important principle is simple: never use AI-generated contracts without legal review. This is not just good practice; it is essential risk management. When working with attorneys who use AI assistance, clients should understand supervision procedures and the manner in which attorneys add value to AI-generated content. The more they understand as to what steps ensure accuracy and completeness, the more likely they are to understand what attorneys contribute to the AI-driven world. For a businesses considering AI contract tools, focus on systems designed for professional use rather than consumer applications. Enterprise-grade tools typically include better accuracy controls and audit trails. Remember that contracts are investments in business relationships, not just legal compliance exercises. The few hundred or thousand dollars saved by avoiding legal review becomes meaningless if your agreement fails when you need it most.

Smart Contract Strategy in the AI Era

Contract generation through AI touches every aspect of business law—from the documents themselves to professional liability, regulatory compliance, and business risk management. Getting it wrong can affect your operations, relationships, and legal protection. I focus on transaction structures that work whether you are dealing with traditional contracts or AI-assisted drafting. My experience with complex business deals means understanding where shortcuts create real risks and where efficiency tools actually help. When your contracts need to perform under stress, having a team who understands both the technology and the transaction makes all the difference.

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Professional Responsibility in the AI Era

Even though Law firms are scrambling to perform more efficient services using AI, clients should be aware that we face evolving professional responsibility scrutiny. Lawyers being sanctioned for using improper or non-existent case law is just a bad beginning to an industry adapting to change. Most state bars now require disclosure when AI assists in legal work, and attorneys remain fully responsible for the accuracy and appropriateness of AI-generated content. This creates a paradox: if lawyers must review and verify everything the AI produces, what efficiency gains remain? The malpractice exposure is real and growing. When an AI-generated contract fails to protect a client's interests, the attorney bears liability for that failure. Professional liability insurance may not cover AI-related claims, especially if the attorney failed to follow emerging best practices for AI supervision.

Business Risks Beyond Legal Malpractice

Companies that generate their own contracts using AI face different but equally serious risks. When AI-created agreements prove unenforceable, businesses lose the protection they thought they had purchased. Consider AI generating a vendor agreement with inadequate indemnification clauses. If the vendor causes damage to your customers, you might discover too late that your contract does not shift liability appropriately. The savings from avoiding legal fees pale compared to the exposure from inadequate risk allocation. Integration failures create operational headaches. AI-generated employment agreements that conflict with existing HR policies create confusion and potential liability for inconsistent treatment. Vendor contracts that do not align with procurement procedures can disrupt supply chains.

The single greatest errors our practitioners find in litigating contracts are clarity of expectations and measurable criteria to establish contingencies. Clients often rely upon how they believe the deal will unfold and fail to design frameworks that identify both success and failure. AI does little to assist in understanding this lack of clarity and specificity.

Angelo Gasparri is a Partner and Business Unit Leader for Kelley Kronenberg's Commercial Transactions team. Prior to transitioning to the private practice of law, Angelo was a Strategy Consultant specializing in complex enterprise transition and the impact of technology on people and operations. He is the Chair of the Corporate, Business and Bankruptcy Committee of the SPBCBA.

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SPECIAL CONSIDERATIONS IN WORKING WITH DIVORCING CLIENTS TO RESOLVE THEIR REAL ESTATE ISSUES

By Laurie Dubow

This quote from actor/comedian, Amy Poehler, sums up the divorce process perfectly:

"Imagine spreading everything you care about on a blanket and then tossing the whole thing up in the air. The process of divorce is about loading that blanket, throwing it up, watching it all spin, and worrying what stuff will break when it lands."

As Divorce Professionals, we often must sort through the debris and help individuals put the pieces back together. In almost all cases, the housing situation is at the core of chaos, requiring significant attention.

It truly takes a village to help our clients sort through the complex emotional and financial issues. Below is a summary of five ways that working with divorcing couples in a real estate transaction requires special consideration:

1. **EMOTIONAL DYNAMICS AND MOTIVATIONS**: Before, during, and after the divorce process, everything is emotionally super-charged. Our clients are going through a "mourning process", with stages of denial, sadness, anger, depression and acceptance- often even during a single conversation! This can often be exacerbated by a positive or negative emotional connection to the home. It is essential to help clients balance the emotional, psychological and financial considerations so that they make the best possible choices. Managing emotions and situations calmly and professionally is key to a successful outcome.

2. **NEED TO ESTABLISH TRUST**: It is crucial to establish neutrality and set realistic expectations from the start. Because the real estate professional may be brought in by one side, or court ordered by the Judge, it is essential to develop trust with all parties. In addition to the two divorcing clients, there are often a variety of attorneys and financial professionals in which the realtor must establish the perception of confidentiality, neutrality, and fairness to both sides. It is necessary to clarify communication channels and set ground rules for expectations regarding documentation requirements.

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3. **LEGAL ASPECTS AND COURT INVOLVEMENT**: There are a variety of legal documents specific to the real estate transaction that must be understood and considered when making decisions regarding how to proceed, such as the MSA (Marital Settlement Agreement), confidential real estate agreements, court orders, and sorting through documents establishing homestead and legally responsible parties. These documents may direct issues regarding pricing, timing, showings, upkeep of the property, and other pertinent factors. As the transaction proceeds, there may be situations that require Attorney or Court approval, which can cause delays or complications. Thorough documentation is an essential component to a successful outcome, because the court may require presentation of documents, timelines and conversations at any time during the process. Respecting legal boundaries and understanding each professional's role in the process is essential.

4. **CONFLICTING INTERESTS & GOALS**: There are often different levels of motivation to sell the property. If one party is living in the home, they may be conflicted about the sale and afraid to make a change. They may make it difficult to show the property, keep the property unkempt, or refuse to make recommended repairs or properly upkeep their homestead. This behavior may result in decreasing the value of the home or delaying the sale. One party may use the home as strategic leverage, or to spite the other party. While this struggle is ongoing, there are often excessive carrying costs, legal fees, and other bills that may pile up. As a matter of course, the attorneys and other professionals may not recover their fees until the sale of the house is complete.

