

COMMUNICATOR

The Volusia County Bar Association Newsletter | October 2026



You are cordially invited to attend the investiture of

*The Honorable
Hunter Blaze Morrill*

as

County Court Judge

of the

Volusia County Court
Seventh Judicial Circuit
State of Florida

Friday, October 2, 2026
3:00 PM

News-Journal Center
Davidson Theater
221 N Beach Street
Daytona Beach, FL 32114

Reception to follow



BAGELS WITH THE BENCH

Date: Friday, October 2nd

Time: 7:30am – 8:30am

Location: DeLand Courthouse, Courtroom 2B,
101 N. Alabama Ave., DeLand, FL 32724

This is a great opportunity to grab a bagel and coffee, connect with members of the judiciary, and start your morning with the local legal community.

We're pleased to have the following judges joining us:

- Judge Kelly
- Judge LeDonne
- Judge McNeilly
- Judge Myers
- Judge Orfinger
- Judge Pickens
- Judge Simonsen
- Judge Talbot

Thank you to In-
tracoastal Bank
for providing
breakfast!



VCBA YOUNG LAWYERS DIVISION

Join Us for the Chili Cookoff!

The VCBA Young Lawyers Division is hosting its annual Chili Cookoff on Sunday, October 25 at 4:00 p.m. at Ormond Brewery, and we hope you'll join us for an afternoon of chili, drinks, and friendly competition!

We're still looking for law firms and individuals to enter the chili competition! Participating chefs will receive:

- Signage at their chili station
- Logo recognition in the following VCBA newsletter
- The opportunity to compete for Judges' Choice and People's Choice
- And, of course, bragging rights!

Come hungry, taste your way through the entries, and help crown the ultimate chili champion. A suggested \$10 donation will benefit Helping Hands.

Want to enter the competition? We'd love to have you! Please email volusia-bar@gmail.com to register your firm or yourself as a chili chef.

Whether you're cooking or just coming to taste, we hope to see you there!



VCBA YOUNG LAWYERS DIVISION

Chili Cookoff

Get ready to taste, vote, and crown the ultimate chili champion!

- Judges judging!
- People's choice vote
- Suggested donation \$10
- Fun for all!

Proceeds benefitting Helping Hands

SUNDAY OCTOBER 25

4:00PM

Don't miss this sizzling event!

To register to enter the competition & more info, email: volusiabar@gmail.com

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VCBA EVENTS

Join the VCBA Events Committee!

You may have noticed more events on the VCBA calendar this year, along with some exciting new programs and fresh ideas mixed in with our longtime favorites. We're always looking for ways to create meaningful opportunities for our members to learn, connect, and have fun.



Do you have ideas for future events? Enjoy planning and collaborating? We'd love to have your input! Join the VCBA Events Committee and help shape the future of our programming.

VCBA FAMILY LAW SECTION MEETING

November 4, 2026, DELAND

Time: 11:45 am - 12:45 pm

Location: Volusia County Courthouse, Deland, Courtroom #1

November 6, 2026, DAYTONA

Time: 11:45 am - 12:45 pm

Location: Steven C. Henderson Judicial Center, Daytona, Courtroom #11

The **New Uniform Pretrial Order** (soon to be official) will be the main discussion item for the meeting.

Both meetings will cover the same agenda, so you only need to plan to attend one. If you have a topic you would like added to the agenda, please email me directly, sara.glover@cobbcole.com.

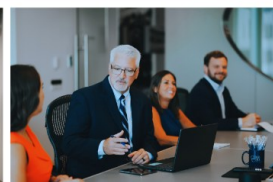
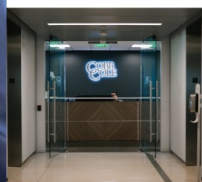
No lunch will be provided, but you may bring a lunch if you so desire.



EDWARD H. THOMPSON CERTIFIED MEDIATOR

Mr. Thompson is a Florida Supreme Court Circuit Civil Mediator. He mediates personal injury, product liability, premises liability, and insurance disputes statewide.

