Mark Cuker, Esquire

WILLIAMS CUKER BEREZOFSKY

Woodland Falls Corporate Center 210 Lake Shore Drive East Suite 101 Cherry Hill NJ 08002-1163 856-667-0500

Fax: 856-667-5133

Stephen Gardner, Esquire Director of Litigation

CENTER FOR SCIENCE IN THE PUBLIC INTEREST

5646 Milton Street, Suite 211 Dallas, Texas 75206 214-827-2774 (voice) 214-827-2787 (fax) Admitted *pro hac vice*

Attorneys for Plaintiffs

IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY

Linda Franulovic, individually and on	§	
behalf of a class of persons,	§	
	§	
Plaintiffs,	§	
	§	Civil Action No. 07-539 (RMB)
v.	§	
	§	
The Coca-Cola Company,	§	
Defendant.	§	

AFFIDAVIT OF MARK R. CUKER IN SUPPORT OF PLAINTIFF'S MOTION FOR CLASS CERTIFICATION

MARK R. CUKER, in lieu of oath or certification, hereby certifies and says:

1. I am a partner at the law firm of Williams Cuker Berezofsky, attorneys for

Plaintiff Linda Franulovic and the Class in the above-captioned matter. I submit this

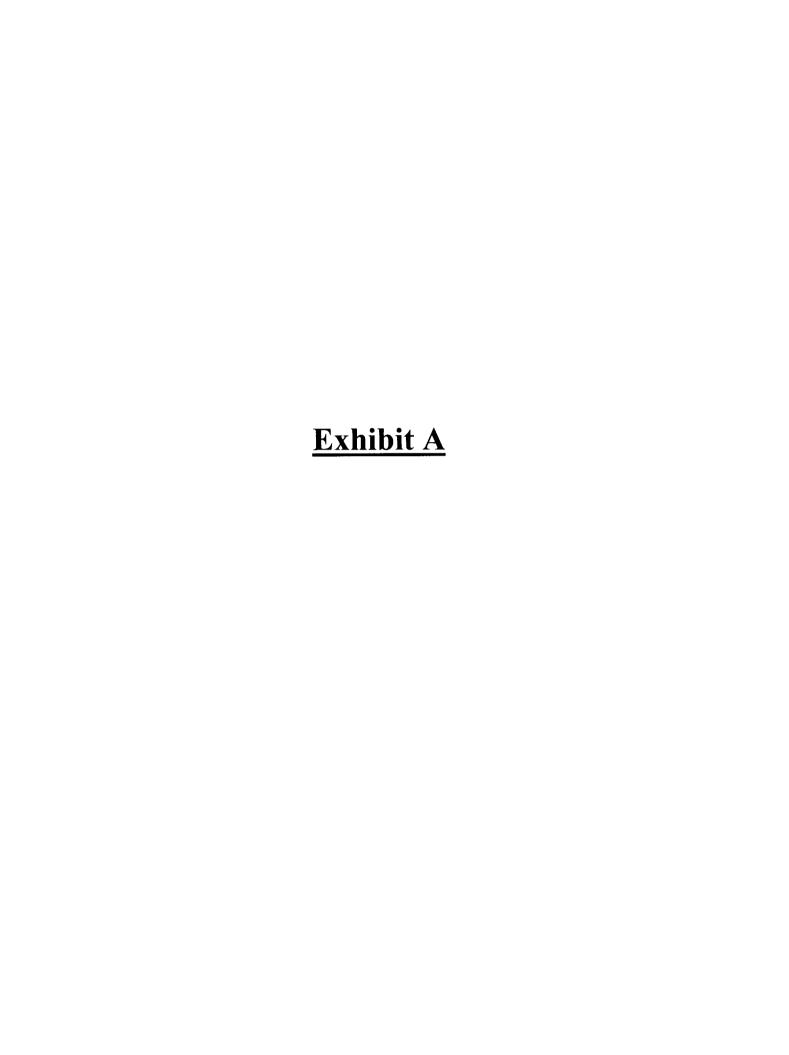
Affidavit in support of Plaintiff's Motion for Class Certification. I am personally familiar with the facts set forth herein.