5. **FINANCIAL COMPLICATIONS**: Determining who is responsible for the upkeep of the property, paying the mortgage, utilities and homeowner fees, and how these expenses might get reimbursed at closing falls under the legal umbrella, but can affect the ability to properly market the property. Establishing proper communication channels between the divorcing parties and the professionals "involved in the case is an important step in avoiding unnecessary delays and conflicts. In situations involving a long, drawn out process, there is often fatigue on the part of the divorcing parties as well as the professionals who have deferred payment of fees until the property is sold.

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In conclusion, it is a fact that most people going through the divorce process must make changes and decisions regarding their housing. Every case is different, with unique individuals, families and challenges. Resolving issues that arise with an optimal outcome and minimal collateral damage takes teamwork, patience, and communication. Or, as Maya Angelou describes in her book I Know Why the Cages Bird Sings, “Hoping for the Best, Preparing for the Worst…and unsurprised by anything in between.”

Laurie Dubow is a trusted Real Estate Broker, with expertise in working with clients in matters of Divorce, Probate, Estate Sales, Elder Law, Partition Sales and as an expert witness. Laurie handles both residential or commercial real estate matters.

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Tiny Accounts, Big Future: How the OBBBA's 'Newborn IRA' Is Changing the Legacy-Planning Game

By Chioma Deere

Chioma Deere is a Trusts and Estates attorney in the South Florida office of Schwartz Sladkus Reich Greenberg Atlas LLP. She focuses her practice on trusts, elder law and probate administration.

As practitioners, including those outside of the estate-planning world—but who nonetheless serve clients with assets—it is worth being aware of a relatively new feature of the 2025 One Big Beautiful Bill Act (OBBBA) that may come up in conversations with clients. The law creates a new class of custodial retirement-style account for children (sometimes called "Trump Accounts"), and while the direct estate-planning impact may initially feel indirect, it can play a meaningful role when integrated into a multi-layered legacy and tax-planning strategy.

The Basics

Under the OBBBA, U.S. children under age 18 may be the initially the beneficiaries and after 18, the owners of a new account that essentially behaves like a traditional IRA. Contributions (up to $5,000 per year indexed) can be made before the child turns 18, and for children born between January 1, 2025, and December 31, 2028, a one-time federal contribution of $1,000 is supposed to be added. Until age 18, the account is held as a custodial entity, and at that point it rolls into a more structured IRA regimen being treated as such with the same penalties and retirement age restrictions. Employers may also contribute (up to $2,500 annually, indexed) to these accounts for an employee's children, under a written plan.

For families with liquid (non-homestead) assets in the $800k-$1M range, this new account class offers a potential incremental avenue for wealth transfer and to compound-growth, especially in younger generations.

Why This Matters in Estate-Planning Conversations

Often, estate planning attorneys are looking for multiple options for tax savings and multi-level probate avoidance. Even when serving an estate-planning client whose primary toolbox involves trusts, life-insurance, charitable vehicles, gifting, and retirement accounts, being aware of these children's retirement accounts can open a conversation that leads to even more security an inclusion of the next generation.

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It is an easy sell to explain that if the child starts very young, then compound growth is maximized. From a family-wealth perspective, capturing the initial seeded amount and the contribution space adds another layer in the multi-generation legacy game.

Coordination with trust creation, trust funding and annual tax strategies allows this type of account to possibly add to the gifting strategy for a child or children in a family. For example, a trust might make distributions to fund such an account, or a family might dedicate part of its gifting strategy to this new account rather than (or in addition to) a 529 or custodial UTMA account. For the attorney who is deeper into the estate-planning side, this option becomes one piece of a larger tapestry of wealth-transfer tools.

It Depends - Why This Isn't the "New Strategy" for Everything

While the children's retirement account is an interesting tool, it must be treated with care and in context.

Although the OBBBA legislation sets out the framework, regulatory guidance, including from the IRS, is still forthcoming with limited guidance thus far. Unanswered questions remain around how the account will operate in the trust/estate context, how funds are treated at death of the minor or after rollover, and how this plays with traditional gifting rules.

Contributions to the account count toward annual gift-tax exclusion (or require use of lifetime exclusion) from the donor's side. However, consider whether it's worth tying up these funds if the client is already making complex or multi-layered gifts.

The account rules limit investments and impose traditional IRA withdrawal rules once the child turns 18, including possible taxation and penalties. This may reduce flexibility compared to other vehicles (e.g., 529 plans, UTMA account, brokerage).

Remember, this does not replace estate planning basics and other strategies. For many of your clients—those with trusts, complex funding, business interests, Medicaid/elder law challenges, family offices—this should not shift focus away from the "big" plays (e.g., trust funding, GPOAs, Medicaid asset protection, business-succession planning). It should add to the layered strategy, not replace it.

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Practical Next Steps When Advising or Referring Clients on This Type of Planning

When you meet with an estate-planning client who has minors (babies really since this is in effect for children born this year), raise this new account type as part of the "legacy roadmap." The question to ask would be: "Have you considered using a long-term growth vehicle in your child's name that functions like an IRA at age 18?"

Coordinate with the clients' financial advisor or CPA. Remember, this account touches tax, investment, and retirement layers. Encourage coordination with the team: the tax advisor handles contribution and possible gift-tax interplay; the investment advisor covers account selection and growth of the funds; the estate-planning attorney ensures the account plays well with any trusts and beneficiary designations.

Include this with existing vehicles: trusts, life-insurance trusts, 529s, UTMA/UGMA, direct gifting, business-interests, etc.

Assist your clients with documenting the funding and ownership properly, especially if a trust is used to fund the account or makes contributions, ensure the trust language supports the contribution and that the minor and parent/guardian mechanics are properly aligned.

Monitor regulatory guidance and updates as this is new and evolving. One way to do so is to sign up for industry newsletters that keep you updated. Keep an eye on IRS and Treasury guidance for rollout, contribution rules, investment restrictions, distribution rules, and estate-tax interaction.

If you are already performing an annual or 3-year review of your client's estate planning, trust funding sufficiency, asset protection strategy, or Medicaid plan, be sure to address this especially if minors born 2025 and after are in the family.

Closing Thoughts

This new children's retirement account created under the OBBBA represents a subtle but meaningful opportunity. It won't revolutionize the core estate-planning framework, but for families with the assets that require transferring wealth to the next generation in a tax-efficient, multigenerational way is front of mind, this is a "nice to know, should mention" tool. The key is to position it as one layer of many in a "legacy roadmap" rather than the foundation.

