

## NOW ACCEPTING CHALLENGES.

Jimerson & Cobb attorneys gladly welcome unpleasant facts, foreign ideas, alien philosophies and competitive values.

### September News from Jimerson & Cobb



If you regularly read our newsletter, you'll know that we write about a lot of things in our introductions. Most often, we seek to inspire our readers or provide some sort of business wisdom. Sometimes we tell interesting stories, and sometimes we preview upcoming events. Sometimes our message is good, better, best corporate speak, and other times our missive will have a personal - but serious - tone. Far and away we are a transparently wistful bunch, apt to

reflect on who we are and where we are going.

It is my hopes that those who read our newsletter are also able to readily discern that we go through a great deal of organized effort to not take ourselves very seriously. As lawyers, shouldering our client's stress and burdens are a large part of the value we provide our clients. In doing so, we opt to look at very complex problems through a wide-angle lens; offering perspective from a range of legal, business and life viewpoints. If the timing is right, a strong sense of humor in a weighty moment will cut the tension of a legal battle that has turned malevolent. People with a good sense of humor are easier to talk to and it is a required skill for lawyers to be great listeners.

Sometimes, the next best thing to solving a problem is finding some humor in it. A lawyer without a sense of humor is like a car without shocks - he or she will be jolted by every "pothole" in the road. Since our lawyers can at times be quite socially

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### Business Spotlight:



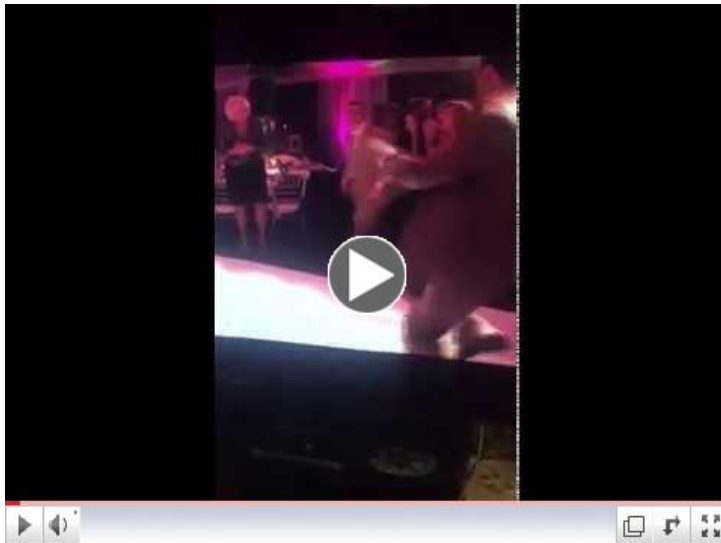
Fantastic Floors has been providing high quality

flooring services to customers in the Jacksonville area since 2009.

Located in Orange Park, Fantastic Floors offers design,

awkward, we've found that the only humor that works for us is laughing at ourselves. Considering the capers our crew gets itself into, there is a lot of source material to work with. For example, just last week an old law school friend sent me a video of his wedding video a few years back (editor's note: okay, maybe it was more than a few years, but who's counting) that had yours truly showing off some cutting edge dance moves. I had never seen the video and I vaguely recall the handiwork, but it confirmed all of my premonitions about my ability to pull off exotic dance moves in crunch time.

For the record, I have several wedding policies. First, if you invite me to your wedding, I will attend. I will have fun, even if no one else does, and will be an energy giver. Second, I will be one of the first persons to dance, for I know that people not dancing is one of the things that causes most couples angst on their wedding night. Lastly, you'll regret that you invited me to your wedding and that you ever saw me dance. As you can see from my Radical Dance Floor Terrorism in the video below, I have a propensity to attempt the mysterious, often overlooked dance maneuvers.



Clearly, I handled the invisible double-dutch challenge with aplomb. We were all thankful that those courageous gents were able to maintain the ropes. The touchingly vulnerable sweet lady just off the dance floor never seemed to appreciate just how close she was to reconstructive ACL surgery. Candidly, she is lucky to still be alive. One wrong move and she could have caught that ninja kick, too. Note to all readers, if you think turning a cartwheel is like riding a bike, it is not.

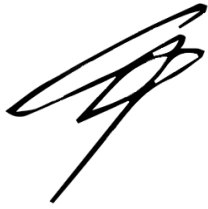
So there you have it. Some days at J&C we amaze ourselves. Other days, we are immortalized in wedding videos for all the

installation, and cleaning services, as well as multiple financing options on select flooring.

