



# 2008

## DVLF Professional Resource Guide

**Please note:** Some details within the guide might not apply exactly to your personal situation. Please consult with an attorney to make sure your documents are drafted correctly in consideration of laws that do change periodically.

**Contents include a directory of knowledgeable legal and financial advisors familiar with the unique needs of the LGBTI and allied community**

Delaware Valley Legacy Fund  
The Philadelphia Foundation  
1234 Market Street, Suite 1800  
Philadelphia, PA, 19107  
<http://www.dvlf.org>  
P: 215.563.6417, ext. 117  
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E: [PMonastero@philafound.org](mailto:PMonastero@philafound.org)

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## Legal Referrals and Estate Planning Assistance

### ***AIDS Law Project***

1211 Chestnut Street, Suite 600  
Philadelphia, PA 19107  
P: 215.587.9377  
F: 215.587.9902  
Web: <http://www.aidslawpa.org>

The AIDS Law Project of Pennsylvania provides legal service to individuals living with HIV and AIDS, and others affected by the AIDS epidemic.

### ***Equality Advocates Pennsylvania (formerly the Center for Lesbian & Gay Civil Rights)***

1211 Chestnut Street, Suite 605  
Philadelphia, PA 19107  
P: 215.731.1447, 866.LGBTLAW  
F: 215.731.1544  
E: [info@equalitypa.org](mailto:info@equalitypa.org)  
Web: <http://www.equalitypa.org>

Equality Advocates Pennsylvania provides free legal services for low income LGBT individuals and information and referrals to all members of the community.

### ***GALLOP (Gay and Lesbian Lawyers of Philadelphia)***

P.O. Box 58279  
Penn Center Station  
Philadelphia, PA 19102  
Phone: 215.627.9090  
Web: <http://www.galloplaw.org>

The Gay and Lesbian Lawyers of Philadelphia can refer you to LGBT and LGBT-friendly lawyers who will give you a free 30-minute consultation.

### ***SeniorLAW Project***

Land Title Building  
100 S. Broad Street, Suite 1810  
Philadelphia, PA 19110  
P: 215.988.1244  
F: 215.988.1243  
E: [Info@seniorlawcenter.org](mailto:Info@seniorlawcenter.org)  
Web: <http://www.seniorlawcenter.org>

The Senior Citizen Judicare Project provides free legal services to low-income Philadelphians 60 years of age and older. An in-house counseling staff and a panel of private lawyers represent clients in a variety of legal matters, such as estate planning, landlord-tenant actions, domestic abuse, code enforcement proceedings, and small claims actions.

## **Lambda Legal Defense and Education Fund**

120 Wall Street, Suite 1500  
New York, NY 10005-3904  
P: 212.809.8585  
F: 212.809.0055  
E: [legalhelpdesk@lambdalegal.org](mailto:legalhelpdesk@lambdalegal.org)  
Web: <http://www.lambdalegal.org>

National Headquarters accepts Legal Help Desk calls at any time during regular business hours and also Monday evenings from 5:30 p.m. to 8 p.m. Call 212-809-8585 and ask for the Legal Help Desk. If Help Desk staff are busy helping other callers, your call will be routed to the Legal Help Desk voicemail. Please leave the following information: name, state, contact info, best time to reach you, and a brief message outlining your legal inquiry. A Help Desk staff person will return your call within one business day.

### ***Philadelphia Bar Association***

1101 Market St., 11th Floor  
Philadelphia, PA 19107  
P: 215.238.6300  
F: 215.238.1159  
E: [philabar@philabar.org](mailto:philabar@philabar.org)  
Web: <http://www.philabar.org> or  
<http://www.philadelphiabarlawyers.com/>

### **Gay and Lesbian Committee of the Philadelphia Bar Association**

Lawyer Referral & Information Service: 215.238.6333

### ***Pennsylvania Bar Association***

100 South Street  
P.O. Box 186  
Harrisburg, PA 17108-0186  
P: 717.238.6715  
F: 717.238.1204  
E: [info@pabar.org](mailto:info@pabar.org)  
Web: <http://www.pabar.org>

Statewide referral service available Monday through Friday from 8:00 a.m. to 4:30 p.m. at 800.692.7375 or 717.238.6807.

