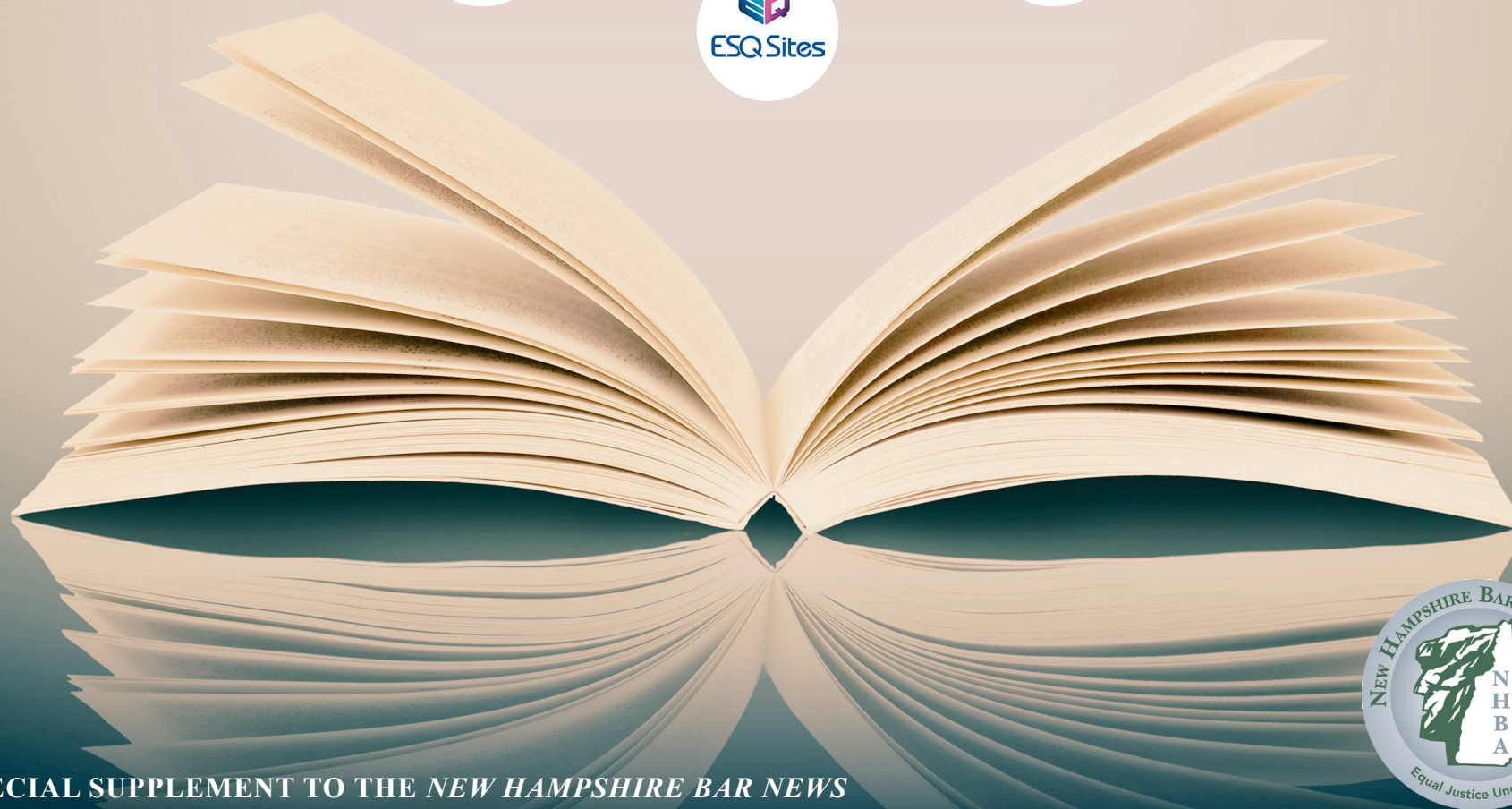
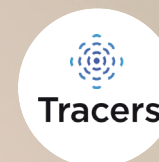


NHBA MEMBER BENEFITS



SPECIAL SUPPLEMENT TO THE *NEW HAMPSHIRE BAR NEWS*

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Enhance Your Practice with NHBA Member Benefits

By Misty Griffith

New Hampshire Bar Association (NHBA) membership provides access to a wide variety of free benefits and member discounts designed to meet the needs of today's firms. Check out the current NHBA member benefits to see which might enhance your practice.

