



ZATOR LAW is a regional firm in its third decade of offering professional legal services to businesses and individuals throughout and beyond the Lehigh Valley. Over the years, we have worked with more than one hundred municipalities and governmental agencies across Pennsylvania for our clients' benefit. In this world of constantly changing legal, business, and personal environments, we work hard to be catalysts in meeting our clients' needs. We like to integrate common-sense ideas with inventive approaches in pursuit of solutions *and* opportunities for those we serve—all while striving to apply our Guiding Values in all that we do. This engenders trust, loyalty, and long-term relationships.

Our staff consists of attorneys and paralegals who are well supported by an experienced administrative team. We approach each day and every project with integrity, enthusiasm, and sensitivity to individual clients and their needs. Our office is fully equipped with the most up-to-date hardware, software, and communication systems available. Considerable resources have been invested in designing and constructing the Class "A" American Heritage Building for the exclusive use of Zator Law. The building and office environment are sophisticated, but not stuffy or ostentatious—just warm and comfortable.

Those engaging our services can expect direct communication with our dedicated staff. Our team's prompt responsiveness combined with our comprehensive resources and experience were key factors when the Small Business Council of the Greater Lehigh Valley Chamber of Commerce selected Zator Law to receive its Excellence in Business Award. The Chamber presents this annual award to a company which exemplifies excellence in business, supported by its mission statement, chamber and community involvement, customer satisfaction and demonstrated commitment to quality, leadership, training and development. We remain sincerely proud to have been honored like this by the second largest Chamber in Pennsylvania and the fastest growing Chamber in the United States.



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Allentown Pa 18104
610.432.1900
www.zatorlaw.com
office@zatorlaw.com

We welcome your inquiries concerning our Firm and our legal services. We remain committed to solving problems *and* molding opportunities for businesses and individuals with a can-do, yet realistic, attitude. Please feel free to contact any member of our team to discuss your particular needs.

Joseph A. Zator II, Esquire, Founder and Member, admitted to Bar, Pennsylvania; U.S. District Court, Eastern District of Pennsylvania, Middle District of Pennsylvania; U.S. Court of Military Appeals; U.S. Court of Appeals, Third Circuit. *Education:* Villanova University School of Law (J.D., magna cum laude, Order of the Coif, graduated first in class, recipient of St. Ives Medal (for highest cumulative average), and Title Insurance Award; United States Military Academy at West Point (B.S., top 10 percent of class, Presidential and Congressional appointments); Certified Financial Planner. *Member:* Bar Association of Lehigh County, Pennsylvania Bar Association, and American Bar Association; Senatorial and Congressional Military Academy Advisory and Nomination Boards. *Solicitor:* Lower Mount Bethel Township, South Whitehall Township, Williams Township Zoning Hearing Board, and Williams Township Building Code Board of Appeals. *Practice Areas:* Business & Commercial, Real Estate, Municipal Law, EMS Law, Non-Profit Corporations, Banking & Finance, General Civil Practice.

Andrew D. Hoffman, Esquire, Member, admitted to Bar, Pennsylvania; U.S. District Court, District of Delaware and Eastern District of Pennsylvania, Middle District of Pennsylvania; U.S. Court of Appeals, Third Circuit. *Education:* The Dickinson School of Law (J.D., cum laude, Woolsack Honor Society); Villanova University (B.A., magna cum laude, Phi Beta Kappa). *Member:* Bar Association of Lehigh County and Pennsylvania Bar Association. *Practice Areas:* Business & Commercial, Real Estate, Municipal Law, General Civil Practice.

Jennifer R. Alderfer, Esquire, Associate, admitted to the Bar, Pennsylvania; U.S. District Court, Eastern District of Pennsylvania, Middle District of Pennsylvania. *Education:* University of Pittsburgh School of Law (J.D., cum laude); The Pennsylvania State University (B.A. with high distinction, International Politics; Minor in Spanish). *Member:* Bar Association of Lehigh County and Pennsylvania Bar Association. *Practice Areas:* Bankruptcy, Business, Municipal Law, Real Estate, Litigation, Tax Assessments/Litigation, Zoning & Subdivision Law.