## Philanthropic Consulting

### **The Philadelphia Foundation & the Delaware Valley Legacy Fund**

R Perry Monastero, Ed.D., DVLF Executive Director  
1234 Market Street, Suite 1800, Philadelphia, PA 19107  
P: 215.563.6417, ext. 117;  
E: [PMonastero@philafound.org](mailto:PMonastero@philafound.org)  
Web: <http://www.dvlf.org>

## Online & Other Resources

**(Disclaimer: Every situation is unique. We strongly suggest that you seek the advice of competent financial and legal advisors in connection with your personal affairs)**

**National Center for Lesbian and Gay Civil Rights**  
870 Market Street, Suite 370, San Francisco, CA 94102  
P: 415.392.6257; E: [info@NCLRights.org](mailto:info@NCLRights.org); Web:  
<http://www.nclrights.org>

**New Jersey Domestic Partners: A Legal Guide**, by  
Stephen Hyland, Esq.  
*A common-sense guide to the rights and responsibilities of same-sex couples and families. Stephen Hyland is in the process of writing a guide to Civil Unions.*  
To order the guide and view other resources related to Domestic Partnerships and Civil Unions, go to [www.stephenhyland.com/guide](http://www.stephenhyland.com/guide).

**Compassion and Choices**  
PO Box 101810, Denver, CO 80250-1810  
P: 800-247-7421 E: [info@compassionandchoices.org](mailto:info@compassionandchoices.org)  
Web: <http://www.compassionandchoices.org>

**Schiavo case hints at fragility of gays' rights**  
<http://www.planetout.com/news/feature.html?sernum=1127>

**Credit report history:**  
<http://www.annualcreditreport.com>  
We recommend that you request your credit report annually to check for data accuracy.

**Saving for college:** <http://www.savingforcollege.com>  
Great comprehensive site to review 529 education plans for those with children.

**Financial rebates via a nonprofit website:**  
<http://www.upromise.com>

**Overall financial information:** <http://www.fool.com>

**Analyze mutual funds:** <http://www.morningstar.com>

**Gay Financial Network:** <http://www.gfn.com>  
GFN.com is an Internet Media Company devoted to financial and business services for the LGBT market and provides daily news, insightful commentary and a national Professional Directory of LGBT-friendly finance, insurance, real estate and legal professionals.

## 2008 DVL Faculty (alphabetical listing)

Disclaimer: Please note that legal and financial advisors may only practice in states where they are licensed and registered to do business with U.S. residents.

**Jonathan Becker**  
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Practice Areas: Wills, Power of Attorney, Guardianships,  
Real Estate, Contracts, Corporate Formation,  
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Smith, O'Donnell, Feinberg & Berl, LLP  
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**Ted M. Greenberg, Esq.**

Practice Areas: Wills, Trusts, Powers of Attorney, Health  
Care Directives, Partnership/Collaborative Agreements,  
Charitable & Estate Planning and Administration  
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**Jeremy R. Gussick**

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**Brian J. Odelli, CFM**

Practice Areas: Comprehensive Wealth Management to  
Corporate Executives, Business Owners, and Individuals  
and Families (PA, NJ, NY, + others)  
Assistant Vice President, Wealth Management Advisor  
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Law, Domestic Partnership Dissolution, Estate Planning.  
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**Stephen A. Rifci, CRPC, CFS**

Practice Areas: Comprehensive Financial Planning,  
Retirement Income, Portfolio Risk Management  
Strategies (PA, NJ, DE, MD + others)  
Advanced Financial Advisor  
Ameriprise Financial Services, Inc.  
200 Bellevue Parkway, Suite 250  
Wilmington, DE 19809  
Main: 302.798.3199 x 2150 | Direct: 302.439.2150  
Fax: 302.798.3166 | Toll-Free: 800.236.3077  
[stephen.a.rifci@ampf.com](mailto:stephen.a.rifci@ampf.com) and [ameriprise.com](http://ameriprise.com)

**Lynn Rockwell, CLTC**

Practice Areas: Life Insurance, Long Term Care,  
Disability (PA, NJ, DE)  
American General  
600 Route 73 North, Marlton, NJ 08053  
E: [rockwellfincl@aol.com](mailto:rockwellfincl@aol.com); C: (856) 693-2406  
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**Robert Szwajkos, Esq.**

Practice Areas: Business, Commercial Transactions,  
Litigation, General Practice  
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250 North Pennsylvania Avenue  
Morrisville, PA 19067  
P: 215.736.2521; E: [rsz@curtinheefner.com](mailto:rsz@curtinheefner.com)  
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## How to Find or Select a Legal or Financial Professional

### **Lynn Tomaro**

Practice Areas: Annuities, Life Insurance, Long Term Care Insurance, Disability Insurance, Premium Financing for Life Insurance and Annuities (PA, NJ, FL, SC)  
80 Centennial Drive  
Hammonton, NJ 08037  
P: 609.214.7444 direct line; F: 609.270.4195  
E: LynnT21@gmail.com or lindatomaro@comcast.net;  
Web: <http://retirementprotectiongroup.com/>  
Blog: <http://retirementprotectiongroup.blogspot.com/>

### **Dee Wellmon**

Practice Areas: Simplified Loans, Estate Planning, Pension Plans, Entertainment Business Management  
Primerica Financial Advisors  
1100 East Hector Street, Suite 470  
Conshohocken, PA 19428  
P: 215.512.8251, 610.825.8200  
E: visionseast2@netzero.com

### **Alexander Yearley, CFP**

Practice Areas: Financial Planning  
Community Pride Financial Advisors, LLC  
39 Baltimore Avenue  
P.O. Box 437  
Rehoboth Beach, DE 19971  
P: 302.227.2939; E: [cpfal@verizon.net](mailto:cpfal@verizon.net)

\* Licensed but cannot prepare these documents for individuals; can provide referrals to other attorneys.

