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APRIL & MAY 2026
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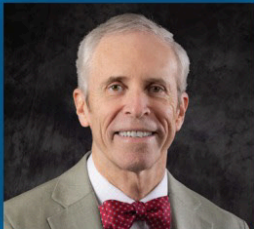
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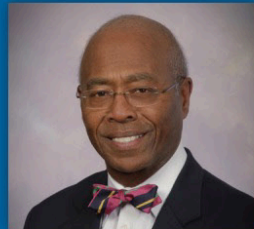
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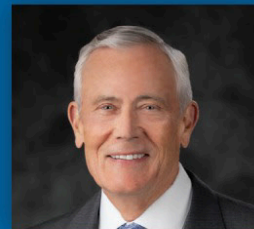
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Celebrating the Success of the 33rd Annual Law Day for Seniors

Nicholas Pycha, Esq., Director, Senior Legal Services



On April 25, Senior Legal Services proudly hosted the 33rd Annual Law Day for Seniors, welcoming roughly 200 older adults for a day dedicated to community connection, legal education, and empowerment. Throughout the event, attendees had the opportunity to engage directly with dedicated legal professionals and participate in a robust lineup of informative presentations. Our expert-led sessions covered critical, highly relevant topics tailored to the needs of our community, including Estate Planning, Scam Prevention, and navigating the complexities of the Tax Sale process, among other valuable subjects. By focusing on these essential areas, we ensured participants received the proactive guidance necessary to protect their rights, assets, and futures.

This milestone event would not have been possible without the incredible support of our local partners. We extend our deepest gratitude to the Department of Recreation and Parks for generously allowing us the use of the Middle Branch Fitness and Wellness Center. Their vibrant, welcoming facility provided the perfect setting for this impactful event.

We were lucky enough to have a guest appearance from the City Solicitor - Ebony Thompson - to discuss the programs that the current mayoral administration offers to seniors!

Thank you to all the volunteers, staff members, and community partners whose collective efforts made this year's Law Day a resounding success.

33rd Annual Law Day for Seniors



Young Lawyers Division Bar Report

Derek Van De Walle, Esq. , Chair, Young Lawyers' Division, Bar Association of Baltimore City



The Young Lawyers' Division continues to make good on the profession's highest callings this spring: service to the community, cultivation of collegiality, and investment in legal education and mentorship. To serve our immigrant community during a time of heightened immigration concerns and uncertainty for many families, our members partnered with Catholic Charities and the Esperanza Center on April 18 for a Naturalization Consultation Volunteer Event.

There is no substitute for hearing directly from those who sit on the bench. Accordingly, on April 20, we gathered for Tips on Tap, where members of our District Court bench shared practical insights on both civil and criminal practice. Then, on April 21, we shifted from the courtroom to the canvas with a YLD Paint Night.

Looking ahead, on May 14, the YLD Spring Social will bring us together to celebrate and recognize those young lawyers who have gone above and beyond in service to the profession and the community. We will announce the winner of YLD's spring awards: Rising Star, Public Service, and Sustained Leadership.

On May 20, we turn our attention forward with Leading the Bar: Mentorship, Leadership, and the Next Generation of Bar Leaders. If the future of the bar is in good hands, it is because members of this profession took the time to place it there.

And on June 24, we round things out with the YLD Ice Cream Social. This is an open invitation to young lawyers, including summer associates, interns, and law clerks, to join the fold.

Overall, the YLD continues to advance its core mission through service to the community, meaningful professional engagement, and investment in legal education and mentorship.

BABC Bimonthly Committee Reports



Legal Affiliate Committee

I am pleased to be named the Chair of the Legal Affiliate Committee. I am a Litigation Paralegal with nearly ten years of experience at various mid-size law firms, currently working for the Baltimore City Law Department.

During my tenure, I aim to focus on increasing membership for legal affiliate professionals, offering CLE programs tailored to legal affiliates, and a resurgence of the Legal Affiliate Committee under the auspices of the BABC.

My dedication to professional excellence and service to the legal community makes me a great fit to lead our committee forward.