- 2. Attached as **Exhibit A** hereto is a copy of Defendant The Coca-Cola Company's ("Coke's") Responses and Objections to Plaintiff's Supplemental Discovery Requests, served on August 31, 2007.
- 3. Attached as **Exhibit B** hereto is the Declaration of Stephen Gardner and accompanying Curriculum Vitae.
- 4. Attached as **Exhibit C** hereto is the Firm Biography of Williams Cuker Berezofsky and biographies of attorneys Mark R. Cuker and Michael J. Quirk.

I hereby certify that all of the foregoing statements are true and accurate. I further certify that I am aware that if any of the statements made by me herein are wilfully false, I am subject to punishment.

Mark R. Cuker

Dated: October 21, 2008



UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY CAMDEN VICINAGE

LINDA FRANULOVIC, individually and on behalf of a class of persons,)
Plaintiff,)
v.) Civil Action No.: 1:07-cv-00539-) RMB-JS
THE COCA-COLA COMPANY,)
Defendant.	j

DEFENDANT'S RESPONSES AND OBJECTIONS TO PLAINTIFF'S SUPPLEMENTAL DISCOVERY REQUESTS

Defendant The Coca-Cola Company ("TCCC") hereby responds to Plaintiff's Supplemental Discovery Requests as follows:

GENERAL OBJECTIONS

Plaintiff's requests incorporate the Definitions, Rules of Construction and Instructions from the written discovery served by the Plaintiff in *Melfi v. The Coca-Cola Company, et al.*, No. 1:07-cv-00828, United States District Court, District of New Jersey. Accordingly, TCCC incorporates its General Objections in their entirety from TCCC's responses to both the interrogatories and document requests served in *Melfi*. TCCC further objects to Plaintiff's discovery requests to the extent they are duplicative of the requests in *Melfi* because Plaintiff has been provided with both the written responses and the documents produced in that case.

reasons; not all purported class members interpreted the Enviga advertising in the same manner; and the Enviga clinical trial and related scientific evidence demonstrates that Enviga burns more calories than the can provides.

2. If you contend that Franulovic's claims are not typical of the claims of the other members of the class, please state all facts on which you base that contention.

Response:

Defendant objects to this interrogatory to the extent that it seeks information protected by the attorney-client, work product or other applicable privilege. Subject to and without waiving this objection, Defendant has not conducted any discovery of Franulovic at this time and will timely supplement this response as required.

3. If you contend that Franulovic will not fairly and adequately protect the interests of the members of the Class, please state all facts on which you base that contention.

Response:

Defendant objects to this interrogatory to the extent that it seeks information protected by the attorney-client, work product or other applicable privilege. Subject to and without waiving this objection, Defendant has not conducted any discovery of Franulovic at this time and will timely supplement this response as required.

4. If you contend that Franulovic has any interests that are contrary to or in conflict with those of the Class she seeks to represent, please state all facts on which you base that contention.

Response:

Defendant objects to this interrogatory to the extent that it seeks information protected by the attorney-client, work product or other applicable privilege. Subject to and without waiving this objection, Defendant has not conducted any discovery of Franulovic at this time and will timely supplement this response as required.

5. If you contend that Franulovic has not retained competent counsel experienced in class action litigation, please state all facts on which you base that contention.

Response:

Defendant objects to this interrogatory to the extent that it seeks information protected by the attorney-client, work product or other applicable privilege. Subject to and without waiving this objection, Defendant has not conducted any discovery of Franulovic at this time and will timely supplement this response as required.

6. Identify all advertising, marketing, and promotional companies with which Nestlé, Beverage Partners Worldwide, or Defendant has communicated relating to Enviga.

