## SNAP SHOT





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## **GENERAL MEETING SNAP Calendar 2012**

## SNAP General Meetings Every Third Tuesday at Noon (see flver)

ZoZo's Ristorante @ 3446 Lakeside Drive **February 21. 2012:** 

Speaker: Lorne Malkiewich, Director of LCB Topic: What happens between sessions.

March 20, 2012:

Speaker: Bill Fowler, Executive Director CASA

Topic: Overview of CASA

May 18. 2012:

SNAP Annual Seminar

#### Officers and Chairpersons

President: Susan Sunday, ACP

1st VP/Education: Melissa Paschal, CP 2nd Vice President/Membership/Job Bank:

Amy Hodgson, ACP **Treasurer**: Erin Tieslau, CP

Parliamentarian: Susan Davis, CLA, PLS

Secretary: Linda Palmer
NALA Liaison: Anna Buchner
Student Liaison: Bobbie Munoz

Activities/Social Chair: Jessica Bradshaw Newsletter & Web Site Editor: Lynda Traves http://www.facebook.com/pages/Sierra-Nevada-Association-of-Paralegals/270576446293745?sk=wall

## Presidential Ramblings

### **Membership Comes With Benefits**

One of the benefits of SNAP membership is the scholarship program. While talking with our members, I learned not many of them are familiar with the program. The scholarship program was designed to assist SNAP members in funding educational opportunities. Members who have been in good standing for a minimum of six months may submit an application for any of following:

- To assist in funding the registration and textbooks of student members enrolled in a program leading to a paralegal degree or certificate.
- 2) To assist with the costs of attending the NALA CP short course.
- 3) To assist with the expense of sitting for the NALA CP examination. Funding is available for retaking an exam only if the applicant was not awarded a scholarship in connection with taking the initial exam. Funding is not available for the cost of changing exam dates.
- 4) To assist with the expense of completing the NALA ACP course.
- 5) To assist with the costs of attending the annual NALA convention.
- 6) To assist in funding the registration for SNAP's annual seminar or other legal education seminars.
- 7) To assist in funding professional enhancement courses or seminars, such courses or seminars to be approved at the sole discretion of the Scholarship Committee (defined in 3A of the Sierra Nevada Association of Paralegals Scholarship Policy and Procedures).

Scholarships are awarded on a reimbursement basis, and applications must be submitted within 60 days after completion of the event/class for which assistance is sought. Proof of payment and completion of the event/class must be submitted with the application. Applications may be submitted for pre-approval no more than 90 days prior to the event/class.

Individual scholarships shall not exceed the sum of \$300.00 in any fiscal year (July 1 – June 30), and the amount of each scholarship shall be determined by the Scholarship Committee in its sole discretion.

Additional guidelines apply. For the complete policy, procedures, and scholarship form, please go to the Education tab at <a href="https://www.snapreno.com">www.snapreno.com</a>.

Respectfully submitted, Susan Sunday, ACP President

## Yummy of the Month

#### **Slow Cooker Carnitas**

Submitted by Susan Sunday

This makes a great filling for tamales, enchiladas, tacos and burritos. The filling can also be combined with your favorite barbecue sauce and served over buns.

1 tsp. salt

1 (4 pound) boneless pork shoulder roast

1 tsp. garlic powder

2 bay leaves

1 tsp. ground cumin

2 cups low sodium chicken broth

1/2 tsp. crumbled dried oregano

½ tsp. ground coriander

#### **Directions:**

- In a bowl, mix together the salt, garlic powder, ground cumin, dried oregano and coriander.
   Coat the pork with the spice mix. Place the bay leaves in the bottom of the slow cooker and place the pork on top. Pour the chicken broth around the sides of the pork, being careful not to rinse off the spice mix.
- 2. Cover and cook on low until the pork shreds with a fork, about 10 hours. Turn the meat after it has cooked for five hours. When the pork is tender, remove from the slow cooker and shred with two forks. Use cooking liquid as needed to moisten the meat.

