

NATIONAL LEADERSHIP

In 2001, New Jersey's Random Audit Program celebrated having started in July 1981. New Jersey is a leader nationally in developing pro-active programs that emphasize fiduciary financial responsibility by attorneys. The New Jersey Random Audit Compliance Program conducts financial audits of private law firms. All law firms in this state are required to maintain trust and business accounts in their private practices.

These accounts are required to conform to a detailed record-keeping rule, *Rule 1:21-6*. That rule, together with generally accepted accounting principles, Rule of Professional Conduct 1.15, case law and advisory opinions, provides guidance to lawyers on how to fulfill their fiduciary responsibilities in safekeeping clients' trust monies and other property.

New Jersey is one of only seven states in the country that have operational Random Audit Compliance Programs. New Jersey's program is the largest in the country, with an experienced staff of five full-time random auditors and one support staff member. The states with random programs are shown below. **Figure 32.**

RANDOM AUDIT PROGRAMS

	State	Created
%	Iowa	1973
%	Delaware	1974
%	Washington	1977
%	New Jersey	1978
%	New Hampshire	1980
%	North Carolina	1984
%	Hawaii	1994

Figure 32

RANDOM AUDIT PROCESS

Audit Personnel

The Random Audit Program consists of a Chief Auditor, who is both a lawyer and a Certified Public Accountant, an Assistant Chief Auditor, two Senior Random Auditors, one of whom is also a lawyer, and one of whom is a Certified Public Accountant candidate, and one Random Auditor. All auditors have had substantial private or public sector accounting experience. These individuals are assisted by secretary Elvira Pilla.

The Chief Auditor and all staff are appointed by the Director of the Office of Attorney Ethics, subject to the approval of the Chief Justice of the Supreme Court of New Jersey. Random audit personnel serve on a full-time basis. All random audits are performed in-house without the use of any outside auditing assistance.

Chief, Random Audit Program

Robert J. Prihoda of Hamilton Township

B.S. Trenton State College 1977
J.D. Rutgers School of Law - Camden 1993
Joined OAE 1981

Accounting Experience:

Auditor, Division of Taxation, New Jersey Transfer Inheritance Tax Bureau (1978-79);
Auditor, Administrative Office of the Courts, Trust and Special Funds (1979-81).

Related Experience:

Certified Public Accountant for New Jersey; Member American Institute of Certified Public Accountants; Admitted to New Jersey and Pennsylvania Bars (1993).

Assistant Chief Random Auditor

Mary E. Waldman of Yardley

B.S. Rider University 1984
Joined OAE 1988

Accounting Experience:

Auditor, New Jersey National Bank (1984-85);
Senior Audit Examiner, First Fidelity Bank (1986-88).

Senior Random Auditor

Mimi Lakind of Wayne

B.A. Summa Cum Laude
William Paterson College 1978
M.A. Magna Cum Laude
William Paterson College 1985
J.D. Cum Laude
Seton Hall University School of Law 1993
Joined OAE 1984

Accounting Experience:

Bookkeeper, I. Mirsky & Co. (1972-76);
Accountant, Global Distributors, Inc. (1977-81);
Accountant, Lowenstein, Sandler, Brochin, Kohl, Fisher and Meanor, Esqs. (1982-83).

Related Experience:

Admitted to New Jersey and Pennsylvania Bars (1993);
Member, American Mensa Limited.

Senior Random Auditor

Karen J. Hagerman of West Long Branch

B.A. Monmouth University 1991
Joined OAE 1995

Accounting Experience:

Auditor, New Jersey Natural Gas Co. (1987-90); Senior Auditor, Midlantic Bank, N.A. (1990-95).

Random Auditor

Joseph R. Strieffler, Jr. of Levittown

B.A. Holy Family College 1995
Joined OAE 1998

Accounting Experience:

Billing Specialist, Keystone Health Plan East (1993-95);
Financial Analyst, Independence Blue Cross (1995-98).

Overview

The Random Audit Program has been in operation in New Jersey for 20 years. The first audit was conducted in July 1981. From 1981 through 2001, the program has conducted 7,254 audits of New Jersey law firms' trust and business accounting records.

