



FOR PENNSYLVANIA YOUNG  
LAWYERS, HERE'S WHAT'S...



# AT ISSUE

A PUBLICATION BY AND FOR THE YOUNG LAWYERS DIVISION  
OF THE PENNSYLVANIA BAR ASSOCIATION

## AN UNLIKELY WAR HERO: A YOUNG LAWYER

By Judge Todd B. Seelig

FALL 2003 VOL. 27 NO. 4



Seelig

Unless you were sequestered for a jury trial or on a deserted island that had no access to the media, you probably learned about the story of Army Pfc. Jessica Lynch, a 19-year-old supply clerk from Palestine, W.Va., who valiantly survived an ambush in Nasiriyah, Iraq, and was subsequently captured by Iraqi soldiers. Numerous articles have discussed her rescue, carried out by U.S. Special Forces, with some recent reports disputing the amount of force or surprise needed to carry out the rescue. However, less reported was the bravery of the individual who made this mission possible — a man by the name of Mohammed Odeh al Rehaief.

After Lynch's rescue, Mohammed — who used only his first name to protect his family — talked to reporters at a Marine camp and told them his story. According to *USA Today* and CBSNews.com, this is what happened: He was at Saddam Hussein Hospital visiting his wife, who worked as a nurse. While he was there, he noticed there were more security guards around than usual and saw, through a window, an Iraqi security guard slap Lynch two times in the face. He said his heart stopped

when he saw this, and he decided that he had to tell the Americans.

However, this was no easy task. To find American forces, Mohammed had to walk more than six miles out of Nasiriyah along a road known to Marines as "Ambush Alley." Once he found them, a suspicious Marine asked him, "What do you want?" Hands raised, he replied, "Important information about woman soldier." After explaining what he knew, Mohammed was asked to go back to the hospital and return with more information. The very next day, Iraqi security came and ransacked his house. Mohammed did not return home again; he stayed with the Marines while his wife and 5-year-old daughter stayed

at his father's house.

In spite of the danger to himself and his family, Mohammed agreed to help. He made several more trips to the hospital, discovering more details about security and even learning enough to draw maps of the building's layout and location. Although the actual rescue operation has come under some debate, Mohammed's bravery has not been questioned.

Well, as it turns out, Mohammed is a 32-year-old young lawyer. He learned to speak some English at Basra University. And when asked why he decided to help, he responded, "A person is a human being regardless of nationality."

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### FUTURE NEWSLETTERS TO BE PROVIDED IN ELECTRONIC-ONLY VERSION; PROVIDE YOUR E-MAIL ADDRESS TO PBA TODAY

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**MEET THE NEW  
YLD OFFICERS.**

**THE COMPLETE LIST IS  
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**ARE YOU THINKING OF  
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**GO TO PAGE 4.**

**LIKE A GOOD SPY NOVEL?  
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## WHAT'S AT ISSUE

It is hard to believe my year as chair is already over. It seems like a short while ago I became chair of the YLD and held the Executive Council Retreat, during which I outlined our plans for the year. Our focus was (and remains) making the YLD relevant and important to young lawyers. One of our major goals has been to increase YLD membership while encouraging our members to become more involved in both the YLD and the PBA. At the same time, we wanted to continue to emphasize the importance of serving our communities by providing quality public service programs. I am pleased to report that these goals have been accomplished and I am confident that they will continue to be realized into the future.

This past year, the YLD has made a concerted effort to reach out to our members, to acquaint (or reacquaint) them with the YLD and the PBA as well as the many opportunities and benefits associated with membership, to encourage their involvement and to provide the opportunity for participation in the division and the association. I had the privilege of traveling to each of Pennsylvania's 12 zones and meeting with young lawyers to discuss the YLD, issues of importance to young lawyers and how they can benefit from their involvement in the YLD/PBA.

As a result of our efforts, I am pleased to report that the YLD has experienced great interest, participation and excitement among its members. In addition, membership in the YLD has significantly increased this past year.

The YLD had tremendous attendance at each of its business meetings and conferences held throughout Pennsylvania last year, exceeding that of prior years. The YLD conferences featured outstanding CLE programs on a variety of topics of importance to young lawyers, relating to their practices as well as their personal lives.