## Legal Tibits of the Month

The 60,000th case has been filed in the Nevada Supreme Court Clerk's Office, demonstrating vividly the burgeoning workload the state's only appellate court has been facing. 60,000th case filed at Nevada Supreme Court

It took 143 years for the first 50,000 cases to be filed and just 4 ½ years for the next 10,000 cases

## If there were no bad people there would be no good lawyers. ~Charles Dickens

A lawyer's performance in the courtroom is responsible for about 25 percent of the outcome; the remaining 75 percent depends on the facts.

~Melvin Belli

### The leading rule for the lawyer, as for the man of every other calling, is diligence. Leave nothing for to-morrow which can be done to-day.

#### ~ Abraham Lincoln

A jury consists of twelve persons chosen to decide who has the better lawyer.

~Robert Frost

## God wanted to chastise mankind, so he sent lawyers. ~Russian Proverb

Law: the only game where the best players get to sit on the bench. ~Author Unknown

## Lawyers are the only persons in whom ignorance of the law is not punished. ~Jeremy Bentham

Lawyers are like rhinoceroses: thick skinned, shortsighted, and always ready to charge. ~ David Mellor LIABILITY OF OWNER OF MOTOR VEHICLE FOR NEGLIGENT OPERATION BY IMMEDIATE MEMBER OF FAMILY

NRS 41.440 Imposition of liability. [Effective through June 30, 2012, or until 30 days after the Department of Motor Vehicles publishes on its website a statement that it has completed the preparatory tasks that are necessary to begin registration of off-highway vehicles, whichever is sooner.]

Any liability imposed upon a wife, husband, son, daughter, father, mother, brother, sister or other immediate member of a family arising out of his or her driving and operating a motor vehicle upon a highway with the permission, express or implied, of such owner is hereby imposed upon the owner of the motor vehicle, and such owner shall be jointly and severally liable with his or her wife, husband, son, daughter, father, mother, brother, sister or other immediate member of a family for any damages proximately resulting from such negligence or willful misconduct, and such negligent or willful misconduct shall be imputed to the owner of the motor vehicle for all purposes of civil damages.

(Added to NRS by 1957, 60; A 2009, 3104)

NRS 41.440 Imposition of liability. [Effective July 1, 2012, or 30 days after the Department of Motor

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(Added to NRS by 1957, 60; A 2009, 3104; 2011, 292, effective July 1, 2012, or 30 days after the Department of Motor Vehicles publishes on its website a statement that it has completed the preparatory tasks that are necessary to begin registration of off-highway vehicles, whichever is sooner).

LIABILITY OF PARENTS AND GUARDIANS FOR MINOR'S ACT OF NEGLIGENCE OR WILLFUL MISCONDUCT RESULTING IN DAMAGE

## NRS 41.470 Imposition of liability for minor's willful misconduct.

- 1. Except as otherwise provided in NRS 424.085, any act of willful misconduct of a minor which results in any injury or death to another person or injury to the private property of another or to public property is imputed to the parents or guardian having custody and control of the minor for all purposes of civil damages, and the parents or guardian having custody or control are jointly and severally liable with the minor for all damages resulting from the willful misconduct.
- 2. The joint and several liability of one or both parents or guardian having custody or control of a minor under this section must not exceed \$10,000 for any such act of willful misconduct of the minor.
- 3. The liability imposed by this section is in addition to any other liability imposed by law.

(Added to NRS by 1957, 8; A 1967, 419; 1975, 652; 1979, 461; 1999, 897)

## NRS 41.472 Imposition of liability for minor's negligence or willful misconduct regarding firearm.

- 1. If a parent, guardian or other person legally responsible for a minor under the age of 18 years:
- (a) Knows that the minor has previously been adjudicated delinquent or has been convicted of a criminal offense;
  - (b) Knows that the minor has a propensity to commit violent acts; or
- (c) Knows or has reason to know that the minor intends to use the firearm for unlawful purposes, and permits the minor to use or possess a firearm, any negligence or willful misconduct of the minor in connection with such use or possession is imputed to the person who permits such use or possession for all purposes of civil damages, and, notwithstanding the provisions of subsection 2 of NRS 41.470, that person is jointly and severally liable with the minor for any and all damages caused by such negligence or willful misconduct.
- 2. As used in this section, "firearm" has the meaning ascribed to it in NRS 202 253

(Added to NRS by 1995, 1149)