The most current information available regarding

the number of law firms practicing in New Jersey is based on the 2000 Attorney Registration Statement. (Chapter Six). Approximately fifty-one percent (51.45%) or 6,904 of the 13,419 estimated law firms were audited as of 2000, the latest year for which the number of New Jersey law firms was available. Analysis of these total figures shows that 4,984 or 50.14% of the 9,941 solo practice firms and 1,920 or 55.20% of the 3,478 larger law firms consisting of two or more attorneys were audited as of 2000.

The results have been overwhelmingly positive. They show that the vast majority of New Jersey lawyers account for clients' funds without incident. While the random program identifies minor record keeping deficiencies, the program educates lawyers about the causes of these deficiencies, as well as how they may be corrected. Corrections are then accomplished by practitioners who certify their compliance in writing. Serious problems have only been detected in approximately 1.2% of all audits conducted. As a result, 93 attorneys have been publicly disciplined. These instances are described at the end of this chapter.

Program Purposes

The central purpose of random audits in New Jersey is to educate law firms on the proper method of fulfilling their fiduciary obligations to clients. In this State this means making sure every law firm knows how to maintain records of clients' funds in accordance with *Rule 1:21-6*. Unquestionably, law firms owned by sole proprietors benefit most from this rule. Perhaps this explains the overwhelming support the program has experienced from practitioners and the organized bar.

By educating the Bar to proper fiduciary procedures, accounting errors resulting from faulty methodology can be detected and corrected early, perhaps before an unknowing misappropriation occurs.

The second purpose underlying random audits is a by-product of the first: deterrence. Just knowing that there is an active auditing program is an incentive, not only to keep good records, but also to avoid temptations to misuse trust funds. While unquantifiable, the deterrent effect on those few lawyers who might be tempted otherwise to abuse their clients' trust is undeniably present.

Finally, random audits serve the purpose of detecting misappropriation. Since the random selection

process results, by definition, in selecting a representation cross-section of the Bar, a few audits inevitably uncover some lawyer theft, even though this is not the primary purpose. In those few instances when it does detect serious financial improprieties, the deterrent effect is heightened when strong discipline for the knowing misappropriation of client's funds, as set forth in *In re Wilson*, 81 N.J. 451 (1979) and reaffirmed by *In re Greenberg*, 155 N.J. 138 (1998), is imposed by the Supreme Court.

Education

As an integral part of the Random Program, New Jersey has developed a systematic process for educating all lawyers on proper trust and business accounting procedures. Since 1987, the Supreme Court mandates that each newly admitted attorney take a three-hour course on this important subject. This course is given three to four times per year and is conducted by the New Jersey Institute for Continuing Legal Education.

In addition, the Director of the Office of Attorney Ethics has published a treatise entitled "Trust and Business Accounting for Attorneys (4th Edition 1998)," which is available to all attorneys directly from the Institute for Continuing Legal Education. This work has been cited with approval outside this state. The Board of Professional Responsibility of the Supreme Court of Tennessee adopted the treatise in part in its Formal Ethics Opinion 89-F-121 entitled "The Mechanics of Trust Accounting." The California State Bar also produced a handbook in 1993 based upon New Jersey's work.

Annually, all lawyers receive an attorney registration statement which requires all private practitioners to list their primary trust account and primary business account and to certify their compliance with the record keeping requirements of *R.1:21-6*. Included in that mailing almost every year is a reproduction of *R.1:21-6*.

The Random Program publishes a brochure entitled "New Jersey Attorney's Guide to the Random Audit Program and Attorney Trust Accounts and Record Keeping." Beginning in 1996 that brochure is sent to all law firms together with the initial letter scheduling a random audit. In 1997 the brochure was mailed to all New Jersey admitted attorneys with the 1997 Annual Attorney Registration Statement.

Finally, at the conclusion of the audit, all law firms

randomly audited are provided with a written "Outline of Record Keeping Requirements Under *Rule 1:21-6*" developed by the Random Audit Program. This outline not only includes a summary of the substantive requirements, but, in addition, contains samples of all required receipts and disbursement journals, client trust ledgers and reconciliation formats.

