



Vincent J. Quatrini, Jr. is a founding partner of the firm. He concentrates his practice in the area of *workers' compensation* and the representation of injured workers exclusively.



Dennis B. Rafferty is a founding partner of the firm and concentrates his practice in the areas of *civil and criminal litigation and school law*.



A. Tereasa Rerko is a partner at the firm and concentrates her practice in the areas of *workers' compensation and social security disability*, exclusively representing injured workers and disabled claimants.



Ronald J. Fonner is a partner at the firm and concentrates his practice in the area of *workers' compensation*, exclusively representing injured workers.



David S. DeRose is an associate at the firm and concentrates his practice in the areas of *family law, estate planning, real estate, and zoning*.



Joyce Novotny-Prettiman is an associate at the firm and concentrates her practice in the areas of *personal injury and school law*.



James A. Horchak is an associate at the firm and concentrates his practice in the areas of *wills, trusts, estates, probate, taxation and business incorporation*. He is also a Certified Public Accountant.



Peter J. Gough is an associate at the firm and concentrates his practice in the area of *workers' compensation*, exclusively representing injured workers.



Brian Patrick Bronson is an associate of the firm and concentrates his practice in the areas of *long term disability, ERISA, criminal litigation, and social security disability*.

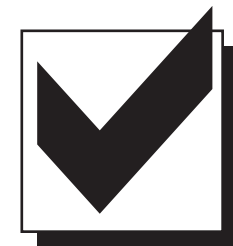


Michael V. Quatrini is an associate of the firm and concentrates his practice in the areas of *social security disability and workers' compensation*.



The Legal Checkup™

At QuatriniRafferty, we believe that as life circumstances change, so do our legal needs. No matter what changes life throws your way, our experienced and dedicated attorneys can help you to analyze your situation, and address the legal needs you have.



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don't go it alone.

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The Legal Checkup™, our unique
approach to your
lifetime legal needs.

Life Event	Your Legal Checkup
BIRTH / ADOPTION	<ul style="list-style-type: none"> <input type="checkbox"/> Prepare a will <input type="checkbox"/> Appoint a guardian <input type="checkbox"/> Gifts to minors <input type="checkbox"/> Placing assets in trust <input type="checkbox"/> Changing beneficiaries, insurance policies, annuities, pensions, etc.
MARRIAGE	<ul style="list-style-type: none"> <input type="checkbox"/> Revise deed(s) to all real estate <input type="checkbox"/> Revise will <input type="checkbox"/> Change/add married name on documents, bank accounts, charge accounts, etc. <input type="checkbox"/> Name change and/or adoption of stepchildren <input type="checkbox"/> Power of attorney <input type="checkbox"/> Change beneficiaries on insurance <input type="checkbox"/> Create a living will <input type="checkbox"/> Prepare a prenuptial agreement
PURCHASE OF REAL ESTATE	<ul style="list-style-type: none"> <input type="checkbox"/> Preparation or review of agreement of sale <input type="checkbox"/> Local municipal regulations <input type="checkbox"/> Financing <input type="checkbox"/> Tax consequences <input type="checkbox"/> Title search <input type="checkbox"/> Representation at closing
SUBSTANTIAL CHANGE IN ASSETS	<ul style="list-style-type: none"> <input type="checkbox"/> INCREASE: gifts, tax planning, estate planning, credit rating repair, size of estate <input type="checkbox"/> DECREASE: negotiate with creditors, bankruptcy, modify support, unemployment benefits, administrative benefits