Response:

Defendant objects to this request as overly broad and unduly burdensome to the extent it seeks the identity of companies with whom Defendant has communicated regarding Enviga but which did not otherwise work on the project. Subject to and without waiving this objection, the following companies were involved in the advertising, marketing, and promotion of Enviga:

Dated: August 31, 2007

Jane F. Thorpe Scott A. Elder

ALSTON & BIRD, LLP

One Atlantic Center

1201 West Peachtree Street

Atlanta, GA 30309-3424

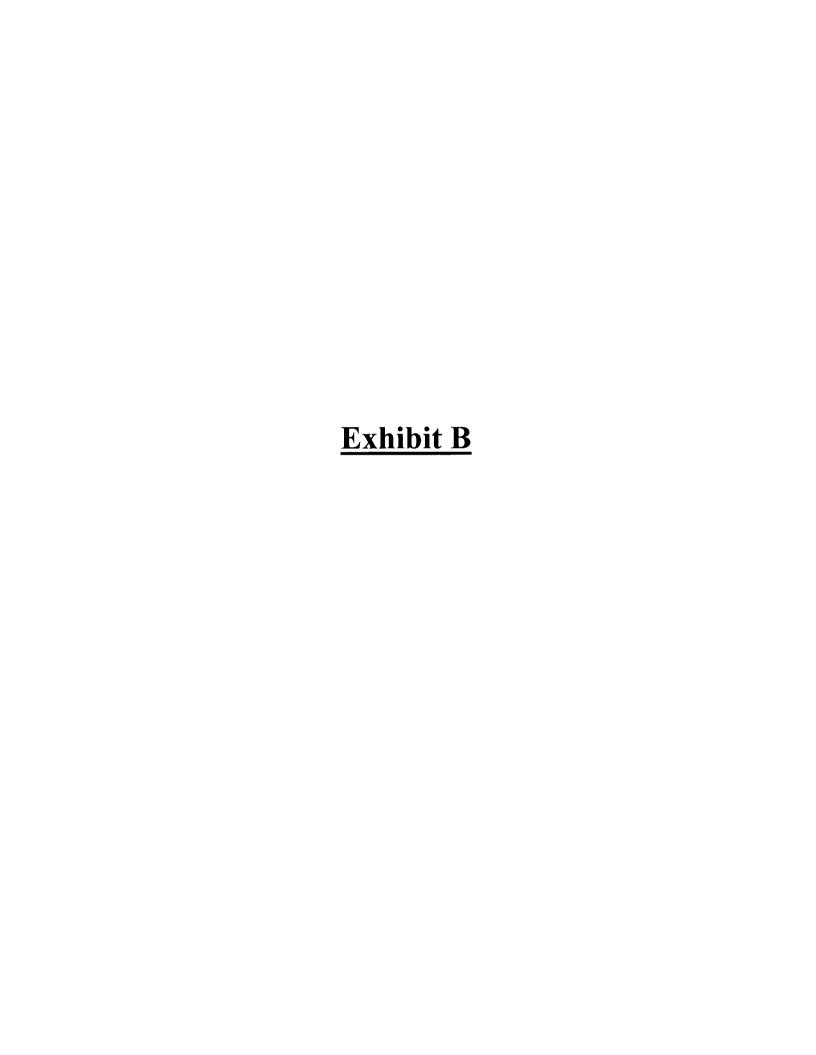
(404) 881-7000 - Telephone

(404) 881-7777 – Facsimile

Email: jane.thorpe@alston.com

Gita F. Rothschild
Peter J. Boyer
McCARTER & ENGLISH LLP
Four Gateway Center
100 Mulberry Street
Newark, NJ 07102
(973) 639-5959 – Telephone
(973) 297-3833 – Facsimile
Email: grothschild@mccarter.com

Attorneys for Defendant The Coca-Cola Company



Mark Cuker, Esquire

WILLIAMS CUKER BEREZOFSKY

Woodland Falls Corporate Center 210 Lake Shore Drive East Suite 101 Cherry Hill NJ 08002-1163 856-667-0500

