

Paralegal Focus

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Paralegal Focus is the quarterly newsletter of the Vermont Paralegal Organization.

Vermont Paralegal Organization is a Member of the National Federation of Paralegal Associations (NFPA).

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President's Message

By Carie Tarte

As I was flipping through the television channels the other night, I came upon the movie "One Crazy Summer," with a twenty-something Demi Moore. That title sums up the last few months perfectly.

The VPO Board has put together a proposal for Vermont to host the 2016 NFPA Annual Convention. Our proposal has been mailed, and Laurie Noyes will be giving a presentation at the Annual Convention in Alaska at the end of September. With any luck, we will get Governor Shumlin to make a cameo appearance in our presentation video! A special thank you to Louise Reese's friend, Jerry Wood, for taking photographs of Ben & Jerry's for our bid presentation. I also want to thank Corinne Deering, Heather Moreau, and Laurie Noyes for their hard work and contributions to the convention bid. Cross your fingers!

Our fall seminar series is coming up. On October 11, we will have a half-day employment law seminar with Kerin Stackpole, Esq. at G.E. Healthcare in South Burlington. Registration information has been posted on the website, and over the listserv. We plan to hold another half-day seminar in November, although the topic of that seminar is still in the works. Foreclosure rules underwent some substantial changes in July, and we are hoping to present on that topic. Our goal is also to present a future seminars through Vermont Interactive Technologies ("VIT"), so our southern Vermont members can attend at VIT's Brattleboro or Bennington location. Stay tuned for more information.

If you are interested in attending any board meetings, please check out the VPO website for postings on dates, times and locations. Our meetings are generally on the first Wednesday of each month. Board meetings are a great way to get the inside scoop on our organization and you get activism rewards points for attending. Check out Laurie's membership article for this year's Activism Rewards Program prizes.

As always, if you have questions, concerns, or ideas on ways we can improve our organization, our board members are always available.



Editor's Message

By Louise Reese

I often say that we can learn a lot from each other, and I hope you find this issue full of learning opportunities. Our Member Spotlight is about Amanda See Tucker, a long-time member of the VPO. Heather Moreau, Vermont's newest PACE Registered Paralegal®, shares her experiences in studying for and taking PACE®, and Julia Compagna shares her observations on her summer internship. We also have an article reprinted from the *Paralegal Reporter* on paralegal regulation. We hope you will find these articles informative and interesting.

Please read about our 2009 VPO Scholarship recipient, Kimberly Thorton, under Scholarship Recipients on the Move!

I also want to acknowledge the hard work of my editing team (Kenneth Nosek, Elaine Moran and Julia Compagna) and Jeff Moreau's fantastic design work on the last issue. Our members came through with great content, and the editing team and Jeff put it all together in a beautiful package.

As always, if you are interested in submitting a piece for the *Paralegal Focus*, please forward it to me at lreese@dinse.com. You will earn activism rewards points!



THOMSON REUTERS™

Membership News

By Laurie S. Noyes, RP®

lnoyes@primmer.com

The air is getting a bit cooler, and now the kids are back in school! Personally, I love the fall season – the warm days, cool nights, apple picking, and Halloween.

VPO membership has remained steady for this quarter. We have 94 members—76 voting members, and 18 associate members. Please join me in welcoming our newest VPO member, Denise Tuttle.

New membership application/renewal forms will be circulated to members during the first week of September. We will be using this new form to collect information about our membership. The data will help the VPO identify which paralegals work in which areas, as well as the education and interest levels. This will help us assist members in connecting with each other when specific questions in a practice area come up, or help the VPO answer questions about its membership.

You can assist the VPO by completing the entire application as though you were a new member for just this year, even if you have been a VPO member for many years. The new application expands upon background information and offers new membership categories. Please take a moment to review the new membership categories carefully and be certain that you are choosing the right category for you. You only need to complete the entire application for this year; in following years, you will be able to complete just specific sections. Of course, you can always contact me with questions.

The new activism rewards year has started, and the Board has picked out four great prizes for next year's drawing. We will award a \$100 Amazon gift card, a \$50 gas card, a \$50 Barnes & Noble gift card, and one-year of free membership to the VPO. We've already had 12 members earn more than 24 entries. So, get busy and start earning your entries for next year's drawing!