The YLD's Statewide Mock Trial Competition continued to grow and thrive. Last year, a record-high 260 schools/teams (approximately 3,000 students) participated in the statewide competition. The rules were revised to encourage greater participation and better competition. The excitement and enthusiasm exhibited by the students was unprecedented. Gateway High School defeated Quigley Catholic in a very close and well-tried final round, which was held in the

*Now YLD Immediate Past Chair, Chuck Eppolito is with White and Williams, L.L.P. in Philadelphia.*

Senate Chamber of the State Capitol. Gateway went on to represent Pennsylvania well in the national competition in New Orleans.

The InCite program was promoted throughout Pennsylvania, accompanied by presentations by young lawyers from our Reverse Mentoring Committee who explain how to perform legal research most effectively and efficiently. We encouraged our members to use the YLD listserv, where they can instantly correspond with hundreds (and hopefully someday thousands) of their colleagues across the state with a click of a mouse.

The YLD continued to support the PBA's Law Student Division. We visited Pennsylvania's law schools in an effort to inform law students about the YLD/PBA, how they can become involved and how they can benefit from their PBA experience. We also assumed a more prominent role in the American Bar Association Young Lawyers Division. By encouraging attendance and participation at ABA meetings, we began facilitating the ascension of Pennsylvania young lawyers into more leadership roles within the ABA YLD.

The Minority Outreach Committee was one component of our overall theme of inclusion within the YLD/PBA. Through this committee, we endeavored to identify and address issues of importance to minority attorneys and encourage greater minority participation within the bar, including leadership opportunities. In December, the YLD launched "Taking Hate Out of the Junior and Senior High School Classrooms," a statewide educational initiative designed to increase tolerance in schools by opening dialogue between lawyers and students in areas such as stereotyping, discrimination, prejudice and hate. In addition, the YLD distributed the *Guide to Legal Issues for Pennsylvania Senior Citizens* handbook (created by the PBA Senior Lawyers Committee) throughout Pennsylvania, often with presentations on handbook topics.

These projects and others implemented by the YLD demonstrate the division's commitment to our communities, and we continue to explore other ways in which the YLD can contribute and become involved in the community.

I am confident that the increase in membership and participation of our members, together with the implementation of quality programs, will inure to the benefit of the individual members, the association, the profession and our society as a whole. I am also confident that the successes of this past year and recent years will continue in the future under YLD Chair Todd Seelig's leadership and that of succeeding YLD chairs, along with their respective executive councils.

## AT ISSUE

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Jennifer Walsh Clark

Associate Co-editors

Jenny Y.C. Cheng  
Kelly A. Mroz  
Jane Smedley

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I truly appreciate the privilege of having led this outstanding division during the past year. I am grateful for the tremendous effort, dedication and commitment of our executive council members, as well as the PBA staff, in particular YLD Coordinator Susan Donmoyer. I am heartened by and proud of the amazing level of enthusiasm and support we have received across the commonwealth. I will always cherish the relationships and friendships I have formed and/or strengthened this year with my colleagues and friends throughout Pennsylvania. As always, you are welcome to contact me any time.

# AN UNLIKELY WAR HERO

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The story has a happy ending, as Mohammed and his family were recently granted asylum in the United States. The Iraqi lawyer who risked his safety to help U.S. forces find prisoner of war Jessica Lynch will forge a new life in the United States. Mohammed, his wife and their daughter plan to settle in the Washington, D.C., area.

Despite the lawyer bashing in the media, this story adds to the many stories of great bravery, compassion and human sacrifice of lawyers all over the world. Mohammed's story can be an inspiration to young lawyers today. This story shows how important it is to teach people about the law and human rights. It also shows how much good a young lawyer can do, even with limited resources. I call upon all those who want to serve and become involved in this great organization to join the young lawyers this year to teach the public about the law and human rights, and to

teach, educate and better equip Pennsylvania lawyers in their everyday practice to protect people's rights.

During my year as chair, the PBA Young Lawyers Division will continue to go out to the public and teach people about the law. Last year, we started a program called "Taking Hate Out of the

*This story shows how important it is to teach people about the law and human rights. It also shows how much good a young lawyer can do, even with limited resources.*

Junior and Senior High School Classrooms." In this program, young lawyers go into high schools and teach about tolerance, respecting other people's views and eliminating violence.