Free Member Benefits

One of the most popular member benefits is free access to **Decisis**. Decisis is a user-friendly legal research platform backed by a robust database of state and federal case law and statutes. It was designed to provide users with a straightforward interface, a dependable citator, and live customer support seven days a week. While the typical annual fee for Decisis is \$1,740, the NHBA provides complimentary access as a free member benefit. Join the 20 percent of NHBA members who use Decisis and save. Members will also continue to have free access to vLex/Fastcase legal research through 2026.

The New Hampshire Bar Center has several **small meeting rooms** members may reserve free of charge. These rooms are ideal for meeting with clients. Attorneys may also use the **conference rooms** for larger meetings and depositions when available. Due to the high demand, these rooms should be reserved in advance by contacting the NHBA front desk at (603) 224-6942.

Located at the Bar Center in Concord, the **NHBA Member Center** is available free of charge exclusively for members. The Member Center includes private offices and comfortable common areas. It is handy for attorneys looking for a place to get work done between meetings or hearings in Concord or before an in-person CLE. Attorneys who work from home may reserve an office in the Member Center for a change of scenery. Drop-ins are welcome.

The **NHBA Mentor Advice Program** (MAP) connects new and new-to-New Hampshire attorneys with an experienced mentor for professional and practical advice. New attorneys are matched with a mentor in a similarly sized firm who shares common areas of practice. Each year, dozens of new attorneys take advantage of this important member benefit. Applications for both new attorneys and experienced mentors are available on our website at nhbar.org.

Member Discount Providers

Founded by lawyers for lawyers in 1988, **ALPS** offers comprehensive malpractice and business insurance solutions, making it easy to protect your entire firm. The ALPS insurance application is flexible, easy, and 100 percent online. ALPS is the only malpractice insurance provider endorsed by the NHBA.

Firms of all sizes are using law practice management (LPM) software for increased efficiency. Good LPM software helps organize client information, documents, and case files, streamlines calendaring and time tracking, and facilitates more efficient billing.

Cloud-based LPM software makes it easy to access, update, manage, and maintain firm information securely from any location.

The NHBA offers members a discount on three of the highest-rated practice management software providers, **Clio**, **8am MyCase**, and **Smokeball**. Each of these providers offers a 10 percent discount to NHBA members who sign up through our website. When considering new LPM software, ask for a free trial so that you may determine which interface best fits your workflow. Be sure to let providers know that you are an NHBA member to take advantage of the member discount.

Taking credit card payments securely makes it easier to collect payments from clients. Dozens of New Hampshire firms take advantage of **8am LawPay**, which provides attorneys with a simple, secure way to accept credit cards and eCheck payments from clients. Designed specifically for the legal industry, LawPay guarantees payments comply with IOLTA guidelines. For added efficiency, LawPay integrates with Clio, MyCase, Smokeball, and many other LPM providers. NHBA members receive a free three-month trial on LawPay.

Smaller firms often do not have a dedicated receptionist, resulting in numerous missed calls. **Smith.ai** offers a practical solution to provide phone coverage. Smith.ai provides friendly, human receptionists who are available 24 hours a day to answer calls, provide intake, and schedule appointments. The round-the-clock availability of its receptionists can help firms capture leads from potential new clients at any hour. Smith.ai charges only for calls received, with no charge for spam, telemarketers, or wrong numbers. NHBA members receive a discount.

RPost offers convenient and secure electronic communications and cybersecurity products. RMail provides easy-to-use email encryption at the click of a button and requires no special software for recipients. RSign is a web-based process that provides a quick and intuitive way to prepare and send documents for electronic signature. NHBA members receive a 20 percent discount on RMail, RSign, RDocs, and other RPost software services when signing up via our website.

NHBA members receive a discount on website design packages from **ESQ Sites**, which specializes in web design, domain registration, and hosting services for solo practitioners and small firms. ESQ Sites has created web designs for numerous law firms in New Hampshire and many other states. Use promo code NHBA during the checkout process to receive a 25 percent discount on the one-time setup fee.

For more than 25 years, **Tracers** has provided law firms, paralegals, and process servers with access to an online database of over 42 billion public and private records for asset searches, social media searches, better due diligence, and more. Tracers' cloud-based investigative research software helps users discover key pieces of information available in public and private records. NHBA members receive a 10 percent discount.

Be on the lookout for future announcements as the NHBA continues to add new benefits and services to meet the growing needs of modern law practice. If you would like to learn more about any of our NHBA member benefits and services, please contact Member Services Manager Misty Griffith at mgriffith@nhbar.org or (603) 715-3227. ♦



SOLO & SMALL FIRM CONFERENCE 2026: *BUILDING THE MODERN LAW PRACTICE*

Wednesday, October 7
9 am - 4:15 pm
365 NHMCLE min., incl. 120 ethics min.
Reception to follow in the Member Center

- **Practical** – real tools, real systems, real numbers.
- **Sustainable** – financially, professionally, and personally.
- **Future-focused** – AI, technology, and emerging practice models.