- Conference rooms centrally located in Downtown DeLand & One Daytona
- No mileage or travel fees for off-site mediations
- No cancellation fees



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VCBA ANNOUNCEMENT

Is Your VCBA Profile Up to Date?

As we continue transitioning to our new website and membership system, please take a moment to log in to JoinIt and review your member profile.

Please make sure your contact information, firm information, bio, and headshot are current. **Headshots from the previous website do not transfer to the new website**, so your headshot must be uploaded directly to your JoinIt profile to appear on the new site and in the member directory.



[Please log in and update your information here.](#)

Keeping your profile up to date helps fellow members and the public find accurate information when using the [VCBA website and Attorney Search](#).

If you have any questions, email us at volusiabar@gmail.com.



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CONDOMINIUM AND
PLANNED DEVELOPMENT

ARTICLE - How to Build Wealth While Paying Off Six Figures of Student Debt

How to Build Wealth While Paying Off Six Figures of Student Debt

The conventional wisdom goes like this: pay off your debt first, then start building wealth. It sounds logical. It feels responsible. And Dave Ramsey said to! But for most people carrying student loans, it's the wrong approach.

If you're a BigLaw associate earning \$225,000 or more with \$150,000 in law school debt, treating your loans as the only financial priority is costing you. Not just in opportunity cost, but in real dollars that compound over decades.

The goal isn't to choose between paying off debt and building wealth. The goal is to do both strategically at the same time.

Here's how.

First, Understand What Your Debt Actually Costs

Not all student debt is created equal. The interest rate on your loans determines everything about how aggressively you should be paying them down.

Federal loans for graduate students currently carry rates in the 7% to 8% range. Private loans vary widely. Before you build any strategy around your debt, you need to know exactly what you're carrying, what rate it's at, and whether it's federal or private.

That distinction matters more than most people realize because it will determine what options you have moving forward.

The Federal Loan Decision: Refinance or Don't

If your loans are federal, the first major decision is whether to refinance into a private loan to capture a lower interest rate.

On the surface, refinancing looks attractive. Lower rate, lower monthly payment, less interest over time. But refinancing federal loans into private loans permanently eliminates your access to income-driven repayment plans and Public Service Loan Forgiveness.

For BigLaw associates at large private firms, PSLF is off the table anyway. But income-driven repayment plans can still be a strategic tool depending on your cash flow situation, your career trajectory, and your other financial priorities.

Refinancing is not automatically the right move. It depends on your full picture.

The Repayment vs. Investment Math

Here is where most high earners get it wrong.

If your federal loans are at 7% and you can reasonably expect your investment portfolio to generate 8% to 10% returns on average over a long time horizon, the mathematical argument for aggressive loan paydown weakens considerably.

Paying down a 7% loan is a guaranteed 7% return. Investing in a diversified portfolio has historically outperformed that over long periods, though with no guarantees.

This is not an argument to ignore your loans. It is an argument to be intentional about where every dollar goes rather than throw-

STILL MAKING SIX-FIGURE DECISIONS WITH NO FORMAL TRAINING?

Thank you to everyone who joined "What Law School Didn't Cover." Here's how to keep going.

- Sequencing debt payoff and wealth building together.
- A financial plan built around the way attorneys actually earn.
- A fiduciary who's sat in the client seat of a bad advisor relationship.

Download the free guide:
What Law School Didn't Cover:



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ing everything at your debt and hoping the rest works itself out.

The Parallel Strategy

For most BigLaw associates, the right approach looks something like this: Make your required loan payments every month without fail. If you have private loans at high interest rates, consider paying those down aggressively before anything else. Federal loans at moderate rates deserve a more nuanced approach.

At the same time, work to max your 401k. The pre-tax contribution reduces your taxable income immediately, which matters enormously at your income level. A \$24,500 contribution to your 401k saves you somewhere between \$8,000 and \$10,000 in federal taxes depending on your bracket. That is not money you want to leave on the table while you pay down 7% debt.

Consider a backdoor Roth contribution annually. At \$7,500 per year, this builds a tax-free growth vehicle that your future self will thank you for. The dollar amount is small relative to your income, but the long-term impact is not.