## **Washoe County Law Library**

75 Court Street, Room 101, Reno, NV

(775) 328-3250

http://www.co.washoe.nv.us/lawlib/hoursloc.htm

## **Nevada Legal Resources**

Class at Washoe County Law Library

http://www.co.washoe.nv.us/index/display\_outreach.html~details=8895

## **Washoe Legal Services**

299 South Arlington Avenue Reno, NV 89501

Telephone: (775) 329-2727

Fax: (775) 324-5509

Free legal services in Washoe County,

Nevada

http://washoelegalservices.com/

#### State of Nevada Bar

http://www.nvbar.org/

# Save the Date(s)

## SNAP Annual Seminar

Friday, May 18 from 8:30 a.m. to 5 p.m.

**Explore the Nevada Supreme Court, Legislative, Senate, and Assembly** 

5 CLE credits
Flyer to follow



## Gap Insurance What is it and do I need it?

I am the First Vice President of SNAP and a member, and I work in the personal injury field. I am submitting this article again for the SNAP newsletter to share some important information with my fellow members. This article was submitted to SNAP Shot years ago, but I still think it's important, and we have thankfully gained many new members since then, so thought it would be helpful to put it out there again.

I'm sure that many of you already know about gap insurance but some may not. I cannot tell you how many of our clients are not aware of this important protection option and they end up upside down on their vehicle loan or lease.

If you or any of your clients are financing or leasing a vehicle, you/they may want to seriously consider purchasing gap insurance. If a loss occurs, gap insurance will pay the difference between the actual cash value of the vehicle and the current outstanding balance on the loan or lease. Gap insurance protects your vehicle lease or loan and, sometimes, it will also pay your regular insurance deductible.

If your vehicle is totaled by accident, theft, fire, flood, tornado, vandalism or hurricane, insurance companies typically pay only the actual cash value. That amount is usually less than its actual retail value. It is often considerably less than the actual amount you still owe on your loan or the amount due for a lease payoff. The amount between your insurance deductible and the loss

from this financial shortfall is the "gap" you can be left owing.

Typically, a new car is worth approximately 30% less in three months than the day it was purchased. If you owned the car for only three days, had physical damage coverage and the car was totaled, you could still owe 20% to 30% of the loan out of your pocket, even though you purchased "full coverage." And, you would have to pay off your loan in full, even though you no longer own the car!

You can purchase gap insurance through an automobile dealership or through most automobile insurance carriers. It is sometimes labeled Loan/Lease Gap coverage and the premiums are small considering the protection offered.

So, I just thought I'd pass this along, as I cannot tell you how upsetting it is for clients to learn that: (i) their perfectly fine-running car is now totaled; (ii) they may end up paying off a loan or lease for a car they can no longer use; and (iii) they are left without a vehicle and no money to buy a replacement. All of this happens, even when the accident was not their fault, not to mention the injuries sustained in the accident itself.

May I also suggest that you each review your own auto insurance policies to ensure you have adequate coverage, including medical payments coverage (especially if you do not have health insurance) and uninsured motorist coverage. There are lots of uninsured drivers out there on the road these days due to the economy. If you don't have uninsured motorist coverage, your vehicle will not be repaired and you will receive no compensation if you are hit by an uninsured driver.

Submitted by Melissa Paschal, CP

(continued from page 3)

\$11 billion dollars per year in annual revenue, and is the thirdlargest revenue producer in the State of Nevada after gaming and taxation. She advised that her department also oversees bail bondsmen, their "most colorful" division. We learned that employees of her office are law enforcement agents who travel in pairs with badges, but no guns vet. It was recommended that homeowners check with their insurance agents to see if they are eligible for lower premiums now that home values are down due to the economy. Ms. Parks then briefly discussed administrative hearings, health care reform and then opened it up to Q&A.

### NALA Liaison's Report:

Anna Buchner reminded everyone that the next CP examination is in May. If someone is interested in sitting for the examination, he or she must sign up no later than April. Additionally, if interested in sitting for the CP examination, there is currently a study group. If interested in joining the study group, please email Susan Sunday at <a href="mailto:susan@silverman-decaria.com">susan@silverman-decaria.com</a>.

Anna announced that if anyone needed the Certificate of Attendance Form for CLE credits, to see her after the meeting.