- Nia Moore, Legal Affiliate Committee Chair



Lawyers Referral Information Services Committee

We have been working extensively to find new attorneys for the service. I'm licensed in 21 jurisdictions and I'm a member of multiple referral services. The team is a tremendous asset to attorneys, prospective clients, and the legal community at large.

The LRIS works constantly to improve the service for attorneys and non-attorneys. The LRIS took a chance on me, when I was a novice attorney over five years ago. I would not be where I am today without the strength of the Bar Association and this legal community.

- Alex Coffin, Esq., LRIS Committee Chair





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- **EIGHT-TIME PEER-REVIEWED PUBLISHED JOURNAL AUTHOR:** *Journal of Forensic Economics*, *Journal of Legal Economics*, *The Earnings Analyst*
- **RECOGNIZED EXPERT, INCLUDING:** Discounting damage awards; Medical inflation forecasting/Life Care Plans; Pensions under collateral source rule
- **CREDENTIALS**
 - **MBA, Finance, Accounting and Statistics**, University of Chicago
 - **MA, Economics**, Virginia Tech
 - **Chartered Financial Analyst (CFA)**

We weren't there when Tyler defended Bruno in the slipper incident of 1992.

But we were in the room 30 years later when his law firm merged with a competing practice and doubled the profits.



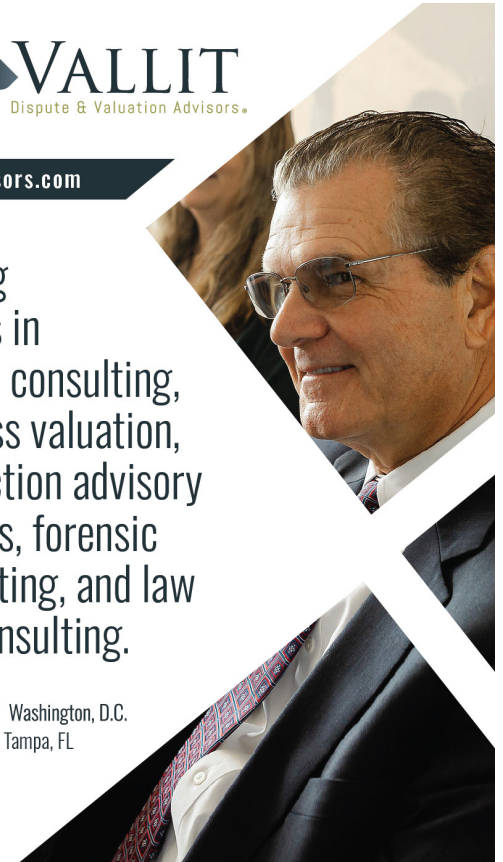
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Meet the New Judges

March 4, 2026

The Hon. Myshala Middleton brought her years of expertise to a seminar educating attorneys on how judges navigate court cases and on how attorneys can meet them in the middle. Hon. Nicole Barmore and Hon. Troy Hill weighed in to give their perspectives as well.



BABC SUSTAINING MEMBERS

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Monica Basche	James W. Motsay
Hon. Robert M. Bell	Jonas Todd Needleman
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Richard C. Bittner	Divya Yost Potdar
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Richard D. Lebovitz	Hon. Barbara Baer Waxman
Cynthia L. Leppert	Sen. Christopher West
Hon. Lynn Stewart Mays	Mark Anthony Yost Jr.
Hon. Myshala E. Middleton	Tom Yost

The generous support of Sustaining Members of the Bar Association of Baltimore City greatly assists this bar association in fulfilling its mission and achieving further growth and success. The unwavering dedication of these members ensures the BABC will continue its long and distinguished tradition of service to our legal community and the public. If you are interested in becoming a Sustaining Member, please contact Natalie Foster at nfoster@baltimorebar.org.

