



SPRING NEWSLETTER

SPRING '07



HOGANWILLIG ATTORNEYS AT LAW

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JUVENILE DIABETES RESEARCH FOUNDATION: Dedicated to Finding a Cure



Ready to Walk?
Sunday, May 20, 2007

HoganWillig is an active corporate sponsor of the Juvenile Diabetes Research Foundation's *Walk to Cure Diabetes*, and this year we invite you to join us for this very worthwhile cause.

HoganWillig employees and their families and friends have participated in the JDRF *Walk* for four years now, and for ten years before that we were participants in the Tour de Cure

for the American Diabetes Association. Each year as our team grows we are able to generate a far larger amount of money for diabetes research than would otherwise be possible through a direct corporate donation. Last year we raised an outstanding \$4,708!

On Sunday, May 20th join us for an event where people come together for a common good. A healthy activity and worthy cause, this is an event that you will feel good about being part of. If you would like to join our corporate walk team, please contact Patty Smith at 716-636-7600, ext. 275 for more information. ■

REAL ESTATE DEPARTMENT

There are many news stories citing the health or lack of health of the housing market in Western New York. Experts constantly analyze the number of new homes built, the amount of time existing homes are on the market before they are sold, etc. It is said that the strength of the housing market is a good indication of the health of the community, state and country.

People are sometimes astounded to learn

how many companies and individuals work behind the scenes to complete a simple real estate transaction.

Most of our clients are aware that, along with the buyer, seller and their attorneys, a bank and bank attorney will be involved. At the bank, we work with bank officers, underwriters, payoff departments and processors. In addition, realtors, utility companies, contractors, home and building

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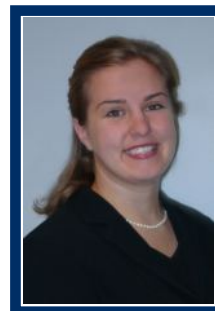
FIRM NEWS

Congratulations to Megan Misiti and Alyson Culliton who were recently admitted to the New York State Bar!



Ms. Misiti received her Juris Doctor from the University at Buffalo School of Law in 2006. She will be focusing her practice in the areas of Matrimonial and Family Law, Elder

Law and Personal Injury.



Ms. Culliton received her Juris Doctor from the University at Buffalo School of Law in 2004 and will focus her practice in Professional Malpractice, Personal Injury and Criminal Law. Ms. Culliton

is also licensed to practice law in Maryland. ■



AREAS OF PRACTICE

- Corporate & Business Law
- Criminal & Traffic Law
- Disability Law
- Elder Law
- Estate Administration & Taxation
- Estate Planning, Wills & Trusts
- Guardianships
- Matrimonial & Family Law
- Medicaid Planning
- Personal Injury
- Professional Malpractice
- Real Estate Law

Personal INJURY DEPARTMENT

According to ExpertLaw.com, “when it comes to hiring a personal injury lawyer, many of the best attorneys do little or no advertising. They receive their cases through referrals from other attorneys, and clients, due to their reputations for doing good work and getting good results.”

If you ever find yourself in the unfortunate situation of requiring a personal injury attorney, ask yourself what is important to you: A proven history of success, experience, accessibility and personal attention, or how many billboards and television commercials you saw that day?

A large law firm is not always your best option. You should feel confident that your chosen attorney will promptly return your phone calls and keep you up-to-date through every step of your case.

Even as Suburban Western New York’s largest general practice law firm, HoganWillig maintains a “small firm” approach when it comes to the personal relationships we develop with our clients.

Our P.I. department provides sophisticated legal representation through a team of dedicated professionals, including an on-staff physician-attorney, John DeFazio, M.D., and a registered nurse, Joan Dolce Dunn, RN, NP, DNS, who assist with all medical evaluations, charts and records.

If you have any questions, or would like more information about our P.I. department, please call 716-636-7600. ■

REVERSE MORTGAGES

Are you looking for a little extra money in your pocket to enhance your quality of life and better manage your assets?

Reverse mortgages are a unique type of loan that enables senior homeowners to convert part of the equity in their homes into tax-free income. You do not sell your home, give up the title or take on a new monthly payment. The loan is repaid when the house is sold, upon the death of the last surviving borrower, or if the borrowers change their residence.

Your income or credit history will not affect your eligibility. Additionally, reverse mortgages will not affect your Medicaid, Social Security or income-based senior benefits.

The amount of your reverse mortgage is based on the age of the youngest borrower (at least 62 years of age), the value of your home (determined by an FHA appraisal) and the current interest rate. The difference between this amount and the actual home value is equity retained by you.

5 WAYS TO USE YOUR TAX REFUND

- 1. Pay down debt.** Consider paying down higher-interest debts or eliminate smaller ones.
- 2. Fund your retirement.** Consider investing your tax refund in a tax-favored retirement account.
- 3. Add to your emergency fund.** Financial experts recommend you have about 6 months worth of living expenses in emergency

Benefits of Reverse Mortgages:

1. You can receive the money as a line of credit or monthly payments.
2. Any current mortgage, home equity loan, etc. can be paid off from the proceeds.
3. This new source of income can be used for any purpose, such as replacing lost income due to the death of a spouse.
4. Income may provide the ability to pay for long-term health care. An estimated 7% of seniors have long-term care insurance.
5. Reverse Mortgages can be a useful estate planning strategy for more affluent individuals by reducing their future estate taxes.

