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Editor-in-Chief:
Rob HoveyNow In
Chambersburg
and Mercersburg**We Have Two New Offices!**

- **1116 Kennebec Drive, Chambersburg, PA (717)263-9215**
- **5900 Ft. Loudon Road, Mercersburg, PA (717)328-5217**

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Our Attorneys:

- **John J. Mooney III, Esq.**
- **Judith Koper Morris, Esq.**
- **Katrina M. Luedtke, Esq.**
- **George W. Swartz II, Esq.**
- **Amy E. W. Ehrhart, Esq.**
- **Jason C. Imler, Esq.**
- **Tyann L. Miller, Esq. Of Counsel***

MOONEY LAW LETTERS

Tips for Making the Most Out of Custody Arrangements

Divorce can be painful for children but not worse than life in an unhappy home. The effects of divorce vary with age; preschoolers (2-5) often become insecure, dependent, and demanding. Young school children (6-9) also feel intensely insecure and may be sad. These children also feel conflicts in loyalty and school performance may decline. Early adolescents (10-12) may understand the situation but often become angry toward the parent they believe has "caused" the divorce. They often experience sleeping problems and social and school problems. Adolescents (13-18) may withdraw from the family and assert their independence. They may become either more aggressive or more antisocial. They also worry about how the divorce will affect their family financially. To lessen these effects:

- Civil communication with the other parent is important
- If you cannot agree on a custody schedule with the other parent consult with a custody attorney
- Tell your child never to hide their feelings
- Never expect or encourage children to take a side
- Limit all other changes if possible (i.e. try to keep children in same school)
- Never blame or disparage the other parent to the child
- Reassure child that both parents will continue to love and care for them
- Encourage the child to talk about the divorce, but not financial issues
- Answer questions honestly and as fully as possible
- Give children some responsibilities such as cleaning their rooms to show them that you understand they are part of a family
- Establish a support line of friends, neighbors and/or family members who will spend some times with the children, to give you some time to adjust
- If finances become an issue, consult with a family law attorney to discuss child support issues
- Show the child your love with a note, a picture, a hug or say "I love you", not with material gifts
- Always make the most of any time you have together, allowing for communication to occur
- Get involved and attend your child's school activities
- Talk to your child's teacher if you observe a decline in school

performance

- Attend parent/teacher conferences together
- Do not ask your child to be a messenger to your ex-spouse or "spy" on your ex-spouse
- Encourage your child to talk to someone they trust, even if it is not you (a teacher, a religious leader, a school counselor)
- Build a strong parenting team, for the sake of the child:
- Communicate directly with each other, settling disagreements in constructive ways... remain calm and polite and be a listener... compromise
- Decide on consistent discipline, rules, routines and child chores
- Be active in the child's life, always knowing where the child is and what the child is doing
- Give your child plenty of positive attention
- Be a good role model
- Clearly determine arrangements for picking up and dropping off, parent illness, child illness and transportation issues

See Tips on Page 2



When Your
Future is at Stake...
MOONEY &
ASSOCIATES:
ATTORNEYS AT
LAW

Tips (Continued From Cover)

- Clearly determine which parent provides health care, clothing, food and shelter
- Try to be positive – your actions affect your children
- Don't ever compete for your child's loyalty
- Always call other parent ahead if plans change

In these times it is often difficult for an "intact" family to raise children who can reach their full potential. As a divorcing parent you have to try extra hard and always remember you are the adult who must reach out to your children and show them the divorce doesn't affect your love for them or your desire to be a part of their life.

John J. Mooney, III, Esq.

johnmooney@mooneyandassociates.com



Featured Local Business



Bell Insurance, an independent insurance agency, is a local business providing all forms of insurance. Bell Insurance has been serving South Central Pennsylvania since 1987, providing insurance coverage to over 5000 individuals and over 1000 businesses.