Marissa R. Harper, Esquire, Associate, admitted to Bar, Pennsylvania and New Jersey; U.S. District Court, Eastern District of Pennsylvania, Middle District of Pennsylvania. *Military:* Officer and Attorney, United States Army Reserve Judge Advocate General's Corps. *Education:* Boston University School of Law (J.D., Editor, American Journal of Law and Medicine); Villanova University (B.S. in Business Administration with focus on Business Law, Management, International Law, and Marketing; member of Gamma Phi Business Honor Society, Order of Omega Honor Society, and the National Society of Collegiate Scholars). *Member:* Bar Association of Lehigh County and Pennsylvania Bar Association. *Practice Areas:* Business & Commercial, Real Estate, Litigation, Arbitration, Municipal Law, Estate Planning and Estate Administration, General Civil Practice.

Paul D. North, Jr., P.E., Of Counsel, admitted to the Bar, Pennsylvania; *Education:* Villanova University School of Law, (J.D., cum laude); Lafayette College (B.S., Civil Engineering). *Member:* Pennsylvania Bar Association; American Society of Civil Engineers; American Railway Engineering and Maintenance of Way Association; *Practice Areas:* Civil engineering-related areas of law including Land Use, Zoning, Subdivision and Land Development, Municipal Law, Real Estate and Construction Law.

Thomas L. Harper, Esquire, Of Counsel, admitted to Bar, Pennsylvania and North Carolina; U.S. Supreme Court; U.S. District Court, Eastern District of Pennsylvania, Middle District of Pennsylvania. *Military*: Officer and Attorney, United States Army Reserve Judge Advocate General's Corps. *Education*: Campbell University School of Law (J.D., cum laude); North Carolina State University (B.A. in Political Science, magna cum laude;). *Member*: Bar Association of Lehigh County and Pennsylvania Bar Association. *Practice Areas*: Business & Commercial, Real Estate, Litigation, Arbitration, Municipal Law, General Civil Practice.

Michelle L. Pergosky, Paralegal. *Education*: Lehigh Carbon Community College (degree in Accounting); Pennsylvania Notary Public. *Concentrations*: Commercial & Residential Real Estate Transactions; Title Insurance & Title Matters; Subdivision & Land Development; Incorporations.

April E. Wilk, Paralegal. *Education*: Lehigh Carbon Community College (Associate in Applied Science: Paralegal Studies Program, ABA Approved); Pennsylvania Notary Public; *Concentrations*: Commercial and Residential Real Estate Transactions; Incorporations; Partnerships & LLCs; Corporate Records; Municipal; Litigation; Criminal Defense.

Tanya Bogo, Paralegal. *Education*: American University (B.A., Literature, International Politics); *Concentrations*: Commercial and Residential Real Estate Transactions; Incorporations; Partnerships & LLCs; Corporate Records; Municipal; Litigation.

Michael L. Heck, III, Paralegal. *Education*: DeSales University (B.A., Political Science, Pre-Law); *Concentrations*: Commercial and Residential Real Estate Transactions; Incorporations; Partnerships & LLCs; Corporate Records; Municipal; Litigation.

At Zator Law our mission is to provide client-focused representation and professional services in ever-changing legal and business environments.

We accomplish our mission by striving to internalize and practice the firm's Guiding Values:

Integrity: We insist upon uncompromising integrity from our attorneys, paralegals and staff. Integrity goes well beyond the ethical canons and code of professional responsibility required of attorneys and remains a distinguishing trait of our Firm.

Excellence: Excellence is all about doing the right things well. Feeling a sense of duty to our clients and ourselves, we set high performance goals at every level of our organization. As a result, each of us strives to approach, analyze and accomplish client tasks in the best possible way.

Reputation: Our success and our very existence depend upon our reputation. We conduct ourselves so as to vigorously preserve and enhance our overall quality of professionalism.

Teamwork: At Zator Law, you do not just hire an attorney, you engage our entire team of attorneys, paralegals and staff. We are selective in our hiring practices. We believe that only those persons committed to working toward fulfilling our Mission as a team, belong on our team.

Sense of Urgency: We take "ownership" of each client project as if it were our own and seek to complete it with the sense of urgency and timely responsiveness our clients need and deserve. Using the industry's finest resources as well as the depth of our experience assists us in that goal.

Creativity: We strive to be creative catalysts in meeting our clients' needs in constantly changing legal, business and personal environments. We endeavor to "think outside the box" while tying together common-sense ideas with inventive approaches in pursuit of solutions and opportunities for our clientele.

Loyalty: We aim to be loyal to our clients and insist on loyalty from each other within the Firm. Genuinely interested in our clients' well-being and success, we look forward to long-term relationships.