For more information on reverse mortgages, please contact real estate attorney Bruce Ikefugi at 716-688-1991. ■

REAL ESTATE DEPARTMENT, cont.

inspectors, mortgage brokers, local tax collectors and assessors, surveyors, abstracting companies and title underwriters all assist in closing your transaction.

Frequently old title issues may arise, and

- savings. Keep these funds in an interest-earning liquid account, such as a money market fund.
- 4. Make home improvements.** Putting your tax money toward necessary home improvements is money well spent.
- 5. Donate to charity.** You can deduct the contribution amount on your tax return.

REAL ESTATE DEPARTMENT, cont.

we need to contact the lenders or attorneys who dealt with the property five, ten or more years ago. Occasionally we will locate and contact a past owner who had an interest in the property.

If you are buying or selling residential property in the near future, here is perhaps our best advice to ensure that your transaction goes smoothly: Be friendly with the other side. Fairness and courtesy can solve or prevent many problems from escalating.

If you have any questions regarding our real estate services, please call 716-688-1991. ■

HOGAN’S HEALTH TIPS

**Courtesy of TopHealth®*

Biking: A Real Life Cycle

Bike riding is a low-impact aerobic exercise that is great for your heart and lungs. You already know the basics - so hop on and try these moves to make biking even better for you!

Size it Smart. A properly fitting bike is essential for riding comfortably and preventing injuries. You should be able to straddle the horizontal bar so that there is one inch between you and the bar. Your knee should be just slightly bent when you push the pedal to its lowest point, and your elbows slightly bent at the handlebars.

Pedal Properly. To pedal most efficiently, think of spinning rather than pushing the pedals. Using toe clips or “clipless” pedals, start at the top of “spin” and push halfway down, then pull back, pull up and push forward to finish the stroke.

Bypass the burn. Cool down by cycling slower for the last 10-15 minutes. You’ll reduce the buildup of lactic acid in your muscles, a substance that contributes to burning muscle soreness and decreased performance.

CLIENT COMPANY PROFILE: Big City Tent Rental, Inc.

In each quarterly newsletter, we will highlight a client’s local business. If you would like to be featured in an upcoming issue, please contact Jessica at 716-636-7600.

www.bigcitytentrental.com
bigcitytents@adelphia.net
716-650-4092
3840 East Robinson Road, Ste. 240
Amherst, New York 14228

Are you worried about the ever-changing Buffalo weather conditions dampening your upcoming outdoor event plans?

If you are planning a family reunion, birthday party, communion, graduation or even that outdoor wedding you always dreamed of, Big City Tent Rental, Inc. has the perfect tent for you to ensure a weatherproof party!

Incorporated in 2006 by Keith and Tammy

THE PURSUIT OF EXCELLENCE

At HW it is our primary goal to provide our clients with highly skilled representation in all legal areas. Our lawyers are highly accomplished and have distinguished themselves through academic excellence and the manner in which they practice law each and every day.

We have chosen a general practice setting so that within the firm our clients can receive sophisticated representation in all fields of law by attorneys who concentrate their practices in those areas. There is no need for our clients to search for a new law firm every time a legal problem in a different area presents itself for resolution.

We welcome any inquiries you may have about our legal services and specific areas of law we handle. If you have any questions, please contact HW at 716-636-7600. ■

Magiera, Big City Tent Rental, Inc. is located in Amherst and provides superior tent rentals to Erie and Niagara Counties. In addition to assisting you find the perfect tent rental for your special event, Big City Tent Rental, Inc. also has tables, chairs, linens and lighting available for rental.

Big City’s experienced and efficient workers provide hassle-free set-up service, including full tent, seating and lighting set-up and take-down.

Renting tents and related equipment is a lot cheaper than you may think. Call Keith at 716-650-4092 for more information, or email bigcitytents@adelphia.net. ■

UPCOMING SEMINARS

FREE SEMINARS*
*Please RSVP to Jessica @ 636-7600.

TUES., APR. 17 @ 9am - 12:30pm
Town of Ton. Senior Citizens Center’s Annual Trade Show
@ Town of Ton. Senior Center
129 Ensminger Rd., Ton., NY

THURS., APR. 19 @ 6pm
Estate Planning, Funeral Planning & Senior Living
@ the Maplewood Commons
151 Bennett Rd., Cheek, NY

WILLIAMSVILLE COMMUNITY EDUCATION CLASSES**
**Register at 626-8080.

THURS., MAY 10 @ 6pm
Landlord - Tenant Issues
@ Heim Middle School
Classroom A4
175 Heim Rd., Williamsville, NY

CONTACT INFORMATION

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Lockport Office: 716.434.7766 • 770 Davison Rd.
Buffalo Office: 716.332.3442 • 155 Summer St.
Office Hours: Mon. - Fri.: 8am - 6pm, Sat. & Evenings by appt.
info@hoganandwillig.com

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HOGANWILLIG
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MAILING
ADVANTAGES

REMEMBER...

We pledge to keep you informed and make it our primary goal to continually keep you updated on the ever-changing details and aspects of the law. With nearly every facet of our lives affected in some way by the need for legal services, HoganWillig vows to offer the high quality, cost-effective legal service you have the right to. With so much to worry about during these demanding times, remember that HoganWillig has one main purpose...

*We practice law
for your
peace of mind.*

NOTE: As always, should you choose to have your name removed from our mailing list please contact Jessica at 716-636-7600, or email jhulbert@hoganandwillig.com. If you would prefer to receive our quarterly newsletter electronically, please email jhulbert@hoganandwillig.com.

Have a wonderful Spring!

A stylized blue butterfly with its wings spread, positioned below the text.