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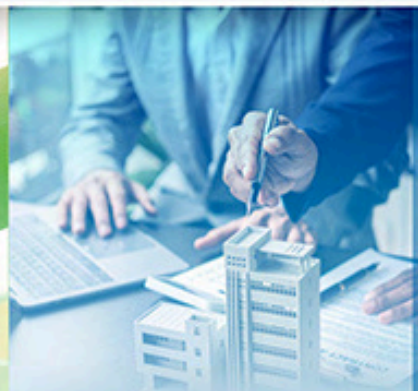

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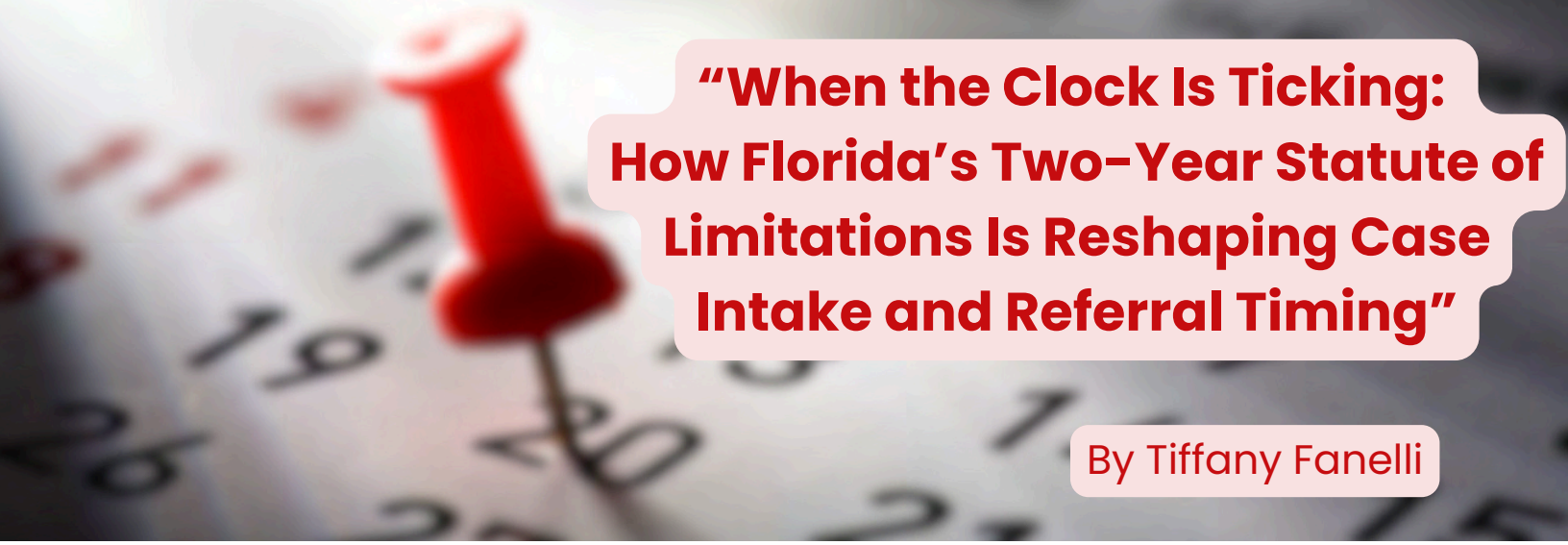

"When the Clock Is Ticking: How Florida's Two-Year Statute of Limitations Is Reshaping Case Intake and Referral Timing"

By Tiffany Fanelli

Nearly three years after the sweeping tort reform in 2023, practitioners are still navigating the legal landscape. The amendment to Florida's statute of limitations has quietly, but profoundly, reshaped the legal landscape for Florida practitioners. What was once a four-year window to investigate, evaluate, and file a negligence claim is now only two. This change is really a fundamental paradigm shift that redefines intake management, referral timing, and malpractice risk across all practice areas. Personal injury lawyers, family practitioners, and corporate counsel alike must now adapt their systems to act faster and collaborate sooner. This article highlights the most common pitfalls under the two-year statute of limitations, will address practical intake adjustments, and touch on the ethical obligations that arise when referring or co-counseling on negligence cases in Florida.

The Legal Shift: From Four Years to Two

House Bill 837, enacted March 24, 2023, amended Section 95.11(4)(a), Florida Statutes, to shorten the statute of limitations for negligence actions from four years to two. This change applies to causes of action accruing after March 24, 2023. Importantly, the amendment affects only negligence-based claims. Yet, the implications extend beyond personal injury firms. Attorneys in family law, probate, business or even criminal defense may encounter clients who mention a potential injury claim or accident months or years after it occurs. Under the amendment, what once could have been a viable negligence claim may already be time-barred by the statute of limitations unless the claim is identified and referred quickly.

Practice Management Pitfalls Under the Two-Year Rule

Clients sometimes wait to seek legal advice until their pain intensifies or medical bills become insurmountable and unmanageable. Under the two-year statute of limitations, that delay may render a claim time-barred forever. Cross-practice referrals also create hidden risk. An attorney who informally advises an injured client to "address it later" may unintentionally contribute to the expiration of a statutory deadline.

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In this environment, meticulous documentation has become imperative. Intake personnel must record the precise date and time of every initial inquiry, as well as the moment the firm first obtained notice of a potential injury and had first contact. Absent such documentation, demonstrating timely diligence in defense of a malpractice claim can become much more difficult. The margin for error has essentially vanished.

To illustrate this pitfall, imagine a motor vehicle collision which occurred in mid 2023. Prior to the enactment of House Bill 837, counsel would have had until approximately mid 2027 to file suit. Under the current timelines, the limitations period now expires mid 2025. The “it’s still early” instincts once held by practitioners in Florida is now misleading. This change affords minimal time for treatment, evaluation, and negotiation.

Redesigning the Intake & Litigation Pipeline

Law firms must now treat injury intakes like time-sensitive emergencies. Every staff member should now secure incident dates, injury details and insurance information with haste and understand that intake for negligence-based cases requires immediate action. Implementing a twenty-four hour turnaround from intake to attorney review of potential negligence claims allows for the rapid response necessary to preserve the statute of limitations.