As NFPA Primary, I am gearing up for attendance at the Sept. 27-30 NFPA Annual Convention in Alaska. This year's annual convention may be extremely busy as there are more than currently eight proposed bylaw revisions, six proposed agenda topics, and two administrative resolutions being considered. I will be preparing a summary of these proposed topics, and will send it to you over the VPO listserv. You are welcome to ask me for complete copies of the proposed topics, and I will send them to you. Your feedback is important to me so I can adequately represent the VPO at the convention.

On another note, if you have not had the chance to check out NFPA's newly revised website, please do so. The website is more user-friendly than the previous version. As a NFPA member, you now have your own membership email and password for the membership portion of the website. Follow these instructions: Click on the link that says "Member Sign In." Type in your email address, and then hit the button "I need a new password!" You will then receive an email sent to the address that the VPO has on file for you, which will provide a temporary password for you to use. Go back to the NFPA site, and put in the temporary password, then hit the "Sign In" button. Once signed in, click on the Change Your Preferences button to set up a unique password for your login. Under Members Only, click on the Mailing List and Leadership. On that tab, you can update your contact information for the NFPA mailing list. Once you update your information, I will receive an email that you have changed your mailing list information, and I can also update the VPO's information.

Finally, I want to remind everyone that we are now using the VPO listserv for all of the VPO's email blasts to its members. In order to keep receiving your communications from the VPO, it is important that you keep us informed of any changes such as offices or email addresses. Please drop me a line if you've changed employers, so that we can make sure you continue to receive VPO information.

Q&A

Amanda Tucker Member Spotlight



How old are you?

I'll answer that in terms of my employment. I've worked for my present employer for more than two decades; 12 years in Connecticut and 10 in Vermont.

Describe your family?

I am married to Peter Tucker, and I have a step-daughter in Colorado. I have four brothers, many nephews and one very special niece! My mom lives in Vermont about two hours away from me.

Town in which you live?

Montpelier

What is your favorite food?

Maple-glazed salmon and fresh peach cobbler.

Do have any pets? If so, what are they, and what are their names?

I currently have two cats: Tour Dee (France) and Hazel Mae.

What kind of hobbies do you have?

Cycling, skiing, gardening and reading.

How do you unwind at the end of a long work week?

I go on invigorating bike rides, get a dose of public television/radio, and get a good night's sleep to prepare for an active weekend.

What is your educational background?

Bachelor's degree in Criminal Justice from Norwich University.
Master's in Public Administration from University of Connecticut.

Where do you work?

Chicago Title/Commonwealth Land Title.

When did you first become a paralegal?

After receiving my bachelor's degree in Criminal Justice, I headed west for a year of skiing and worked as a ski instructor in the Rocky Mountains. I then enrolled in a year-long curriculum at the American Institute of Paralegal Studies. Each subsequent position has involved some type of paralegal work.

*Meet Amanda Tucker Continued....****What area of law do you work in?***

Real estate.

What do you enjoy about working in that area of law?

It is ever-changing and certainly never stale!

If you could work in any other area of law, what would it be?

Public policy.

What is the one thing about being a paralegal you would change if you could?

I believe the field generally needs a more consistent recognition of the contribution a paralegal makes to his or her organization.

How or why did you first enter the paralegal field?

I had several professors in college who really made an impression on me with respect to legal theory and the rule of law in both historical and contemporary perspectives. My early exposure kept me interested in the legal field during my education and after graduation. While studying at the American Institute of Paralegal Studies, I had instructors who practiced law, and that exposure led to a greater awareness of employment opportunities in the paralegal field.

Did you hold other positions, or have a different career, prior to becoming a paralegal, and if so, what was it?

While working on my master's degree, I interned with several public-policy organizations that took me out of the traditional legal field.

What do you love about the paralegal profession?

My job offers the opportunity to meet and work with many different people throughout the industry. Most paralegal positions require a large degree of independent thinking and finding creative solutions.

What things about the profession do you dislike?

I see many hard-working individuals performing paralegal work who do not always receive the recognition they deserve.

How long have you been a member of the VPO?

Since 2003.

Tell me about the skills or traits you possess that you find most useful in your position?

My early experience in the real-estate transaction arena helps in my current role as Agency Manager as I try to facilitate our customers' needs.

My ability to relate to others and attention to detail are very helpful.

What character oddities or personality traits do you find at odds with your career?