Jimerson & Cobb is proud to work with [Fantastic Floors](#), and wishes them continued success throughout the year.

wrong reasons. Hopefully you all can find some time to laugh at yourselves in this coming month. Feel free to shoot me an email and let me in on the joke.

Cheers,



Charles B. Jimerson, Esq.

## J&C to Host Annual Construction Law Seminar



Looking to expand your knowledge of construction law? Or perhaps you'd just like a free lunch? Not in the construction industry, but know someone who would benefit from the information?

On Thursday, September 29th, in the Wells Fargo Center Downtown, Jimerson & Cobb will be offering a specialized course designed for contractors. This free, informative course will cover the construction licensing process, construction liens/ bond law, construction defects, and detailed provisions in construction contracts.

Participants will receive 4 CE credits (1 hour Laws & Rules, 1 hour Business Practice, and 2 hours General), and yes, lunch will be provided. We will also be raffling off prizes throughout the event. Feel free to spread the word amongst your colleagues and network.

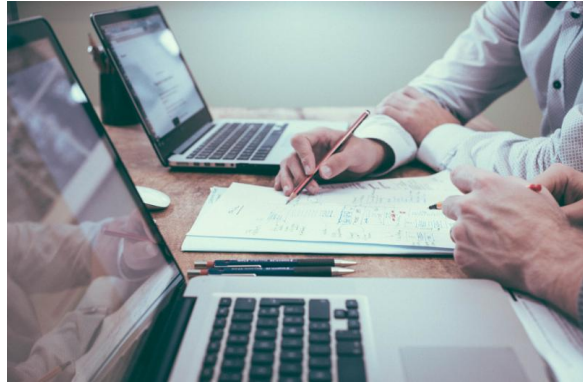
Come one, come all. Registration will remain open until September 27th. To reserve tickets, please click the link below, and we hope to see you there!

[Register Here](#)

## Hans Wahl to Teach Condominium Law Webinar

Community associations present diverse and challenging legal issues. What you don't know about the legal aspects concerning the daily operations of condominium and homeowners' associations can hurt you.

On Tuesday, September 20th, please join our own Hans Wahl for a live webinar - courtesy of Lorman Education Services - to gain valuable knowledge regarding Florida Community Association Law. Participants will also receive CLE credit (2.0 hours each) for Business Litigation, Real Estate, and Condominium and Planned Land Development Law. The range of topics discussed will include everything from association operations to owner violations, fines, and the suspension of use rights.



The webinar will take place from 1:00pm to 2:30pm, and as our guest, you are eligible to receive 50% off the registration fee! To register, simply click the link below, and the discount will be applied.

Please remember to save the date, and we look forward to having you in attendance!

[Register Here](#)

## Jimerson Joins the 200 Club of Jacksonville



This past month, our own Charles Jimerson has had the honor of joining the ranks of a select group of businessmen and women focused on contributing to a virtuous cause. Since 1972, [the 200 Club of Jacksonville](#) has made it their goal to provide both moral and financial support to the families of Florida's police officers, highway patrolmen, fire and rescue, and FBI agents in the event of death or serious injury in the line of duty. A nonprofit organization, the 200 Club contributes towards the aforementioned families' medical expenses, and also toward scholarship funds for surviving children. Other contributions have gone towards funding for uniforms and bulletproof vests, among other law enforcement necessities.

Jimerson & Cobb is proud to support Florida's first responders and will be ready to help should the occasion ever arise. In this time of escalating tensions in this country, we hope that our readers will take a moment to stop and thank a first responder for their service to their community and for putting their life on the line for our safety. Moreover, we encourage you to reach out to any family member of a first responder that you know to give them your thanks. Behind every first responder there is an

even stronger family who stands by them, supports them and loves them with all of their heart.

## Check Out Our Blogs

Are you signed up to receive any or all of our blogs? If not, please click [here](#) to sign up.

- [Florida Construction Law](#)
- [Florida Condominium Law](#)
- [Florida Business Litigation](#)

Sign up to receive one or all three via RSS feed or email through each site! Following are some of the highlights from recent postings.

## Florida Construction Law Blog



### A Game-Changer for Subcontractors in Payment Disputes

By: [Adam B. Edgecombe, Esq.](#)

Though many construction professionals are generally familiar with Florida's lien law, there is a little-known and little-used provision within the lien statutes that can prove to be a game-changer for subcontractors (or sub-subcontractors) when used correctly and in the proper factual circumstances.

Click [here](#) to read the full blog post.

### Three Key Steps for Material Suppliers to Ensure Payment

By: [James O. Birr, Esq.](#)

Click [here](#) to read the full blog post.

### Can the Language of a Payment Bond Limit its Duration?

By: [Austin B. Calhoun, Esq.](#)

Click [here](#) to read the full blog post.