The professionals at Bell Insurance will review your current insurance program with you, completely analyze your insurance needs, secure a policy from the company offering the best coverage at the best price and aggressively represent your interests to get a fair and timely settlement on your claims.

Bell Insurance will provide many types of personal coverage, busi-

ness coverage, financial coverage, auto insurance, life and health insurance, home owner's insurance and commercial insurance.

Having offices in Hanover, Chambersburg and Mercersburg, Bell Insurance has the convenient locations to meet with you to prepare a no cost, no obligation, review and comparison, for all of your insurance needs. Bell Insurance professionals may also meet with you at the York or New Oxford Offices of Mooney and Associates. As a client of Bell Insurance, Mooney & Associates has been very pleased with the service and professionalism provided by Bell Insurance.

Because Bell Insurance is an independent insurance program, they do not work for a particular insurance company. They work for their clients. They will help you through a loss by properly and correctly filing your claim and will

provide follow up to insure that their clients receive fair, prompt payment. Clients can make claims 24 hours a day/7 days a week.

Bell Insurance's expertise is based on a well-trained, experienced professional staff with a service conscientious attitude towards their clients. For more information on this local business, pick up a Bell Insurance brochure at any of the Mooney & Associates offices or call 632-4500 for a free quote.



Why Have A Plan? Protect Your Family Before It Is Too Late.

Many families do not make plans in advance as to how to make decisions about how to pay for and obtain medical care for a family member if he/she has diminished mental capacity. Many people believe that their spouses or their adult children will be able to make the necessary decisions. This is not true unless the spouse or child has been properly authorized under a Durable Power of Attorney and a Health Care Directive.

People have fears that they will give up control if they sign these documents which allow another person to make decisions about their money, property and health care but the opposite is true. People who have not selected an agent to act on their behalf may find that a judge may select a guardian for them and that judge's choice may not be the person they would have chosen. Also, the judge's selection will only happen after a lengthy and costly court proceeding which may consume many of the assets that

the proceeding was instituted to protect.

The Durable Power of Attorney is a document that establishes your choice to give defined powers over your money and property to a certain person. That person, your agent, should be someone you trust such as a spouse, son, daughter, close relative or friend. You should also name a second agent in case that first agent may not be available because of diminished capacity or unable to be located when needed. A valid Power of Attorney will be respected by banks, brokers, insurance companies and others who hold your money or property.

When a Power of Attorney is "durable" it will continue in full force and effect even after the person who granted the power loses mental capacity, when it is really needed. Your agent will be able to not only pay the rent, collect interest on your bank accounts and roll over a CD but also plan and pay for your long term

care. The agent can take the necessary steps to obtain government benefits such as Medicaid and preserve your assets and income to assure continuing care. Agents are held to a high standard of fiduciary responsibility and are subject to civil and criminal laws governing their conduct.

Although an agent may not be perfect, the advantages of having a Durable Power of Attorney far outweigh any disadvantages. Choosing someone you trust and who has your best interests in mind is crucial. Then inform that person where the document can be found when the need for it arises.

Another important document is a Health Care Directive. This gives an agent the power to make medical decisions, including end of life decisions, if and when the person who chooses the agent can no longer make those decisions. Only one health care agent may be named but you should also

See Plans on Page 4

Our Pledge

to You:

*Knowledge, Experience
& Commitment,
Personal Service,
Solutions & Success,
and Affordable
Representation.*

Our Staff:

Lisa Baublitz: lisabaublitz@mooneyandassociates.com

Janice Brady: janicebrady@mooneyandassociates.com

Judith Forry: judithforry@mooneyandassociates.com

Erin Fourhman: erinfourhman@mooneyandassociates.com

Rob Hovey: roberthovey@mooneyandassociates.com

Caren Kubovcsak: carenkubovcsak@mooneyandassociates.com

Angela Mohan: angelamohan@mooneyandassociates.com

Pam Rockwell: pamrockwell@mooneyandassociates.com

Christine Smith: christinesmith@mooneyandassociates.com

Denise Tushingam: denisetushingam@mooneyandassociates.com

Wanda Walter: wandawalter@mooneyandassociates.com

Free Lunch Friday from 98.5 "The Peak"



In June, shortly after our first newsletter made its debut, our very own Judith Forry, paralegal to Judith Koper Morris and Jason C. Imler, won our office free lunch from the Altland House delivered by Crockett and Waters. Above (left) is our office standing with Crockett and Waters in front of the "Thank You" sign crafted by our staff. Above (right) is Attorney Mooney with Crockett and Waters.