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**Featuring Danielle Hall
Business Strategist at
Affinity Consulting Group**

Insurance Coverage Issues for Lawyers in the Era of Generative AI

By Mark Bassingthwaighte

I am one who can admit when I'm wrong. A few years ago, I was convinced the metaverse was going to be a big deal, eventually even significantly impacting how lawyers would interact with their clientele. Oops. Got that one wrong. Well, at least for the time being. However, one thing I did get right was realizing how significant generative AI would become, how fast its adoption would be, and how much of its potential yet remains to be developed.

When it comes to generative AI, the future is here, and lawyers in firms of every shape and size are finding ever more creative ways to tap into its potential. Like me, these lawyers see the benefits of these technologies. Of course, as with all things tech-related, lawyers also have an ethical obligation to explore and understand the associated risks of any tech deployed in a law practice. Given what I do for a living, I believe that fully understanding the risks of deploying generative AI also requires considering the associated insurance coverage implications. Thus, the following are a few key considerations lawyers should keep in mind when integrating generative AI into their practice.

Malpractice Involving AI Output

At the time of this writing, lawyers' professional liability (LPL) policies typically do not exclude coverage for claims alleging negligence arising as a result of the use of generative AI. That said, coverage may depend on whether the conduct at issue meets the policy's definition of "professional services." Don't assume that it always will. Currently, a well-known risk with generative AI is the hallucination problem. What if an AI tool produces a fake, incorrect, or misleading response and a lawyer relies on the accuracy of the output? Yes, a negligence claim might follow, but would it be a covered claim? The answer could be no.

If this lawyer is unable to demonstrate that she exercised reasonable care and due diligence with her use of the AI tool, then an insurer could argue that no professional service was ever provided because the lawyer simply chose to blindly rely on third-party technology. No professional service means no coverage; and unfortunately, the coverage analysis doesn't stop there. If the lawyer deliberately chose to accept the output blindly as accurate, that conduct might also trigger a policy's intentional-act exclusion.

A risk management takeaway is that lawyers must always accept accountability and responsibility for all AI-generated output by validating the accuracy of outputs. Understand that a lawyer's duties of competence and diligence can never be delegated to a machine. It's as simple as that.

AI Interfacing with Clients or the General Public

If a law firm markets AI-generated content or tools (e.g., an online chatbot or a DIY legal form generator) directly to clients or the public and a malpractice claim arose out of that service, would this be a covered claim? Here again, depending upon the specifics

of the situation and the jurisdiction in which the alleged negligence occurred, the answer could well be no for two reasons. First, if firm lawyers allowed AI to make critical legal judgments without attorney oversight, this could be viewed as the unauthorized practice of law and LPL policies typically exclude coverage for the unauthorized practice of law.

Second, the lack of attorney oversight also implies that no professional services were rendered by an attorney; and as you now know, no professional service means no coverage. In short, overreliance on an AI tool, or allowing it to make legal decisions without attorney oversight, can create unintended consequences.

A risk management takeaway is to exercise caution when deploying AI tools that interact directly with the public and/or clients because a lawyer's duty to supervise and review all work remains paramount. The fact that an AI tool is a non-human member of the staff makes not one iota of difference.

Confidentiality and Data Security

Feeding sensitive or confidential client information into a generative AI tool, especially one that is cloud-based and accessible to the public or not specifically designed for secure use by legal professionals, could result in a data breach or unauthorized access to this client information, potentially giving rise to a claim. Again, would this be a covered claim? Under your malpractice policy, quite possibly no.

The reason is that most LPL policies have exclusions related to intentional acts or breaches of confidentiality that are not the result of a negligent act. That said, if your firm has purchased cyber liability insurance, coverage may be available under that policy depending upon the specific circumstances of any breach. Just be aware that here too an intentional acts exclusion could come into play.

A risk management takeaway is to use only generative AI platforms that come with strict data privacy assurances, allow users to opt out of data retention, and comply with your jurisdiction's data protection regulations. And yes, this does mean you need to read and understand the terms of service before using any generative AI platform.