As part of the educational process, the Director of

the Office of Attorney Ethics has developed seven key concepts (**Figure 33**) that help lawyers understand basic concepts about proper trust accounting procedures. These key concepts are explained in detail in the mandatory course required of all newly admitted attorneys. Additionally, these keys form the cornerstone of the "Trust and Business Accounting for Attorneys" book.

Key Concepts In Trust Accounting

- 
- q Separate Clients Are Separate Accounts
 - q You Can't Spend What You Don't Have
 - q Timing Is Everything
 - q Always Maintain an Audit Trail
 - q Trust Accounting Is Zero-Based Accounting
 - q There Is No Such Thing as a Negative Balance!
 - q You Can't Play the Game Unless You Know the Score

Figure 33

Official Checks

In the 1990's, financial institutions created a new instrument called an "official check." Since that term does not appear in any New Jersey Statute or in federal law, the Random Audit Program sought an opinion on the propriety of a lawyer's accepting such checks and then disbursing on these funds in real estate closings.

In Advisory Opinion 687, 159 N.J.L.J. 454 (January 31, 2000), the Advisory Committee on Professional Ethics determined that, since "there is not a single, universally recognized definition of "official checks," a ruling of general application could not be issued. Official checks vary widely in their character. One

banking official described them as nothing more than a money order in most cases. However, official checks are sometimes configured as bank or teller's checks. Therefore, the rule adopted by the Advisory Committee was as follows:

"To be permissible, such immediate disbursement of a negotiable instrument must be the virtual equivalent of collected funds. Immediate disbursement can take place only in the following circumstances:

- (1) The check must be drawn by a licensed banking institution on itself or another such banking institution.

- (2) The attorney must ascertain that the funds from the check will be made available by the depository bank no later than the next business day after the day of deposit."

As a result of the Random Audit Program's initiative, the Bar now has guidance as to when an "official check" may be accepted and relied on in everyday practice.

Imaged Checks

In order to keep up with technology, New Jersey banking institutions proposed offering the return of image-processed copies of checks to attorneys and other customers. Our record keeping rule, however, mandates that the attorney maintain the originals of all canceled checks.

To resolve this issue, the Supreme Court appointed a committee to review the matter. The committee recommended, and the Supreme Court adopted, a pilot program that began March 31, 1997 and extended to June 30, 2000 to allow a temporary relaxation of *R. 1:21-6(b)(7)* for financial institutions that comply with the following conditions:

1. Imaged checks must be returned automatically with both the front and back of the check displayed. The information contained on the reverse side of the checks is extremely important. That information will include endorsement signatures or stamps, account numbers, and transaction dates.
2. No more than two checks (front and back) will be allowed per page of image-processed items. The imaged checks must be a sufficient size to review properly. Returning four images per page (two checks front and back) allows the imaged items to be nearly the same size as the original items, which should provide sufficient clarity for review of the data contained on the images.
3. Imaged items must be maintained by the financial institution for a period of at least seven years. This coincides with the *R. 1:21-6(b)* requirement for attorney records. And
4. For evaluation purposes, all financial institutions wishing to use image processing for checks

in attorney accounts must give notice to the Random Audit Program, Office of Attorney Ethics, P.O. Box 963, Trenton, New Jersey 08625, before they offer image processing to their attorney customers.

Based on its experience over a three-year trial period, the Random Audit Program recommended that financial institutions be authorized to use image processing for attorney checks on a permanent basis. On October 12, 2000, the Supreme Court agreed and announced it will adopt a permanent rule change during the Court's 2001-2002 rules cycle. In the interim, subject to the first three conditions noted above, image-processed checks, in lieu of original attorney's checks, continue to be authorized.

"Before closing, I wish to thank you, and also your staff auditor for your helpful guidance in facilitating compliance by this office. *** I believe some of the other suggestions which were offered during the course of the audit were particularly helpful and I did want to express my appreciation for the same."

