

## SDDL Distinguished Member Profiles

The San Diego Defense Lawyers will honor both Dan White and Sid Stutz at the 18th Annual Installation Dinner to be held February 1, 2003.

### Daniel M. White – San Diego Defense Lawyer of the Year



Daniel M. White is the managing owner of White, Noon & Oliver and focuses his practice on civil defense litigation, including but not limited to professional liability and

products liability cases. Mr. White is a 1975 graduate of the University of California Hastings College of Law. Interestingly, he began his career as an apprentice to a real estate appraiser before he started his legal career at Holt, Rhodes, & Hollywood, which is now known as Neil, Dymott, Perkins, Brown & Frank.

Mr. White attributes his success to what he learned from Judge Hollywood, Mr. Rhodes, and Mr. Neil. He provides fellow attorneys with three pieces of advice his mentors taught him:

- (1) Your word is your bond;
- (2) Your job is not always to see the cheapest result, but what is just and right; and
- (3) Always treat all counsel and opponents with the same courtesy and respect with which you would like to be treated.

Mr. White's most fulfilling legal experiences have been when he represented close friends. One of his most memorable cases was in the late 1980's when he successfully defended a man who was sued for negligence in maintaining a home he owned and rented out in a claim for over \$10 million. In this case, the insurance company disputed coverage under a \$300,000 policy and Mr. White successfully defended on the issue of causation. While Mr. White focuses most of his career on defense work, he does not hesitate to represent those who need his

help whether they are plaintiffs or defendants. For example, Mr. White once settled a wrongful termination case for a long time neighbor in the amount of \$790,000.

Mr. White is not only a successful attorney, but he also enjoys the practice of law, which has attributed to his success. For those who do not enjoy your practice, he recommends starting your own practice so you can control your practice instead of having it control you.

During his free time, Mr. White enjoys spending time with his wife and traveling to his second homes in Steamboat Springs, Colorado and Cabo San Lucas. Mr. White is an avid fisherman, which is clearly reflected in his office décor. Mr. White also enjoys spending time with his three sons, Jeff, Greg, and Drew.

Mr. White will be honored as Defense Lawyer of the Year by the San Diego Defense Lawyers at the 2003 installation dinner.

### Sidney A. Stutz – San Diego Defense Lawyers 2002 Honoree



Sidney A. Stutz began practicing law in the Navy after he graduated from Harvard Law School in 1957. Mr. Stutz's first major case was a murder case involving a racial conflict

on a ship. Throughout his 45 years of practice he has served as the President of the San Diego Defense Lawyers and as the President of the San Diego Chapter and a National Board Member of the American Board of Trial Advocates. Mr. Stutz has practiced in a number of different practice areas. While he has focused heavily on

defense law, he has represented both plaintiffs and defendants and believes it is a benefit to have represented clients on both sides. In Mr. Stutz's opinion, a trial lawyer is first and foremost an advocate for the client, no matter if the lawyer is defending or prosecuting.

Mr. Stutz has significant experience in the area of professional malpractice, focusing mostly on the defense of lawyers and doctors, and has also devoted a large portion of his time to products liability cases, including mass tort representation in the breast implant area and asbestos litigation. His mass tort experience presented him with management challenges due to the large number of cases involved. His representation of professionals has been very rewarding despite the challenges of representing professionals who have their own ideas about how their cases should be handled.

Mr. Stutz's advice to fellow attorneys is to maintain courtesy and civility among counsel and towards clients, persons on the opposing side, the court, and the community in general. He urges all attorneys to use their power carefully by being diligent in their practice and not abusing their powers.

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## President's message

As my term as President of the San Diego Defense Lawyers draws to a close, I want to take this opportunity to thank the members of SDDL and the leadership for a wonderful year. During my three years on the board, I have developed new friendships and drawn inspiration from the quality and professionalism of civil defense lawyers who practice in San Diego County. I am pleased with the accomplishments that the SDDL board achieved this year through its educational and social programs.

The first annual SDDL golf tournament held in September at The Auld Course was a great success. Approximately 100 golfers were blessed with good weather and good friendship. I am pleased to report that SDDL made a \$2,500 contribution to the Juvenile Diabetes Research Foundation from the tournament. My thanks to the golf tournament committee for a wonderful job.

Thank you to the education committee for its work in continuing SDDL's excellent educational seminars. I hope you found the variety of topics suitable to your respective practices and the information beneficial. Education remains a strong focus of SDDL. I also want to thank all of the excellent speakers who volunteered their time and energy and without whom these seminars would not be possible.