Case management software can be an excellent lifeline for practitioners. Modern CRMs or intake dashboards can automatically flag claims approaching limitations deadlines, resulting in timely filing decisions. Early retention of investigators, medical consultants and experts while the facts are fresh can help to promote quicker resolutions or filing decisions. Practitioners could benefit from building internal workflows that move cases toward filing readiness within 12-15 months versus 23 months. These kinds of workflows can provide a safety margin for settlement or any litigation delays that may arise. Clients should also be advised of statutory time constraints upfront. Client education and practitioner transparency about the new rule helps align expectations and will show your firm’s diligence from day one.

Ethical Referral Practices & Co-Counsel Protections

The shorter limitations period heightens ethical duties when referring cases. Under Rule Reg. Fla. Bar 4-1.5(g), fee division between lawyers is permitted only if the referring attorney assumes joint responsibility or provides proportional services. That joint responsibility now includes heightened vigilance over timing.

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Always confirm referrals in writing, noting the date of first client contact and verifying that the receiving firm confirms representation before the statute of limitations expires. Practitioners should maintain open communication with both client and co-counsel to prevent cases from falling through the cracks. Even a brief "statute verified" note or email can help to protect both firms against malpractice exposure.

Prompt referrals preserve client rights and protect both firms. Acting without delay ensures that potential claims remain viable and that the scope of representation is clearly delineated. Within the two-year limitations period, timely communication and coordinated diligence serve as essential safeguards against preventable malpractice exposure.

Looking Ahead: Professional Responsibility in the Two-Year Era

Florida's now abbreviated statute of limitations for negligence-based claims is more than a change in law; it redefines what it means to practice competently in this state. Speed, organization, and collaboration are now ethical imperatives. Every practitioner and firm should audit its intake workflows and referral procedures before the next calendar year to ensure compliance and protect clients' rights.

In this new post-tort reform era, time truly is of the essence, and when it matters most, teamwork across the profession can make all the difference.

Tiffany Fanelli is a litigation attorney at Kogan & DiSalvo, representing clients in personal injury and negligence cases across Florida.

How AI Prompts Can Streamline Legal Drafting Processes for Florida Law Firms

By Arnold Robles

Legal drafting can account for a significant part of the day-to-day work of a law firm. Like many attorneys, you may spend more time on document preparation than you'd like—time that could otherwise be spent on legal strategy, client care, or firm growth. Fortunately, advancements in legal technology and artificial intelligence (AI) are helping attorneys focus more of their time and effort on their priorities.

Automated drafting software, especially when paired with AI, can help you create professional documents quickly, while staying in control of the finished product. When integrated with your practice management system, these tools can draw from the information you have in your case files to help generate high-quality drafts with greater efficiency and accuracy.

When you use AI to help with drafting, the clarity of your instructions directly shapes the result. A vague request will lead to generic output, but a detailed, structured prompt with tone and purpose helps the AI to produce document drafts that are bespoke to the nuances of your case and more consistent with the expectant outcome.

Understanding the Role of AI Prompts in Legal Drafting

Legal AI prompts are thoughtfully designed instructions that direct AI to produce tailored, matter-specific content. By supplying relevant context, such as formatting preferences, tone, jurisdiction, and area of law, the resulting outputs become more precise, structured, and easier to review and refine.

As impressive as the results may be, ***it's essential to review them carefully before using them in your legal work***. Ultimately, the attorney remains responsible for ensuring the quality, accuracy, and compliance of all documents related to their work.

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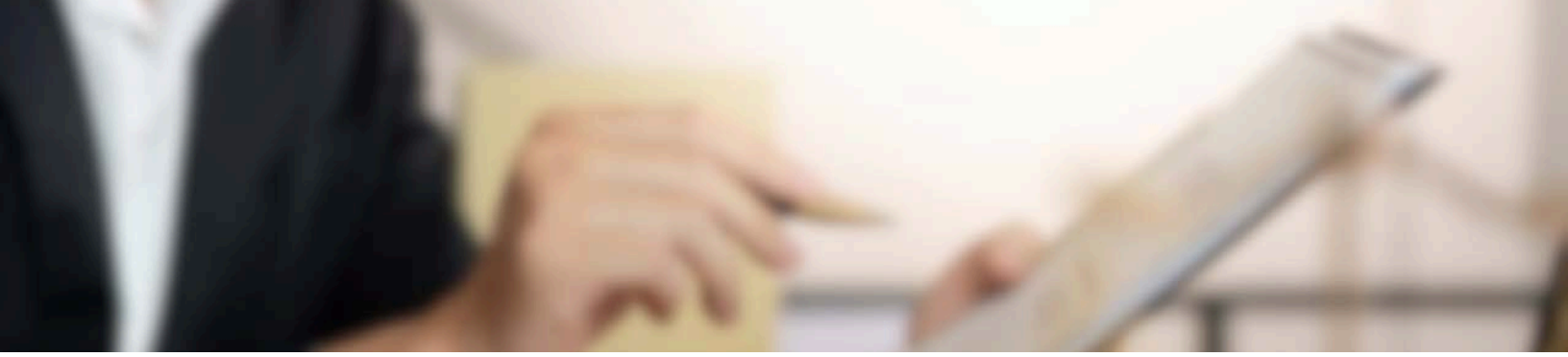

How to Write and Use AI Prompts Effectively

Here are some best practices for using and creating AI prompts for legal documents:

- Be clear and specific: Outline key details, including required sections, tone, relevant precedents, and regulatory requirements to help the AI produce more accurate and tailored results.
- Refine through iteration: Once you receive the initial output, continue the dialogue with the AI. Ask follow-up questions, clarify instructions, and adjust details until the document meets your expectations.
- Save successful prompts: When a prompt delivers strong results, save it as a reusable template. Over time, you'll build a library of proven AI prompts ready to help with future drafting.

The Benefits of Pre-Built AI Prompt Templates and Libraries

While learning to create effective AI prompts is a valuable skill, legal professionals can also benefit from using pre-made AI prompt templates developed specifically for law firms. Prompt template libraries can offer a wide range of customizable prompts organized by practice area, document type, or jurisdiction. Look for templates that were developed or tested by real legal experts for added confidence.

Examples of documents, by practice area, that can be drafted using AI prompt templates include:

- Estate planning: Will summaries, trust diagrams
- Family law: Divorce finalization letters, child care expense summaries
- Real estate: HOA violation notices, title report and inspection summaries
- Personal injury: Medical record and complaint summaries, demand letters
- Litigation: Statement of facts for complaints, matter progress letters

AI prompt templates can help you do more than save time. They promote consistency across documents by drawing relevant information directly from matter files.

