

PRESIDENT'S MESSAGE

By Karen Lemmon, JD, CLM

ISSUE XLVI

July/August 2018



As we roll headlong in to summer it seems that everything we meant to do in the Spring, that didn't get done, is weighing heavily on our shoulders. Meanwhile, new projects keep popping up along the way that seem to take precedence over the forgotten tasks. Now is the time to take stock of what needs to be done and in what order of priority.

Our personal lives take a similar path. Cleaning out the garage, purging the closets, and clearing out unused items used to be "spring cleaning" tasks, but now get relegated to the lazy days of summer when kids aren't in school or working on homework projects on the weekends. Making clear space by clearing out unwanted items helps to streamline and simplify our lives, both physically and mentally. Think about the last time you stayed in a hotel. Didn't it seem more relaxing because there wasn't a lot of "stuff" in the room? My mother recently asked me if I wanted something that belonged to my grandmother. It wasn't particularly sentimental, and I felt a sense of relief in saying no. I think we sometimes feel a sense of obligation to take things offered by others just because it was "grandma's." Likewise, it's hard to get

rid of things passed down from family members, but at some point, we all need to draw the line at how much "stuff" we have. Donate the excess to those who can use and appreciate it, knowing that it is going to enrich someone else's life.

I know I'm going to feel a great sense of accomplishment after my summer purge and I look forward to making many trips to the donation bin!

Rising Up is a continuous process of self-awareness and self-improvement. Taking stock of your inventory, personally and professionally, helps to draw a roadmap of where you need to spend your energies. I know that my summer isn't going to be the relaxing one of years past, but I know that I will take satisfaction in knowing that I accomplished a lot in finishing up with overdue projects and starting new ones.

Have a safe, productive and fun summer!

Rise Up with ALA!

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"I failed my way success"
- Thomas Edison



The ALA Job Bank is a great place to post for talented managers and staff!

For more information and to submit job postings, please contact:

STEPHEN WILLIAMSON
(858) 314-2770
SDWilliamson@mintz.com

Or visit the San Diego ALA website to see what's new!

<http://www.sandiegoala.org/category/jobs/>



Gain more from your membership and get involved in 2018!

Dear Chapter Members:

Do you want more out of your membership? Would you like to network with like minds? How many times have you been faced with an issue where "no one else understands" and you could use a group of peers to consult?

Then take the opportunity to get involved in the SD Chapter in whatever capacity you are comfortable.

Let's work together to make our Chapter the best it can be!

All my best,

Karen Lemmon, JD, CLM
President 2018-2019

Take advantage of the resources at SANDIEGOALA.ORG, and stay Connected with ALA!





Revisiting the 401(k) in Light of the New Tax Law

By Laurie Itkin, Financial Advisor & CDFA

The new federal tax law (Tax Cuts and Jobs Act of 2017) has created winners and losers. In your firm, some of the employees will be winners and some will be losers as some will pay more in taxes than they did in previous years and some will pay less.

Many middle and upper-middle class California residents who own homes will end up paying more in taxes in 2018 than they did in 2017 due to elimination of many tax deductions. Curious as to how you may be affected? Take a look at your 2017 tax return.

- Did you (either as a single taxpayer or with a spouse) pay more than \$10,000 in state income tax? If so, your 2018 tax bill might be higher.
- Do you own a home? What did you pay last year in property tax? If that number plus your state income tax is higher than \$10,000, your 2018 tax bill might be higher.
- Do you have a home equity line of credit? Since interest on that type of debt is no longer deductible (if money is used for purposes other than buying or improving your home), your 2018 tax bill might be higher.

In fairness, there are provisions in the law that increase the child tax credit, increase the standard deduction, and decrease the marginal tax rate for many taxpayers.