Once those boxes are checked, look at your cash flow and make a deliberate decision about how to split additional dollars between loan paydown and a taxable brokerage account. There is no universal right answer. It depends on your rates, your timeline, your risk tolerance, and your goals.

The Income-Driven Repayment Angle

If you are carrying a significant federal loan balance and are earlier in your career, income-driven repayment plans deserve a serious look before you commit to aggressive paydown.

Plans like SAVE, IBR, or PAYE cap your monthly payment at a percentage of your discretionary income and offer forgiveness on any remaining balance after 20 or 25 years. For associates with very large balances relative to their income in the early years, these plans can free up significant cash flow for investing.

The tradeoff is that forgiven balances under income-driven repayment are currently treated as taxable income in the year of forgiveness. The strategy requires careful modeling to determine whether it makes sense for your specific situation...

ARTICLE CONT.

This is not a decision to make based on a Reddit thread. It requires running the actual numbers.

The Bonus Is Your Accelerator

One of the structural advantages of BigLaw compensation is the year-end bonus. For associates who have their baseline savings and investment strategy locked in, the bonus becomes a powerful tool for accelerating loan paydown without sacrificing wealth building during the year.

The move is straightforward. Cover your lifestyle and savings commitments from your base salary. When the bonus arrives, consider deploying some toward your highest-interest debt. The rest goes into your taxable brokerage or toward other financial goals.

This approach lets you build wealth consistently throughout the year while using a concentrated annual payment to chip away at the loan balance faster than a monthly payment plan alone would allow.

What Most Associates Get Wrong

The biggest mistake is paralysis. Carrying six figures of student debt feels overwhelming, and that feeling leads a lot of high earners to either ignore their finances entirely or become so fixated on the debt that they miss a decade of compounding in the market.

Both outcomes are costly.

You do not have to choose between being debt-free and being wealthy. You have to build a system that moves both forward at the same time, with intention and consistency.

Your income gives you the ability to do this. The question is whether you have a plan that actually takes advantage of it.

If you're carrying six figures in student debt and you're not sure your current approach is the right one, let's look at it together.

Colby Long is a Wealth Advisor at EPM Financial specializing in financial planning, tax strategy, and student loan optimization for corporate attorneys and high-earning professionals.



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VCBA EVENT RECAP

VCBA ELDER LAW SECTION MEETING RECAP

Thank you to the Council on Aging of Volusia County representatives for an informative presentation today. COA's mission is to help older adults remain safely and independently in their homes for as long as possible.

The presentation highlighted COA's broad range of services, including Meals on Wheels, nutrition and activity centers, in-home care, chore assistance, telephone reassurance, medical transportation, wellness counseling, emergency alert systems, respite and caregiver support, and the Grandparents as Parents program. Meals on Wheels also provides a meaningful daily wellness check; a private-pay option is available for adults age 60 and older.

We also learned about COA's Public Guardianship Program, which serves approximately 120 vulnerable adults in Volusia, Flagler, Putnam, and St. Johns Counties. The program is a last-resort resource for individuals who lack capacity and have no willing or appropriate family member to serve. Referrals commonly arise from DCF, courts, and health-care facilities following concerns of abuse, exploitation, or self-neglect.

The need for these resources continues to grow. Volusia County's senior population has increased by more than 33% since 2016, and COA reported that many Meals on Wheels recipients live below the poverty line and that more than one in four seniors live alone. COA also discussed its new Living Legacy Society, which offers clients an opportunity to support local seniors through charitable provisions in wills and trusts, beneficiary designations, and other planned gifts.

