

Resolved to Help

Through their casework with clients and in service to others, the attorneys of Silver & Silver strive to make a daily difference in other people's lives

by SHARON A. SHAW

photography by JODY ROBINSON

They say if you want something done, give it to a busy person to do. It seems that those who are the most accomplished get that way by tackling every need they see. Mike and Cindy Silver can relate. Despite being heavily involved with their family, community and professional and charitable organizations, they are committed to being personally involved with each client represented by their Ardmore-based law firm, Silver & Silver. The firm handles cases involving Social Security disability, personal injury, employment law, long-term disability, workers' compensation and more.

"We treat our clients like family," says Cindy, who, when negotiating a case will ask herself, "Would I be proud to present this resolution to one of my own family members?" The firm's employees are like family, too, some of whom have been with Silver & Silver since the firm was founded—more than 30 years ago—shortly after Mike and Cindy were married.

Mike, a graduate of Rutgers Law School, began working in the field of Social Security disability several years before the firm's founding, when a co-worker asked him to take over two hearings he had scheduled. Mike



Cindy and Mike Silver

enjoyed working with the clients—elderly men suffering from serious health problems—and won both cases. After that initial success, Mike became responsible for all of the labor law firm’s disability cases.

“When I was younger, I didn’t know whether to go into medicine or law,” says Mike, who grew up with a hardworking father and a mother who suffered from illness. “Now I consider myself an economic doctor; I can help cure clients’ financial concerns.” The settlements Silver & Silver win for clients help assure that these victims have the resources to afford adequate health care and housing, and provide financial security for their families.

When Mike started the firm, Cindy, who earned her J.D. from the Villanova School of Law, was working for an insurance company, where she gained her broad experience and knowledge of insurance law. She joined the firm as an attorney six years later to represent victims in personal-injury cases.

Although the elderly, ill or those who had physical jobs they can no longer perform may be the most common disability clients, accidents can happen to anyone. “We have represented the poor and indigent but also doctors, lawyers and corporate leaders—even an architect who had been knighted by the Queen,” Mike says. In the past five years, however, the federal government’s standards for approving Social Security disability have become much stricter. In 2008, for example, 68 percent of cases nationally received approval, compared to approximately 40 percent these days. “Our success rate is more than double that,” he says. “And we have won almost every federal case this year when we appealed a decision against one of our clients.”

Larry Weinstein, a partner at Silver & Silver who previously worked for the Social Security Administration, joined the firm out of a desire to help others. Many clients find it difficult to care for their health, manage their finances and represent themselves in an application for disability. Weinstein advises that, after seeking treatment to document and treat the disabling conditions, they hire a skilled attorney. “Let your physician know not only that you were in an accident, but how it functionally affects you. Judges won’t take the word of an applicant alone; you need supportive documentation.”

Joe Schwartz, a Silver & Silver trial attorney, sees his job as helping his clients make the best of a bad situation. “The insurance companies have the funds and influence to tilt the system in their favor,” he says. “Without a skilled attorney, the average person can easily be overwhelmed.” He also represents employees who have been unfairly fired or denied unemployment or workers’ compensation benefits.

Rita Bonner has been practicing disability and veterans’ law since 2007. Before law school, she was a crisis counselor and coordinator of a victim/witness program. She is a compassionate advocate for the disabled and disadvantaged.

Silver & Silver’s experience in multiple fields offers an edge to injured clients in situations



Silver & Silver’s attorneys—(left to right) Larry Weinstein, Rita Bonner, Mike Silver, Cindy Silver and Joe Schwartz—are committed to being personally involved with each client they represent.



Silver & Silver office building



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where concurrent claims may be viable. In one such case, a client was injured on a dangerous staircase in the course of employment. Because of the seriousness of the injury, the client was awarded a seven-figure verdict, but was also entitled to workers’ compensation, Social Security disability and private long-term disability. “We can coordinate all of these benefits because of our experience in all four fields,” Cindy says. “After over 30 years of establishing relationships with insurance adjusters and their counsel, they know I negotiate fairly and that we will not hesitate to litigate when necessary.”

Silver & Silver is selective in accepting their clients and meticulous in the preparation of their cases. The attorneys encourage anyone who finds himself or herself in the unfortunate position of being unable to work due to an accident or illness to contact them and discuss their options. There is no charge for the initial consultation, during which the attorneys meet with each client personally to hear the facts surrounding their case.

In addition to his caseload assisting clients, Mike has worked with professional organizations, as well as state and federal legislators, to improve the field of disability law. He served as Third Circuit Representative for the National Organization of Social Security Claimants’ Representatives, and eventually became president of the 4,300-lawyer group. He has testified before the U.S. House of Representatives’ Social Security Subcommittee, advocating for ways to make the disability system more equitable, and helped to improve the educational opportu-

nities for other disability attorneys by founding and chairing the Philadelphia Bar Association’s Disability Law Committee. Mike was recognized as the only “Super Lawyer” in the disability field in Southeastern Pennsylvania from 2005 to 2013. He is also a past chair of the Ardmore Initiative, a business district authority responsible for physical improvements and economic development in downtown Ardmore, and has served as president of the Ardmore Rotary Club.

In addition, he serves as advocacy chair for the Arthritis Foundation of Eastern Pennsylvania and chair of its Jingle Bell Run. Mike was also elected chair of the board, where he helped secure funding for arthritis research and treatment.

Mike says that his cases make him realize how most of us take our good health for granted, and why he feels fortunate to help those who face unexpected challenges and grateful to give back. The Silvers have passed this passion on to their three boys, and the example they set has clearly paid off; all three of their sons are dedicated to helping others through their careers and personal endeavors.

Above all, Silver & Silver is committed to making a positive difference in the lives of their clients every day. “We want our clients to feel they have been made whole—emotionally and physically,” explains Weinstein. “Disability can destroy one’s self-confidence and worth. . . . If we can help them get benefits, they can get the treatment and medications they need and, as a result, uphold their financial responsibilities. Once a judge recognizes their legitimate disability, our clients feel vindicated and there is finally a positive resolution.” ■