As a financial advisor, I've been sharing this tip with my clients: **one of the best ways to reduce how much you pay in federal and state income tax is to make the maximum annual contribution to your 401(k).**

Instead of paying federal and state governments between 25% and 40% of your paycheck for taxes, wouldn't you rather keep 100% of your paycheck for yourself? That's the magic of a 401(k). All the money you save from the tax man gets to be invested. Over time the income and gains from the investments compound and grow with no taxes being taken out each year. Yes, you have to pay tax on money when you withdraw it from the 401(k) in retirement, but you may be in a lower federal tax bracket then and might even live in a state with no state income tax or at least one with a lower rate than California.

Contribution Limits Went Up in 2018

This year you and your employees can contribute even more to a 401(k). The annual maximum is now \$18,500 (\$24,500 for employees over the age of 50). (In some cases employers limit contributions for "highly compensated" employees.)

Employer Match

Remind your employees that if your firm matches employee contributions, that's free money! If they can't afford to contribute a large amount to their 401(k) they should at least contribute enough to get the match. Why would anyone leave money on the table?

cont. page 4

Roth 401(k)

Some employers offer a Roth 401(k) in addition to a Traditional 401(k). Although employees fund their Roth IRA with money that has already been taxed and don't get a tax deduction, they never have to pay taxes on it when withdrawn in retirement. A Roth 401(k) is a good choice if you are in a low tax bracket or think you will be in a higher tax bracket when you retire. Some employees like to split their contributions between both types.

Contribute Early and Often

It is important to remind employees that the sooner they start contributing to a 401(k) the easier it will be for them to grow wealth. The following chart compares a 45-year-old man who earns \$80,000 per year with a 50-year-old woman who earns \$90,000 per year. Even though she contributes more every month, her employer match is higher, and she gets a higher annual rate of return on her investments, at age 65 the 45-year-old man ends up with \$79,000 more than she does!

Example #1 45 Year Old Man		Example #2 50 Year Old Woman	
Annual Salary	\$80,000	Annual Salary	\$90,000
Annual Return	5%	Annual Return	6%
Monthly Employee Contribution	\$1,000	Monthly Employee Contribution	\$1,300
Monthly Employer Match	\$200	Monthly Employer Match	\$225
Account Value in 20 Years	\$493,000	Account Value in 20 Years	\$414,000

*Note: These are assumptions and not a guarantee of future results

The Options Lady
TheOptionsLady.com

Choosing Your Investments

Many employees simply "wing it" when it comes to choosing the investments in their 401(k). Although your 401(k) administrator may provide information about each mutual fund online, the information can be overwhelming. It is often helpful to invite a financial advisor to come in and give a presentation during the lunch hour.

Due to regulations we cannot provide personalized investment advice in a group setting, but we can provide educational information that will help employees make better decisions for themselves and their families.

Dividing a 401(k) in Divorce

One of the questions I frequently get asked is, "Will I have to share my retirement account with my spouse if we divorce?" California is a community property state so it is presumed that any assets that were accumulated during marriage will be split 50/50 with your spouse. However, any 401(k) balance you had before you were married is your separate property plus any appreciation on that amount. (Employee contributions and the employer match made during marriage are usually considered community property.)

It can be difficult to calculate the value of an employee's separate property if there is both separate and community property co-mingled in one 401(k) account. Sometimes I get hired by one or both spouses to review historical records and make estimates of what the amount might be. Over a 10 or 20 year marriage the separate property component can often be worth tens of thousands of dollars.

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401(k) accounts can be divided by using a Qualified Domestic Relations Order (QDRO). This enables the non-employee spouse to get his or her portion.

Save for College or Retirement?

Most parents face this conundrum: do they put money in their children's college savings account or do they fund their own retirement account? Many parents manage to do both. But if funds are limited, I advise you prioritize your own retirement plan, assuming you don't want to work until you die. Your child can always get a loan for college but how many people are going to step up and lend you money to pay for your living expenses in retirement?



Laurie Itkin is a financial advisor and certified divorce financial analyst (CDFA). She helps individuals and couples invest their money for retirement and other financial needs. Laurie is the author of the Amazon best seller, [Every Woman Should Know Her Options: Invest Your Way to Financial Empowerment](#) and [appears on local TV news](#) as a financial expert. Learn more about Laurie at TheOptionsLady.com.