I tend to take on too many projects at the same time.

What brief advice or friendly tip would you offer to someone just entering the paralegal field?

I recommend taking an interest and learning all you can from the people around you. I learn something new from everyone with whom I come into contact. Knowledge is invaluable!



THE PACE® POSTING

By Corinne Deering, RP®
Paralegal Certification Ambassador

It's official! Please congratulate Senior Paralegal Heather Moreau, from Paul Frank + Collins, P.C., on her successful completion of the Paralegal Advanced Competency Exam ("PACE"). Heather took the exam on June 26 and was notified at the end of the computer-examination process that she had received a passing score. However, to become "official," we had to wait for NFPA to run its audit procedures on the examinations and issue an official announcement. Heather recently received final notification and has written the following article describing her experience studying for and taking PACE. Thank you, Heather, and congratulations on becoming Vermont's newest PACE Registered Paralegal ("RP"). If anyone has any questions about PACE®, Heather and I would gladly talk with you, so please feel free to contact us!

WHY TAKE PACE®

By Heather A. Moreau, RP®

Why take PACE®? I asked myself this question countless times over the last few years. In applying my paralegal training to my own life, I carefully weighed the advantages of becoming a PACE Registered Paralegal® ("RP®") with any uncertainties, including how prepared I was for such an undertaking. Then one morning last spring, I finally decided to stop pondering the issue and just do it.

With an associate's degree in Paralegal Studies, a bachelor's degree in Professional Studies and more than 20 years of paralegal experience, I would certainly be qualified to register for the exam. But could I pass? Most of my experience comes from working on defense matters, mainly on complex litigation, medical malpractice, products liability, and insurance defense cases. On a weekly basis, I analyze factual documents, create chronologies, work with experts, conduct witness interviews, and gather and verify factual data.

Knowing I would have to recall the details of real estate definitions and bankruptcy procedures made me want to forget the exam and run the other way. Fortunately, I was able to shift my focus to what I did know, and I *knew* I wanted the PACE Registered Paralegal professional distinction. I believe holding the RP® designation is an objective measurement of competency, and I set my sights on achieving this goal.

Now, after having been through the PACE process, I completely understand and believe in the exam application requirements. PACE truly tests advanced competency stemming from formal education and experience, and not from a review course, study group or cram-for-the-exam session.

Why Take Pace Continued...

Back in the 1990's, my paralegal college courses gave me the familiarity I needed with the various areas of law that were on the exam. But just as important, all of those dreaded required courses gave me excellent planning, analytic and writing skills. College study habits and my recall of test-taking strategies quickly came back to the surface. As I began my exam preparation, I discovered that college fundamentals had innately prepared me for PACE.

However, for me, experience was the most critical factor in passing the exam. Some things are much more concretely learned by action. For example, years ago I recall feeling pretty terrific after conducting one of my first case interviews. I came back to the office all smiles, and reported that I had spoken with a witness who would testify that the plaintiff was "faking his injury." However, my confidence evaporated when the attorney asked pointed questions: How does the witness know this? How long has the witness known the plaintiff? Was the witness in the position to see the event? Although the wind was taken out of my sails, I learned a valuable lesson that would not have taken on the same significance if simply read in a textbook. This type of full understanding is needed for PACE, as test takers must tap into their well of experiences when evaluating the PACE multiple-choice answers.

So the good news is that a paralegal qualified to take PACE, by definition already has education and experience and therefore has already done the majority of what he or she can do to prepare for the exam. What can be done to help ensure a passing score? For me, I found the following helpful:

- The AIPS Review Course, a 7-week online class, forced me to become familiar with the exam content, review less-familiar legal concepts and create a study schedule.
- The PACE Study Manual was a key tool in refreshing my knowledge and providing me general information about areas of law that are not part of my daily life as a litigation paralegal. I read the manual cover to cover.
- Practice questions were part of the review course and also included in the study manual. Typically, I completed all of the practice questions for each unit as a pre-test. This helped me to determine how much study time to devote on specific areas. Also, analyzing the questions and answers built my knowledge of the topic and of how test questions are formulated.
- Finally, the exam is littered with legal terminology. I found that using the flashcards provided in the AIPS course and reviewing the glossary at the end of the study manual were essential parts of my exam preparation.