Upcoming programs and meetings include:

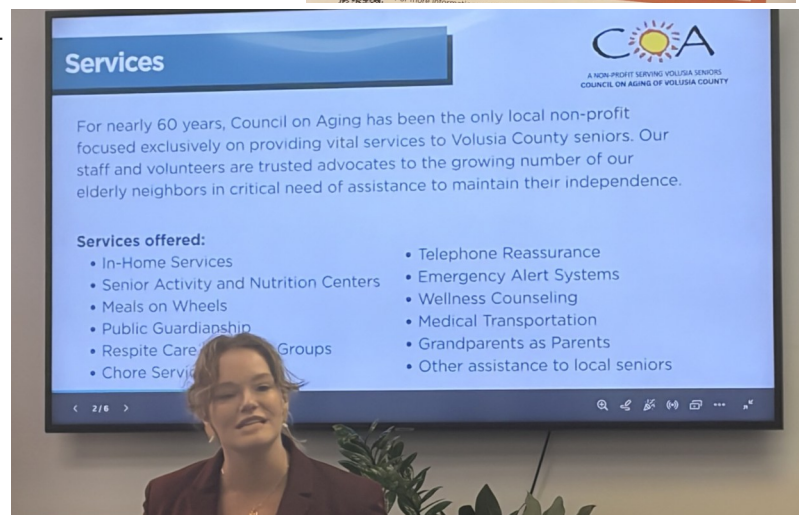
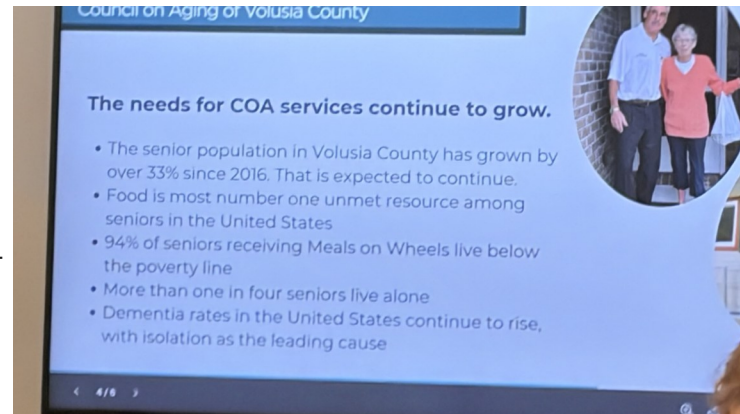
- **October 14:** Elder Law Section lunch meeting featuring Morgan Potts of Assisted Senior Services. The location will be announced shortly.
- **November 18:** Zoom meeting featuring Nina Guiglotto of Lotus Funeral Services.

For information about COA services, volunteer opportunities, or planned giving, members may contact Eveline Kraljic, Co-Executive Director, at ekraljic@coavolusia.org or 386-253-4700, extension 210.

Warm Regards,

Victoria C. Zinn

Elder Law Section Chair VCBA



COMMUNITY LEGAL SERVICES

Join Community Legal Services for their Annual Pro Bono Legal Advice Clinic on **October 21, 2026 from 3:00 p.m. to 7:00 p.m. at 1440 N. Nova Road, Daytona Beach, FL 32114.**

We are seeking volunteer attorneys with experience in family law, probate, estate planning, bankruptcy, housing, and other civil legal matters to provide brief legal advice to community members in need.

Your time and expertise can make a significant difference in helping individuals navigate important legal issues and access justice.

Please contact probonoclinics@clsmf.org or register using the QR Code if you are interested in volunteering.



Annual Pro Bono Walk-In Clinic

In-Person Legal Advice Clinic

Wednesday, Oct 21, 2026
3PM-7PM
CLS Daytona Office
1440 N. Nova Rd.
Suite 101
Daytona Beach, FL 32117

Help clients with:

- Sealing & Expungement
- Family Law
- Bankruptcy
- Estate Planning
- Guardian Advocacy
- Landlord/Tenant
- Employment Law
- and more!

Please Register:
<https://forms.cloud.microsoft/r/bEHrkWXt9>
or use the QR code



We provide primary malpractice insurance, legal advice checklists, in-person support and CLE training. Please reach out to probonoclinics@clsmf.org with any questions.

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Daytona Sealing & Expungement Pro Bono Clinic

Community Legal Services of Mid-Florida is hosting its annual Sealing & Expungement Pro Bono Clinic on November 6, 2026, from 3:00pm - 7:00pm at the John H Dickerson Community Center, 308 Dr. MLK. Jr. Blvd, Daytona Beach, FL 32114.