I hope this information helps you in any generative AI decision-making process going forward because I do believe that generative AI offers incredible opportunities for our profession, opportunities that will enhance how legal services are delivered. While these three coverage concerns aren't the only concerns with AI, they are ones I believe every lawyer should be most aware of. As for me, I guess I'm kind of relieved the whole metaverse thing seems to have lost its steam. When I start to think about all the coverage issues with that one, it makes my head hurt. ♦

Mark Bassingthwaighte is the resident risk manager at ALPS Insurance. To learn more about how ALPS can support your solo or small firm, visit alpsinsurance.com.



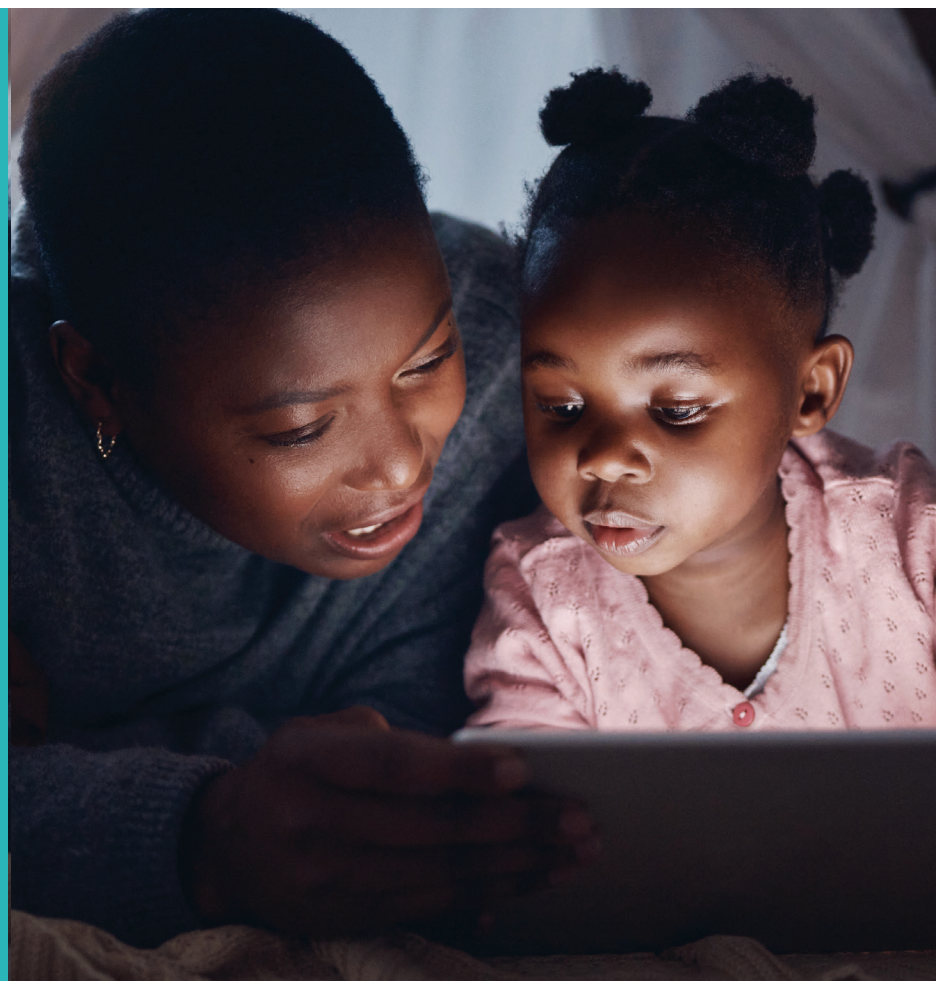
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Small Law Firms Are Growing, But Unpaid Invoices Remain a Challenge

By Rob Heidrick

Small law firms are billing more hours, collecting payments more quickly, and continuing to grow. However, cash flow challenges remain, with billions of dollars in overdue invoices still awaiting payment.

These insights come from an analysis of millions of bills issued by tens of thousands of law firms using 8am™ MyCase between 2024 and 2026, revealing trends in business growth, billing activity, and payment collections at small and medium-sized practices.

A closer look at the data highlights several key takeaways for smaller firms.



Billable Hours Are Increasing

The data suggests that many small legal practices are continuing to grow. Across all firms included in the review, billable hours increased by an average of 6.5 hours per firm per month year to date in 2026 compared with the same period in 2025.

Growth was especially strong among firms with four to 10 attorneys. On average, those firms billed 15.5 additional hours per month compared to last year, outpacing both solo practices and larger firms.

Attorney headcount, hours spent per case, and cases handled per attorney also increased during the study period, indicating that firms are expanding their capacity while continuing to serve more clients.