I was truly excited about taking the seven-week AIPS course and, at this stage in my career, evaluating my strengths and weaknesses. Becoming an RP challenged me but also gave me the opportunity to refresh and broaden my areas of knowledge, something I found very satisfying. It is hard work and personal growth that makes such achievements worthwhile.

One of my favorite quotes is by famous hockey player, Wayne Gretzky: "You miss 100 percent of the shots you don't take." I often advise others to tackle opportunities that present challenges and have the potential to open more doors. I took my own advice by pursuing the PACE Registered Paralegal credential. It would have been a mistake for me to look back with regret if I had not taken the shot.

Paralegal Regulation Vernacular

By Lisa B. Vessels, CP, FRP

Recently, I have seen discussions on LinkedIn groups and Facebook about what I would consider the “basics” when it comes to the vernacular of paralegal regulation. It always amazes me that what I consider a basic definition is still somewhat of a mystery to paralegals, attorneys and administrators. But time and again I see the same questions pop up, so let’s explore two popular definitions of paralegal regulation, and perhaps identify where some misconceptions filter in.

When I was initially formulating this topic in my mind, I thought I would have many definitions for terms to provide. The first two terms which are the most important, took up so much space, that the general topic of paralegal regulation vernacular will be a topic to be revisited and explored in the future.

Certified vs. Certificated

The number one misnomer I hear is: “I got a certificate from XYZ Paralegal School. I’m a certified paralegal!” Sorry, but no, you are certificated. Your certificate of completion from XYZ Paralegal School does not entitle you to use the moniker “certified paralegal.” Now, I can easily understand where this misconception occurs. I Googled “Certified Paralegal” and got over 682,000 results. I really had to wade through some information before I saw a somewhat plain explanation of this issue, and even that explanation was confusing here and there.

The next piece, about which I was mistaken myself for a time, is that there is only one certification exam you can take to call yourself certified as a paralegal—also untrue. Most of the articles I reviewed online also only mentioned two or three different certification exams as the only ones you could pursue for a “certification” as a paralegal. That is also not accurate. The fact is there are now more avenues to certification available than ever, and the number grows all the time.

Unraveling the Mystery

As I mentioned earlier, there are many different types of certification exams you can take as a paralegal. If you’re reading this publication, chances are that you know about the certification exams that the National Federation of Paralegal Associations, Inc. (NFPA) offers: the PACE exam and now the PCC Exam, which bestow the RP® and the CRP™ credentials respectively upon successful completion. Did you also know you will be considered “certified” as a paralegal if you pass these exams, too? Most will use the title “Registered Paralegal” in conjunction with the RP designation on their business cards (just like most with the CP® designation use the title “Certified Paralegal” on their business cards), but it is the passing of the exam which adheres to a particular standard administered by a recognized entity such as NFPA which bestows the “certification” piece.

Confusion with Terms

The confusion with the question “Am I a Certified Paralegal?” starts with the National Association of Legal Assistants (NALA) registered certification marks CLA® and CP (which are acronyms for Certified Legal Assistant and Certified Paralegal, respectively). The common use words “certified” and “paralegal” or a combination of the two are not registered trademarks of NALA. Here’s where the rubber hits the road: the following image is a registered trademark of NALA, see image at right.



Many people will interpret this to mean “Certified Paralegal” is a trademarked title, but that’s a mistake. This registered trademark means, if you have earned the CP designation, you have the right to use the image above. If you search the U.S. Patent and Trademark Office’s database for the registration number associated with this mark (Number 3048617 — <http://www.uspto.gov/trademarks/index.jsp> — go ahead, look it up, it’s free), you will see that corresponding to the number is the wordmark “CP Certified Paralegal.” Among other information listed, there is a specific disclaimer which states: **NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE CERTIFIED PARALEGAL APART FROM THE MARK AS SHOWN.**

There are separate trademarks also filed by NALA, which will allow you to use the marks CLA or CP in conjunction with your title on your business card. The words “certified” and “paralegal” are too common to be trademarked. If you look at other trademarked terms which contain the words “certified paralegal,” you will see a similar disclaimer. The fact of the matter is that it is the passing of the test that certifies you as a paralegal, and in most cases it’s the maintenance of that certification that allows you to continue to refer to yourself as a certified paralegal.