An Atlantic County Sole Practitioner

Audit Selection

One of the keys to the integrity of the Random Program lies in the assurance that no law firm is selected for audit except by random selection. Webster's Dictionary defines "random" as "lacking or seeming to lack a regular plan; chosen at random." The actual New Jersey selection is randomly made by computer, utilizing the main law office telephone number.

In March 1991, Former Chief Justice Robert N. Wilentz appointed a Random Audit Study Team to review the random system to determine "the fairest and

most unbiased selecting process possible." Over the prior decade the program randomly chose law firms by selecting an individual member of a private law firm. Moreover, the program always made those selections based on a weighted ratio of three sole practice law firms to one multi-member firm. In so doing, the weighted selection resulted in an equalization of the overall number of lawyers selected, since the number of single practitioners in this state has traditionally been approximately three times the number of larger law firms.

After studying the matter intensively, the Study Team issued a report which was published for comment on November 14, 1991 in the New Jersey Law Journal. After reviewing comments, the Supreme Court determined to adopt the Study Team's Report and make the following improvements:

- " Selection should be made from a single statewide list.
- " All attorneys in private practice should be included in the pool for selection, except those who are currently undergoing a disciplinary audit or those who have recently been covered in a random audit.
- " The selection should be made by law firm or law office, rather than by individual lawyer.
- " The law firm identifier that should be used for random selection should be the main law office telephone number.

By using the main law office telephone number as an identifier for the law firm, this process insures that each law firm has an equal chance of being selected.

Accounting Standards

The New Jersey Record Keeping Rule 1:21-6 is the measuring standard followed in all audits. Combined with *Rule of Professional Conduct 1.15*, case law, advisory opinions and generally accepted accounting principles, the New Jersey trust and business accounting scheme is one of the most detailed

in the country. All attorneys who practice law privately are required to maintain a trust account for all clients' funds entrusted to their care and a separate business account into which all funds received for professional services must be deposited. All trust accounts in the State must be uniformly and prominently designated "Attorney Trust Account." Business accounts must be prominently designated as either "Attorney Business Account," "Attorney Professional Account" or "Attorney Office Account."

"Let me take this opportunity to note that I truly appreciated the auditor's tone and manner during the audit. She presented herself in a very non-threatening, soothing manner and was very helpful and clear in the advice she gave me as to how to correct those inadvertent errors which I had been making in keeping my escrow records. Her conduct of the audit transformed a potentially unsettling event into a positive and helpful session."

An Essex County Sole Practitioner

The record keeping rule provides that receipts and disbursements journals must be maintained. The records of all deposits and withdrawals (i.e., checks) must identify the date, source or payee, and description of each item that is issued to support trust and business account transactions. Additionally, a separate ledger book must be maintained with a separate page for each trust client, showing the source of all funds deposited, the name for whom the funds are held and the amount, as well as the charges to or withdrawals from such accounts, and the names of all persons to whom such funds are disbursed.

All disbursements must be made to a specific payee and never to cash. A regular trial balance of the individual client trust ledger must be maintained and, at least quarterly, a full reconciliation must be made with

all bank statements. All attorneys must likewise have copies of all retainer and compensation agreements with clients and all bills rendered to clients, copies of all statements to clients showing disbursement of funds to them or on their behalf, and copies of all records showing payments to attorneys, investigators or other persons not in their regular employ, for services rendered or performed. The record keeping rule further directs that the books and records specified above must be maintained in accordance with "generally accepted accounting practice." Moreover, the rule mandates that all required books and records must be maintained for a period of seven years. All required records must be made available for inspection by random audit personnel. The confidentiality of all records reviewed is maintained at all times.

Scheduling

New Jersey uses a statewide approach to selection. Once an annual selection has been made, scheduling of audits generally proceed approximately in the order of selection.