Fax: 856-667-5133

Stephen Gardner, Esquire Director of Litigation

CENTER FOR SCIENCE IN THE PUBLIC INTEREST

5646 Milton Street, Suite 211 Dallas, Texas 75206 214-827-2774 (voice) 214-827-2787 (fax) Admitted *pro hac vice*

Attorneys for Plaintiffs

IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY

Linda Franulovic, individually and on be-	§	
half of a class of persons,	§	
-	§	
Plaintiffs,	§	
	§	Civil Action No. 07-539 (RMB)
v.	§	
	§	
The Coca-Cola Company,	§	
Defendant.	§	

DECLARATION OF STEPHEN GARDNER

- 1. I submit this declaration in support of Plaintiff's motion for class certification. I have personal knowledge of the facts set forth in this declaration, and could testify competently to them if called upon to do so.
- 2. I have experience and success in litigating consumer class actions, as detailed below, and am thus quite adequate to be one of the class counsel in this matter, as are my co-counsel Mark Cuker and Michael Quirk.

3. I have served as lead counsel in this case since its inception, performing work including: (1) analysis of the facts and the law, (2) drafting the complaint and numerous motions and briefs, (3) appearing at court hearings, (4) negotiating with defense counsel, and (5) representing the plaintiff at her deposition.

BACKGROUND AND QUALIFICATIONS

- 4. I am Director of Litigation for Center for Science in the Public Interest (CSPI), the leading national, non-profit advocacy organization for nutrition and health, food safety, and sound science. CSPI's twin missions are to conduct innovative research and advocacy programs in health and nutrition, and to provide consumers with current, useful information about their health and well-being.
- 5. I am a member in good standing of the bars of New York, Texas, and the District of Columbia, as well as numerous federal courts (including the Ninth Circuit Court of Appeals). I have been admitted to practice before this Court as counsel *pro hac vice*.
- 6. I have been a consumer lawyer for over 30 years. During that time, I have served as an Assistant Dean of Southern Methodist University Law School, an Assistant Attorney General in Texas and New York, the Students' Attorney at the University of Texas at Austin, and a legal services attorney. From 1992 to 2004, I maintained a private practice of law in Dallas, Texas, specializing in consumer class and mass actions.
- 7. I have appeared in many courts, including the United States Supreme Court, the Supreme Court of Texas, and numerous United States Courts of Appeal and District Courts. I have also written and lectured extensively all across the country on a wide variety of consumer protection issues, including class action issues. My Curriculum Vitae, attached to this declaration as Exhibit 1, gives details of all positions held, professional honors and activities, and bar memberships.

- 8. As reflected in my Curriculum Vitae, in my professional career I have represented consumers with respect to a wide variety of consumer protection matters and am very experienced with respect to consumer law. During the course of my work, I have gained considerable experience in obtaining relief for large classes of individuals using both public and private enforcement methods.
- 9. With respect to public enforcement, as an assistant attorney general for the States of New York and Texas, I handled many cases on behalf of the people of my states, all of which sought mass relief of one kind or another for classes of consumers who were harmed by the unfair and deceptive methods used by a variety of businesses, including TRW, AAMCO, Mobil Oil, Kellogg Company, and TCI Cable. (Because the authority of the Attorneys General of both states permitted me to seek relief for broad classes of consumers without adjudicated compliance with the requisites of Federal Rule 23 and its state equivalents, I refer in this declaration to these cases as "mass actions" and refer as "class actions" to the cases I handled under the rules applicable to class actions.) I appeared in many state and federal courts, in California, Texas, and many other states. The following lists some of my major reported mass action cases:
 - (1) Abrams v. Cohen, 473 N.Y.S. 2d 98 (New York County 1983). This case of first impression established that it is illegal under New York law to sue on a consumer debt except in the county where the consumer resided or in which the debt was incurred.
 - (2) Alaska v. Department of Transportation, 868 F.2d 441 (D.C. Cir. 1989). Twenty seven attorneys general sued the Department of Transportation for illegal promulgation of a rule allowing deceptive advertising by airlines. I served as lead counsel.
 - (3) Kellogg v. Morales, 763 F.Supp. 1369 (N.D. Tex. 1991), aff'd 940 F.2d 1530 (5th Cir. 1991). In this case, the courts affirmed the right of the State of Texas to regulate disease-preventative claims for foods.
 - (4) Morales v. Trans World Airlines, Inc., 112 S.Ct. 2031 (1992). I briefed and argued this case before the United States Supreme Court. The issue was preemption of Attorney General enforcement of state consumer protection laws.