## Florida Condominium Law Blog

### Condominium Elections Are Approaching - Is Your Association Following the Rules?

By: [Christopher M. Cobb, Esq.](#)

The end of the calendar year means that most condominium associations are gearing up for their annual meeting and election of new board members. For many condominiums, this is a routine event, but for others, this may foster heated and contentious lobbying and underhanded tactics resulting in administrative challenges to the election process, and maybe even litigation. The current board and property manager for a condominium association



should have a detailed understanding of the condominium election process. The Department of Business and Professional Regulation has published a State of Florida Condominium Election Brochure covering most of the procedural aspects of condominium elections. This blog will summarize important deadlines and considerations for these elections.

Click [here](#) to read the full blog post.

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### **Title Search: A Must for Associations Filing Foreclosures**

By: [Adam B. Edgecombe, Esq.](#)

Click [here](#) to read the full blog post.

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### **Is Your Association's Declaration Stuck in the Past?**

By: [Hans C. Wahl, Esq.](#)

Click [here](#) to read the full blog post.

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### **Community Association Members' Right to Information**

By: [D. Brad Hughes, Esq.](#)

Click [here](#) to read the full blog post.

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### **Condominium Assessment Liens in Florida, Part II: Perfecting Condominium Liens**

By: [Christopher M. Cobb, Esq.](#)

Click [here](#) to read the full blog post.

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### **Condominium Assessment Liens in Florida, Part III: Assessment Foreclosure Actions**

By: [Christopher M. Cobb, Esq.](#)

Click [here](#) to read the full blog post.

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### **Condominium Assessment Liens in Florida, Part IV: Overcoming Defenses and Sale of the Unit**

By: [Christopher M. Cobb, Esq.](#)

Click [here](#) to read the full blog post.

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## **Florida Business Litigation Blog**

**Consumer Financial Protection Bureau Compliance: What Banks Need to Know, Part I**



By: [Charles B. Jimerson, Esq.](#)

The financial crisis of 2007-08 triggered a substantial adjustment in the federal government's regulation of the banking and lending industry; one notable result being the establishment of the Consumer Financial Protection Bureau (CFPB) under the Dodd-Frank Act (the Act) in 2010. The general goal of the CFPB is to protect consumers by restricting unfair, deceptive, or abusive practices, promoting financial literacy among consumers, researching consumer behavior, and monitoring financial markets to detect risks to consumers. Proper compliance with the CFPB's continuously developing regulations can be elusive. Violations can result in fines, penalties, or civil liability in addition to bad publicity for an alleged violator. It is therefore important for all business entities to understand the scope of the regulations, proactively ensure compliance, and be prepared to deal with enforcement action from the CFPB.

This blog post and the two that follow it seek to educate financial services providers on the key details of what they need to know to garner CFPB compliance. Click [here](#) to read the full blog post.

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### **Consumer Financial Protection Bureau Compliance: What Banks Need to Know, Part II**

By: [Charles B. Jimerson, Esq.](#)

Click [here](#) to read the full blog post.

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### **Consumer Financial Protection Bureau Compliance: What Banks Need to Know, Part III**

By: [Charles B. Jimerson, Esq.](#)

Click [here](#) to read the full blog post.



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## **Firm News**

Curiosities, ruminations and various eccentri of firm biz.

### **Surfin' J&C**

At J&C, we are all about the "Salt Life," so before the summer ended, we wanted to make sure we got in at least one good beach day with the team. Being the adventurous, thrill-seeking bunch that we are, we decided to take it a step further and make it a surf day! As not all of us knew how to surf, we chose to take lessons from the wonderful instructors at Jacksonville Surf & Paddle in Neptune Beach. Under their guidance, we were surfing and paddle boarding in no time! On that day, we were the best surfers out there because we

were the ones having the most fun. We really surprised ourselves with our progress, and with a little more practice, who knows where our new talents might take us?



### **Silly Lawyers, Nerf Is for Kids!**

In honor of the Summer Olympics, this past month we held our own competition at the firm: the Nerf Olympics! For this shoot-off, we set up three different challenges throughout the office, each with its own rules and scoring system. The first challenge required each person to aim at a tower of soda cans and try to knock down as many as they could in just five shots. The second challenge involved shooting ping pong balls off of the tops of five water bottles, and the last challenge was to attempt to hit three hanging targets. In the end, it was our new Marketing Coordinator Samantha Logue who blasted away the competition with a total of 1670 points! That being said, even those who came in at the end of the pack had a great time and enjoyed their chance to be kids again, if only for a little while. After all, in the words of Pablo Picasso, "Youth has no age."





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