Random audits are always scheduled in writing ten days to two weeks in advance, so as not to unduly interfere with the law firm's work schedule. At the outset of the program some attorneys argued that audits could only be effective if they were unannounced, surprise audits. Many members of the Bar pointed out, however, that unscheduled audits would also be a surprise to clients who happened to be in the audited attorney's office as well. Thus, the audits could be a disservice to the immediate clients as well as a total disruption of the law firm's daily, planned business activities. This would be particularly true for the sole practice firm. The total program experience to date indicates that announced audits do not interfere with the auditor's ability to detect either record keeping deficiencies or serious trust violations where they exist.

While the audit date originally scheduled is firm, requests for adjournments are given close attention. The selected law firm is advised in the scheduling letter to have available all records required under Rule 1:21-6, including bank statements canceled checks, checkbook stubs, duplicate deposit slips and receipts and disbursements journals for both the business and trust accounts covering a two year period.

Scheduling Random Audits

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Initial Conference

After arriving at the law firm, the auditor conducts an initial interview with the managing attorney in order to determine generally the nature, type and volume of the practice, as well as the general format of existing records. In this regard it is helpful to find out whether the firm regularly engages the services of an accountant and the purposes therefore. Likewise, it must be determined who has signatory authority over the trust and business accounts; special note is made if any non-lawyer is authorized to sign checks on the firm's trust account.

Next, the auditor seeks to determine whether the law firm members serve as a specific fiduciary, such as executor, trustee, guardian or receiver; whether negotiable or other valuables, other than money, are held for clients; whether collections on mortgages or other investments are made on behalf of clients; whether the law firm members or a related person are indebted to a client; whether the firm members are participants in business ventures with clients and whether interest is earned on trust funds and, if so, whether it is properly apportioned to applicable clients. The auditor then conducts a physical inspection of the required books and records for both the trust and business accounts.

"Let me begin by thanking you for the opportunity to participate in the Random Audit Compliance Program. Your auditor was extremely helpful and managed to keep his sense of humor, despite the interruption of the building's fire alarm going off during the midst of the audit. Please extend my thanks to him for his time and patience."

***A Three-Person Middlesex County
Law Firm***

Audit Review

The heart of the review and audit is the examination and testing of the law firm's financial record keeping system. Are the trust and business accounts properly designated? Does the firm maintain receipts and disbursements journals? Are there client's ledger sheets to support each trust client? Are all entries and withdrawals descriptive enough? Is a quarterly reconciliation of the bank statement made with the check book balance, and is this book balance then further reconciled to the schedule of individual client trust ledger accounts? During the course of the audit, a reconciliation of the checkbook balance is actually made by the auditor to the last monthly bank statement. Additionally, a further reconciliation to confirm the current schedule of individual client ledgers is made to see that no individual client's funds have been overdrawn.

Technically, the auditor subjects the law firm's records to a limited scope review by selectively testing transactions. During the course of the review and audit, the canceled checks for several months are reviewed, as randomly selected by the auditor, to determine if there have been any trust checks written for personal or business expenses. The checks are also scrutinized to see whether those written to clients have been endorsed back to an attorney for some purpose. Any checks returned for insufficient funds are, of course, noted and an explanation required. Monthly bank statements are then reviewed for a minimum period of two years to determine whether any overdrafts or negative balances are apparent for which an appropriate explanation is required.

Exit Conference

At the conclusion of the audit, which averages one full day for the average small-firm practitioner, the auditor offers to confer with the managing attorney in an exit conference to review and explain the findings. Since the principal objective of the audit program is compliance with the record keeping rule, the exit conference represents perhaps the most important part of the audit. It is here that the law firm is made aware of any shortcomings in adhering to the record keeping rule, as well as findings and weaknesses in the present financial operation. The managing attorney is given a deficiency checklist which highlights necessary corrective action. Even where

there are no corrections necessary in order to bring the firm into compliance with the record keeping rule, the auditor may suggest improvements which will make the firm's job of monitoring client funds even easier.

"Finally, I would like to take this opportunity to state that no right thinking attorney enjoys these audits. However, they are a worthwhile exercise and hopefully will enhance the public's view of the legal profession. Like getting vaccinated, no one wants to go to the doctor even though they know its good for them. However, if the doctor is pleasant, professional and fair, the experience can only improve the health of the patient. I found that you conducted the audit in just such a fashion."