- (5) State of Texas v. Mother and Unborn Baby Care of North Texas, Inc. d/b/a Problem Pregnancy Center, 749 S.W.2d 533 (Tex. App.—Fort Worth 1988), writ denied (Tex. Sup. 1988), cert. denied mem., 109 S.Ct. 2431 (1989). A Fort Worth jury found that this corporation had deceptively operated a right-to-life center by advertising it as an abortion clinic, with the intent to trap unwary pregnant women. Affirmed on appeal.
- 10. The focus of my practice after leaving the Texas Attorney General's office in 1992 has been class action litigation on behalf of consumer plaintiffs. My work for CSPI is almost completely class actions. As detailed below, I have also served as counsel to objectors to inadequate class action settlements and as an expert witness in numerous class actions.
- 11. The following is a list of past and pending class action cases, indicating my role. Where the case was certified as a class by the court, I have so indicated (except as to cases where I only represented an objector all those cases had been certified but without my involvement).
 - (1) Advanta National Bank Credit Card Terms Litigation, MDL Docket No. 1233, settled sub nom. Kierstad v. Advanta Corp., Superior Court of the State of Delaware, New Castle County, Civil Action No. 97C-08-206 VAB (Consolidated) (counsel for class and for objectors) CERTIFIED
 - (2) Alvear v. Wells Fargo Home Mortgage, Inc., United States District Court for the Southern District of Texas, Civil Action No. B-02-049 (counsel for class)
 - (3) Ayala v. Access Recovery Services, Inc., United States District Court for the Southern District of Texas, Civil Action No. B-03-089 (counsel for class)
 - (4) Branscum v. General Electric Mortgage Insurance Corp., United States District Court for the Northern District of Texas, Civil Action No. 3:94-CV-1600-H (counsel for class)
 - (5) Chausee v. Dallas Cowboys Football Club, District Court of Dallas County, Texas, No. 93-7260-F (counsel for class)
 - (6) Cliff v. Payco General American Credits, Inc., United States District Court for the Middle District of Florida, Civil Action No. 98-520-CIV-FTM-25D (counsel for class)

- (7) Cox v. Barrett, Burke, Wilson, Castle, & Frappier, United States District Court for the Northern District of Texas, Civil Action Number 3:93-cv-00127 (counsel for class)
- (8) Dessen v. NationsBanc Mortgage Corp., District Court of Dallas County, Texas, No. 96-10591-A (counsel for objector)
- (9) Dixon v. Cornerstone Housing Corp., United States District Court for the Northern District of Texas, Civil Action No. 3-98:CV:2129-R (counsel for class) CERTIFIED
- (10) Fink v. Daniels & Norelli, P.C., United States District Court for the Northern District of Texas, Civil Action No. B-02-051 (counsel for class)
- (11) Foster v. Check Alert Systems, Inc., United States District Court for the Southern District of Texas Civil Action B-02-196 (counsel for class)
- (12) Frank v. Southern California Edison Co., United States District Court for the Central District of California, No. ED CV 00-413 VAP (AIJX) (counsel for class) CERTIFIED
- (13) *Galindo v. Billing Information Concepts, Inc.*, District Court of Bexar County, Texas, No. 97-CI-01864 (counsel for class)
- (14) *Garcia v. Schreiber & Associates*, United States District Court for the Southern District of Texas, Civil Action No. B-99-92 (counsel for class)
- (15) *Gardner v. Wells Fargo Bank,* United States District Court for the Northern District of Texas (counsel for class and class representative) CERTIFIED
- (16) General Motors Corp. v. Bloyed, 916 S.W.2d 949 (Tex. 1996) (counsel for objectors)
- (17) *Gracia v. Wal-Mart Stores, Inc.*, United States District Court for the Southern District of Texas, Civil Action No. B-01-171 (counsel for class)
- (18) *Halliburton v. NationsBank Mortgage Corp.*, District Court of Llano County, Texas, Cause No. 11,725 (counsel for class)
- (19) In re Ocwen Federal Bank FSB Mortgage Servicing Litigation, United States District Court for the Northern District of Illinois, MDL No. 1604 (counsel for class)
- (20) *Johnston v. Universal Guaranty Life Insurance Co.,* United States District Court for the Central District of Illinois, Case Number 3:99-CV-03015 (counsel for class)
- (21) Lewis v. Fleet Mortgage Group, United States District Court for the Northern District of Texas, Civil Action Number 96-CV-630 (counsel for class)