Collections Are Improving but Billions Remain Unpaid

The data points to encouraging progress in how quickly firms are getting paid. The share of invoices collected within 30 days increased from 58 percent in 2024 to 63 percent in 2026, reflecting stronger short-term collection performance across firms.

Even with those improvements, outstanding balances continue to present a significant challenge. More than \$7 billion in overdue receivables remain unpaid across the

firms included in the analysis, highlighting the continued importance of effective billing and collection practices.



Simplifying Payments Helps Firms Get Paid Faster

One of the clearest findings from the 8am™ report is that making it easier for clients to pay can lead to faster collections. Firms that accept online payments get paid 4.5 times faster than those relying on print billing, reducing the average time to payment from nine days to two.

Clear payment expectations made a difference as well. Invoices with defined payment terms were paid more consistently than those without them, with flat-rate invoices and Net 30 terms delivering some of the strongest collection rates in the analysis. Clearly communicating when payment is due can help reduce uncertainty for clients and encourage more timely payment.

Financing options can make larger invoices easier to collect. In the analysis, firms offering legal fee financing through Pay Later increased collection rates by five to 10 percentage points on invoices between \$5,000 and \$25,000. Pay Later allows firms to receive full payment upfront while clients repay the financing provider in installments.

Building on Positive Momentum

The data shows encouraging progress for small law firms, while also highlighting ongoing opportunities to strengthen cash flow. As firms continue to grow, modernizing and simplifying the way invoices are sent, paid, and collected can help turn more completed work into collected revenue.

To learn how 8am™ MyCase and 8am™ LawPay help firms manage cases, billing, and client payments from one connected solution, schedule a demo today. ♦

Rob Heidrick is a senior content strategist for 8am, a leading professional business platform. He covers the latest advancements in legal technology, financial wellness for law firms, and key industry trends.

Decisis: A Powerful Member Benefit for New Hampshire Bar Association Members

By Tyler Allison

As a member of the New Hampshire Bar Association (NHBA), you have access to Decisis, a comprehensive online legal research platform designed to help attorneys work more efficiently, research with confidence, and better serve their clients.

Powered by LexisNexis, Decisis provides access to one of the most trusted and up-to-date legal research collections available. Members can rely on current case law and statutory materials backed by one of the legal industry's leading providers, ensuring they have access to the latest published cases and legal developments.

Your membership includes access to case law and statutory codes from all 50 states, making it easier to research multistate issues, compare jurisdictions, or expand your practice beyond New Hampshire. Whether you're preparing for litigation, drafting a brief, or advising a client, Decisis delivers the legal authority you need in a single, easy-to-use platform.

Decisis is designed to fit the way attorneys conduct legal research. Whether you prefer natural language searching – typing a question or issue in plain English – or the precision of Terms & Connectors searching, the platform gives you the flexibility to use the search method that best fits your research style. This combination makes it easy for new users to get started while providing experienced researchers with the advanced tools they rely on for complex legal issues.

Once you've run a search, post-search filters allow you to quickly refine your results by jurisdiction, court, date, document type, and other criteria. Instead of sorting through hundreds of cases, you can narrow your results to the most relevant authorities in just a few clicks, saving valuable time and helping you focus on what matters most.

Decisis also includes a trusted citator, giving you confidence that the authorities



you rely on remain good law. Before citing a case, attorneys can quickly review its treatment and history, helping to reduce research risk and ensuring their legal arguments are supported by reliable precedent. Having this capability built directly into the research platform makes it easy to validate authority as part of your normal workflow.

One of the greatest advantages of Decisis is the value it delivers. High-quality legal research is essential to practicing law, but it can also represent one of the largest operating expenses for many firms. By providing Decisis as a member benefit, the NHBA helps members reduce overhead while giving them access to a comprehensive legal research platform. This benefit is especially valuable for solo practitioners, small firms, government attorneys, and legal aid organizations looking to maximize their resources.

The NHBA is committed to providing benefits that support members throughout every stage of their careers. Decisis is a reflection of that commitment – combining comprehensive legal content, powerful research tools, and trusted LexisNexis data to help attorneys work more efficiently and serve their clients with confidence.

If you haven't explored Decisis recently, now is the perfect time to log in and discover everything your membership includes. From case law and statutory codes from all 50 states to flexible search options, intuitive filtering tools, and a trusted citator, Decisis is designed to make legal research faster, smarter, and more reliable. ♦

Tyler Allison is the director of associations at Decisis. He is a seasoned authority in legal research dedicated to transforming complex processes into intuitive, user-friendly experiences.