The YLD will also celebrate our 20th anniversary of the Statewide Mock Trial

Competition. What once involved a few isolated schools has turned into a program with over 260 schools and 3,000 students from inner city, rural and suburban Pennsylvania. These students compete and learn valuable lessons from lawyers about our legal system and the qualities of public speaking, teamwork and respecting the opinions of others.

Not only is the YLD committed to teaching the public about the law, but we are also committed to better equipping Pennsylvania lawyers to protect the rights of their clients. We will be embarking on two projects to give Pennsylvania lawyers more tools to use in their everyday practice. The first project will be the creation of an online Judicial Preference Reference Guide of all Pennsylvania common pleas court judges. A simple click of the mouse will provide practitioners with judicial preferences for practice and a cross-reference or link to local rules. The guide will serve as a liaison between the bench and the bar. I believe this will be a tremendous benefit to all

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*Judge Todd B. Seelig is a workers' compensation judge in the Philadelphia District. He is also the current chair of the PBA Young Lawyers Division and an adjunct professor at Villanova University School of Law.*

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# HANDLING LAW SCHOOL DEBT: TO CONSOLIDATE OR NOT TO CONSOLIDATE?

By Jaimee A.M. Dautrich

As I graduated from law school, the excitement of starting out on my chosen career path was tempered somewhat by the thought of paying off student loans. Some of my fellow graduates had loan amounts reaching six digits. There is hope for our financial future, however, by consolidating loans at the low rates recently available. For some people, it can mean the difference between economic stability and disaster. Most people consolidate their student loans for one of two reasons: to lower monthly loan payments or to lock in at a fixed interest rate. Either way, a borrower should consider the pros and cons of consolidation. This article will help you decide if consolidation is right for you and what questions to ask your lender prior to consolidating.

Loan consolidation, also called a consolidation loan, combines several student loans into one larger loan from a single lender, which is then used to pay off the balances of the remaining loans. Consolidation is available for most federal loans, and a few lenders offer consolidation of private loans as well. Consolidation works to decrease your monthly payment for student loans by extending your repayment term beyond the standard repayment term of 10 years to a term of 12 to 30 years. The reduced monthly payment makes it easier on the borrower's budget each month, but by extending the term of the loan, the total amount of interest paid on the principal of the loan is increased. Your new extended repayment term depends upon the total amount of your loans. Thus, the higher your loan amount, the longer you will have to repay the loan.

Benefits of loan consolidation include: more cash on hand to meet personal needs, a lower debt-to-income ratio and one low monthly payment as opposed to several higher monthly payments. A consolidation loan simplifies loan repayment by combining several types of federal education loans into one. Prior to consolidation, the individual loans may be from different lenders and require multiple payments on different schedules with diverse terms. Additionally, many student loans have a variable interest rate, which means that

the interest rate on the loan is subject to change, and may fluctuate up or down periodically depending on predetermined market variables. Another benefit of consolidation is that the interest rate is fixed for the life of the loan. Thus, you can lock in now to take advantage of historically low interest rates for the life of the loan.

The federal government resets the student loan rates every July 1, using a formula based on leading economic indicators. This means that the interest rate on your federal loans changes every year unless you consolidate at a fixed rate; that is why it is important to get a fixed rate when consolidating. The interest rate is fixed from July 1 to June 30 of the following year. Prior to repayment, a borrower enjoys the benefit of a slightly lower (.6 percent) in-school interest rate. Although consolidation simplifies the repayment process, it also involves an initial slight increase in the applicable interest rate. The interest rate on consolidation loans is the weighted average of the interest rates on the loans being consolidated, rounded up to the nearest 1/8 of a percent and capped at 8.25 percent. Right now, interest rates on variable-rate student loans are at an all-time low, and in some instances have dropped by more than 2 percent. On July 1, 2003, rates on most variable rate federal education loans fell to rates as low as 2.82 percent for the in-school rate and 3.42 percent for the repayment rate. If you want to take advantage of locking in at these low rates, get in contact with consolidation professionals as soon as possible.