- (22) *Luther v. Moreno Valley Honda*, Riverside County Superior Court, Case No. 363124 (counsel for class) CERTIFIED
- (23) *Pena v. National Credit Adjusters*, District Court of Llano County, Texas, Civil Action No. B-03-022 (counsel for class)
- (24) Purdie v. ACE Cash Express, Inc., United States District Court for the Northern District of Texas, Civil Action No. 3-01 CV 1754-L (counsel for class) CERTIFIED
- (25) Ramirez v. Green Tree Financial Services Corp, United States District Court for the Northern District of Texas, Civil Action No. 3-97:CV:2699-H (counsel for class)
- (26) Reed v. Citibank (South Dakota), N.A., United States District Court for the Northern District of Texas, Civil Action No. 3-98-CV-2453-T (counsel for class)
- (27) Remeley v. Etan General, Inc., United States District Court for the Northern District of Texas, Civil Action No. 3-01:CV:2658-K (counsel for class) CER-TIFIED
- (28) Ryder Scott Oil Co. v. General Motors Corp, District Court of Wichita County, Texas, No.149,653-A (counsel for class) CERTIFIED
- (29) Sanchez v. WCI Financial Services, Inc., United States District Court for the Southern District of Texas, Civil Action Number B-99-011 (counsel for class)
- (30) Scalf v. City of Arlington, District Court of Tarrant County, Texas, No. 352-187633-01011 (counsel for class)
- (31) Shipman v. MET-Rx USA, Inc., District Court of Johnson County, Texas, Cause Number 249-310-98 (counsel for class) CERTIFIED
- (32) Sibley v. Diversified Collection Services, Inc., United States District Court for the Northern District of Texas, Civil Action No. 3-96:CV:0816-L (counsel for class)
- (33) Singleton v. Ferolito, Vultaggio & Sons, Los Angeles County Superior Court, Case No., BC 288 754 (counsel for class)
- (34) Stanley v. Wal-Mart Stores, Inc., 839 F.Supp. 430 (N.D. Tex. 1993) (counsel for class)
- (35) Vogeley v. NationsBanc Corp., United States District Court for the Northern District of Illinois, Civil Action Number No. 94 C 5814 (counsel for objector)

- (36) York v. JC Penney & Commonwealth General Corp., District Court of Nueces County, Texas No. 13-02-00622-CV (counsel for class) CERTIFIED
- 12. I am recognized as a national expert on consumer class action issues, with particular attention to settlements. I have spoken and written numerous times on class action issues, including the following articles and book chapters on class actions.
 - (1) H. Newberg & A. Conte, NEWBERG ON CLASS ACTIONS (4th ed. 2002) (contributing editor)
 - (2) CONSUMER CLASS ACTIONS (National Consumer Law Center, 5th ed.) (contributing author)
 - (3) SURVEY OF STATE CLASS ACTION LAW (American Bar Association 2006) (contributor)
 - (4) NAT'L ASS'N OF CONSUMER ADVOCATES, STANDARDS AND GUIDELINES FOR LITIGATING AND SETTLING CONSUMER CLASS ACTIONS (Rev. Ed. 2006; original version published at 176 F.R.D. 375 (1998) (principal author)¹
 - (5) Representing Consumers: Ethical and Practical Considerations in the Attorney-Client Relationship, CONSUMER & PERSONAL RIGHTS LITIGATION VOL. VIII, NOS. 1-2 (American Bar Association 2004), reprinted in BEST OF COMMITTEE PERIODICALS (American Bar Association 2004)
 - (6) Settlement Class Actions—Part Two: The Texas Supreme Court's General Motors Decision, CLASS ACTIONS & DERIVATIVE SUITS, Vol. 6, No. 2 (American Bar Association, Spring 1996)
 - (7) THE PRACTICE OF CONSUMER LAW (National Consumer Law Center) (coauthor)
 - (8) UNFAIR AND DECEPTIVE ACTS AND PRACTICES (National Consumer Law Center, 5th ed.) (contributing author)
 - (9) Multistate and Nationwide Class Actions for State Law Claims, from the Plaintiff's Perspective (American Bar Association 2004) (co-author)
 - (10) Class Action Litigation Developments Shifting Sands or Firm Foundation? ADVANCED COMMERCIAL AND CONSUMER LAW (State Bar of Texas 1999)