A Three-Person Bergen County Law Firm

Deficiency Notification

Within several weeks of the conclusion of the audit, a written deficiency letter is forwarded to the law firm describing any shortcomings for which corrective action is necessary. The firm is required to make all corrections within 45 days of the date of the letter and is then required to confirm in writing within that time period that all corrective actions have in fact been completed. If the confirming letter is received from the attorney, the case is closed administratively.

If no letter is received by program personnel, a final ten-day letter is sent advising the law firm that, if no confirming letter is received by the Office of Attorney Ethics within ten days stating that all necessary corrective action has been taken, a disciplinary complaint will issue. To date it has been necessary to file only a few disciplinary complaints in New Jersey due to an attorney's refusal to correct deficiencies. Discipline is uniformly imposed for such failures. *In re Macias, 121 N.J. 243 (1990); In re*

Henn, 121 N.J. 517 (1990); and In re Fieschko, Unreported (1993); In re Schlem, 165 N.J. 536 (2000).

Disciplinary Action

The Random Audit Program is designed primarily to check compliance with record keeping rules. Nevertheless, the staff of experienced auditors has developed a small, but significant, number of cases of lawyer theft and other serious financial violations. During the 20 year period from July 1981, when audits first began, through December 31, 2001, 93 attorneys were detected and finally disciplined for serious financial violations: 49 attorneys were disbarred, 14 were suspended for periods of three months to two years, 24 were reprimanded and six were admonished.

During 2001, the following attorneys, detected solely by the Random Audit Program, were finally disciplined by Order of the Supreme Court.

On August 15, 2001 the Supreme Court of New Jersey accepted the Disbarment By Consent of Hudson County attorney **Leonard H. Franco**, who admitted that he could not successfully defend himself against pending charges that he knowingly misappropriated clients' trust funds. *In re Franco, 169 N.J. 386 (2001).*

Atlantic County lawyer **Isadore H. May** was suspended from practicing law for one year effective December 4, 2001. May entered into an unethical arrangement with Norman I. Ross, Esq. of Passaic County - now disbarred - to circumvent the ethical prohibition against representing both a driver and a passenger from the same accident in settlement of numerous personal injury claims. This improper arrangement continued over a four-year period and resulted in respondent permitting his brother-in-law, Ross, to forge May's signature on almost 70 personal injury complaints and to file them with the court in order to carry out the scheme. May derived a pecuniary benefit from the arrangement, receiving about \$24,000 in 33 of the cases alone. *In re May, 170 N.J. 34 (2001).*

The table on the following page (**Figure 34**) reflects all attorneys who were either suspended or disbarred as a result of detections by the Random Audit Program since its inception twenty years ago.