Another good thing to clarify about certifications is that they are generally not issued by a governmental agency. Governmental agencies will generally issue a license to someone who meets a particular set of criteria to perform a particular act. The process of obtaining a license can be very similar to the certification process, and I will often hear someone state they are “licensed” since they have completed the certification process. However, this is also a mistake.

Licensure

This definition is probably the next most misunderstood term in the paralegal regulation vernacular. Licensure is used in professional credentialing by governmental agencies when someone has permission to perform some act. What exactly that act may be is defined by the terms of the license. The fact that someone is issued a license merely means they have permission to do whatever that license allows them to do — nothing more, and nothing less.

Many folks interpret the word licensure as solely meaning the provision of services to the public, but that is incorrect. Let’s look at your driver’s license, for example. The issuance of a driver’s license allows you to operate a motor vehicle, not to drive a taxi for hire. Depending on the laws of your state, to drive a taxi you might need to get a special driver’s license, apart from the one you use to drive your own private car, plus another license to operate the taxi business.

The concept behind licensure is that there is some skill required for the activity that the license permits. The granting of a license is merely evidence that the person holding that license possesses that skill (bad drivers notwithstanding). In most cases, you have to provide some sort of documentation to prove that you possess that skill, or take a test of some sort to prove that you possess a high enough degree of that skill. Some professional sports, such as boxing, even require a license. We all know how entertaining for the public that boxing can be. Are professional sports providing a service directly to the public? No.

It is very likely that you will see the term licensure come up more often as individual states consider regulatory programs for paralegals. The state governmental agency overseeing that regulatory program must find a way to confirm that a particular person has complied with the terms of the regulatory program. Issuing a license is pretty commonplace in the regulation of professions. Don’t let anyone perpetuate the urban myth that the issuance of a license to a paralegal means that the paralegal will be able to provide legal services to the public. Read the terms of the license which outlines what the licensee can and cannot do.

Lisa B. Vessels lives in Miami, Florida, and is employed by Duane Morris LLP, as administrator of a rules-based docketing software for the firm’s offices nationwide. She serves as NFPA’s Regulation Review Coordinator.

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My Summer Internship

By Julia Compagna

In the process of finishing a Bachelor of Science in Professional Studies Pre-Law through Johnson State College, I had the privilege of spending the summer semester in an internship overseen by professor and retired judge, Edward Cashman. I was tasked with researching differences in the judicial process in each of the three major divisions of the trial court - criminal, civil and family.

Shadowing in criminal court can be discouraging and depressing. Criminal proceedings address harms upon the public community. Corrective/retributive justice and restorative justice are the two main tracts along which criminal courts proceed. There is a significant population of offenders who seem chronically enmeshed in these systems. The criminal justice system is a giant defacto social-services agency for this population. From my research I learned that most legal scholars agree an important component of civil justice is the ability of a person to hold accountable one who has wronged him or her. I observed this principle as an integral piece of the Department of Corrections Restorative Justice Program, but with sitting judges present, only a few took the time to personalize proceedings in a manner that required a defendant to acknowledge responsibility for their actions. Of those judges who did take the time, sadly, some have come under criticism by the legal community and public for doing so. Shadowing in criminal court gave me a better understanding of the importance of the proceedings to ensure equal treatment under the law and to prevent the misappropriation of justice.

Civil proceedings seek to remedy a loss to an individual or entity, usually through the award of monetary damages. I was able to shadow more in-depth proceedings where judges seem to play a much more involved role, including guiding jurors, parties, and witnesses and refereeing attorney conduct. I discovered that civil litigation can be very un-civil. The demeanor of some attorneys during proceedings was hostile and adversarial to opposing counsel, parties, and witnesses (and one in particular, to an innocent bystander—me). There seemed to be a huge psychological focus by counsel, and I observed a great deal of theatrics (body language, tone, etc.) displayed during presentation of cases. Somewhat ironically, I found the civil proceedings more uncomfortable and “dirty” feeling than the criminal proceedings due to the behavior of counsel, despite the best efforts of judges to maintain courtroom decorum.