The 12th annual Mock Trial Competition was held on October 24-26, 2002. This year's competition was the largest ever in terms of the number of schools participating and the number of teams. Thanks to the mock trial committee and those of you who volunteered your time to judge the competition. This is a truly rewarding experience.

A special thanks to Sandra Rugg, the executive director of the SDDL, who, to those of you involved in the organization know, is the "glue" that keeps our organization operating smoothly. Please be sure to thank Sandee next time you see her at an SDDL function for a job well done.

While it has been a good year, defense lawyers continue to have their work cut out for them. As you know by now, there were several new pieces of legislation passed during 2002 that will dramatically effect our practice. First, there is Senate Bill 688 which will drastically change the defense lawyer's ability to file a motion for summary judgment on behalf of their clients. While efforts were made by a variety of defense organizations and our clients to kill or alter the legislation, it was to no avail. Additionally, Senate Bill 800 passed which will alter litigation in the construction defect field. While the effects of this new legislation will not be known in the short term, we can rely on SDDL to provide quality educational seminars to assist its members to better serve their clients. These activities only serve to enhance the professionalism and reputation of the civil defense lawyers in our community.

Best wishes for a pleasant and joyous holiday season. Thanks again.



**Back row L to R:** Clark Hudson, Tim Lucas, Norm Ryan Dennis Aiken, Chris Welsh, Bob Gallagher, Anna Amundson and Peter Doody. **Front row L to R:** Coleen Lowe & Billie Jaroszek **Seated:** President, John Clifford



### Sidney Stutz – SDDL Honoree

*Continued from page 1*

Mr. Stutz has enjoyed the practice of law overall. While all attorneys will find some discomfort in their profession, he recommends attorneys who are not enjoying their jobs overall to evaluate why they are not enjoying their practice and make a change.

In addition to being an exceptional attorney, Mr. Stutz has devoted a significant amount of his time and talents to the community. In his free time, he serves as the President of the Board of Directors of the Home of Guiding Hands, an organization that provides residential and vocational assistance to developmentally disabled children. Mr. Stutz became interested and involved in this organization because his 32 year-old son is developmentally disabled. Additionally, Mr. Stutz travels to Tijuana with the Rotary Club approximately every other Saturday to work with young adults in their early to mid-teens who come from families with limited incomes. Mr. Stutz teaches the young adults English and encourages them to attain an education instead of dropping out of school. Mr. Stutz also enjoys spending time with his six children who range in age from 18 to 45 years old. He also enjoys traveling in his free time and hopes to travel more in his retirement. Mr. Stutz has been gradually retiring since 1999 and currently serves Of Counsel at Stutz, Gallagher, Artiano, Shinoff & Holtz.

Mr. Stutz's leadership and commitment to justice will be honored by the San Diego Defense Lawyers at the 2003 installation dinner.

## Current Changes in the Procedural Framework of Civil Litigation

by: Timothy J. Grant

Fredrickson, Mazeika & Grant

SB 488 was enacted into law on September 10, 2002. Its provisions make two significant changes in the procedural framework in which civil litigation now operates in our state:

(1) The 1-year statute of limitations for personal injury actions is increased to 2 years.

(2) The minimum notice period that applies to a motion for summary judgment or adjudication (“437c motion”) is almost tripled.<sup>1</sup>

**New Statute of Limitations.** The new statute of limitations, Code of Civil Procedure Section 335.1, establishes a 2-year statute of limitations for tort actions based upon assault, battery, injury to, or death of, an individual caused by the wrongful act or neglect of another. This is a marked change from the 1-year statute of limitations applicable to personal injury actions that has existed in California for over 100 years. The new 2-year statute applies to any cause of action that was not yet time-barred as of the date of its enactment. Thus, cases pending as of September 10, 2002 in which the earlier one-year statute of limitations has not yet run will now have the benefit of the 2-year statute.

The new 2-year statute presents potential problems to the defense in terms of locating and preserving potential evidence. This would particularly be the case when the claim involved an accident or other incident for which the defendant had received no notice. It is tough enough to try to re-enact a scene or event when notice of claim is provided 9 or 10 months post accident. In those instances, site conditions often have changed dramatically, and witnesses are hard to locate or their memories have blurred. Those difficulties will be multiplied exponentially in cases in which, for example, notice of the claim is first made 20 months post accident. The solution to this dilemma is for the client to be ever vigilant about the possibility of such claims, and to preserve evidence of any significant accident or incident whenever possible.