Listening: We believe that we must "walk in our clients' shoes" and actively listen to their problems and goals, for only then may we properly fulfill our roles as attorneys and counselors at law.

Cost Effectiveness: Like every professional practice and business, we must maintain profitability. However, we provide a fee schedule that is below market rates for the level of service provided by our Firm.

Citizenship: We give back to the community with time, talent and resources. We aim to do what we can so that the communities in this region benefit from Zator Law's personal and professional efforts.

Learning: Actively promoting lifelong learning for our attorneys, paralegals and staff—beyond the normal requirements imposed by regulation—ensures that the breadth of knowledge and experience necessary to respond to our clients' requests continues to expand and develop.

Enthusiasm: We believe that enthusiasm and a positive attitude will accomplish a great deal more than a poor outlook. While it is necessary to be realistic, we are committed to working on problems and molding opportunities for our clients with a can-do attitude.

Respect: One hallmark of professionalism is to treat everyone with respect: clients, government representatives, colleagues, business acquaintances, even opposing parties. We promote respect by emphasizing the worth and contribution of each individual within our Firm and by extending this value to others through listening, consideration and being responsive to their beliefs and needs.

Leadership: Ultimately, it is important to internalize all of our Guiding Values in our interactions with each other, our clients and the communities we serve. In combination, these values are necessary for good leadership as we define the tasks to be accomplished and provide the professional services for which we are engaged. In this way, we earn our clients' trust not only in our work but also in the code of honorable ethics by which we strive to operate.

All the members of our team remain committed to employing our experience and expertise with the very deliberate goal of pursuing client matters in a prompt, timely fashion. We sincerely strive to accomplish this in ways that make the most sense for those who engage our assistance. We provide legal services and representation to businesses, individuals and organizations in a variety of areas:

Business & Commercial

Corporations & LLCs
Partnerships
Mergers & Acquisitions
Contracts
Banking & Finance
Collections
Franchises
General Business Law
Employment Law

Estates & Trusts

Wills & Trusts
Estate Planning
Advanced Care Directives
Business & Succession Planning
Estate Administration & Probate
Living Wills
Powers of Attorney

Real Estate

Zoning & Subdivision
Land Use & Development
Acquisitions & Sales
Planned Communities &
Condominiums
Leasing & Landlord/Tenant
Title Insurance
Tax Assessment Appeals

Additional Disciplines

Litigation & Arbitration
Bankruptcy
Municipal Law
EMS Law
Non-Profit Corporations
General Civil Practice

We also own and operate All American Settlement Services, LLC. Through this affiliated company, we provide title insurance and real estate closing assistance. We handle each closing and issue with personal care and courtesy.

BEHIND THE LIST WITH JOE ZATOR OF ZATOR LAW

Helping business clients grow and thrive

Legal complications can be overwhelming.

From work-related injuries to lawsuits to commercial litigation, today's legal system often requires attorneys to be specialized to properly advise clients.

We've all been in situations where the question of legality has arisen, but when we hear the word "attorney" or "lawyer," mostly we have a vague idea of how law firms work.

Here to answer this week's "Behind the List" questions and offer insight into law practices is Joe Zator, managing partner of Zator Law in South Whitehall Township.

Lehigh Valley Business: How long has Zator Law been operating in the Greater Lehigh Valley and what type of legal work does it generally handle?

Joe Zator: We have been a Lehigh Valley firm from day one, and we are proud to call the Lehigh Valley our home.

Zator Law began in 1994 with just my secretary and I in a small rented room in the firm's insurance agent's office. Twenty-two years later, the firm has grown to 20 people and occupies our own American Heritage Building.

We don't believe in "growth for growth's sake," but rather our firm's business model is for controlled, deliberate expansion to meet client needs.

We focus our law practice on privately owned businesses, real estate work, municipal matters, nonprofit corporations, bankruptcy and estate planning, as well as litigation.

LVB: What makes Zator Law stand out among its competitors in the region?

Zator: While perhaps an overused term today, we are all about "excellence." We each do our best in trying to "step into the shoes" of our clients so that our work and legal counsel hit the mark.

We focus on establishing long-term relationships. That happens only with excellence.

We are proud that the Greater Lehigh Valley Chamber of Commerce recognized us with its Annual Excellence in Business Award in 2005, and we have been voted "Best of the Valley" business attorneys for the past four years in a row.