Volunteer attorneys are needed to assist eligible individuals with questions about sealing and expunging criminal records.

Training and support will be provided.

To volunteer or learn more, please contact Courtney Jones at courtneyj@clsmf.org.



Volusia County Sealing & Expungement Clinic

Friday, November 6, 2026 3:00-7:00 pm
John H. Dickerson Community Center
308 Dr. M.L.K. Jr. Blvd, Daytona Beach, FL 32114

We are seeking pro bono attorneys to provide legal advice to clients regarding their chances of having their criminal charge sealed or expunged.

We will provide volunteer attorneys with CLE accredited training.
Criminal Law experience is not necessary.

Sign up at:
<https://forms.cloud.microsoft/r/RwMAfDYHMB>
or with the QR Code below:



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THE DINING DOCKET

THE DINING DOCKET - ORMOND BURGER WEEK

AND THE 2026 [Ormond Burger Week](#) CHAMPION IS...[Pumphouse BBQ and Smokehouse](#)!

That's 3X CHAMPION for Pumphouse!

And what a burger to take the title! The Smokeshow Popper brought the perfect combination of spicy, messy, flavorful deliciousness—and clearly made quite the impression!

And the best part? \$9,000 was raised for Provision Packs! What an incredible way to bring the community together over some seriously good burgers.

By Erika Barger

VCBA Board Member

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FEATURE ARTICLE

AI is Changing How Clients Find Lawyers. Is Your Firm Ready?

WHY SMALL FIRMS THAT ADAPT EARLY MAY HAVE AN ADVANTAGE IN THE NEXT WAVE OF LEGAL MARKETING

By Stephen Furnari, Corporate Attorney & Owner, Ripple Coworking

The last 30 years have brought technological advances that have leveled the playing field between small and large firms, especially in the area of client acquisition.

The Internet, pay-per-click advertising, inbound marketing and social media each created opportunities for smaller firms to reach clients who once might have defaulted to larger, more established competitors. Early adopters of these new technologies generally benefitted the most.

AI-assisted search may be the next iteration. For solo and small-firm lawyers willing to experiment, it could create a meaningful opportunity to gain ground before the rest of the market catches up.

From an online search perspective, ranking high on Google is not the only consideration. Increasingly, another consideration is whether an AI tool understands your practice well enough to include you when a prospective client asks for a recommendation.

GET AHEAD BEFORE YOUR COMPETITORS CATCH UP

Every new marketing channel creates a window. Early adopters learn while the field is still relatively open. Then competitors pile in, the tactic gets crowded, and what once created an advantage becomes necessary just to keep pace. We've seen that cycle with search, PPC, content marketing and social media. AI search may be next.

A REAL LIFE EXAMPLE

We recently saw this with a one of our members. Employment attorney Felicia Nester won a significant sexual-harassment case against the United States Postal Service after roughly six years of litigation.

We interviewed her about the case, then turned the interview into a longer blog article explaining the dispute and some of the strategy behind it.

Less than six months later, Felicia told me prospective clients were finding her through AI searches. They were looking for a lawyer who could help federal employees pursue employment claims against the government.

That is the opportunity in concrete terms: demonstrate real expertise online, and AI may help connect that expertise with people looking for it.

MAKE YOUR EXPERTISE EASY TO UNDERSTAND

The lesson is not "publish more content." It is to make clear what you do, where you do it, and the problems you solve.

A generic practice-area page says little. A useful page that answers real client questions, explains a niche issue, or discusses a representative matter gives both people and AI more to work with.

MAKE YOUR FIRM EASIER TO FIND FOUR PRACTICAL MOVES

1. CLARIFY YOUR PRACTICE AREAS

Make sure your website explains your services in plain language. Include the specific problems you handle, the clients you serve, and the geographic areas where you practice.

2. TURN EXPERIENCE INTO CONTENT

Write about a representative matter, a niche issue, or a problem you have helped a client solve. Explain the situation and your approach without disclosing confidential information.