The Missing Piece in Most Legal AI Tools

By Joshua Lenon

There's a growing frustration among lawyers experimenting with AI tools: The technology looks great in a demo, but in practice, it demands constant handholding, 20 minutes spent summarizing matters, uploading documents, and re-explaining context the tool should already know.

That's context loss, and for solo practitioners and small-firm lawyers already stretched thin, it's why so many AI tools keep falling short of what they promised.

How Context Improves Legal AI

Run an AI tool without context through a standard contract redlining task and the problem becomes clear. It might review an indemnification clause, find it grammatically sound and legally common, and flag it as acceptable.

When we built Clio Work with direct integration into Clio Manage, this is one of the scenarios we were designing against. Clio Work sees what a context-free tool misses: your client is a high-risk startup operating under board-mandated liability caps, and the counterparty has a documented litigation history in Delaware. The clause isn't routine; it's a strategic exposure. Clio Work flags it as such and recommends a revision aligned with how your firm handles this deal type. That's the difference between a research tool and a genuine partner.

The same principle applies to legal research. Most legal research tools return results. The harder problem is returning results that actually mean something given the specific matter, client, and jurisdiction in front of you. Clio Work provides cited, authoritative analysis drawn from a vetted legal database, and because it understands the matter behind the question, that research is actionable from the moment it lands. Without context, you just have results.

Where Context Loss Hurts

We've talked to a lot of lawyers. The complaints vary, but two categories keep showing up almost every time: getting the right documents into the analysis, and carrying the reason-

ing through to the final work product.

The first is a knowledge problem. A firm's documents are its memory: prior agreements, research memos, and work product built over years of practice. Most AI tools have no access to any of it. An AI tool that can't see those documents has no idea how your firm actually approaches a problem. Document management integrations in Clio Work address this directly, pulling a firm's existing document systems into the research and analysis workflow. Centralizing knowledge and analysis helps lawyers reach meaningful insights without the back-and-forth.

The second is a translation problem. AI-assisted analysis is only as valuable as what it produces, and in legal work, the deliverable is always a document. Clio Work's new Legal Pad feature gives lawyers a single place to take that reasoning and turn it into work product, without losing the thinking that got them there.

AI That Knows Your Matter

For solo practitioners and small-firm lawyers, time is the constraint that governs everything. Every minute spent rebuilding context for an AI tool, summarizing matters, re-uploading documents, and re-explaining timelines is a minute not spent with a client or developing strategy.

Context-aware AI built directly into a practice management system eliminates that tax. The context is already there, embedded in the system that runs your practice. That's the architectural difference between AI that assists legal work and AI that integrates with it, and it's the distinction Clio's Intelligent Work Platform was built to address.

For lawyers serious about making AI work in practice, that's the problem worth solving first. Members of the New Hampshire Bar save 10 percent. Learn more at clio.com/nhbar. ♦

Joshua Lenon is a lawyer-in-residence at Clio and a member of the New York Bar. He focuses on helping lawyers use technology effectively while ensuring legal technology reflects the profession's unique needs.