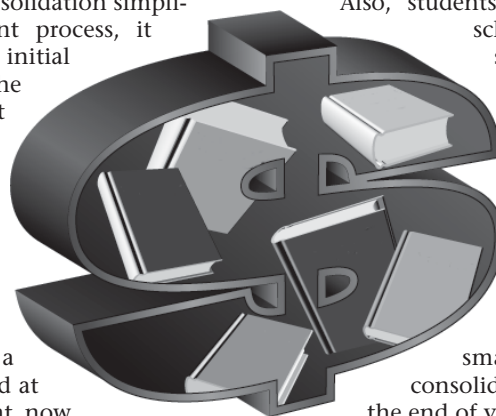
If math is not your strong suit, don't panic. This all sounded like Greek to me too, but there is a certain equation used by lenders to determine the interest rate for your consolidation loan. First, multiply the amount of each loan by its interest rate to obtain the "per loan weight factor" for that loan. Then, add the "per

loan weight factors" together. Add together all of the loan amounts you want to consolidate, and divide the "total per loan weight factor" by the total loan amount, and then multiply by 100. Then round the resulting number to the nearest higher 1/8 of a percent if it is not already on an eighth of a percent. Your rate cannot exceed 8.25 percent. If your result exceeds 8.25 percent, then the interest rate would be 8.25 percent. Interest rates for federal loans vary on a yearly basis.

A borrower can consolidate loans prior to repayment or during repayment. Generally, there is a requirement that a borrower owe a sum of at least \$10,000 in loans to be eligible for consolidation. Even student loans that are in a default status can be consolidated unless there is a judgment against the borrower.

Also, students who are still in school or are in the six-month grace period after graduation can consolidate their loans. However, once you consolidate, you must begin making payments immediately. So it may be smart to have your consolidation take effect at the end of your grace period so you are not forced into early repayment.

If one lender or secondary market holds all your loans, you must consolidate with this lender if it offers a consolidation program. If your lender does not offer a consolidation program, you can consolidate with any lender. There are a variety of repayment options for consolidation loans, so be sure to shop around and find the best deal among the federal and private lenders. A good lender will spend time with you and ensure that you are informed about not only the different payment plans available, but also when consolidation might not be in your best interest. They should also be able to answer questions and provide a quick turnaround time in processing your loan, which varies between two weeks and 90 days, depending on the



*Jaimee A.M. Dautrich is the judicial law clerk to the Hon. Stephen B. Lieberman of the Berks County Court of Common Pleas. She is also co-chair of the YLD Online Judicial Directory Committee.*

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# LAW SCHOOL DEBT

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lender. You should also be able to get instant information on whether you qualify for consolidation and if your loan has been approved. Customer service calls to the lender should be immediately answered. Don't forget to ask about interest rate reduction options offered by the lender. Many lenders will reduce your interest rate by an additional .25 percent if you enroll in an automatic deduction program so that your monthly payment is automatically taken out of your bank account on a set date each month. Further, many lenders will reduce your interest rate up to 1 percent for 12 to 36 consecutive on-time payments, but make sure there are no fees or prepayment penalties.

However, there may be some drawbacks to consolidation that warrant consideration. You may want to consolidate some, but not all, of your student loans. Prior to consolidation, check whether you are foregoing any benefits that may have accompanied your original loans. For example, you may qualify for an interest reduction for consecutive on-time payments with some of your current loans. You may also lose some deferment, forbearance, forgiveness and cancellation benefits. Any deferral currently granted to you becomes immediately ineffective when you consolidate, but you might be able to reapply for another deferral following consolidation. And be aware that married couples who consolidate loans are both responsible for repayment, even if they divorce. If you consolidate some of your loans now and interest rates fall in the future, you may nonetheless be locked into that higher interest rate unless you consolidate your loans again with another student loan that was not part of the first consolidation package. The current rules do not allow reconsoli-

dation unless you keep several of your original loans without consolidating them, and then later consolidate them with your first consolidation loan.