3. ANSWER CLIENT QUESTIONS

Turn questions you answer repeatedly into useful website content that explains the issue, the available options, and when someone may need legal help.

4. KEEP YOUR INFORMATION CURRENT

Review all your online content for accurate contact details, practice areas, and office locations. Update outdated content and make sure prospective clients can easily reach you.

“Today's AI advantage may become tomorrow's cost of keeping pace.”

TEST WHILE THE WINDOW IS OPEN

Ask several AI tools to recommend a lawyer in your practice area and city. See who appears, what they say, and whether your firm is represented accurately.

Then improve what you control and test again. You do not need a major AI initiative to start.

If there is an advantage, it belongs to firms willing to learn before everyone else does. Eventually this may become table stakes. The opportunity is to move while it still may differentiate you.



ABOUT THE AUTHOR

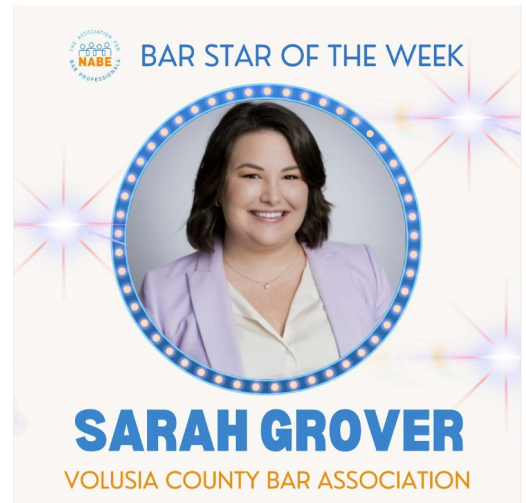
Stephen Furnari is a corporate attorney and the owner of Ripple Coworking, a professional workspace community for lawyers and other professional service-based businesses, with locations in Downtown Daytona Beach and Flagler Beach. He works closely with attorneys building more focused, efficient, and growth-oriented practices.

IN THE NEWS

Congratulations to our own Executive Director Sarah Grover for being recognized by the National Association for Bar Professionals!

Bar Star of the Week – Sarah Grover, Executive Director, Volusia County Bar Association

Sarah Grover, Executive Director of the Volusia County Bar Association, is a dedicated leader committed to serving both the legal community and the broader Volusia County community. For the past two years, Sarah has led the VCBA's annual Christmas Toy Drive, providing gifts for approximately 40 children in foster care and helping completely fulfill each child's wish list. She also serves with the Junior Service League of DeLand, supporting women and children in need. Over five years, Sarah personally contributed more than 1,000 hours of volunteer service and served two years on the organization's Board of Directors.



A professional headshot of Erica White, a woman with long dark hair, smiling, wearing a black blazer over a light-colored collared shirt.

KVP

CONGRATULATIONS
ERICA WHITE

KVP is pleased to announce that Erica White has been named a Partner of the firm.

Ms. White brings more than 16 years of legal experience to the firm.

Before joining KVP in 2023, she spent 13 years as a career staff attorney at the Fifth District Court of Appeal. She later served as a federal judicial law clerk for Judge Wendy W. Berger in the United States District Court for the Middle District of Florida.

Ms. White currently serves on the Judicial Nominating Commission for the 7th Judicial Circuit and focuses her practice on appellate law, business litigation, construction law, civil litigation, contract disputes, and family law.

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JOB POSTINGS

TRANSACTIONAL ATTORNEY

Due to the retirement of one attorney and the departure of another, Wright & Casey, P.A. has an immediate need for a full time experienced transactional attorney to join our legal team. The attorney will be responsible for guiding clients through estate planning, probate and trust administration procedures, as well as ancillary transactional matters including business formations and modifications, deeds, leases, and contracts.

Duties

Drafting and reviewing estate planning documents such as wills, trusts, advance directives, and powers of attorney to meet client needs; Conducting probate administrations in local jurisdictions, including filing petitions, managing estate inventories, and resolving estate disputes; Assisting clients with trust administration procedures; Conducting legal research using tools like LexisNexis; Negotiating settlements and resolving conflicts among beneficiaries or other interested parties; Advising clients on a broad range of transactional legal issues; Preparing detailed legal drafts and correspondence that clearly articulate legal positions and recommendations to clients; Managing multiple cases efficiently within a law office setting while maintaining a high degree of client interaction and communication.