Random Audit Disbarments/Suspensions

<u>Attorney</u>	<u>County</u>	<u>Sanction</u>	<u>Citation</u>	<u>Year</u>
Alongi, Paul	Essex	Disbarment By Consent	110 N.J. 694	1988
Armellino, Nicholas M.	Hudson	Disbarment By Consent	149 N.J. 275	1997
Auriemma, Robert C.	Morris	Disbarment By Consent	147 N.J. 508	1997
Barlow, Dennis M.	Monmouth	Disbarment	140 N.J. 191	1995
Bell, Daniel S.	Essex	Disbarment By Consent	162 N.J. 184	2000
Bernardez, Juliet O.	Hudson	Disbarment By Consent	138 N.J. 40	1994
Blumenstyk, Larry	Morris	Disbarment	152 N.J. 158	1997
Boydjisi, Andreas A.	Morris	Disbarment By Consent	112 N.J. 618	1988
Briscoe, John F.	Ocean	Disbarment By Consent	unreported	1987
Bryant, Donald	Mercer	Disbarment By Consent	117 N.J. 676	1989
Calise, Francis T.	Passaic	Disbarment By Consent	135 N.J. 78	1994
Callaghan, John E.	Union	Disbarment	162 N.J. 182	1999
Carney, James F.	Essex	Disbarment	165 N.J. 537	2000
Carroll, Richard J.	Hudson	Suspension 3 Months	165 N.J. 566	2000
Combes, Charles L.	Bergen	Disbarment By Consent	116 N.J. 778	1989
Ewing, William J.	Essex	Suspension 12 Months	132 N.J. 206	1993
Franco, Leonard H.	Hudson	Disbarment By Consent	169 N.J. 386	2001
Freimark, Lewis B.	Essex	Disbarment	152 N.J. 45	1997
Gallo, James J.	Hudson	Suspension 3 Months	117 N.J. 365	1990
Gourley, Joseph J.D.	Passaic	Disbarment By Consent	131 N.J. 174	1993
Grady, John W.	Bergen	Disbarment By Consent	100 N.J. 686	1985
Haeberle, M. Gene	Camden	Disbarment By Consent	105 N.J. 606	1987
Hahne, Richard H.	Essex	Disbarment By Consent	110 N.J. 701	1988
Henchy, Michael T.	Morris	Disbarment By Consent	138 N.J. 183	1994
Holden, Edward T.	Monmouth	Disbarment By Consent	155 N.J. 598	1998
Hollendonner, Anton	Mercer	Suspension 12 Months	102 N.J. 21	1985
Horton, Richard G.	Somerset	Disbarment By Consent	132 N.J. 266	1993
Houston, James F.	Monmouth	Disbarment	130 N.J. 382	1992
Hurd, Calvin J.	Union	Disbarment By Consent	98 N.J. 617	1985
Ichel, Albert L.	Middlesex	Suspension 6 Months	126 N.J. 217	1991
James, Charles H.	Cape May	Suspension 6 Months	112 N.J. 580	1988
Kern, Walter M.D., Jr.	Bergen	Disbarment By Consent	109 N.J. 635	1987
Knopka, Michael A.	Passaic	Suspension 6 Months	126 N.J. 225	1991
LeBar, Geoffrey P.	Bergen	Disbarment	150 N.J. 14	1997
Lennan, John R.	Bergen	Disbarment	102 N.J. 518	1986
Librizzi, Victor, Jr.	Essex	Suspension 6 Months	117 N.J. 481	1990
May, Isadore H.	Atlantic	Suspension 12 Months	170 N.J. 34	2001
Mogck, John J., III	Burlington	Disbarment By Consent	130 N.J. 386	1992
Mysak, Charles J.	Passaic	Disbarment	162 N.J. 181	1999
Nitti, Louis J.	Essex	Disbarment	110 N.J. 321	1988
Perez, John	Essex	Suspension 24 Months	104 N.J. 316	1985
Ratliff, John H.	Somerset	Disbarment By Consent	126 N.J. 303	1991
Ross, Norman I.	Passaic	Disbarment By Consent	162 N.J. 193	2000
Ryle, Dion F.	Burlington	Disbarment	105 N.J. 10	1987
Saltzberg, Edwin F.	Camden	Disbarment By Consent	103 N.J. 700	1986
Schwartz, Ira A.	Passaic	Disbarment By Consent	134 N.J. 530	1993
Sederlund, Elaine H.	Hudson	Disbarment By Consent	106 N.J. 651	1987
Spritzer, Henry M.	Middlesex	Disbarment By Consent	165 N.J. 520	2000
Stern, Morris J.	Essex	Suspension 6 Months	118 N.J. 592	1990
Tompkins, Donald F.	Passaic	Suspension 3 Months	155 N.J. 542	1988
Vogel, Peter F.	Bergen	Disbarment By Consent	165 N.J. 202	2000
Waldron, James J., Jr.	Mercer	Disbarment By Consent	152 N.J. 18	1997
Warhaftig, Arnold M.	Union	Disbarment	106 N.J. 529	1987
Weiss, Harvey L.	Essex	Suspension 6 Months	118 N.J. 592	1990
Williams, Kenneth H.	Essex	Disbarment By Consent	117 N.J. 686	1989
Wright, William, Jr.	Essex	Disbarment	163 N.J. 133	2000

Figure 34