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THE BAR ASSOCIATION OF BALTIMORE CITY
WELCOMES NEW MEMBERS WHO HAVE JOINED
FROM MARCH & APRIL, 2026

Kendra Ausby	Alex Merritt
Kimberly Austin	Colin Miller
Donald Bateman	Kristina Miller
Kiah Benjamin	Caroline Obeya
Kyra Blauth	John O'Brien
Thaakirah Cason	Chelsea Roberts
Elisabeth Fernandez-Kimmel	Edward Russell
Keelin Ferris	Brad Schavio
Timajah Floyd	M. Chad Ward
Michelle Fraling	Jamie Weiss Fisher
Adamandia Frantzis	Katelyn White
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Michael Heyse	Dominique Wiggins
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Jaamal Jennings	Kyra Woodland
James Johnson	Helena Yang

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Shawe & Rosenthal, LLP

Baltimore Bar Foundation Spaghetti Opera Night

March 18 & 19, 2026

Thank you so much to everyone who joined us for the 2026 Baltimore Bar Foundation Spaghetti Opera Night on March 18 & 19! Our amazing performers serenaded us with multiple compelling arias at Chiapparelli's over two unforgettable nights of meatballs and music. Together, and with the help of our generous guests and sponsors, we raised \$22,073, over \$5,000 more than last year!

A huge thanks to BBF Vice President Kelly Hughes Iverson, Esq, for her endless hard work finding the best of the best local professional musical talent, including one of our own, PK Law attorney and mezzo-soprano Hannah Wardell.



Thank you to our Spaghetti Opera Sponsors!

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THE BAR ASSOCIATION OF BALTIMORE CITY,
CIRCUIT COURT FOR BALTIMORE CITY,
AND BALTIMORE COURTHOUSE AND LAW MUSEUM FOUNDATION

Tuesday, May 12, 2026

4:00 p.m.

TOUR OF THE MUSEUM OF BALTIMORE LEGAL HISTORY

Clarence M. Mitchell Jr. Courthouse, Room 243
Baltimore, Maryland



2026 TERM OF COURT CEREMONY
AND STATED MEETING



4:30 p.m.

Clarence M. Mitchell, Jr. Courthouse
Ceremonial Courtroom 400

Program

Presentation of Colors
Baltimore City Sheriff's Office

Greetings

The Honorable Audrey J.S. Carrión
Administrative Judge of the Circuit Court

Remarks

The Honorable Evelyn Lombardo Cusson
President, Bar Association of Baltimore City

Remarks

Diane C. Bristow, Esq.
President, Baltimore Courthouse and Law Museum Foundation, Inc.
Recognition of the Docents

Introduction of New Members of the Bar Association of Baltimore City

Divya Yost Potdar Esq.
Membership Chair, Bar Association of Baltimore City,

State of the Court Report

Introduction of Circuit Court Law Clerks
Administrative and Chief Judge Audrey J.S. Carrión

Meet the Judges of the Circuit Court for Baltimore City Reception

Kaplan Court on the 2nd Floor

Admission is free. Advanced registration required.

Register: www.baltimorebar.org/calendar

For more information contact Natalie Foster at nfoster@baltimorebar.org.

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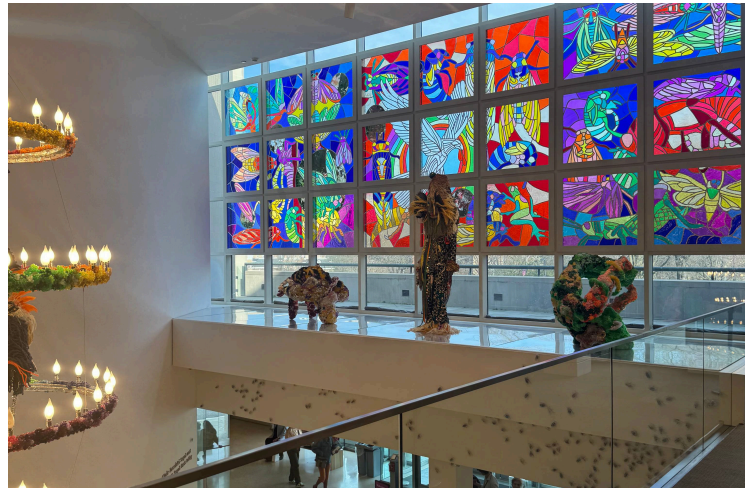
Life Insurance for Bar Members

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Joint BABC and BCBA Trip to Baltimore Museum of Art March 26, 2026

Fifteen BABC and BCBA members were given a tour of the “American Sublime” - a limited time exhibit by Amy Sherald at the Baltimore Museum of Art. The exhibit displayed 38 paintings done by Sherald over the course of the last 19 years, highlighting Baltimore’s rich women’s history.