Arnold Robles is a Business Development Manager at LEAP with experience in finance, business, and real estate law. He specializes in supporting family law, estate planning, elder law, and probate attorneys.

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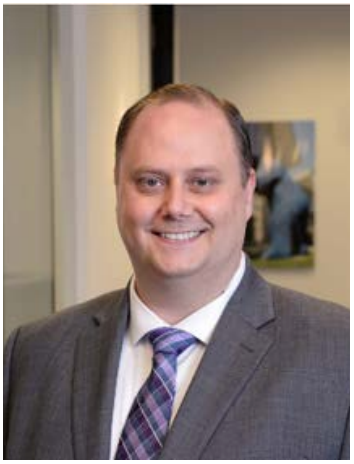
Application of FIRPTA in Corporate Restruturings

By Joel G. Young



The United States ("U.S.") generally only taxes foreign companies and individuals on their U.S.-source income, which typically falls into two categories: passive income like dividends, interests, rents, and royalties, and on income that is "effectively connected" with the conduct of a U.S. trade or business ("ECI"). For the most part, capital gains on sales of assets not effectively connected with a US trade or business are not subject to US tax.

Prior to the enactment of the Foreign Investment in Real Property Tax Act, or "FIRPTA," this exclusion also applied to sales of U.S. real estate held for investment, resulting in these sales escaping U.S. tax. FIRPTA was enacted as a method of leveling the playing field between US and foreign investors in US real estate by treating the gain on any US real estate sold by a foreign person as ECI subject to taxation. As such, FIRPTA provides that the sale, exchange, or other "disposition" of a U.S. real property interest ("USRPI") by a foreign person is subject to tax in the U.S., including a 15% withholding tax on the gross sales proceeds (or fair market value in a non-sale transfer). A USRPI is real property located in the U.S. but also includes a United States Real Property Holding Corporation ("USRPHC"), which is any domestic corporation where the fair market value of its USRPIs equals or exceeds 50% of the fair market value of all its assets.

The most common application of FIRPTA is on sales of US real estate by foreign persons but, given that FIRPTA withholding tax can be applied to any "disposition" of a USRPI, FIRPTA is sometimes implicated in surprising ways. A "disposition" is any transfer of property, including a transfer as part of an otherwise nontaxable transaction. These tax-free transactions are referred to as "non-recognition transactions," and include contributions to or from corporations, partnerships or trusts, some parent-subsidiary liquidations, and tax-free reorganizations, like mergers or spin-offs.

FIRPTA overrides non-recognition transactions in situations where a USRPI, including a USRPHC, are transferred by a foreign person as part of the transaction. This results in these transfers being subject to tax, including the 15% withholding tax that is assessed on the total value of the USRPI transferred. Therefore, FIRPTA can be inadvertently triggered where you have a foreign person as a party to what would otherwise be a tax-free reorganization that includes a transfer of a USRPHC. However, there are a few limited exceptions that will allow the transfer of a USRPI in a nonrecognition transaction to avoid FIRPTA tax.

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For example, a nonrecognition provision will apply to a transfer by a foreign person of a USRPI to the extent that it is exchanged for a USRPI which, immediately following the exchange, is subject to U.S. taxation upon its disposition, and the transferor complies with certain notice filing requirements, including filing statements with the IRS within 20 calendar days of the transaction, describing how the transaction satisfies both the general and FIRPTA requirements for non-recognition.

This "USRPI-for-USPRI" exception can also apply to the transfer of a USRPI to a corporation in exchange for stock of the corporation, provided that the corporation qualifies as a USRPHC immediately after the exchange, and corporate mergers or other tax-free reorganizations provided that the foreign transferor receives shares of a USPRHC in exchange for a USRPI or USRPHC as a result of the reorganization.

In certain circumstances, USRPIs and USRPHCs can be transferred to foreign corporations, even though foreign corporations do not expressly meet the definition of a USRPHC because they are not domestic corporations. There are two primary ways this can be accomplished. First, the transfer of a USRPI to a foreign corporation may qualify for the "USRPI-for-USPRI" exception by making a special election, called an "897(i) election," to treat the foreign corporation like a domestic corporation for FIRPTA purposes only. The primary requirement to make this election is that the foreign corporation must be entitled to non-discriminatory treatment under a U.S. treaty. This is generally satisfied if the foreign corporation is a resident of a country with which the U.S. has a tax treaty. Second, a foreign corporation can contribute shares of a USRPHC to a foreign subsidiary corporation, provided that certain ownership thresholds and holding periods are satisfied. Under either of these exceptions, strict procedural requirements, including special filings with the IRS, must be met.

Due to the narrow scope of the FIRPTA nonrecognition exceptions, the strict procedural requirements that need to be met to avoid triggering FIRPTA, and the potential for significant tax liabilities, every transaction that includes the transfer of real estate or a corporation that holds real estate should be evaluated for FIRPTA exposure and possible remedies.

Joel G. Young, JD, LLM, TEP is an Associate Director of Tax at Berkowitz Pollack Brant Advisors + CPAs, where he provides income and estate tax consulting services for high-net-worth families and closely held businesses that have cross-border operations.

Scott J. Edwards, P.A.

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Social Security Administration Scraps Proposed Age Eligibility Rule

By Jeffrey M. Freedman

The Social Security Administration (SSA) has thrown out a proposed new rule that would remove or reduce age as a factor for those applying for Social Security Disability (SSD) and Supplemental Security Income (SSI) benefits.

SSD and SSI eligibility are generally based on an individual's ability to perform competitive, full-time work. The SSA, however, has a set of rules called the Medical-Vocational Guidelines (the GRID), that take into consideration the applicant's age, education, and recent work history to determine eligibility for SSD. The proposed plan to eliminate age as one of these factors would have disproportionately affected residents of red states.

Those who work in physically challenging jobs such as coal mining, logging, or in factory and construction work frequently become disabled and can no longer function at their jobs as early as age 50. Nor are their job skills transferrable to more sedentary work, if it is even available in their area. Currently, the highest proportions of workers ages 50-60 receiving SSD live in West Virginia, Arkansas, Kentucky, Mississippi, and Alabama. (https://www.propublica.org/article/social-security-disability-eligibility-trump-red-states).