A major benefit of loan consolidation is the improvement of your debt-to-income ratio, which is essential if you are considering purchasing a home. Lenders calculate the percentage of your monthly income, which must be used to pay off your existing debt. The industry standard counsels that your total indebtedness should not exceed 36 percent of your monthly income, although some lenders may be more flexible with this percentage than others. Simplified, that

$$\frac{\text{Total per loan weight factor}}{\text{Total loan amount}} = \text{Weighted Average Rate}^*$$

*\*Round to the nearest higher 1/8 of 1 percent; the rate cannot exceed 8.25 percent.*

means that the monthly mortgage payment, credit card payments, car payment, student loans, alimony, child support and other monthly obligations cannot exceed 36 percent of a borrower's income. By extending your student loan payment period, you may end up paying more by way of interest on your educational loans in the long run, but if you can lock in your mortgage rate — unlike rent, which will keep going up — and then plan aggressively to pay back the student loans once you are settled in your dream house, consolidation will really pay off.

Loan consolidation is a great debt management tool in terms of providing immediate payment relief. My theory is that if someone cannot live comfortably while paying off their loans early on,

then they should consolidate — it's not worth the stress of taking on huge loan payments early on. The additional money that you will earn as a seasoned lawyer easily mitigates the overall increase in the loan payoff amount. For me, consolidating meant the difference between paying about \$600 a month and \$300 a month, which enabled me to buy a house instead of renting an apartment for several more years. If your goal is to save money over the long haul, locking in at a low interest rate now without lengthening your repayment period is the way to go. The sooner you pay off your loan, the more you save. If you are concerned about paying on the loans for 20 or 30 years, but you would benefit from a lower monthly payment now, then remember that there are usually no prepayment penalties. You will be less prone to default, and you always have the option to pay more than the minimum monthly payment if you are disciplined enough.

The easiest way to get information on student loan consolidation is to type those key words into a search engine on the Internet, which will yield thousands of results. For a list of lenders offering consolidation loans, visit [www.nela.net/students/locon.htm](http://www.nela.net/students/locon.htm).

Other helpful Web sites include:

- [www.salliemae.com](http://www.salliemae.com)
- [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)
- [www.cfsloans.com](http://www.cfsloans.com)
- [www.slccloans.com](http://www.slccloans.com)
- [www.finaid.org](http://www.finaid.org)

Best of luck with your final decision, and remember, get as much information from each lender before committing your loans to consolidation.

PBA MIDYEAR MEETING  
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PBA MIDYEAR MEETING

# MOCK TRIAL PROGRAM HAS A POSITIVE IMPACT ON YOUNG STUDENTS' LIVES

By Karen L. Forman

Every year in early spring, there is hardly a young — or not so young — lawyer in Philadelphia who has not been asked (several times) to coach, judge or bailiff for the John S. Bradway Philadelphia Regional Mock Trial Competition, which is run by Temple LEAP and the Philadelphia Bar Association Young Lawyers Division. And as busy as we are meeting deadlines, returning calls, answering e-mails, paying bills and getting home in time to kiss our children goodnight, most of us still make time to participate in the mock trial program.

Although I could find no studies or statistics that track the many benefits of this program, teachers, coaches and parents agree that for many students the mock trial program is both a highlight and a turning point in their high school careers. Each year, teams from seriously underfunded schools — where low attendance and low academic performance are the norm — successfully execute trials on par with or even surpassing the quality of performance by teams from magnet, private and parochial schools. Veteran students acknowledge that they gain a practical understanding of the law and the legal system and become better public speakers, better readers and better listeners. Most important, the program touches its participants in ways that last well beyond high school. For those who still can't figure out why we make time for mock trial, perhaps these stories will help:

Addison Lee sailed through his first two years of high school. He was a bright young man, but a teenager without direction. According to Addison, he joined the Mock Trial Program just for "something to do," because he really wanted to play basketball, but was "too little and skinny." Until mock trial, Addison never worked very hard at anything. During the first few meetings he was surprised at how serious his coaches and teammates were. As the competition drew near, he recalls realizing that if he didn't work hard to prepare for the trial, he would let his teammates down. It was the very first time that his performance in school mattered to him. The team

became like a family. For the next two years, he worked harder than he ever thought he could, still thinking of himself as a mediocre student. During his senior year, the team made it to the semi-final round. It was the farthest any team from Franklin Learning Center had progressed in the competition and the students received many accolades. Now a freshman at Temple University, Addison reflects that his most treasured honor was a letter of recommendation for college in which his mock trial coach described him as a "dedicated, talented, hardworking student and a joy to be around."

