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MAGAZINE®

Saundra M. Gumerove

Attorney of the Month

The Medicaid Asset
Protection Trust

By Michael Ettinger

Protect Your Investment

Frank S. Ferrantello

Broker Agreements

Leonard A. Bellavia, Esq.

Why Law Firms Need
Internal Controls

By Michael J. Garibaldi



A portrait of Sandra M. Gumerove, a woman with dark, wavy hair, wearing a dark blazer over a black top. She is smiling and looking towards the camera. The background is a plain, light-colored wall.

Sandra M. Gumerove

The Last Great Civil Rights Movement

By Haley Freeman

Sandra Gumerove began her legal career in banking and finance before opening her own corporate law practice. As the circumstances of her life changed, so did her legal passions, and she has since dedicated her career to helping clients in the special needs sector. Today, she brings the wisdom of her rich, personal and professional experience to the families she counsels, delivering legal solutions to complex social problems with prudence, compassion and skill.

Gumerove worked on Capitol Hill while earning her undergraduate degree from American University. Her expertise in reading and writing legislation are assets she continues to leverage as an attorney and social advocate. Upon earning her Juris Doctor from Hofstra University, Gumerove worked as a bank attorney for 10 years before being recruited as general counsel to a commercial finance company.

Meeting Unforeseen Challenges With Courage

During her banking career, Gumerove had her first child, Lauren, who was born with Sturge-Weber Syndrome. In a moment of whiplash, Gumerove found herself a working, single mother of a child with special needs. “I was a single parent for many years,” Gumerove reflected. “I did everything I could do to support her. Lauren was in and out of the hospital with seizures and glaucoma surgeries. I’m still not sure how I managed to do it all.”

Eventually, Gumerove met Jeff Bernstein, whom she describes as “a wonderful man” who has been “totally supportive beyond anything I could have asked for.” She and Bernstein married and joined their families, each coming to the relationship with a young daughter. A short time later, Bernstein adopted Lauren.

When the couple decided to have another child, Gumerove felt strongly about being at home with the children. To fulfill her life-work balance, Gumerove made the decision to open a home-based corporate practice.

In the meantime, Gumerove became

very involved with AHRC Nassau, the local chapter of NYSARC, Inc., where Lauren received education and services. Founded in 1949, this grassroots organization advocated for intellectually and developmentally disabled people at a time when the establishment provided few options beyond institutionalization. Gumerove was often approached by parents of Lauren's friends, who were seeking answers to legal questions relating to their children with special needs.

Gumerove developed a bond with Michael Mascari, AHRC's executive director, who inspired her to align her personal and professional passions. "I am a child of the '60s, so civil rights are very important to me. I will never forget the conversation I had with him all those years ago. Michael doesn't have a family member with disabilities, so I asked him why he got into the field. He said, 'This is the last great civil rights movement.'"

That was enough for Gumerove. She migrated her practice from corporate law to the representation of individuals with special needs and their families, and has since been a tireless advocate for the special needs community.

Walking in Her Clients' Shoes

"It's really important for me to remember that many of my clients are just putting one foot in front of the other," Gumerove says. "When I was a young parent, and Lauren was little, I couldn't do any of this. I was just surviving. It's so hard in those

early years when you're trying to raise a special needs child, work a job and make sure you have insurance. I was very lucky that I could make it all work."

Gumerove has taken great care to assemble a team of exceptional professionals with seasoned experience assisting those with special needs. She describes her associates, Wendy Hodor and Patricia Craig, as "compassionate and caring." Gumerove's team also includes four staff members, two of whom have disabilities.

"We practice what we preach here," Gumerove said. "We're on a mission. We all come from the same place – you have to be passionate about working with and



"It's really important for me to remember that many of my clients are just putting one foot in front of the other"



supporting the families that work with me."