LVB: What have been some of the biggest hardships and opportunities that Zator Law has encountered throughout its years in business?

Zator: A significant part of our law practice is representing businesses, nonprofit organizations and land-owners/developers. Those sectors had fallen on tough times during the recent "Great Recession."

We were concerned, but saw the recession as an opportunity. At a time when interest rates were low and building contractors were in need of work, we decided to more than double the size of our square footage with an addition to our beautiful American Heritage Building.

We were not fond of taking on the extra overhead when we could have waited, but it made sense and has turned out to be a great decision for the future of the firm.



PHOTO COURTESY OF LIFEFAIRE SYSTEMS LLC

Joe Zator, managing partner at Zator Law in South Whitehall Township, says the firm focuses on establishing long-term relationships with clients.

LVB: How does Zator Law directly stimulate the local economy?

Zator: In addition to employment for 20 people, our work with clients helps to stimulate the economy on a daily basis. We work to help our business clients grow so they, in turn, can thrive and be vital contributors in our community.

We have represented clients in business transactions involving hundreds of millions of dollars, and we have been closely involved in development of millions of square feet of industrial facilities; more than a million square feet of commercial offices and retail; and thousands of residential units. This all translates to economic stimulation.

Also, our involvement, leadership and participation in local charities, business and community events as a team and as individuals help stimulate the economy in various often unseen ways.

LVB: What does the future look like for Zator Law?

Zator: In one word, "bright."

We have found our niche. Most of our attorneys are considerably younger than I am – not that I am all that old! And all are very experienced in what they do and exceptionally talented.

Our work is exciting, fascinating and fun. We get to work with incredible clients every day.

We have a bright, energetic group of people in our office who not only work so well together on legal matters, but also have a tremendous relationship as friends and coworkers that makes our office like no other.

With that kind of synergy between the kind of work we do and the people we do it with, I have every confidence the future will be as remarkable as the past.



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25 Years

ZATOR LAW



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Pictured: The Zator Team celebrates 25 years of service.

FOCUSED ON BUILDING LONG-TERM RELATIONSHIPS WITH CLIENTS

ZATOR LAW IS CELEBRATING its 25th anniversary as a Lehigh Valley law firm offering professional services to businesses, organizations and individuals. Twenty five years ago, Joe Zator's vision was to create a firm that focused on its clients and on building long-term, successful relationships with them.

"Our firm has expanded through referrals from satisfied clients. We are honored with the trust that our clients have placed in us, both with their own work and of those they recommend to us," said Andrew Hoffman, firm partner.

The firm centers its law practice on privately owned businesses, real estate work, municipal matters, estate planning, and educational, religious and nonprofit corporations, as well as litigation in each of these disciplines. Planned communities and condominiums, workers' compensation defense, bankruptcy, and title insurance are also part of their legal wheelhouse.

"As a small firm, we like to focus on certain areas of legal expertise, though we pursue excellence in all matters that we undertake," said Zator.

Zator Law has played a key role in the development of millions of square feet of industrial buildings, retail, office and commercial spaces in addition to thousands of residential units. Recent examples include projects like Ocean Spray, Hamilton Crossings, Madison Farms and Spring Creek Properties. Work-

ing with businesses and developers to make their visions a reality helps the firm contribute to the future of the Lehigh Valley.

The firm's drive for excellence and dedication to fostering trusted relationships has been recognized by their clients and the community. Zator Law has earned the prestigious Greater Lehigh Valley Chamber of Commerce Excellence in Business Award, Lehigh Valley Magazine's Best of the Valley Business Attorneys every year since 2012, Best of the Valley Real Estate Attorneys for 2018—and because of the unique working environment they have created—Best Places to Work for 2016 and 2017. Additionally, their attorneys have been recognized as Local Legal Leaders, Women of Influence, Western Lehigh Chamber of Commerce Volunteer of the Year, Select Lawyers and Super Lawyers Rising Stars.

"We have a bright, energetic group of people who not only work well together on legal matters, but also has a tremendous relationship as friends and coworkers that make our office like no other," said Zator. This kind of teamwork is evident in all they do. They believe in being a big part of a caring community. "Our firm is enriched by assisting others. This reinforces our culture of service as it relates to our clients, recognizing that we are about something more important than our own bottom line," said Zator.

1994

3

1

200 square footage

&

EMPLOYEES (F-T)

ATTORNEYS

OFFICES

2019

20

8

15,000 square footage