MEMBERSHIP NEWS

MEMBERSHIP REPORT JULY/AUGUST 2018

By Katya Adams

Current National Members: 71

Current Chapter Members: 69

New Members

Kathleen Pearson
Chief Human Resources Officer
**Pillsbury Winthrop Shaw Pittman
LLP**

Deborah Retes
Office Administrator
GrahamHollis, APC

Prospective Members

Kristine Custodio
Senior Paralegal/Business Development Director
Butterfield Schechter LLP

Louie Perez
Senior Legal Analyst
Pillsbury Winthrop Shaw Pittman LLP

Diem Do
Law Office Manager
City Attorney's Office

Elizabeth Carazolez
Operations Manager
Antonyan Miranda

Know someone who should be a member of ALA?

Refer them to Katya and earn points toward great prizes!

For more information and to participate in the program, please contact:



Or

KATYA ADAMS
(858) 246-8701
kadams@watkinsfirm.com

visit the San Diego ALA website to see what's new!
<http://www.sandiegoala.org/>

BUSINESS PARTNER SPOTLIGHT



Adams & Martin Group is the leader in San Diego legal recruiting.

Adams & Martin Group is a values-driven, full-service legal staffing firm that has proudly served the staffing needs of law firms and legal departments in greater San Diego since 2013.

Our local team – including our Vice President – lives and works right here in the San Diego community, with strong ties to the area's professional organizations. With our company headquartered in Southern California and two additional offices in the region, we know this unique labor market inside and out. Adams & Martin Group is your go-to resource for all legal recruitment needs.

We are proud to support ALA in its continuing efforts to develop, strengthen, and advance the legal administration profession. Dedicated to creating remarkable experiences, your Adams & Martin Group team is passionately committed to our firm's purpose: *To make life better for the people we serve.*

Our Services

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Meet our San Diego Team!

KRISTY CARBAJAL, VICE PRESIDENT



Kristy Carbajal is the Vice President of Adams & Martin Group and is based in San Diego, CA. She has been with the company since August 2005 and is responsible for managing all operations, which includes a robust team of legal recruitment professionals in seven locations nationally.

RAQUEL ANDERE, BUSINESS SOLUTIONS MANAGER



Raquel is a native San Diegan who loves to create remarkable experiences for her clients and Ambassadors. A graduate of San Diego State University, Raquel is also a member of the San Diego Legal Secretaries Association.

MELISSA FREDERICKSON, BUSINESS SOLUTIONS MANAGER



Melissa brings hands-on experience to her role, as she was an attorney for 20 years and has hired and trained every type of role in the legal field, from receptionists to paralegals to attorneys. Melissa is a proud graduate of USC Law School where she was on Law Review.

STEVEN GOELLNITZ, BUSINESS SOLUTIONS MANAGER



Steven has a passion for understanding his clients' and Ambassadors' unique needs and following up every step of the way. Outside of work, Steven is an avid outdoorsman and fosters dogs through a local rescue group, Labs & More.

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- Free Human Resources Consulting
 - Labor and employee relations
 - Workplace safety
- Wellness programs for weight loss, prenatal care, stress and smoking cessation
- Communication and Education
 - Enrollment meetings: one on one, group meetings, webinars, video conferencing
 - New hire orientations
 - Medicare enrollment assistance
 - Employee benefits education

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SAVE THE DATES

Upcoming Monthly Membership Meetings
RSVP: Kristin DeGroot at kdegroot@wingertlaw.com