BAR ASSOCIATION OF BALTIMORE CITY PRESENTS:

Lunch & Learn: Deposition Practice

Panelists:

SCARLETT CORSO,
ESQ.



GEORGE RITCHIE,
ESQ.



SAM PULVER,
ESQ.



May 6
12:30-1:30p.m.

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Baltimore, MD

Hear our expert panelists' best practices on how to confidently participate in a pre-trial deposition!

Please register by May 1 **MEMBERS - FREE**
www.baltimorebar.org/ecalendar **NONMEMBERS - \$40**



Bar Association of Baltimore City



Wine & Music

Join us for an exclusive Sustaining Members' evening of wine pairings and live music.

Marie will feature a selection of French wines with food pairings while our very own Samuel Pulver serenades us. Stay for the grand finale with a special guest musician.

MAY 6, 2026 | 5:30 TO 7:00 PM

Marie Louise Bistro
904 N. Charles Street
Baltimore, MD 21201

Investitures

Hon. Noelle W. Newman - April 2, 2026

Hon. Elizabeth Lopez - April 24, 2026

The BABC is proud to announce our two newest members of the Baltimore City District Court: Hon. Noelle W. Newman and Hon. Elizabeth Lopez.

Judge Newman is a former Monumental City Bar Association President.

Judge Lopez is the 9th Latinx judge appointed in Baltimore City history!

They are two of 16 women serving on the 28-member District Court bench. Both judges will continue the same commitment to justice they demonstrated as attorneys.





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GOVERNMENT AND PUBLIC INTEREST COMMITTEE
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PRESENTATION OF THE 19TH ANNUAL
GOVERNMENT & PUBLIC INTEREST
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RENITA L. COLLINS

THURSDAY, MAY 7, 2026

SPEAKER:

MARYLAND ATTORNEY GENERAL

ANTHONY G. BROWN

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Courting Art Reception

April 7, 2026

YLD members celebrated the 10th annual Courting Art Reception, where they admired Baltimore City Public School students' artwork. The program encourages young people to embrace their creativity while connecting with the Baltimore legal community. Winners of the contest will have their art displayed at the Eastside District Court located on North Avenue.



Trial Advocacy Series

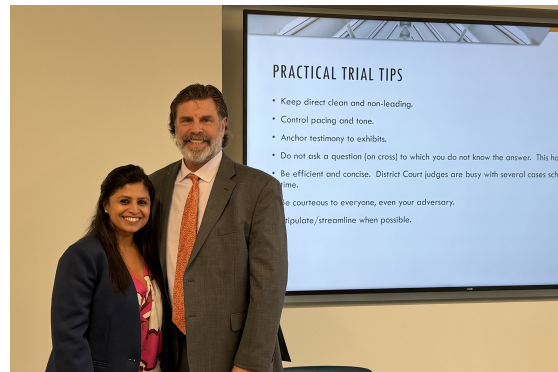
April 15, 22 & 29 2026

The CLE Committee organized three dynamic sessions of the 2026 District Court Trial Advocacy Series, which covered essential courtroom concepts every trial attorney should know.

A sincere thank you to our outstanding speakers: Hon. Darren Kadish, Hon. Hope Tipton, Hon. Christopher Panos, Kerri Smith, Esq., Divya Potdar, Esq., and Kurt Heinrich, Esq. who generously shared their time and expertise to empower the next generation of litigators to build courtroom confidence.

We are also grateful to our hosts Goodell, DeVries, Leech & Dann; Silverman Thompson Slutkin & White LLC; and Gallagher LLP for providing their space and hospitality.