Jack Smalligan, senior policy fellow at the Urban Institute, an economic policy think tank, predicted the proposed rule change regarding age would reduce eligibility for SSD by 20 percent overall and as much as 30 percent for older adults. The Institute estimated 830,000 people would no longer be eligible for disability benefits, and as many as 1.5 million would lose eligibility over the next decade, including widows and children of workers.

A second proposed, (now rejected) regulation would have cut Supplemental Security Income (SSI) for approximately 400,000 adults and children living in low-income households, as well as elderly beneficiaries who live with their adult children. (https://www.propublica.org/article/social-security-disability-eligibility-trump-red-states).

While the SSA does not release direct data on the SSD/SSI approval rates by age, it does release the age breakdown of those approved for benefits (as of 2023). This data clearly shows

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the impact age has on individuals' ability to work, and why it should remain a critical factor in obtaining SSD and SSI benefits. Generally, individuals who work more physical jobs (construction, nursing, public protection) are more likely to be injured or to suffer from chronic medical conditions as they age.

The SSA based its proposed rule change on higher life expectancies (78.4 years in 2023), stating since workers live longer, they should be able to work longer. It also argued that, should workers become too impaired to work at physical labor, they should be able to make the transition to less physical occupations.

These assumptions are incorrect. Most SSD claimants fall into the "top disabilities" categories which are: musculoskeletal conditions (like arthritis), mental health disorders (such as depression and anxiety), cardiovascular diseases, neurological disorders (like Parkinson's and Multiple Sclerosis), and respiratory conditions (such as asthma and COPD). None of these conditions lends itself to a desk job — most likely involving work on a computer.

Adaptability is another important factor that diminishes with age. As we get older — learning new skills, performing new tasks, and grasping ever-changing technology becomes much more difficult. This is seen in real-world hiring practices every day. If two people with no prior experience apply for the same job, and one is much older, the younger person is more likely to be hired—even if both are physically able to do the work. This becomes even more evident if the older individual has obvious physical limitations.

According to the Urban Institute's report, the result of the proposed changes would have been a nationwide increase in poverty, hardship and mortality. Those who are in their 50s and are denied disability benefits would have to draw on retirement savings until they can go on Social Security retirement benefits at age 62. A person who starts taking Social Security retirement early would see their lifetime income reduced by approximately 30 percent.

Many advocacy and research groups such as AARP and the National Organization of Social Security Claimants' Representatives (NOSSCR) pushed back against the rule changes. (NOSSCR successfully opposed similar rule changes in 2005 and 2020.)

"Social Security has always considered age to be a key aspect of deciding disability claims—it's in the statute," said David Camp, senior political advisor, NOSSCR. "This regulatory possibility of age-related policy changes has been lurking for many years, and we don't expect that to go away forever."

Continued on following page

Age is connected to many other aspects of how a disability claim is adjudicated, Camp said, and so it will continue to be considered for changed rules in the years to come.

“But with that said, it is satisfying to know that SSA Commissioner Frank Bisignano is focusing on his stated priorities of improved customer service and expansion of the my Social Security portal—rather than rushing out disability policy updates that could harm claimants,” he stated.

“Social Security must continue to modernize the way it handles economic data; the Dictionary of Occupational Titles has been out of date for decades, for example. Continuing regular updates to disability policy are required, but these can be done while honoring congressional intent that age be considered as a significant factor in the ability to adjust to new work.”

Jeffrey Freedman, Esq. is the managing attorney at Jeffrey Freedman Attorneys, PLLC. Jeffrey Freedman Attorneys have handled more than 25,000 Social Security Disability claims since 1980.

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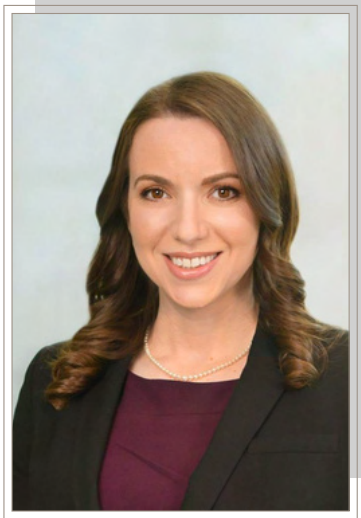
YLS President's Message



Heather Beale

Dear Members,

As we approach the end of the calendar year, I want to take a moment to reflect on the incredible progress we have made together and share what is ahead for the Young Lawyers Section of the South Palm Beach County Bar Association.

Our theme for the year, growth and connection, has truly come to life. Through our events, we have strengthened bonds within our legal community and extended our impact beyond the courtroom.

Here is what we have accomplished so far:

- **School Supply Happy Hour**: We kicked off the year by supporting local students of Pine Grove Elementary School and fostering camaraderie among members.
- **Beach Clean Up & Turtle Release**: We joined together in Delray Beach for a community clean up, collecting over 8 pounds of trash, and helping release baby turtles into the ocean.
- **Speaker's Event & Networking Happy Hour**: A night of insight and meaningful connections with peers and mentors.
- **Thanksgiving Food Drive & Happy Hour**: Together, we gave back to the students in need during the holiday season with donated canned food and shopping gift cards.
- **Toy Drive & 50/50 Raffle**: Benefiting Pine Grove Elementary School students and their Safety Patrol, making a real difference for local children.

These initiatives reflect our commitment to service, networking, and professional development—pillars that define our section.

Looking ahead, the momentum continues, as we plan to hold the following events:

- **Law School Networking Event**: Building bridges with future lawyers and fostering mentorship opportunities.

- **JARC Outreach Event**: A chance to spend the evening back and connect with members of an incredible organization.

- **Our Annual Bowling Even**t: Because sometimes the best networking happens in bowling shoes!

- …and many more exciting programs in the works.

As we enter the new year, let us keep our focus on bringing young lawyers into the fold, supporting one another, and creating opportunities for personal and professional growth. Your participation and enthusiasm make all of this possible, and I encourage you to stay engaged, share ideas, and join us at upcoming events.

We continue to be tremendously grateful to our annual and event sponsors for their continued support for our section and its mission.