**New Notice Period for 437c Motions.** SB 488 has amended the provisions of Code of Civil Procedure Section 437c to increase the minimum notice period of a 437c motion from 28 days to 75 days, plus service. The amendment also adds new sections allowing additional discovery after continuance

(subdiv. (i)), and requiring a reviewing court to allow supplemental briefing by the parties on new evidence or grounds granting summary judgment or adjudication not relied upon by the trial court (subdiv. (m)(2)), as well as making some other technical changes. In adopting this measure, the Legislature (SB 488, Section 1, subdiv. (e), 09/10/02) made the following statement of intent:

Longstanding California law favors trial on the merits. Summary judgment is a drastic procedure and should only be granted when an action is without merit and both sides have a fair opportunity to address the merits of an action or when an action lacks a triable issue of fact. It is important to extend the time to respond to a motion for summary judgment to assure that all evidence is before a court before ruling on the motion. This act will assure that frivolous actions are disposed of, and those that have merit can proceed to a fair trial.

These new notice provisions do not sound the death knell for disposing of all or part of a case via a 437c motion. Nonetheless, this longer notice term will certainly cause this option to be much more difficult to pursue, especially in short cause or personal injury actions. Current fast-track rules which set trial for such matters within one year of the filing date will wreak havoc on the defendant’s timely exercise of this remedy, while a plaintiff will have had up to 2 years to prepare the case before filing. Especially in instances in which service has been delayed, there are delays in receiving responses by plaintiff to formal discovery, or exculpatory evidence is just slow to develop, a defendant with a case that otherwise should be amendable to disposition via a 437c motion will be hard-pressed to demonstrate the basis for such relief on a timely basis. When the 437c motion needs to be heard no later than 30 days before trial, and has a minimum notice period of 75 days plus service, *that equates to having the moving papers filed and served no later than 108 days before trial.* That filing cutoff date is well before the date expert designations typically are set. It also oftentimes takes 60 to 90 days from the date of filing for a matter to be served, and another 90 days or more from the answer date for the defense to receive responses to preliminary discovery. Thus, one can foresee a time crunch developing in which the defense has a very narrow window in which to seek otherwise appropriate relief via a 437c motion. Unless relief is sought at

the trial setting conference, counsel undoubtedly will be caught short, and the client will be stuck in the case with the high costs of trial preparation.

This new procedural obstacle highlights the need for the aggressive pursuit of formal discovery to be undertaken early on in the case, with appropriate motions to compel pursued sooner rather than later. It also highlights the need for defense counsel in the appropriate case to alert the trial court of the possibility of a dispositive motion potentially eliminating some or all of the issues presented in a given matter, and the consequent need for a later trial listing than usual.

1. The full text of the statute is available at [www.leginfo.ca.gov](http://www.leginfo.ca.gov). For those of you not familiar with that site, once you are in the site, click on the center button, “California Law”; when that page opens, click on the word “Statutes” on the first line of text, then in the search engine page enter the chapter number “488” the year “2002” and then hit “search.”

# Thank You

San Diego Defense Lawyers  
would like to thank

— Brenda Peterson —

of Peterson & Associates

for sponsoring our

Brown Bag Luncheon programs  
held in her offices at:

530 “B” Street • Suite 350  
San Diego • CA • 92101 •

## DAMAGES FOR LOST YEARS, HAVE WE LOST OUR MINDS?

Clark R. Hudson

Neil, Dymott, Perkins, Brown & Frank

Defendants involved in cases where their actions have potentially reduced the life expectancy of a plaintiff are subject to “lost years” damages. The plaintiffs will argue they are entitled to recover loss of earnings based on their life expectancy prior to the injury caused by the defendant’s negligence. There are currently two California cases supporting plaintiffs’ “lost years” damage claims - *Fein v. Permanente Medical Group* (1985) 38 Cal.3d 137; *Overly v. Ingalls Shipbuilding, Inc.* (1999) 74 Cal.App.4th 164. These cases also point out that defendants have done very little in helping to define the proper measure of damages for the “lost years”.