Finally, thank you to our CLE Committee members Hon. Evelyn Lombardo Cusson, Sarah Belardi, Esq., Amy Petkovsek, Esq., Stephen Craig, Esq., and Bob Anbinder, Esq. whose hard work and commitment made this series possible.



Meet the Judges

April 15, 2026

Meet the Judges was nothing short of spectacular!

Attorneys, judges, and law clerks gathered for an evening of cocktails and charcuterie in a relaxed and engaging atmosphere. This signature event continues to bring the local legal community together in a meaningful way.

This year's event welcomed 112 attendees, including familiar faces and new connections. The evening was filled with networking, conversation, and camaraderie at the Renaissance Hotel overlooking the Inner Harbor. Events like this help strengthen and unify Baltimore City's legal community, and we look forward to continuing the tradition in future years.



Annual Constitutional Law Seminar

April 16, 2026

Aaron Zelinsky, Esq., a partner at Zuckerman Spaeder, shared his expertise in constitutional law, specifically the Appointments Clause, drawing on his experience in Washington, D.C., and more than a decade as an Assistant U.S. Attorney for the District of Maryland.

Members gained valuable insight into the Appointments Clause and the ongoing balance of power within government. His presentation showed how questions about who may exercise federal authority, and under what limits, continue to shape litigation, government accountability, and the separation of powers.



YLD Naturalization Consultation Volunteer Event April 18, 2026

Members of the YLD volunteered their time for a truly meaningful cause in partnership with Catholic Charities, alongside fellow volunteer attorneys and dedicated Spanish interpreters.

Through their efforts, volunteers provided naturalization consultations to neighbors in need, helping 16 individuals take meaningful steps toward U.S. citizenship. The clinic gave participants guidance on eligibility, documentation, and the naturalization process, while also offering the reassurance that they did not have to navigate that process alone. Service like this reflects the very best of our legal community: using our training, time, and judgment to expand access to justice and help families build more secure futures.



YLD Tips on Tap April 20, 2026

The YLD brought insight and energy to Peabody Heights Brewery for Tips on Tap with a focus on practical guidance, candid conversation, and stronger connections across the bar.

The Hon. Mark F. Scurti and Hon. Michele B. Lambert generously shared their perspectives from the bench, giving attorneys a valuable opportunity to ask questions about courtroom practice, professionalism, and advocacy in an informal setting. The result was a memorable evening of libation, litigation, and useful lessons for lawyers who appear in District Court.

A special thank you to Rosenberg Martin Greenberg LLP for their sponsorship, and to the YLD CLE Committee for making the event a success.





YOUNG LAWYERS' DIVISION SPRING SOCIAL

DRINKS~BITES~AWARDS



Thursday, May 14

5:30 - 7:30 PM

The Copper Shark

921 E Fort Ave Baltimore, MD 21230

To register and nominate an award recipient, visit

www.baltimorebar.org/ecalendar

Young Lawyers' Division Paint Night: Attorneys & Artists

April 21, 2026

YLD members tapped into their creative sides during a guided painting session, paired with an Italian dinner and wine—a well-earned and refreshing break from the day-to-day legal grind.

A special thank you to our generous sponsors, Steno and Gordon Feinblatt, for making the evening possible and for catering Benny's Baltimore Italian.

Events like these remind us of the importance of connection, creativity, and community within the profession.



Joint Networking Happy Hour

April 23, 2026

BABC, UBalt School of Law and MAJ members got to unwind at Sammy's Trattoria in Mt. Vernon for a happy hour event which fostered meaningful connections, engaging conversations, and new professional opportunities.

Special thanks to our sponsor, AmeriWell Clinics!



Multi Jurisdictional Family Law Dinner

April 23, 2026

Bar and bench members from Baltimore City, Baltimore County, Harford County, Carroll County, and Howard County gathered for a family law dinner featuring five family law judges.

The panel offered practical guidance on courtroom “do’s” and “don’ts,” giving attorneys useful insight into effective advocacy, professionalism, and judicial expectations in family law matters. The result was a well-attended and engaging discussion that strengthened connections across jurisdictions and helped practitioners better serve families throughout the region.