Angella Middleton, also from Franklin Learning Center, got hooked on mock trial at a much earlier age. She participated in mock trial activities while attending Austin Meehan Middle School. By the time she got to high school, her performance was exceptional. After her junior year, Angella was selected to receive a Sandra Glaberson Scholarship; these scholars are placed in a law firm for a two-week internship and receive a \$200 stipend. Angella was placed at the firm of Kolsby, Gordon, Robin & Shore, but instead of working for only two weeks, she was invited to stay the entire summer as a paid employee. She worked at the Kolsby firm until December, when she dedicated her after-school hours to mock trial practice. After the mock trial season, she was hired at the law firm of Kline & Spector P.C. Angella is now a sophomore at the University of Pennsylvania where she is majoring in sociology with a concentration in deviance and law. She continues to work part-time for Kline & Spector. It comes as no surprise that Angella plans to attend law school after college.

In kindergarten, Ryan Grace was diagnosed with ADHD (Attention Deficit and Hyperactivity Disorder). Educators predicted that Ryan would never succeed in any academic activity requiring self-control. They advised his mother to plan accordingly. She did, but she had confidence in Ryan and encouraged him to follow his dreams. Ryan dreamed of someday attending Saint Joseph's University. Ryan attended Saint Joe's Prep and spent all four years in high

school on the mock trial team. As team captain during his senior year, Ryan delivered a captivating closing argument and led the team to the city championship. During the finals, his mother wept. Ryan was admitted to Saint Joseph's University, but there was another hurdle to overcome: Saint Joseph's was not offering enough financial aid to enable him to attend. Then Ryan found out about a scholarship offered through St. Joseph's Villiger Speech and Debate Team. Ryan submitted his application and was invited to try out for the team, which required an individual oration. Ryan delivered his closing argument from the mock trial competition. Ryan's exceptional delivery won him the scholarship, and he is now a freshman at Saint Joseph's University.

I received this final story via e-mail. Its impact will be greatest if conveyed verbatim:

"Hello, my name is David Augusto Morales Meza and I am an international student from Bogota, Colombia. I have been for one year in the United States and I am finishing my senior year at Little Flower Catholic High School. Mock trial has been the hardest and most challenging experience in my life in the U.S.A. I had to learn English. I had to enunciate, to learn law and English at the same time and to use perspicacity as a weapon and a skill. Mock trial was such a wonderful experience in which I learn to study. I learn about a culture and I learn that hard working is the key to success. I was so sad when my school lost in the third round because never again will I have the opportunity to interact in the most dedicated competition that I have ever been."

These incredible stories illustrate precisely why an enormous number of young and young-at-heart lawyers in Philadelphia participate in the mock trial program, despite the chaotic professional and personal lives we find ourselves leading. Even though the demands on our time are great, the reward to the thousands of students who participate in the various mock trial programs throughout the commonwealth is immeasurable. Thank you for your continued participation and, if you are new to the mock trials, please take the time to get involved: No participation is too small-scale!

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*Karen L. Forman is the director of Public Interest Law Programs at Temple University's James E. Beasley School of Law.*

## AN UNLIKELY WAR HERO

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Pennsylvania Bar Association members in bridging the knowledge gap between different counties and judges' practices.

I also believe the young lawyers can teach their more senior counterparts. As a young lawyer, I grew up in an age of computers, where every law student had access to online legal research. However, this experience and the age of online computer research are foreign to many Pennsylvania lawyers. We are greatly expanding a group we call the Reverse Mentoring Committee, headed by Jim Wells and Brett Woodburn. These young lawyers teach the basics of online legal research to more senior attorneys who

are not comfortable with computers. I will be recruiting young lawyers all over the state to help perform training seminars and be available for questions for Pennsylvania lawyers who want to use the PBA's free online legal research tool, InCite (powered by LexisNexis).

I am calling on all the "Mohammeds" out there who yearn to make a difference. Come join us and together let's build on our great tradition.