Gumerove continues to run her practice from a home office, where she provides an informal, welcoming atmosphere. Clients feel comfortable opening up about deeply sensitive and emotional issues. The home office that filled a need became the ideal environment to counsel clients seeking understanding, compassion

and knowledge. "We have a seating area with two loveseats where we meet with clients. It is purposeful that we do not sit behind a desk. To a great extent, I am just like my clients. I have insight that people who don't have family members with disabilities cannot have. We form an immediate connection, and don't have the typical lawyer/client relationship."

The Continuum of Life

Gumerove counsels her clients on a model she calls, "The Continuum of Life," which addresses the unique concerns families will face during each life stage with their special needs family member. She is an advocate for good financial and health contingency planning, and for helping disabled individuals to live full and independent lives to the extent they are able.

Education is key to helping families navigate these difficult decisions. Gumerove and her associates donate substantial time to speaking in front of community and professional organizations. The goal is to educate parents, caretakers and the many professionals who intervene in the lives of individuals with special needs, as well as foster empathy through knowledge. In 2012, she was part of a three-person delegation from NYSARC, Inc. invited to participate in the Community Leaders Briefing at the White House.

Attorneys of many disciplines refer their clients to Gumerove, trusting her guidance on a panoply of issues. She frequently works



with families to create guardianships and supplemental needs trusts, with a view to caring for individuals with special needs and protecting family assets. “We do well with the special needs piece for estate and trust lawyers. The whole point is to make sure the right benefits are in place for the person with the disability. The practice is very different from elder law. Personal injury attorneys often refer clients who need government benefits like SSI and Medicaid going forward.”

A divorce involving a child with disabilities poses unique questions: Who is going to make special education decisions? Who is going to be the guardian when the child turns 18? How do you ensure that the child will qualify for government benefits when they turn 18?

“For families going through a divorce, I can honestly say I’ve been there, done that. In all situations, my philosophy is that we plan for the worst and hope for the best. You have to get services as soon as you know you need them. You have to have an estate plan and trust. From a legal perspective, nothing happens quickly, so planning is vital.”

A Declaration of Independence

One of Gumerove’s goals is to help families find balance. “Parents have guilt. But at some point they have to separate themselves from their kids and let them have a life. One day, Lauren came home and told me she wanted to live in a group home with her friends. There are six women in Lauren’s facility, and she lives a better life there.

“I view a big part of what I do as helping families find their equilibrium while providing an independent life for the person with the disability. We are lucky that on Long Island we have lots of agencies – and like people, they have different personalities. Each family has to find the organization that works for them, their values and philosophy.

“My daughter is a wonderful, caring, happy human being, but she needs support to maintain herself. Individuals with disabilities have the same needs and desires as anyone else. Our job as a society is to help them achieve relative independence – while providing and maintaining the necessary safety nets.”

At a Glance

Practice Areas

Life Planning
Guardianships
Supplemental Needs Trusts
Special Education
Estate Planning
Special Needs Divorce Counseling

Education

Juris Doctor, Hofstra University Law School
Bachelor of Arts, American University

Honors

Super Lawyer, 2015
Woman of the Year, Town of Oyster Bay, 2005
EP Maxwell J. Schleifer Distinguished Service Award-Mets Spirit Award, 2008
Lifetime Achievement Award, The New York Enterprise Report, Best Advisor, 2011
Hodgson/Jacobs Law Award, NYSARC, 2010
Touro Law School Pro Bono Attorney of the Year, 2010
Jericho High School Hall of Fame, 2010

Community

NYSARC Governmental Affairs Committee, Chair
Nassau AHRC, Board of Directors
Elder Law Committee, Nassau County Bar Association, Co-Chair
Life’s WORC, Advisor
New York State Bar Association; Nassau County Bar Association; Suffolk County Bar Association, CLE Instructor

Favorite Quote

“It was once said that the moral test of Government is how that Government treats those who are in the dawn of life, the children; those who are in the twilight of life, the elderly; and those who are in the shadows of life, the sick, the needy and the handicapped.”

– Hubert Humphrey

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