We were especially pleased to have Baltimore City represented on the panel by the Hon. Myshala Middleton of the Circuit Court for Baltimore City.



Baseball Night - O's vs. 'Stros

April 28, 2026

Nothing beats watching the win at home! BABC enjoyed a great night at Camden Yards as the Baltimore Orioles secured a 5–3 victory over the Houston Astros.

Shane Baz earned “Player of the Game” honors with a strong pitching performance, helping lead the Orioles past the Astros in front of a lively home crowd.

The evening was made even better from the exclusive Picnic Perch at Oriole Park at Camden Yards, complete with an all-you-can-eat buffet and a scoreboard welcome during the 3rd inning—a perfect touch to an already memorable game day experience.






**LEADING THE BAR:
MENTORSHIP, LEADERSHIP, AND
NEXT GENERATION OF BAR LEADERS**
May 20 at 5:30 p.m.
Clarence M. Mitchell Courthouse
100 N. Calvert St Room 504



Join the BABC for an evening celebrating the close of the BABC Mentorship Program. The program will feature a panel of past Bar Association of Baltimore City leaders who will share insights on bar leadership, the role of mentorship in building a meaningful legal career, and the importance of professional engagement in the Baltimore legal community. All members of the BABC are welcome to attend as we reflect on the year, celebrate our mentors and mentees, and look ahead to the next generation of bar leaders.

Food and drinks will be served

Register at www.baltimorebar.org/ecalendar



BABC Presents:
**AI IN THE COURTROOM:
PROMISE, PERIL AND
PRACTICAL GUARDRAILS**

Strategies to use Artificial Intelligence effectively and discreetly while navigating trial.



Thursday, May 28
12:30-1:30 p.m.
Clarence M. Mitchell Courthouse
100 N. Calvert St Baltimore Room 504

Speaker:
James Gentry, Esq.

Members & Nonmembers \$40
Register www.baltimorebar.org/ecalendar
Lunch will be served




BAR ASSOCIATION OF BALTIMORE CITY'S
YOUNG LAWYERS' DIVISION PRESENTS:

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**WEDNESDAY,
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5:30-7PM

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Welcoming Executive Director Natalie Foster and celebrating President Evelyn Lombardo Cusson and the 2025-2026 Executive Council for their outstanding year of service to the BABC



Natalie Foster, Executive Director
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5-7:30 PM
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Register at www.baltimorebar.org/ecalendar
This event is free to 50 participants and will have a cash bar.

BALTIMORE BAR FOUNDATION

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TUESDAY, MAY 26, 2026

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\$200/PLAYER

**REGISTRATION - 11 A.M.
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On the Move

Congratulations to Eric Sabatino!



Eric’s path into the law is grounded in a simple conviction: injured people deserve meaningful access to justice, not just theoretical rights. That belief took shape through his work with the Bar Association of Baltimore City, where he has served as a Lawyer Referral and Information Service (LRIS) Intake Coordinator for the past year. He is genuinely grateful for that experience. Day after day, he speaks with people at difficult moments—after injuries, during financial strain, or when they simply do not know where to turn.

Being the first point of contact, and helping connect them with counsel, has shown the importance of empathy and patience at that initial step.

That role opened the door to work at a personal injury firm during the spring 2L semester, where he now serves as a law clerk on matters involving medical malpractice, personal injury, and workers’ compensation. Moving from intake to litigation has allowed him to see the full arc of a case—how a call becomes a claim, how discovery is handled, how settlements are negotiated, and how cases proceed through trial and post-judgment. It has reinforced what he first saw at the Bar Association and continues to shape him into a more capable advocate.

Alongside this work, he will serve as a research assistant this summer to Election Law Professor Gilda Daniels, Esq. at the University of Baltimore School of Law and contribute to the Cambridge Compendium. He also volunteers with the Baltimore Redevelopment Action Coalition for Empowerment (BRACE). Each role has strengthened commitment to protecting injured plaintiffs. He remains especially thankful for the past year at the Bar Association, where he learned not just how the system functions, but why it matters.