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## BOOK REVIEW

Well, I couldn't help myself. For this review, I succumbed to my natural inclination toward murder mysteries and international intrigue. I say "natural inclination" because I have, since I was young, always dreamed of myself as Columbo, Starsky (Hutch was not as cool, in my opinion) or one of Charlie's Angels. You know the type ... solving mysteries, barely averting grave danger at every turn, meeting my soul mate at 35,000 feet while being thrown out of a plane just seconds before its fiery finish into a mountainside. Very Bond-sian stuff. And let me tell you, Ludlum — as usual — did not disappoint me.

Robert Ludlum, best-selling author of the well-known *Covert-One* series and, of course, *The Bourne Identity*, did a fine job with *The Sigma Protocol* (St. Martin's Press, 2002). This book traces the unpredictable moves of Benjamin Hartman, an unwary, attractive and, of course, single and very wealthy investment banker who finds himself while in Europe the target of an old college buddy turned assassin. And, as is the norm in these adventures, the attractive, athletic and, of course, single DOJ employee Anna Navarro eventually meets up with Hartman midway through the book.

I don't think I'm giving much away by saying that, somewhat predictably, the relationship between Anna and Ben develops (ha-hem) through the book. However, the storyline of this one is very Ludlum-esque, with historical intrigue on an international scale. The book begins with Ben in Zurich on a ski/business excursion. On his way to visit a client, he runs into an old college buddy

who, instead of greeting him warmly, tries to assassinate him right in the middle of the street! Things only get crazier as Ben finds himself the target of a sinister mystery centering around the tragic death of his brother four years earlier.

While Ben now finds himself on the run to stay alive, Agent Anna Navarro is tracking down an international killer, trying to piece together the commonalities between seemingly random targets. The manner in which the paths of these two cross and the rest of the story (I don't want to give much more away) are really gripping. I mean, *I finished the book in three nights* gripping. Very little of this book is predictable, and it's filled with excitement until the very

last few pages. Ludlum's legendary ability to weave history and fiction together proved critical to the believability of the story. He is a master of placing just the right amount of doubt in one's mind, challenging our expectations and our understandings of our very history. I highly recommend this as an easy read with a complex plot, one that will play right into your own Columbo adventures.

While I generally am a staunch Patricia Cornwell fan, I must admit that *Black Notice* (Little, Brown, 1999) did not give me the ride I was expecting. This installment of the Dr. Kay Scarpetta series presents a very complex plot, with an odd development two-thirds of the way through by way of an interesting perpetrator. As usual, this book begins with a body turning up on Kay's watch in a cargo container on a ship originating in Belgium, and as chief medical examiner, she shows up at the pier to

handle this one personally. She notices that the decayed body has strange hairs on it ... and with another body in Virginia with the same odd hairs, it appears as though a serial killer is on the loose in America.

Scarpetta's investigation takes her and Marino, her long-time grouchy detective friend, to Europe where she nearly becomes a victim herself. In this book, there is more of the same (too much?) bizarre relationship between Kay and Marino, especially on their travels to Europe and, with Benton Wesley dead (he was murdered in the last installment) Kay ostensibly had no love interest ... ?

Also, the usual plot involves Kay's undercover ATF agent niece Lucy and her partner. In *Black Notice*, Cornwell goes a step farther and explores in more detail the relationship between Kay and Lucy. Although interesting, it had little to do with the rest of the book and was mostly a distraction.

While trying to solve the murder(s), a member of Kay's staff is stealing from the office and hacking into Kay's computer. Another subplot finds a new chief detective, Diane Bray, demoting Marino and trying to manipulate the Medical Examiner's Office so that it would report directly to Bray, attempting to get Scarpetta removed.

The sheer number of subplots in this installment detracts from the intricacies of the well-written murder and subterfuge plots, and the ending of the book was disappointing and unbelievable. I do appreciate Cornwell's consistency in her analytical abilities, scientific, medical and computer terminology, and her detailed autopsy discussions. I even appreciated the murderer to some extent, but the Benton, Lucy and Marino subplots were predictable, and the end of the book left me dissatisfied.

*This book review was submitted by "Avid Reader."*