Anna then stated that in the past, SNAP was involved with community charities and

discussed *Web of Support* with the members. Susan Sunday made a motion that we adopt a soldier through *Web of Support*. Melissa Paschal seconded the motion and it was carried by the general membership.

The meeting was adjourned at 12:58 p.m.

Amy Hodgson, ACP Acting Secretary

# Speaker Biographies

#### **FEBRUARY SPEAKER**

Lorne Malkiewich, Director of the Legislative Counsel Bureau, will discuss the Legislature, the LCB (who they are and what they do), the legislative process, what happens between Sessions, and a little bit about politics. This is will be a great prequel to our annual seminar in May, as Mr. Malkiewich has agreed to lead our tours of the Legislature, Senate and Assembly, so the information he will provide in February will benefit the May seminar attendees.

#### Lorne Malkiewich's biography

Lorne Malkiewich received his B.A. from the University of Notre Dame and his J.D. from McGeorge School of Law. He also attended the Harvard Kennedy School of Government's Program for Senior Executives in State and Local Government. He has been a member of the State Bar of California since 1981 and the State Bar of Nevada since 1982. He has been employed by the Legislative Counsel Bureau since 1981, first in the Legal Division as a Deputy Legislative Counsel, then as a Principal Deputy Legislative Counsel, and finally as the Legislative Counsel, the head of the Legal Division, from 1987 through 1993. He has been the Director of the LCB since 1994.

#### **MARCH SPEAKER**

Bill Fowler, the Executive Director of the Nevada CASA Association, will provide an overview of CASA (Court Appointed Special Advocates) at the national, state and local levels. The Nevada CASA Association, in partnership with local CASA programs, supports and promotes court appointed volunteer advocacy for abused and neglected children so they can live in safe, permanent homes.



#### Bill Fowler's biography

Bill Fowler is a Veteran of the United States Army and served more than twenty-eight continuous months in the Far East during the early 1960s. His service to our country was one of the greatest experiences of his life. Although he did not realize it at the time, his military service lead to his volunteering in community service after leaving the military. Over the years, he chaired a planning committee, was a Big Brother, answered the phone and worked as a trainer at a suicide and crises prevention center, and was a citizen fee arbitrator for the California Bar Association.

After his retirement in the mid-west as an executive in the railroad industry, he moved to Reno, Nevada with his wife and daughter. One day in 2001, he saw a newspaper ad requesting citizen volunteers to advocate for abused and neglected children in the Washoe County CASA Program. He applied and upon completion of training in April 2002, he became a volunteer for the Washoe County CASA program. Since then, he has advocated for abused and neglected children. During his tenure as a CASA volunteer (and subsequently state CASA program director), he attended more than 500 hours of training, covering various issues related to children including foster parenting and care, child welfare laws, child sexual abuse, fetal drug and alcohol exposure, domestic violence, inclusion and diversity, and ADD/ADHD.

He has undergraduate degrees in Afro-American Studies and Management from Sonoma State University and was awarded a Master's degree in Business Administration by Golden Gate University.

In January 2007, he was appointed as the Executive Director of the Nevada CASA Association. In this role, his primary responsibilities are working with judges and concerned citizens to develop and establish new local CASA programs in Nevada; assisting the staffs and boards of existing local CASA programs to develop strategies for the recruitment, training, and management of CASA volunteers serving abused and neglected children throughout the state; and promoting the CASA mission in Nevada.

SPEAKER:

## SNAP General Meeting Luncheon Tuesday, February 21 at Noon

Lorne Malkiewich, Director of the Legislative Counsel Bureau TOPIC: What happens between sessions. PLACE: ZoZo's Ristorante 3446 Lakeside Drive 775.829.9449 \$18.00 – Members & Guests \$15.00 – Student Members COST: Office: Phone/Email: \_\_\_\_\_ Member Student Guest

Menu - Chicken Risotto and Mushroom Raviolli

Please mail your reservation form and payment to:

SNAP, P.O. Box 2832, Reno, NV 89505-2832

ALL RESERVATIONS WITH PAYMENT MUST BE RECEIVED BY FRIDAY, February 17, 2012

**RSVP** via Email to Jessica Bradshaw: jessica@silverman-decaria.com **Or Evite**