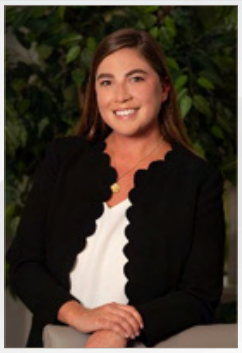
Thank you for being part of this journey. Here is to a strong finish to 2025 and an even brighter start to 2026!

Warm regards,

Heather Beale
President, Young Lawyers Section
South Palm Beach County Bar Association

YOUNG LAWYERS SECTION
OFFICERS & BOARD OF DIRECTORS 2025-2026

Heather Beale, Esq.
President



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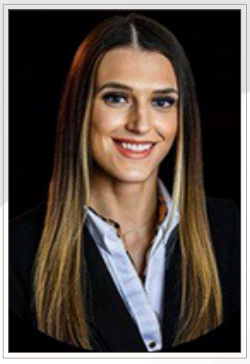

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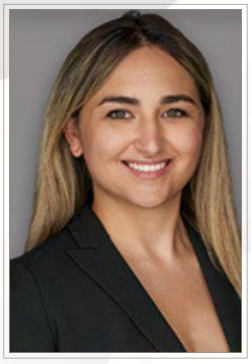


Anna Lieberman, Esq.
Director

BAR TALK

Schwartz Sladkus Reich Greenberg Atlas (SSRGA) is pleased to announce that attorney Chioma Deere was named "Woman of Impact" by the International Career and Business Alliance (ICABA) at its Sixth Annual event held on June 21, 2025. Deere was recognized for her outstanding contributions as a legal professional and community advocate. The awards were part of a daylong Lifestyle Summit in Fort Lauderdale, where Deere was a panelist during the Legacy and Wealth Building session. Deere, a Trusts & Estates attorney with SSRGA, was one of 15 extraordinary black women honored for driving change, breaking barriers, and championing the success of their fellow business leaders across various industries. "Being honored among such highly accomplished women is deeply humbling," said Deere. "It's a privilege to use my voice and my platform to inspire others, while empowering families and the greater community to protect and grow their legacy."

The Advocate's Bar Talk Section is where our members can share news about their practices. Please send us your news so that it may be featured in future issues.

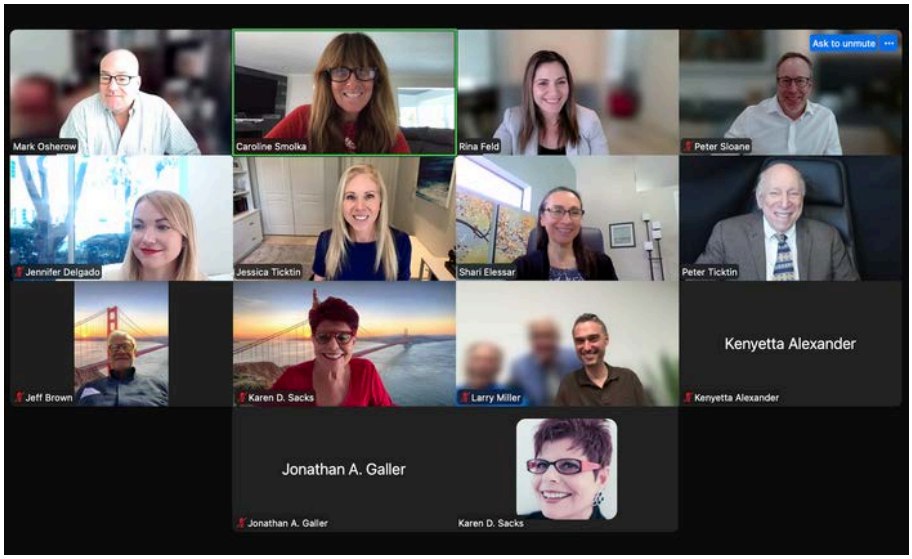
COMMITTEE EVENTS

FAMILY LAW COMMITTEE

On September 19, 2025, the Family Law Committee hosted a CLE Lunch and Learn at the South County Courthouse with guest speaker Don Moll. Attendees explored the key challenges of divorce settlements involving real estate, income, debt, and taxes within mortgage financing. The discussion covered post-decree issues like loan assumptions, equity buyouts, and selling the marital home, offering strategies to help clients prepare for their next chapter.

ADR COMMITTEE

On October 22, 2025, board-certified business litigation attorney Mark R. Osherow, Esq., presented on The Role of Artificial Intelligence in Florida Civil Litigation and ADR for the ADR/Mediation Committee. Mr. Osherow led the group in an interactive session to explore and demonstrate how artificial intelligence (AI) is transforming Florida civil litigation and alternative dispute resolution.



COMMITTEE EVENTS

SMALL AND SOLO COMMITTEE

On October 23, 2025, immigration and nationality board-certified attorney William Gerstein, of Gerstein: an immigration law firm, made a presentation at our sold-out luncheon at Gallaghers Steakhouse in Boca Raton. Topics discussed were: the basics of immigration law, updates since the start of the new administration, and how technology is used in the practice of immigration law. We received wonderful feedback and noted that the audience was very engaged in this timely topic.

SMALL AND SOLO COMMITTEE

On Wednesday, November 19, 2025, the Small and Solo Committee gathered at Gallagher's for an engaging and insightful seminar, "The Multifaceted Journey of Retirement," by Eliot Popper. The event provided a platform for participants to delve into the nuances of retirement planning, emphasizing the importance of envisioning and preparing for this significant life transition.

The seminar began with an exploration of the concept of retirement, highlighting how it uniquely varies from person to person. Attendees were encouraged to reflect on their personal goals and aspirations for the next chapter of their lives. This introspective approach set the stage for a series of discussions aimed at equipping participants with the knowledge and tools necessary for effective retirement planning.

COMMITTEE EVENTS

MENTORSHIP COMMITTEE

The Mentorship Committee recently hosted its signature Table for 10 event on November 20, 2025, at Elisabetta's in Delray Beach. Judge Gregory Keyser of the 15th Judicial Circuit shared insights from his judicial career and perspectives on the evolving demands of the bench and bar, sparking discussion on emerging legal challenges and the future of courtroom practice in an intimate setting.