If your firm or business has any news, announcements, or promotions, please let us know so we can highlight them in *The Barrister!*

On the Move

Izzie's Retirement

After two years of dedicated service, Gary C. Norman's seeing-eye dog, Izzie, is retiring from her work as his guide dog. Though her career was brief, Izzie made a lasting impact on everyone she met. A loyal black Labrador and trusted companion, she accompanied Gary on countless adventures—from navigating everyday errands at the grocery store and walks to window show shop in Hampden, to traveling across Maryland in service on the Grand Line and even visiting New Hampshire, where she waited with Gary and his wife atop Mt. Washington.

After careful consideration and with support from Guiding Eyes for the Blind, Gary made the difficult but loving decision to retire Izzie, recognizing it as the safest and most honorable path for her future. She will now transition into life as a cherished pet, where she will receive the comfort, care, and love she deserves. While her retirement leaves an irreplaceable space in Gary's heart, he remains deeply grateful for their partnership and for the joy and dignity Izzie brought to his life and to so many others.





BALTIMORE BAR FOUNDATION SPRING GRANT CYCLE ACCEPTING APPLICATIONS NOW

DUE DATE: May 31, 2026

The Baltimore Bar Foundation is a charitable organization, incorporated in 1970 to foster and maintain the honor and integrity of the profession of the law; to improve and to facilitate the administration of justice, to enhance and improve the image of lawyers, and to promote the study of the law and research therein and the diffusion of knowledge thereof.

In furtherance of those objectives, the Foundation provides financial support for non-profit programs and organizations that have a significant relation to the Baltimore City community and that may be expected to contribute to:

- **the improvement of the administration of justice**
- **the provision of legal services through staff attorneys or unpaid volunteers to persons who find it difficult to obtain legal services through normal channels**
- **the education of the general public, including primary and secondary school students, regarding law and the legal system**
- **the improvement of the image of lawyers and of the legal profession through lawyer participation in community outreach programs and other good works**

Although on occasion the Foundation will provide all of the funding necessary for the accomplishment of a given objective, in most cases only a portion of the projected budget will be underwritten, usually on the express condition that the balance of the funds be raised from other sources. Grants of "seed money" in this manner for a law-related project often provide help and confidence for foundations that wish to offer gifts for such projects but lack expertise in the legal field to make a judgement as to whether the project is worthy of support. Thus, the Foundation can act as a catalyst in bringing support from other donors to projects that require more funds than the Foundation can offer.

**For applications go to the Baltimore Bar Foundation
at www.baltimorebar.org, or e-mail nfoster@baltimorebar.org.**

BLAST FROM THE PAST:

Derek M. Van De Walle, Historical Committee Chair

For this issue's Blast from the Past, we highlight one of the works housed in the James F. Schneider Museum of Baltimore Legal History: a bronze bust of Hon. J. Harold Grady (1917–2002), created circa 1959–1962 and donated by The Barrister Club.

Judge Grady's career reflects an extraordinary life of public service to Baltimore City. A graduate of Forest Park High School, Loyola College, and the University of Maryland School of Law, he was admitted to the Maryland bar in 1942. He began his professional career in federal service as a Special Agent with the FBI, serving 1942-1946.



Grady then served as Assistant State's Attorney for Baltimore City (1947–1955), then Deputy State's Attorney (1955–1956), before becoming State's Attorney (1956–1959). His reputation for integrity and competence propelled him to the city's highest municipal office when he was elected Mayor of Baltimore, serving from 1959 to 1962.

During his tenure as mayor, Grady was widely regarded as a strong candidate for elevation to the federal bench, although that appointment never came to pass. Instead, in 1962, he was appointed to the Supreme Bench of Baltimore City before the completion of his mayoral term, prompting his resignation after more than three years in office. In doing so, he became the first Baltimore mayor not to complete a term since 1904, when Mayor Robert M. McLane died in office.

On the bench, Judge Grady continued his distinguished public service for more than two decades, serving as Associate Judge, Supreme Bench of Baltimore City (1962–1980) and later as Chief Judge (1980–1984). Following his judicial service, he concluded his legal career in private practice as a partner with Siskind, Burch, Grady & Rosen.

