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November 2010 - Newsletter

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Dear Friends,

In this November issue of our newsletter, we would like to provide you with helpful information, articles, during this holiday season.

Our goal is to support you through any and all legal matters with our expertise, personal attention, and most importantly our commitment. We want to be sure that you are worry free, and let our knowledgeable and experienced attorneys handle all your issues.

Michael Kuldiner, Esq.

Changes to Pennsylvania Support Guidelines **Required updates went into effect May 12, 2010**

The Pennsylvania Supreme Court has recently issued the changes to the Pennsylvania Support Rules and Guidelines, which go into effect on May 12, 2010. The Pennsylvania Support Rules and Guidelines are required to be updated every four years and many times involve only an update to the child support schedule with little or no substantive changes to the rules. This year, however, there are a number of significant changes and in some instances, may have a major effect on the calculation of child or spousal support.

There have been changes to the spousal support calculation in the updated guidelines. Most notably, the language requiring the Court to consider the duration of the marriage when determining the duration of a spousal support or alimony pendente lite (APL) award has been added directly to the rule providing for spousal support and APL. This language was previously contained in the rule allowing for deviations from the calculations and the



effect may be to have the Court take a much more serious look at the duration of the marriage when determining the duration of a spousal support or APL award. An additional comment has been added to address the addition of this language and states specifically that the language was moved "to prevent the unfairness that arises in a short-term marriage when the obligors required to pay support over a substantially longer period of time than the parties were married and there is little or no opportunity for credit for these payments at the time of equitable distribution." Whether or not this language will have a substantial effect in the calculation of spousal support or APL where there has been a relatively short marriage remains to be seen since the language has always been contained within the rules.



Short Sale A Possible Alternative to a Sheriff's Sale

Many homeowners facing foreclosure determine that they just can not afford to stay in their home. The main benefit of a short sale is that you may be able to get out from under your mortgage without an obligation for the difference. If you plan to give up your home but want to avoid foreclosure, you might want to consider a short sale. Your credit may not deteriorate as much with a short sale as it would if you were to let the foreclosure proceed or file for bankruptcy. This option could also allow you to sell or walk away from your home without incurring obligation for the difference.



Foreclosure Things You Should Know to Prevent a Foreclosure

Residents caught in the growing mortgage foreclosure crisis can seek legal advice from our attorneys, who will answer their questions. Whether you are in foreclosure now (or are worried about it in the future), we have provided some information that can help.

If you are facing foreclosure, it is very important to first communicate with your lender. This may prevent their assumption that you do not intend to repay their loan. You should also be aware of the different options you have when facing foreclosure during your discussion with your lender. One option may be debt counseling,



A Few Quotes

"It is often easier to fight than to live up to them."

Adalai Stevenson

"Don't tell me how hard you work. Tell me how much you get done."

James Ling

"It is easier to do a job right, than to explain why you didn't."

Martin Van Buren



Attorney Spotlight



Jon Taylor, Esq.

Before joining the Law Offices of Michael Kuldiner, P.C., Mr. Taylor worked as Legal Counsel to a Community Bank, where he gained extensive experience regarding banking and collection law. Mr. Taylor has represented entities before the Pennsylvania Human Relations Commissions, the Pennsylvania Department

and debt consolidation. Some of the other options may be a loan modification, or a repayment plan.

If you feel that your situation can not be resolved in a reasonable amount of time, it may be necessary for you to contact one of our knowledgeable attorneys for further information and professional legal advice. At The Law Offices of Michael Kuldiner, P.C., we make it our responsibility to educate you and provide you with all the tools and information necessary to help you save your home.



Bankruptcy Expanding our Expertise

With the extensive experience and diversity already in place in the practice, we are proud to announce that we have expanded our expertise to the area of Bankruptcy as well. If you are experiencing financial difficulties, you need the assistance of an experienced lawyer who knows the ins and outs of the complex Bankruptcy Code and of Insolvency Law.

As Bankruptcy can become a complex process and our Bankruptcy attorney Jon Taylor's expertise makes the process seem surprisingly



straight-forward and predictable. Jon's goal is to make sure that all of his clients get the full protection that US Bankruptcy Law allows. He is the attorney that will help you get your life back together.

Bankruptcy laws have been protecting troubled consumers and businesses by helping them obtain a fresh start.



Thanksgiving Recipe Last Minute Cooking Made Easy

We would like to wish you and your families a very special, happy and healthy Thanksgiving. We also hope that you are not, attempting to figure out what to cook at a late hour. If you are, you might find the following recipe helpful.

Mango-Glazed Turkey Breast

Melissa Rubel Jacobson



of Banking, the Federal Deposit Insurance Corporation, and the Philadelphia Zoning Board of Adjustment. Mr. Taylor's results orientated approach has become his trademark.



Recent Trends

We have experienced great success over the past year which has enabled our continued growth.



At The Law Offices of Michael Kuldiner, P.C. our goal remains to provide our clients with exceptional legal services built on a foundation of dedication, quality, and integrity.



Helping Make a Difference

While we pursue our professional goals, we we also endeavor to improve the quality of life in our communities. We make significant contributions to causes and charities important to us and our families and friends.

This holiday season we will be making donations to the following charities in honor of our relationships with our clients, associates and other members of the community.



<http://www.diabetes.org/>

Ingredients:

- 1, 7-pound whole boneless turkey breast
- Kosher salt and freshly ground pepper
- 1 1/4 cups mango chutney
- 3 cups cilantro leaves and tender stems
- 2 cups mint leaves
- 3/4 cup water
- 1/2 cup extra-virgin olive oil

Directions:

Light a grill or heat a grill pan. Set the turkey skin side down on a work surface. With the knife parallel to the work surface, cut through the breast, leaving 1 inch of meat attached at one side, then open it up like a book; the goal is to have meat that is of even thickness. Season with salt and pepper. Grill the turkey over moderate heat, turning once, until the skin is crisp and the meat is just cooked through, about 25 minutes. Meanwhile, microwave 1 cup of the mango chutney until it melts slightly, about 1 minute; scrape into a food processor and puree until smooth. Transfer the pureed chutney to a bowl. In the same food processor, puree the remaining chutney with the cilantro, mint, water and oil until smooth; season with salt and pepper. Once the turkey is just cooked through, brush it with the plain pureed chutney and grill, turning once, until the chutney forms a sticky glaze, about 2 minutes per side. Transfer the turkey to a cutting board, cover with foil and let rest for 10 minutes. Carve the turkey and serve with the cilantro-mint sauce and chutney.



ww5.komen.org



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www.marchofdimes.com



[Ellis Island Foundation](http://www.ellislandfoundation.org)

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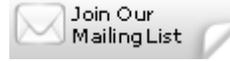


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