MEMBERSHIP MEETING (SPONSORED BY SYSTEM SOURCE)...JULY 17, 2018

11:45 -1:15 - DOUBLETREE MISSION VALLEY

Topic: Not All Psychopaths are at Work - Some are in Boardrooms

Dr. Simon Croom

COCKTAILS & CONNECTIONS (TRIVIA NIGHT!!). . . JULY 26, 2018

5:30-7:15 P.M. ONE AMERICA PLAZA, 600 W. BROADWAY, SAN DIEGO, CA 92101
2nd FLOOR CONFERENCE CENTER

BOARD MEETING...AUGUST 14, 2018

PADRES GAME NIGHT. . . AUGUST 17, 2018

7:00 P.M. PETCO PARK

MEMBERSHIP MEETING (SPONSORED BY RICOH)...AUGUST 21, 2018

11:45 -1:15 - DOUBLETREE MISSION VALLEY

**** HEADS UP FOR SEPTEMBER ****

COUTURE FOR A CAUSE. . . SEPTEMBER 12, 2018

6:00-9:00 P.M. – NATURAL HISTORY MUSEUM
1788 EL PRADO, SAN DIEGO

It is once again time for Couture for a Cause!

As some of you know, this is a wonderful event which ALA in conjunction with the local legal community is hosting as an annual fundraiser for two San Diego-based children's charities. Click [here](#) for the sponsorship opportunities package. Should you have questions or need any additional information, please contact Lauren Bloodworth, 619.231.1422 x 1864 or Lauren.Bloodworth@kts-law.com

In addition to the opportunity to sponsor, you can contribute an item to the silent auction that accompanies the fashion show. Please inquire if your company is able to support Couture for a Cause. This is undoubtedly is a prime marketing event with significant exposure considering the associations involved.

You can also take a look at our website by clicking on the logo below. All of the forms and information can be found there. You can even purchase sponsorship packages and buy tickets on line. Check it out!



You Are Cordially Invited to an Evening of Food and Fashion at The

11th Annual

COUTURE FOR A CAUSE



Benefiting



SEPTEMBER 12, 2018 | 6PM-9PM

**Natural History Museum
1788 El Prado San Diego**

Click [HERE](#) for Sponsorship Opportunities!

Tickets
Single Ticket: \$55
Bundle of 8 Tickets: \$400

Please join us for an evening of fashion, silent auction and FUN-draising organized by your local legal professionals.



The Association of Legal Administrators Foundation is a registered 501(c)(3) organization and all of your donations are tax deductible. EIN: 33-0015653
<http://www.coutureforacause-sd.org>

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HEADSHOTS SAN DIEGO MR
by: mark ross photography p

NEW BUSINESS PARTNER DIRECTORY!

2018/2019 BUSINESS PARTNER SPONSORS

THANKS FOR YOUR SUPPORT!

Please check the Chapter's Business Partner Directory *first* when you're shopping for a product or service for your firm. Not only are our Business Partners committed to delivering the highest quality products and services, they are also committed to furthering the goals of ALA San Diego by providing the funding we need for the outstanding educational and networking events and scholarship opportunities we value as members.

**Please download the new
[Business Partner Directory.](#)**



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Twitter:
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Your connection
to knowledge, resources and networking

HEALTH & WELLNESS

**It's no secret that maintaining your health is very important.
Don't forget to take some time for yourself and protect your most valuable asset YOU!**

Everyone knows drinking more water is good for your body, but did you know that water:

- Increases Energy & Relieves Fatigue
- Promotes Weight Loss
- Flushes Out Toxins
- Improves Skin Complexion
- Maintains Regularity
- Boosts Immune System
- Natural Headache Remedy
- Prevents Cramps & Sprains
- Saves Money (soda and coffee are pricy these days!)

So Set goals: Bring a 16 ounce bottle of water to work and try to finish it by lunch, and then fill it up again and finish that by 3 p.m. then finish a third bottle by the time you get home from work (then maybe enjoy a less guilty glass of red wine to feed the blood).

Another tip: Set your computer alarm to go off so you remember to refill your water.

Ditch the Drama & Smile Instead! **It's Good For You!**

Editor's Corner

Did you know?

The current US flag was designed by high schooler Robert Heft as part of a school project. He initially got a B- on the project, but when his design was chosen for the country, his teacher gave him an A.

(The managing partner of my firm is named Robert Heft – *Random!*)



The Mandate E-Newsletter questions?
Interested in advertising? Want to contribute an article?

Please contact:
Monica Reisner, Editor
mreisner@daleyheft.com

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