Proudly Serving 2 States: Maryland and Pennsylvania (3 Counties: York, Adams, and Franklin)

**MOONEY & ASSOCIATES
ATTORNEYS AT LAW**

230 York Street
Hanover, PA 17331
Phone: 717-632-4656

115 Carlisle Street
New Oxford, PA 17350
Phone: 717-624-7054

40 East Philadelphia Street
York, PA 17401
Phone: 717-846-4722

1116 Kennebec Drive
Chambersburg, PA 17201
Phone: 717-263-9215

5900 Ft. Loudon Road
Mercersburg, PA 17236

Email: info@mooneyandassociates.com

More info on the web!
www.mooney4injured.com
www.mooney4law.com
Email your attorney direct!

Office Hours

Monday–Friday 8:00 a.m.–7:00 p.m.

Walk-in Evening Hours: Mon, Tues, Wed, Fri 5pm-7pm (Hanover Office)

Thurs 5pm-7pm (New Oxford Office)

No Appointment needed for Walk-in Evening Hours

Initial Evening Office Visit—Only \$35.00

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Plan (Cont. from Page 3)

choose an alternate. If you do not have a Health Care Directive, family members may have trouble convincing a doctor or hospital to act on your instructions to them. Again family members may have to commence a court proceeding to appoint a guardian, which can cost time and money and have a guardian appointed that you would not have chosen.

The Health Care Agent helps resolve disputes within the family because he/she holds the sole power to make health care decisions for you when you are unable to do so. Family members could disagree with the agreement but it will be impossible to obstruct his/her decision. It is very important that you explain your wishes and philosophy clearly to the agent so that the decision will be as you would

have made if you were able to express your choice.

Many people choose a Living Will rather than a Health Care Directive. Unfortunately, Living Wills are often difficult to interpret. Words and phrases if not accurately defined may mean different things to different people and so can still lead to conflicts and possibly litigation. If you decide to do a Living Will, it is very important to be clear and concise and to define all terms.

It is very important to your family members to create a plan while you are still able. It will relieve stress and worries in the future to those you love.

Tyann L. Miller, Esq.
tyannmiller@mooneyandassociates.com

Meet Our Office Manager!



Karen A. Tregoning

Karen joined Mooney and Associates in 2000. Karen is responsible for all client billing and accounts receivable, accounts payable, payroll, budgeting, and all financial aspects of the offices. As administrator of the employee benefit packages, she analyzes medical insurance plans. She manages all of the information systems, including procedural manuals and the computer network. She also reviews business insurance options.

Karen oversees and coordinates scheduling of all part-time staff, equipment repairs and maintenance contracts. She supervises staff at all locations. She also monitors the attorneys continuing education credits in compliance with the PA Bar requirements.

Karen graduated Magna Cum Laude and is a member of Phi Beta Kappa from Gettysburg College with the highest honors in both majors, Mathematics and Sociology. From 1979 until 1994

she was employed by P.H. Glatfelter Company beginning as a Computer Programmer and raising to the level of Corporate Manager of Information Systems.

Karen enjoys reading, photography, camping, shopping, cooking, and spending time with her family and exchange students. She also teaches Sunday School and sings in her church choir.

Upcoming Newsletter!

How to Help Yourself in a Divorce by Katrina M. Luedtke, Esq.

Social Security Disability (SSD/SSI) by Jason C. Imler, Esq.