Skills

Comprehensive knowledge of estate planning laws, probate rules and procedures, trust laws, rules, and procedures, and related legal areas such as contracts, landlord/tenant, homestead, real estate, land use and planning; Strong research skills (Wright & Casey P.A. uses LexisNexis); Excellent writing and legal drafting skills; Preferred experience within a private law office environment; Skilled negotiation abilities; Ability to interpret complex legal issues accurately and effectively communicate with clients.

This opportunity is for a turn-key practice in the aforementioned areas. Please contact us directly to inquire about the position or to request an interview (386-428-3311 or amy@surfcoastlaw.com).



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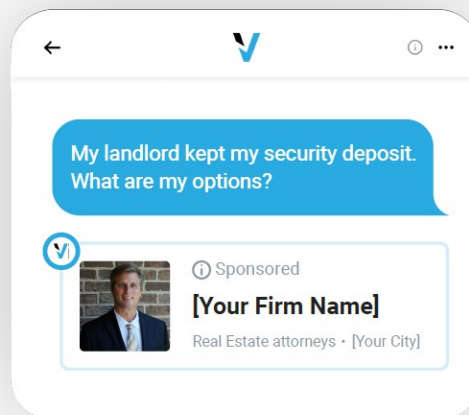
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COURT NOTICE

Fifth District Court of Appeal Welcomes Judge Christine Pratt

Daytona Beach, FL – Governor DeSantis appointed Judge Pratt to the Fifth District Court of Appeal on September 28, 2026.

Before joining the Court, Judge Pratt worked in the Florida Office of the Attorney General. She was a deputy solicitor general in the Solicitor General's Office, where she represented the State in some of its most significant appeals in both criminal and civil matters, and in both state and federal courts. She was also counselor to Attorney General Ashley Moody in the Department of Legal Affairs, where she helped initiate lawsuits on behalf of the State.

Prior to her service in the Attorney General's Office, Judge Pratt clerked for Judge Robert Luck on the U.S. Court of Appeals for the Eleventh Circuit in Tallahassee, Florida.

She also worked as counsel at First Liberty Institute, a non-profit law firm dedicated to defending religious freedom for all people.

Before her time at First Liberty, Judge Pratt served in two federal agencies. She was an attorney-advisor at the U.S. Department of Education in the General Counsel's Office, where, among her many duties, she led and sup-

ported teams writing regulations for the Department. She was also a senior advisor at the U.S. Department of Health and Human Services's Office for Civil Rights, where she supervised a team that investigated and

enforced nondiscrimination laws and protected conscience rights in healthcare. She also clerked for U.S. Magistrate Judge Robert Numbers on the U.S. District Court for the Eastern District of North Carolina.

Judge Pratt received her undergraduate and law degrees from the University of Florida. In 2008, she graduated summa cum laude with a degree in economics and a minor in religion. She graduated in 2011 from law school, where she was president of the Christian Legal Society and secretary of the Federalist Society for Law and Public Policy Studies.

Judge Pratt was born in Tampa and grew up in Crystal River, Florida. She attended Lecanto High School. She now lives in the Jacksonville area with her husband and three children.



Mikaela M. Nordman, Esquire

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**NEW CONTACT
INFORMATION**

Email: mikaela@nordmanlaw.com
Phone: (386) 597-3073
(Call or Text)



COURT NOTICES

Sent Sept.9, 2026

Please see the memo regarding the interest rate for judgments/decrees effective October 1, 2026.

[View the Memo Here](#)

SCOTT W. CICHON CERTIFIED MEDIATOR

Mr. Cichon has been a Certified Circuit Civil Mediator since 1994. He concentrates his mediation practice on commercial, real estate, construction, contract, condominium, and collection disputes.

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VOLUSIA COUNTY BAR ASSOCIATION

Sarah Grover, *Executive Director*
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