The Supreme Court in *Fein, supra*, specifically noted that damages for the lost years of an individual’s life expectancy is a proper element of damages. Referring to the United States Supreme Court Case *Sea-Land Services, Inc. v. Gaudet* (1974) 414 U.S. 573, the court wrote: “Under the prevailing American rule, a tort victim suing for damages for permanent injuries is permitted to base his recovery on his prospective earnings for the balance of his life expectancy at the time of his injury undiminished by any shortening of that expectancy as a result of the injury.” (38 Cal.3d at 153)

The defendant in *Fein, supra*, attempted to raise the issue of whether the jury should have been instructed to deduct from plaintiff’s prospective gross earnings of the lost years the “saved” costs of necessities the plaintiff would not incur during that same period. Unfortunately, this issue was never decided by the Supreme Court as “the defendant never requested such an instruction at trial nor presented any evidence of anticipated cost savings that would have supported such an instruction.” (38 Cal.3d at 154)

The *Fein* court did recognize that there is some authority to the notion that damages for lost years should be assessed on the basis of the plaintiff’s “net” loss. The court specifically referred to a law review article written in 1962 by Professor John Fleming titled “*The Lost Years: A Problem in the Computation and Distribution of Damages*” (50 Cal.L.Rev. 598.) Reading and understanding the Fleming article is akin to a high school student reading and understanding Friedrich Nietzsche’s book “*Thus Spoke Zarathustra*”. Professor Fleming

does make the statement “The law does not pretend to go beyond compensation for the net loss incurred by a plaintiff, which, in this context, seems to be at most the difference between what he would have earned and what would be left to him after meeting the costs of the basic necessities of life and the expenditures, if any, involved in earning his living.” (50 Cal.L.Rev. at 603.)

The only other California case that has addressed the lost years damages was the *Overly v. Ingalls Shipbuilding, Inc., supra*. Again in *Ingalls* the defendant failed to preserve the matter for appeal. (74 Cal.App.4th at 170-171) Nevertheless, the *Ingalls* court specifically goes on to discuss whether personal consumption should be deducted in a lost years matter.

The *Ingalls* court noted the *Fein* court did not decide the issue because it was not properly preserved for appeal. (74 Cal.App.4th at 173.) Even though it wasn’t preserved for appeal in the *Overly* court matter either, the *Overly* court went on to determine that plaintiffs should be entitled to the gross amount of damages - without taking into account deductions for living expenses during the lost years. The *Overly* court stated that two reasons support their decision that no deduction is made for the injured party’s living expenses. First, applying a personal consumption deduction would introduce undesirable elements of speculation and uncertainty. (74 Cal.App.4th at 174) Second, the defendant did not identify any case which applied a personal consumption or living expense deduction. Even though the defendant argued that California applies such a deduction in wrongful death cases, the *Overly* court did not believe the authority provided by the defendant established the defendant had a right to introduce evidence of personal consumption in a wrongful death case. (74 Cal.App.4th at 175) The court made this statement even after acknowledging that the wrongful death plaintiff is only entitled to recover damages for his own pecuniary loss and loss of the decedent’s financial support. A decedent’s earning capacity is not the measure of damage for support in a wrongful death action. Rather, the wrongful death plaintiff would be entitled to proceeds left over after deductions were made for the decedent’s personal maintenance expense in the amount he would have spent on other things. (74 Cal.App.4th at 175)

The *Overly* court’s rationale for not allowing a deduction for the cost of the basic necessities of life in a lost years case can not survive close scrutiny. Why is deducting the basic necessities of life and the expenditures involved in earning a living seen as speculative? These types of deductions occur every day in wrongful death actions when evaluating a decedent’s personal consumption. In a wrongful death action the parties are required to estimate the potential amounts of personal consumption by viewing the decedent’s past habits, and extrapolating from tables prepared by forensic accountants on spending habits. In a lost years case the wage earner is still alive - thus he is able to testify regarding his/her basic necessities of life and the expenditures involved in earning his/her living. This is far from speculative, and is more certain than the extrapolation required in the wrongful death action.

In summary, no reported case has yet preserved for appeal the issue of whether a plaintiff should be entitled to his “gross earnings” versus his “net earnings” in a lost years action. In order to have the matter properly preserved for appeal a defendant should be prepared to conduct discovery regarding the injured plaintiff’s costs of basic necessities and expenditures involved in earning a living. Additionally, the defendant’s expert economist should be prepared to address these same issues.

San Diego Defense Lawyers  
18th Annual  
Installation Dinner

Saturday, February 1, 2002

Honoring:

Daniel M. White  
&  
Sidney A. Stutz

Dinner and Dancing



Mock trial winners

L to R: Joseph Charles, Emily Burns, Eve Brackmann and Martin Aarons



Emily Burns presents exhibit for jurors consideration.