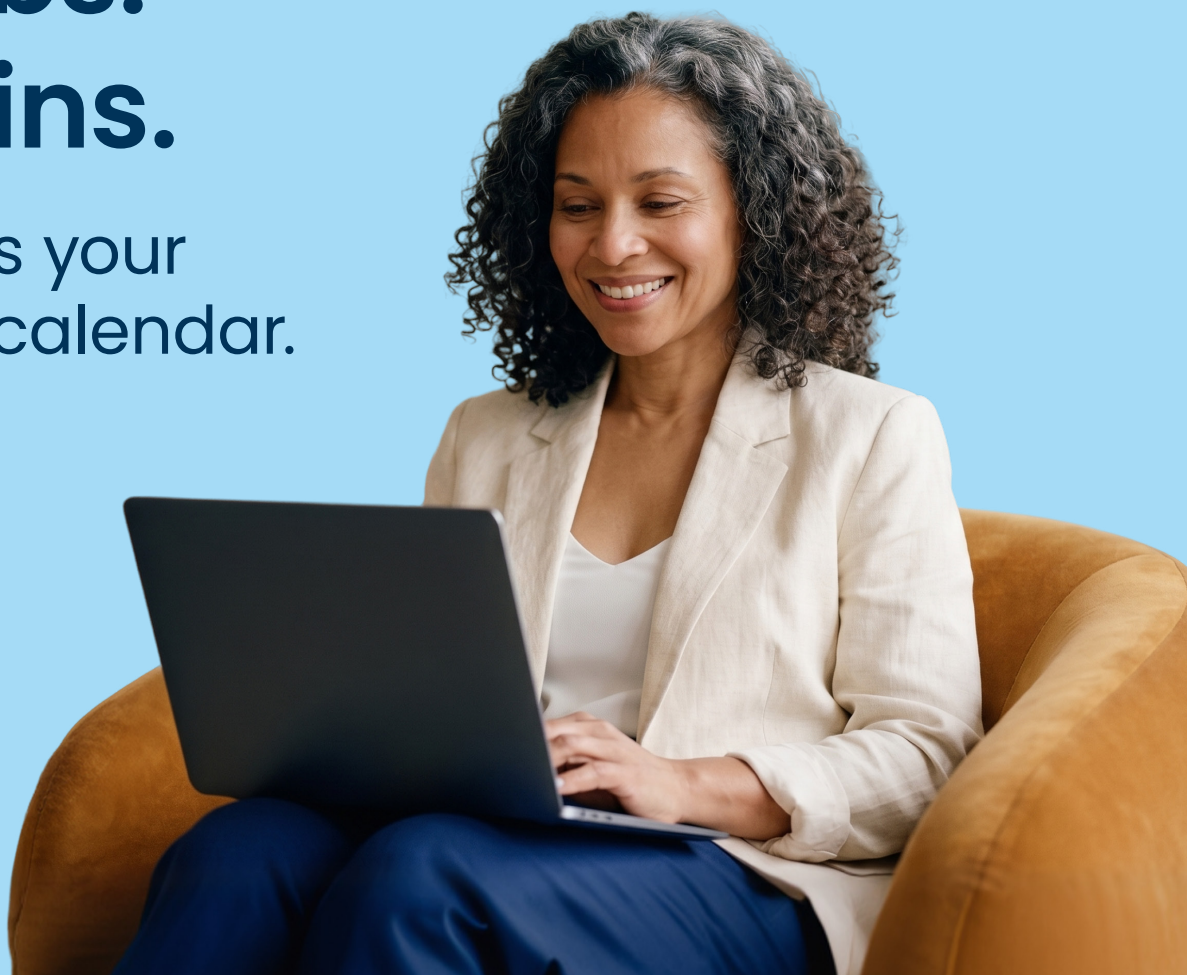
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Clio's legal AI knows your cases, clients, and calendar.



Book a demo



Supervising Your AI Vendor

By Maddy Martin

New Hampshire attorneys don't need another reminder that artificial intelligence is reshaping the profession. The Rules of Professional Conduct weren't written with AI in mind, but the American Bar Association, in Formal Opinion 512, has already made the message clear: there's no exception for AI.

Rule 1.6 still requires protecting client confidentiality, including what you share with an AI vendor. Rule 5.3 now reaches beyond human staff to the AI tools your firm relies on: you're expected to exercise appropriate oversight of those tools, just as you would supervise a paralegal, rather than treat them as fully autonomous. The NHBA's own Special Committee on Artificial Intelligence exists because this isn't a hypothetical question anymore.

That supervision standard is a reasonable one. It's the standard Smith.ai was designed to meet, specifically for the front office of a law firm.

There's a real difference between an AI that answers your phone and an AI you can trust to complete initial intake. A lot of AI answering tools on the market today are the former: a single bot, unsupervised, doing its best to sound helpful. If it gets something wrong, gives a caller bad information, or mishandles a sensitive scenario, nobody catches it until the client complains.

Smith.ai is built differently. Every AI interaction is backed by members of our Live Agent Network – including former paralegals and court staff – who step in the moment a call needs human judgment: a distressed caller, an ambiguous legal question, a high-value lead, or anything outside routine intake. You decide where that line sits for your firm. Using Smith.ai doesn't mean handing your front office to an unsupervised bot; it means pairing AI's speed and cost efficiency with trained human backup – the same layered approach the ethics rules ask you to bring to any AI tool.



That oversight isn't a one-time setup, and it's not limited to AI calls. Every call is measured against defined quality standards, whether it's handled by AI or one of our more than 500 North American live agents. Gaps get flagged and corrected, and the system improves over time. You get the benefit of that supervision without personally reviewing every call transcript, which is the practical reality for a solo or small-firm practice without a compliance team to spare.

There's a business case underneath the ethics one, too. Growing firms use AI roughly twice as much as stable or shrinking firms, and 69 percent of firms with widely adopted AI report a positive revenue impact (Clio, 2025). The firms succeeding with AI are applying the same judgment to its use that they would apply to any other decision affecting client work.