Contemporaries remembered Grady as a jurist of exceptional temperament and wisdom. As *The Baltimore Sun* observed in 1980, he was a “quiet, low-key person whose fairness and intelligence have earned him the respect of his peers and helped him rise to become head of the bench.” Judge Grady himself described the solemnity of judicial service in memorable terms: “Each case is a one shot deal. The job requires very careful attention to every case and to bring each case all of your legal and practical experience—and the best of your ability.”

Parametric Insurance: A Complementary Approach to Risk and Coverage?

Emily N. Donahoe, Esq.

Insurance has traditionally followed a familiar model: a loss occurs, the policyholder demonstrates the extent of the damage, and the insurer evaluates and determines potential coverage based on established policy terms. While this framework functions effectively in many contexts, it sometimes presents challenges in scenarios involving indirect impacts, delayed effects, or losses that are not easily quantified. These situations can introduce uncertainty into the claims process and highlight areas where conventional coverage may not fully align with the nature of the risk.

Parametric insurance is structured differently. Instead of relying on proof of loss, it is triggered by predefined events tied to objective data. These “triggers” may include rainfall levels, wind speeds, temperature thresholds, or other measurable conditions associated with a particular risk. When the agreed threshold is met, the policy pays out according to terms established in advance. The analysis centers on whether the triggering event occurred, rather than on the extent of resulting damage.

This distinction has practical consequences. Payment is not dependent on a traditional claims process, which can involve investigation, documentation, and adjustment. Funds are typically issued within a shorter timeframe following the triggering event – often between two weeks to thirty days. This timing can be important where delays would increase financial strain or disrupt ongoing operations. The structure of parametric insurance also provides a degree of predictability, as the triggering conditions and payout amounts are defined at the outset, reducing uncertainty in how the policy will respond.

Parametric insurance has been applied across a range of industries where external conditions have a measurable impact on performance or revenue. For instance, in agriculture, policies may rely on weather or satellite data to approximate growing conditions. In construction, coverage has been tied to delays caused by adverse conditions that affect project timelines. Energy projects have linked performance to environmental thresholds such as wind or solar levels. Comparable parametric insurance structures appear in other contexts where objective data can serve as a reliable proxy for financial risk.

At the same time, the effectiveness of parametric coverage depends on careful structuring. The choice of data source, the calibration of trigger thresholds, and the relationship between the trigger and the actual impact all require close attention. If those elements are not well aligned, the resulting payout may not correspond to the loss experienced. This concept, commonly referred to as “basis risk,” originates from financial and commodities markets, where it describes the gap between a hedging instrument and the asset or exposure it is intended to offset.

The parametric insurance approach also faces several practical limitations. The reliance on external data introduces potential issues related to data accuracy, availability, and transparency, especially where third-party or modeled data is used. Developing appropriate pricing and navigating evolving market conditions can be challenging, especially in regions with limited historical data or rapidly changing risk profiles. In addition, parametric insurance products may be less familiar to policyholders, which can create challenges in understanding how and when coverage will apply. Furthermore, since payout amounts are fixed prior to the triggering event, coverage may also be limited and not reflect actual losses.

Legal and regulatory issues also warrant consideration by parties evaluating or structuring these products. Parametric products do not always fit squarely within existing insurance frameworks, and requirements may vary depending on how coverage is structured or delivered. In addition, the reliance on predefined terms places particular importance on clear drafting. Precise definitions of triggers, data sources, and payout mechanisms are necessary to ensure that the policy functions as intended.

Parametric insurance is generally understood across the insurance and reinsurance markets as a complement to, rather than a replacement for, traditional coverage. Carriers, reinsurers, and brokers often present parametric insurance products as a way to address discrete risks or timing gaps that indemnity-based policies may not fully capture. In practice, parametric coverage can help respond to exposures such as indirect or time-sensitive losses, while conventional policies continue to serve their core role. As these products evolve, they reflect a broader shift toward data-driven approaches to risk and coverage, with an emphasis on clarity, speed, and predefined outcomes.



BAR ASSOCIATION OF
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