## San Diego Defense Lawyers 12<sup>th</sup> Annual Law School Mock Trial Report

On October 26 - 28, 2002 San Diego Defense Lawyers hosted the 12th Annual Law School Mock Trial Competition. University of San Diego Law School once again took home the coveted "Lady Justice" trophy for the third year in a row. Sixteen law school teams competed this year including California law schools Chapman University, Hastings, McGeorge, Pepperdine, Thomas Jefferson, University of San Diego, Western and Whittier. Also, Fordham University School of Law traveled from New York with two teams to compete in the tournament. In total, 64 law students composed of four-person teams competed over three days. The mock case this year involved a Dram Shop action against a campus drinking establishment by a plaintiff who was assaulted by another customer who allegedly was intoxicated during the NCAA basketball finals. At issue was whether the bar served a visibly-intoxicated patron or whether plaintiff himself provoked and instigated the fight. Each trial was scored by three judges who evaluated each team based on its advocacy skills. After two nights of intense competition, the four teams advancing to the semi-finals were Chapman University, University of San Diego and two teams from Pepperdine. Pepperdine and University of San Diego were the two finalists with University of San Diego prevailing. Saturday's finals were judged by past San Diego Defense Lawyers presidents Ray Artiano, Peter Ward and current president John Clifford.

The board of San Diego Defense Lawyers expresses its gratitude to everyone who graciously donated their time to serve as judges in this year's mock trial competition.

## San Diego Defense Lawyer's Brown Bag Update

by: Kelly Boruszewski  
Stutz, Gallagher, Artiano, Shinoff & Holtz

Two brown bag seminars were conducted in the month of October. The first on ethics. The second on reading blueprints.

Timothy D. Lucas of Parker Stanbury, LLP took on the difficult task of teaching an ethic's seminar to SDDL members in his seminar, "Ethics/Conflicts of Interest Issues for Defense Litigators." The 32-page handout outlined tri-partite relationships, client communications, court interaction, opposing counsel interaction, and selected statutory duties of an attorney. Mr. Lucas lectured on how to avoid representing adverse interests, how to handle concurrent and successive representation of adverse insurance companies, conflicts in insurance coverage, and ethical duties of independent versus in-house counsel. For veteran attorneys, the hour-long seminar was a great review of what they contemplate daily. For new attorneys, it was a refresher course from law school. For all, it was a one-hour MCLE credit in ethics. The seminar concluded with a good question-answer session. At its end, most SDDL members who packed into this valuable seminar stated they were already embracing the ethical standards taught in the session. That reason alone makes me proud to be a SDDL member.

If you were not able to attend, or did not need the credit, a review of the following from Mr. Lucas' handout may make for good night-time reading for the self-learner: California Rules of Professional Conduct, Rules 3-310, 3-500, 3-510, 5-100, 5-200, 5-210; Bus. & Prof. Code §§ 6068 et seq., 6103.5; Civil Code § 2860; San Diego County Bar Association's Civil Litigation Code of Conduct; and *State Farm Mutual Auto Ins. Co. v. Federal Co.* (1999) 72 Cal.App.4th 1422; *San Diego Federal Credit Union v. Cumis Ins. Society, Inc.* (1984) 162 Cal.App.3d 358; *Spindle v. Chubb/Pacific Indemnity Gourp* (1979) 89 Cal.App.3d 706; *Golden Eagle Ins. Co. v. Foremost Ins. Co.* (1993) 20 Cal.App.4th 1372.)

Later in the month, Joe Hull from Caltrans presented a seminar on "Blueprint Reading for Attorneys." Mr. Hull, a 16-year experienced engineer who received both the San Diego ASCE Outstanding Civil Project Award and the APWA Major Project of the Year Award, was more than qualified to teach this hands-on seminar. Being advised to bring colored pencils and markers, SDDL members who filled the room had to eat quickly to participate in this interactive seminar. Mr. Hull gave everyone 14 "11x17" blueprints of various components of State Highway 125. Members were taught everything from what is contained in the "Green Book," to intimate details of how to locate a fire hydrant and where a sign should be posted. Learning how to cross-index one blueprint to another and understand their relation was invaluable.

If you missed out on these two seminars, do not worry. Watch your e-mails for the next Brown Bag Seminar. There is good food, good information, and good networking opportunities.



## THE BOTTOM LINE

Case Title: Jorge F. Leal, M.D., Julia Leal vs. Luis F. Sanchez, M.D., Philip B. Bajo, M.D., Sharp Chula Vista Hospital and Does 1 through 20, inclusive.