The original version of these Guidelines may be found at 176 F.R.D. 375. The revised standards have not yet been published in F.R.D., but are available at http://www.naca.net/_assets/media/RevisedGuidelines.pdf. I will refer to these as the "NACA Guidelines." I was one of three principal drafters of the original Guidelines and was the sole principal drafter of the revised Guidelines.

- (11) A Primer on Class Actions in Texas, STATE BAR COLLEGE "SUMMER SCHOOL" (State Bar of Texas 2001)
- (12) Question: Is a Settlement Class Subject to All Rule 23 Requirements? Answer: "Yes and No," Says the Supreme Court, CONSUMER ADVOCATE, Vol. 3, No. 3 (May/June 1997)

My Curriculum Vitae lists my other publications not related to class actions.

- 13. I have served as an expert witness in numerous class action cases, including:
 - (1) Ameris v. Consumer Credit Counseling Service of Greater Dallas, Inc., District Court of Dallas County, Texas, No. 97-00558-D (consumer perceptions and class action certification)
 - (2) Bayhylle v. Jiffy Lube International, Inc., District Court of Cherokee County, Oklahoma, Case No. CJ-2002-352 (consumer perceptions and class action certification); expert testimony cited with approval by appellate court, 146 P.3d 856, 860 (Okla. Civ. App. 2006)
 - (3) Boehr v. Bank of America, United States District Court for the District of Arizona, No. Civ-99 22 65 PHX RCB (class action certification)
 - (4) Campbell v. Airtouch Cellular, Superior Court of San Francisco County, California, Case No. GIC 751725 (class action certification)
 - (5) Chavez v. Netflix, Inc., Superior Court of San Francisco, California, No. CGC-04-434884 (consumer behavior and class action certification)
 - (6) Community Bank of Northern Virginia and Guaranty National Bank of Tallahassee Second Mortgage Litigation, United States District Court for the Western District of Pennsylvania, No. 03-0425 (class action certification)
 - (7) Courville v. UDR Western Residential, Inc., County Court at Law of Dallas County, Texas, No. CC-00-01619-A (utility regulation and class action certification)
 - (8) *Dotson v. Bell Atlantic-Maryland, Inc.*, Circuit Court for Prince George's County, Maryland, No. CAL 99-21004 (class action settlement)
 - (9) Figueroa v. Sharper Image Corp., United States District Court for the Southern District of Florida, Case No. 05-21251-CIV (class action settlement); expert testimony cited with approval in reported opinion: 517 F.Supp.2d 1292, 1309 -1310 (S.D.Fla. 2007)
 - (10) *Hughes v. American Health & Life Ins. Co.*, Circuit Court of the State of Alabama, No. CV 96-615 (class action settlement)