When looking for a lawyer, financial planner, accountant, insurance agent, or other adviser, it is very important to find someone qualified and with whom you are comfortable working.

The best way to find a qualified professional is to ask your family, friends, and professional acquaintances for recommendations. Someone you respect who has already used a professional and who would recommend them to you is the strongest vote of confidence you can find in a legal or financial professional.

Here's how we advise you to not to find a qualified professional: from an advertisement in the newspaper, Yellow Pages, on a SEPTA billboard, or on television. This is not implying that professionals who advertise are not competent, qualified, or excellent at what they do. But choosing someone based upon a personal recommendation is a much better way of finding a qualified professional. This is similar to a major purchase (car, finding a realtor to buy real estate, private, or higher education) where you would be likely to ask other individuals or organizations for recommendations or feedback, rather than just relying upon an advertisement.

If you are not successful in getting personal recommendation for an attorney, you can contact the following for attorney referrals:

1. Equality Advocates Pennsylvania at 215.731.1447 or 1.866.LGBT.LAW
2. Gay and Lesbian Lawyers of Philadelphia (GALLOP) via their website [www.galloplaw.org](http://www.galloplaw.org) or voicemail referral system at 215.627.9090.
3. Alternately, you may select from one of the many qualified and dedicated Delaware Valley Legacy Fund Professional Advisory Faculty Members listed above.

The State of Pennsylvania Disciplinary Board website ([www.padisiplinaryboard.org](http://www.padisiplinaryboard.org)) can confirm the attorney is currently licensed in Pennsylvania, as well as show you any past disciplinary action against Pennsylvania

attorneys. The States of Delaware and New Jersey also have a similar website onto which you may check. When meeting with an attorney or financial adviser initially, consider asking the following questions:

1. What are your fees and how do you charge these fees? Attorneys usually charge by the hour, by the job (e.g., flat rate for a will) or a percentage basis when representing you in litigation. Financial advisers usually charge a flat fee per year or charge you nothing but get paid a commission on the products and services they sell you. Some financial advisers have a fee structure that is a combination of both of these or may charge you a percentage of the total assets they are managing for you. Be sure to ask.
2. What is your experience with other LGBT clients and what percentage of your clients or practice is LGBT? Although all professionals will have their first LGBT client, but you probably don't want to be that person. Legal and financial considerations can vary different for LGBT individuals because of the lack of legal rights and protections that non-LGBT individuals have.

The Delaware Valley Legacy Fund encourages all participants of its training programs to consider philanthropy as part of the overall planning process. Every gift, no matter how small, can make a huge difference for the LGBT communities.

**Platinum Supporters (\$20,000 and above)**



**Gold Supporters (\$10,000 and above)**



Brian Odelli



**WACHOVIA**

**Silver Supporters (\$5,000 and above)**



City of Philadelphia Employees

**Rainbow Supporters (\$2,500 and above)**



Lauren Nassau

Andrew Charles Catering Company



Dericom Enterprises

Grundy Foundation

**Lavender Supporters (\$1,000 and above)**



Mike McCann



**DVLF's 2008 Media Sponsors**

EXP Magazine



**Organizational Sponsors for Planned Giving Events**

Equality Advocates Pennsylvania  
SeniorLAW Center  
William Way Community Center

**2008 Promotional Co-Sponsors**

Action AIDS, AIDS Fund, AIDS Law Project, BEBASHI, Congregation Beth Ahavah, Delaware Valley 40-plus Club, Dignity Philadelphia, Equality Advocates Pennsylvania, Equality Forum, GALLOP, Giovanni's Room, Greater Philadelphia Professional Network, Human Rights Campaign – Philadelphia Region, Independence Business Alliance (LGBT chamber of commerce), Integrity, Lambda Legal Defense and Education Fund, LGBT Center of the University of Pennsylvania, Liberty City, MANNA, MCC Imago Dei, Mazzoni Center, National Adoption Center, OutFront!, Philadelphia Family Pride, The Philadelphia Foundation, and the William Way Community Center.