Case No.: San Diego Superior Court, Case No. GIC770679

Judge: Hon. Janis Sammartino

Plaintiff Counsel: Ms. J. Alexys Kalafer, KALAFER & ASSOCIATES

Defense Counsel: Michael I. Neil, Esq., Steven T. Sigler, Esq., NEIL, DYMOTT, PERKINS, BROWN & FRANK

Type of Incident: Medical Malpractice - Stroke

Settlement Demand: \$600,000 one week before trial, \$400,000 on eve of trial

Settlement Offer: None

Trial Type: Jury

Trial Length: Seven (7) days

Verdict: Defense verdict

## INS AND OUTS

The Carlsbad law firm of DiCaro, Coppo & Popcke has hired Christopher J. Briggs as an associate. Mr. Briggs focuses his practice on medical malpractice defense and the representation of doctors and hospitals for credentialing, licensure and medical board matters. Mr. Briggs graduate from Villanova Law School in 1991. Until coming to California in 1999, he worked primarily on medical malpractice in the Philadelphia and New Jersey area. Prior to joining DiCaro, Coppo & Popcke. Mr. Briggs worked on medical malpractice defense with the San Diego firm, Chapin, Shea, McNitt & Carter.

## San Diego Defense Lawyers Host First Annual Golf Tournament!

The San Diego Defense Lawyers first annual golf tournament was a huge success!!! Through the efforts of our members, and sponsors, we were able to raise \$2,500 on behalf of Juvenile Diabetes Research Foundation. Additionally, all participants were treated to a fantastic day of golf and an outdoor BBQ.

The first place foursome in our Scramble tournament was Darin Boles, Randy Winet, Ken Patrick, Del Tulao. Second place went to the foursome of Dennis Aiken, Steve Knox, Judge Bob May, Larry Jansen.

Many thanks to all who participated in this years golf tournament, and to the sponsors. We hope to see you all again in 2003.

San Diego Defense Lawyers would like to thank the following organizations who were sponsors for the First Annual SDDL Golf Tournament:

*AJL Litigation Media*

*American Geotechnical*

*Before the Court*

*Bove Consultants*

*Brodshatzer, Wallace, Spoon & Yip*

*Bruno Mack & Barckley*

*California Bank & Trust*

*Cunningham Motors*

*Dr. William P. Curran*

*Peterson & Associates*

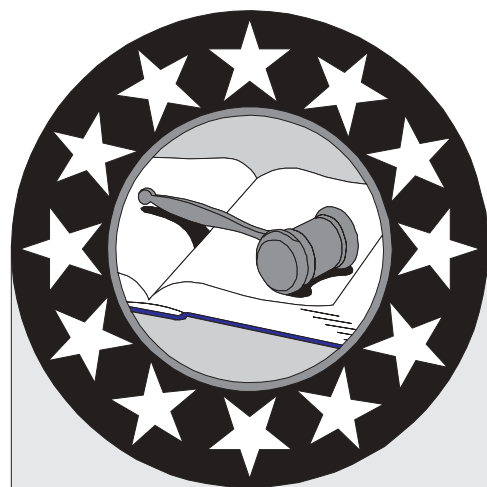
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*Dennis Aiken and Larry Jansen set off in pursuit of their 2nd place trophy!*



**SDDL Officers**

*President:* John R. Clifford

*Vice-President:* Peter S. Doody

*Secretary:* Dennis Aiken

*Treasurer:* Anna T. Amundson

*Directors:* Robert E. Gallagher, Clark R. Hudson, Billie J. Jaroszek, Coleen H. Lowe, Timothy D. Lucas, Norman A. Ryan, Christopher J. Welsh

**Membership Information**

Membership is open to any attorney who is primarily engaged in the defense of civil litigants. Membership dues are: \$ 90 for attorneys in practice less than one year and \$120 for attorneys in practice more than one year. Applications are available on the web at [www.sddl.org](http://www.sddl.org).

*THE UPDATE is published for the mutual benefit of the SDDL membership, a non-profit association composed of defense attorneys, judges and persons allied with the profession as suppliers of goods or services.*

*Views and opinions expressed in THE UPDATE are those of the authors and not necessarily those of SDDL. Products and services advertised are paid advertisements and not endorsed by SDDL.*

*We welcome the submission of articles by our members on topics of general interest to our membership. Please submit material to Clark R. Hudson at Neil, Dymott, Perkins, Brown & Frank, 1010 Second Avenue, Suite 2500, San Diego, CA 92101. Phone: 619- 238-1712, Fax: 619- 238-1562, E-mail: [chudson@neil-dymott.com](mailto:chudson@neil-dymott.com).*



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