SMALL AND SOLO COMMITTEE

Elder law attorney Gregory Glenn spoke on ethics at the Solo & Small Firm Lunch on December 17, 2025. He emphasized strong office procedures (intake, meeting notes for client files, and engagement letters for every matter), how to evaluate a client's legal capacity versus medical capacity, and how to protect attorney-client privilege when third parties are involved, such as family members assisting seniors with estate planning.

YLS SECTION

The SPBCBA YLS Happy Hour School Supply Drive, held on July 30th at Biergarten, was a resounding success. It drew a fantastic turnout and generated record-breaking donations for Pine Grove Elementary. The incredible generosity of all attendees, both through their participation and their abundant contributions of school supplies, truly exceeded expectations. The collected items, ranging from composition books and binders to pencils and art supplies, will directly empower students at Pine Grove Elementary, ensuring they have the tools they need for a successful academic year. We are immensely proud of this achievement and deeply grateful to our sponsors and everyone who helped make this initiative a resounding success!

YLS Beach Cleanup a Success in Partnership with Sea Turtle Adventures

The Young Lawyers Section (YLS) of the South Palm Beach County Bar Association recently hosted a successful beach cleanup event, chaired by Vice-President, Sara Harmon, and Director, Zander J. Retamar. Members came together to give back to the community by removing trash and debris from the shoreline, helping to protect marine life and keep our beaches beautiful.

The event was made possible through the generous sponsorship of Redgrave & Rosenthal and Huth, Pratt & Milhauser, whose support underscores the legal community's commitment to environmental stewardship.

YLS was proud to hold the cleanup in conjunction with Sea Turtle Adventures, a nonprofit dedicated to protecting sea turtles through conservation, education, and advocacy. The organization rescues injured turtles, monitors nesting activity, and provides programs to inspire community involvement in marine conservation.

CONTINUED ON NEXT PAGE

Community members can support Sea Turtle Adventures by volunteering for cleanups, adopting a nest, donating, or participating in their educational programs. More information is available at www.seaturtleadventures.com

This event highlighted not only the importance of protecting Florida's coastlines but also the power of community partnership. YLS looks forward to continuing its efforts to make a positive impact both in the legal profession and the broader community.

The SPBCBA Young Lawyers Section hosted a successful Happy Hour on October 15, 2025, at Hawkers Asian Street Food in Delray Beach. Members and judiciary enjoyed an evening of networking, light bites, and community building. The event featured brief remarks from Eric Baum, Esq., who shared insightful perspectives on leveraging a legal degree to become a tech entrepreneur.

The YLS extends its appreciation to its Annual Sponsor Cozen O'Connor, as well as our Event Sponsors Dalton Injury Law, Huth, Pratt & Milhauser, and Pictera Solutions for their continued support.

On November 13, 2025, the YLS held its Annual Thanksgiving Food Drive and Happy Hour at Kapow Noodle Bar in Boca Raton. We had a great turnout and were able to donate food and gift cards to the students and teachers at Pine Grove Elementary School. The School Administration met us with open arms for our annual partnership. Thank you to our event sponsors, Brinkley Morgan, Dermer Law Firm, Engel & Völkers, KLG Business Valuators & Forensic Accountants, and Soman Forensic & Valuation CPAS for making this event possible.

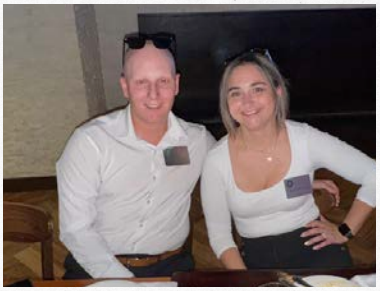
INTERN LUNCH

2025

South County Courthouse

YLS HAPPY HOUR
SCHOOL SUPPLY DRIVE

JULY 2025

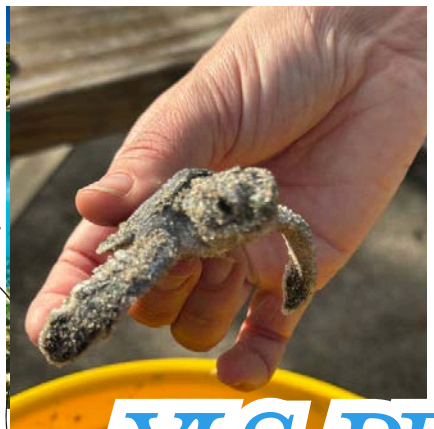


SOUTH PALM BEACH COUNTY BAR ASSOCIATION

SPBCBA & YLS
BOARD OF DIRECTORS

HAPPY HOUR

Membership Reception



YLS BEACH CLEANUP





MONTHLY
September
LUNCHEON



SPBCBA BBQ

CLE SERIES: LAW FIRM LEVEL UP!

SOUTH PALM BEACH COUNTY BAR ASSOCIATION

HAPPY HOUR

Celebrating Hispanic Heritage Month

HAPPY HOUR

YLS

Real Estate Committee

Happy HOUR

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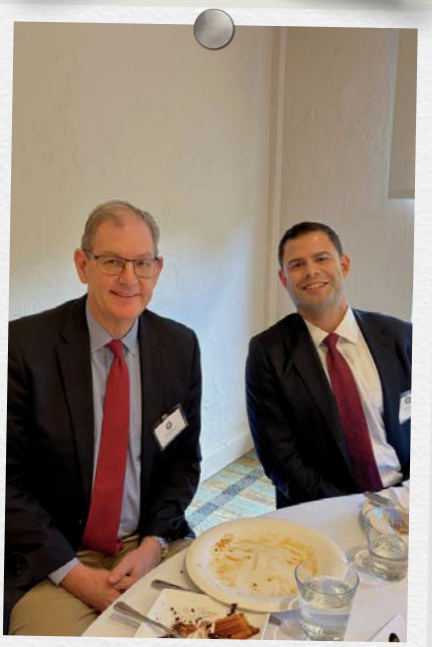
EVERY BOOB COUNTS 5K

October Monthly Luncheon

October Monthly Luncheon



October Monthly Luncheon

October Monthly Luncheon


Love
Love
Love
Love
Love
HAPPY HOUR


SPBCBA
FICPA
HAPPY HOUR

16TH ANNUAL BENCH & BARRISTER TENNIS BASH



















November Monthly Luncheon

YLS

HAPPY HOUR & FOOD DRIVE



JUDICIAL PANEL







Law Firm Level Up!

Holiday Party

Holiday Party









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