Frankly, I dreaded shadowing family court proceedings, and thus put it off until late in the semester. I was pleasantly surprised to find the proceedings geared toward the very human and emotional nature of the subject matter. Everyone I interviewed who was involved with family court proceedings recognized the extreme difficulty of working in this area of law and the toll that it takes on all involved. Complicating matters, family court proceedings often had overlapping related proceedings in other jurisdictions such as criminal or probate court (Request from Abuse, guardianship, etc.). One attorney commented that even with all his years of experience, he could still be stunned by the depth to which someone would stoop to retaliate against another. I was unable to shadow any juvenile proceedings, but I understand that the focus on decision-making in the best interest of a child can be considered highly subjective by various parties, and as such, can be incredibly difficult to craft. The family court Pro-Se Education course I attended appeared to be very helpful in providing basic information and links to resources. Proceedings involving pro-se litigants appeared to be somewhat fluid to accommodate the lack of professional assistance.

The greatest impression on me from court shadowing is the enormity and difficulty of the judges' responsibilities. They are overburdened with caseloads for which they have inadequate administrative support. They are expected to rotate through at least three very distinct jurisdictions, and to become experts in these areas of law. They must do all this while balancing the highly political nature of their positions, and how they are perceived by the legal community and public. I was very impressed by the judges I shadowed, particularly their ability to remain positive in the face of a seemingly overwhelming system. I believe Vermont is very fortunate in its judiciary.

CLE

Lorman Education Services and NFPA have arranged a 30% discount on both CLE and bookstore items for NFPA members. Sign in to the NFPA website at www.paralegals.org and visit the Member Benefits page for the details!



What to Do When the Judiciary Website Goes Down

The judiciary website has gone offline several times over the course of the past few months. In the event it goes offline again and you need to access it (for e-filing, for example), there are a number of other ways to conduct judiciary business:

You can find court calendars at <https://secure.vermont.gov/vtcdas/user>.

If you need to e-file, there is a direct link to eCabinet at <https://efiling.eservices.crt.state.vt.us>.

The public traffic-ticket payment website is at: <https://secure.vermont.gov/courts/payments>.

Transcripts can be obtained by contacting: AVTranz at: <http://www.avtranz.com/order.php> or 1-800-257-0885; or eScribers at www.escribers.net/VTorder.php. If further assistance is needed, parties can call 973-406-2250 and ask for Jason at eScribers.

Forms can be obtained by contacting Sheila Lowe at sheila.lowe@state.vt.us, by phone at 802-828-0517, or by cell phone at 802-522-8349.

Be sure to save these links in case you need them!

Please note a new address for MCLE and Attorney Licensing office:

Martha I. Hicks-Robinson
 Bar Admissions Administrator
 Vermont Board of Bar Examiners and Character and Fitness Committee
 Mandatory Continuing Legal Education and Attorney Licensing
 111 State Street, Suite 9B
 Montpelier, VT 05609-0701



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Employment Law

Thursday, October 11, 2012

GE Healthcare, 40 IDX Drive, South Burlington
The Evergreen Room

Sponsored by the Vermont Paralegal Organization

Time: Registration is at 8:30 a.m. The program will begin at 9:00 a.m. and end at 12:00 p.m.

Tuition: \$25.00 for VPO members; \$35.00 for non-members; \$15.00 for students. Fee includes seminar materials and morning coffee with light breakfast. Lunch is not provided.

Pre-Registration: Forward the attached registration form either by fax or e-mail to: Louise Reese, lreese@dinse.com; (802) 862-6409. For more information, contact Carie Tarte at 864-9891, or e-mail at ctarte@sheeheyvt.com. Space may be limited. Registrants are encouraged to pre-register. There will be registration at the door only if space is available.

FACULTY

Kerin E. Stackpole, Esq. - Ms. Stackpole is the leader of the Employment and Labor Law Group at Paul Frank + Collins. She is an experienced litigator and teacher. She has taught at the law schools of Catholic University of America and The American University, as well as the University of Vermont and Champlain College. She is a regularly featured speaker for state and local human resource associations. Ms. Stackpole received her law degree from Washington College of Law, The American University. She was the recipient of the International Academy of Trial Lawyers' Advocacy Award for Outstanding Ability in Courtroom Advocacy, as well as The Best Lawyers in America 2010 and 2011 for achievement in Labor and Employment Law.

AGENDA

9:00 a.m.-12:00 p.m. This seminar will start with the basics of Employment Law - what one needs to know starting in that area, and move through various updates, including relevant case law.



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²Coverage not available in all states. The descriptions of coverage are necessarily brief and are subject to policy provisions, limitations and exclusions that can only be expressed in the policy itself. For a complete explanation of coverages, please consult a sales representative.

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