RELOCATION TO ANOTHER RESIDENCE	<ul style="list-style-type: none"> <input type="checkbox"/> Lease or real estate purchase <input type="checkbox"/> Change driver's license and registration <input type="checkbox"/> Register business/professional licenses <input type="checkbox"/> Update voter registration information <input type="checkbox"/> Review will
CRIMINAL CHARGES	<ul style="list-style-type: none"> <input type="checkbox"/> Contact attorney immediately <input type="checkbox"/> Possible insurance coverage <input type="checkbox"/> Protect driving license <input type="checkbox"/> Protect professional license
VICTIM OF CRIME	<ul style="list-style-type: none"> <input type="checkbox"/> File civil suit <input type="checkbox"/> Make crime victim compensation claim
SERIOUS INJURY OR ILLNESS	<ul style="list-style-type: none"> <input type="checkbox"/> Health insurance benefits <input type="checkbox"/> Examine limits of liability insurance <input type="checkbox"/> File social security disability or SSI claim <input type="checkbox"/> File long-term disability claim <input type="checkbox"/> Estate planning
PURCHASE OR LEASE OF AUTOMOBILE	<ul style="list-style-type: none"> <input type="checkbox"/> Full tort coverage <input type="checkbox"/> Underinsurance/uninsurance coverage <input type="checkbox"/> Stacking of UIM/UM benefits <input type="checkbox"/> Loss of income benefits
AUTOMOBILE OR OTHER ACCIDENT	<ul style="list-style-type: none"> <input type="checkbox"/> Obtain necessary medical care <input type="checkbox"/> Take photographs <input type="checkbox"/> Identify witnesses <input type="checkbox"/> No contact with other parties or their insurance companies
INJURED WHILE WORKING	<ul style="list-style-type: none"> <input type="checkbox"/> Notify employer immediately <input type="checkbox"/> File workers' compensation claim <input type="checkbox"/> File social security disability claim <input type="checkbox"/> Protect health insurance benefits
DIVORCE	<ul style="list-style-type: none"> <input type="checkbox"/> Revise will <input type="checkbox"/> Revise deed(s) to all real estate <input type="checkbox"/> Change title on motor vehicles <input type="checkbox"/> Change beneficiaries in will, pensions, insurance policies, annuities, etc. <input type="checkbox"/> File for resumption of prior name

BUSINESS STATUS CHANGES	<ul style="list-style-type: none"> <input type="checkbox"/> Form or dissolve: partnership, corporation, fictitious name <input type="checkbox"/> Obtain professional licenses <input type="checkbox"/> Secure federal and sales tax i.d. numbers <input type="checkbox"/> Examine zoning requirements <input type="checkbox"/> Consult tax attorney and accountant
DEATH OF SPOUSE/FAMILY MEMBER	<ul style="list-style-type: none"> <input type="checkbox"/> Probate <input type="checkbox"/> Review estate plan <input type="checkbox"/> Revise will and power of attorney <input type="checkbox"/> Change beneficiaries in will, pension, insurance policies, annuities, etc. <input type="checkbox"/> Consider gifts to children
HOME ALTERATIONS	<ul style="list-style-type: none"> <input type="checkbox"/> Municipal regulations <input type="checkbox"/> Zoning <input type="checkbox"/> Permits <input type="checkbox"/> Liens
FINANCES	<ul style="list-style-type: none"> <input type="checkbox"/> Taxes <input type="checkbox"/> Income management <input type="checkbox"/> Reassessment
AGING PARENTS	<ul style="list-style-type: none"> <input type="checkbox"/> Conversation with parents about long-term care <input type="checkbox"/> Long-term care insurance <input type="checkbox"/> Long-term care facility <input type="checkbox"/> Review wills/power of attorney <input type="checkbox"/> Consider transfer of real estate <input type="checkbox"/> Create or review estate plan
RETIREMENT	<ul style="list-style-type: none"> <input type="checkbox"/> Dissolution or transfer of business <input type="checkbox"/> Pension options <input type="checkbox"/> Social Security retirement options <input type="checkbox"/> Estate planning <input type="checkbox"/> Review power of attorney <input type="checkbox"/> Review will
ESTATE PLANNING	<ul style="list-style-type: none"> <input type="checkbox"/> Review will <input type="checkbox"/> Create or locate living will <input type="checkbox"/> Examine power of attorney <input type="checkbox"/> Examine all other legal documents <input type="checkbox"/> Gather all financial and personal data <input type="checkbox"/> Create complete plan for all assets <input type="checkbox"/> Examine lifetime gifts to children <input type="checkbox"/> Guardianship for minor children