If you're weighing whether an AI-assisted front office fits your professional obligations, the tool matters: a tool built with quality assurance and human oversight from the ground up helps carry that supervisory burden instead of leaving you to catch every mistake on your own. That's the difference Smith.ai is built around: AI for routine calls, trained live agents when it matters, and quality oversight embedded in every conversation.

Smith.ai is a proud provider of member benefits for the New Hampshire Bar Association. NHBA members save 20 percent on their first two months of Smith.ai. Use code **NHBA20OFF2** at signup. Learn more at smith.ai/partner/nhbar. ♦

Maddy Martin is the general manager of legal at Smith.ai, which gives midsize and growing law firms a launchpad for growth. Maddy has spent the last 15 years growing tech startups and is a sought-after speaker, with expertise in digital marketing, SEO, lead conversion, B2B sales, reseller programs, social media, co-marketing, and event marketing.

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“My mentor was very accessible and helpful.
A great experience!
All new attorneys could benefit from it.
I left with both a mentor AND a friend!”



For more information contact Member Services Manager
Misty Griffith at mgriffith@nhbar.org

Member Services Roundup

By Misty Griffith

Your New Hampshire Bar Association membership offers many services to support your practice and help you succeed professionally. Learn more about what the NHBA has to offer and take advantage of these resources to enhance your practice.

- **CLEs** – Our online CLE catalog offers a wide array of relevant, timely, and interesting programs to further your professional development and help you meet NHCLE requirements. CLE offerings include both New Hampshire programs and national programs.
- **The New Hampshire Bar Center** offers meeting rooms at no charge to members. Due to the high demand for this space, reservations are necessary. To make a reservation, contact the NHBA front desk at (603) 224-6942.
- **Dispute Resolution Service** – For disputes that do not rise to the level of an ethics violation, the Dispute Resolution Committee provides free neutral assistance in the resolution of attorney-client disputes, as well as disputes between attorneys.
- **Ethics Opinions and Helpline** – Ethics opinions and Ethics Corner articles are available on the NHBA website. Members may request guidance from NHBA Ethics Committee members by calling the Ethics helpline at (603) 715-3259.
- **Lawyer Referral Service (LRS)** – Join LRS to receive pre-screened referrals in practice areas that you select. LRS makes 800–1,000 referrals every month. LRS full-fee panelists choose which cases to accept and set their own fees.
- **Leadership Academy** – Participants gain valuable skills as part of this nationally recognized, nine-month program to develop future bar leaders.
- **Legal Research** – Members have free access to Decisus for online legal research, including all state and federal case law and statutes, as well as other legal content. vLex/Fastcase will continue to be available, as well, through December 2026.
- **Member Center** – This members-only space at the Bar Center includes private offices and an attorney lounge. Drop-ins are welcome; no reservation is necessary. If you wish to guarantee the availability of a private office, contact the front desk at (603) 224-6942.
- **Member Discounts** – Popular law practice management vendors, including 8am LawPay, Clio, Smokeball, 8am MyCase, and many others offer valuable savings to NHBA members. Access these discounts via nhbar.org/resources.
- **Mentor Advice Program** – New or new-to-New Hampshire attorneys are connected with experienced mentors for ethical, professional, and practical guidance. Having a mentor provides unbiased feedback, expands your network, and builds professional confidence.
- **Modest Means Program** – Help bridge the justice gap. Modest Means attorneys provide reduced-fee services for people who do not qualify for pro bono services but cannot afford an attorney's full fees. Panelists select the type of cases they are willing to consider and never have an obligation to accept a case.
- **Online Member Directory** – This convenient directory, available exclusively to members, helps you find contact information for NHBA members. You may search by first and last name, organization, city, committee, or section membership.
- **Networking Opportunities** – The NHBA offers many opportunities to expand your professional network, including the Midyear Meeting and the Annual Meeting, as well as social events sponsored by Bar committees and Sections.
- **Publications** – Stay in touch with the latest happenings in the Granite State legal community by reading the weekly *E-Bulletin* and monthly *New Hampshire Bar News*.
- **Sections** – Join one or more of 20 Sections to enhance your knowledge and connect with other attorneys in your practice area, including our new Solo-Small Firm Section.
- **Volunteer Service Opportunities** – Give back to the community by volunteering for NHBA Civics and Law Outreach programs. Help bridge the justice gap by participating in LawLine and Free Legal Answers–NH.

Be on the lookout for future announcements as the NHBA continues to add new benefits and services to meet the needs of our members.

If you have questions, suggestions, or feedback about NHBA member benefits and services, contact NHBA Member Services Manager Misty Griffith at mgriffith@nhbar.org or call (603) 715-3227. ♦



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