- (11) *In re Mexico Money Transfer Litigation*, United States District Court for the Northern District of Illinois, No.98-C-2407 (class action certification)
- (12) Levin v. UDR Residential, Inc., District Court of Tarrant County, Texas, No. 348-174435-98 (utility regulation and class action certification)
- (13) Liles v. American Corrective Counseling Services, Inc., United States District Court for the Southern District of Iowa, No. 4-00-CV-10487 (class action certification)
- (14) Milkman v. American Travellers Life Insurance Company et al., Case No. 03775, Philadelphia Court of Common Pleas (2002) (class action settlement)
- (15) Sincal v. CMH Parks, Inc., District Court of Denton County, Texas, No. 98-30469-211 (utility regulation and class action certification)
- (16) *Thompson v. TCI Cablevision of Washington, Inc.*, Superior Court of Washington, No. 94-2-00243-2 (class action certification)
- (17) Wilson v. Massachusetts Mutual Life Insurance Co., First Judicial District Court, State of New Mexico, No. D-101-CV 98-02814 (class action certification and settlement)

DECLARATION

I declare under penalty of perjury that the foregoing is true and correct and that I am competent to testify thereto.

Dated October 17, 2008, in Dallas, Texas.

STEPHEN GARDNER

Declarant

EXHIBIT 1

STEPHEN GARDNER CURRICULUM VITAE

Curriculum Vitae STEPHEN GARDNER

5646 Milton Street, Suite 211 Dallas, Texas 75206 214-827-2774 (voice) 214-827-2787 (fax) sgardner@cspinet.org (email)

EDUCATION

University of Texas at Austin, B.A. Special Honors August 1972

Law University of Texas School of Law, J. D. December 1975

BAR MEMBERSHIPS

State Bars United States Supreme Court 1980

Texas 1976 New York 1983 District of Columbia Bar 2006

United States Courts of Appeals

Second Circuit 1984 Third Circuit 2006 Fifth Circuit 1978 Seventh Circuit 1999 Eighth Circuit 1990 Ninth Circuit 1993 Eleventh Circuit 2002 District of Columbia Circuit 1988

United States District Courts

Arkansas, Eastern District, 1986 Arkansas, Western District, 1986 Illinois, Central District, 1999 Illinois, Northern District, 1999 New York, Eastern District, 1983 New York, Southern District, 1983 Texas, Western District, 1977 Texas, Northern District, 1984 Texas, Southern District, 1993 Texas, Eastern District, 2002

POSITIONS HELD

Center for Science in the Public Interest August 2004-present Dallas, Texas

Director of Litigation for CSPI, the foremost health advocacy group in the country. One of its main goals is to represent the public interest before regulatory, judicial and legislative bodies on food, alcohol, health, the environment, and other issues.

National Consumer Law Center

August 2002-July 2006

Boston, Massachusetts

Of counsel to the Center, providing advice to other lawyers who request assistance from the Center, including both legal consulting and expert witness testimony.

Law Office of Stephen Gardner, PC

January 1992-August 2004

Dallas, Texas

Private practice focusing on consumer rights litigation and expert testimony, primarily class actions. Areas of litigation included predatory lending, deceptive credit card practices, auto fraud, unfair and deceptive insurance practices, debt collection abuse, and other unfair and deceptive business practices.

Assistant Dean for Clinical Education and Visiting Assistant Professor of Law

August 1992-August 1995

School of Law Southern Methodist University Dallas, Texas

Classroom teaching and direct supervision of law student attorneys, who provide legal services to low-income people as part of the SMU Civil Clinic. Primary areas of representation were consumer protection and employee rights.

Assistant Attorney General

November 1984-January 1992

State of Texas Dallas, Texas

As the assistant attorney general in charge of the Dallas Regional Office, supervised the work of legal and professional staff, as well as handling a sizable consumer protection caseload. The office's source of primary jurisdiction is the Texas Deceptive Trade Practices Act, which covers all false, misleading, or deceptive practices, including consumer credit, false advertising, and hazardous products.

Assistant Attorney General

November 1982-November 1984

State of New York New York, New York

As an assistant attorney general in the Bureau of Consumer Frauds and Protection, represented the interests of consumers in a wide variety of cases. Areas of involvement included deceptive practices, misleading advertising, overcharging tenants under New York rent stabilization laws, Truth in Lending, and electronic fund transfers.

Director, Office of the Students' AttorneyUniversity of Texas
Austin, Texas

As director of the office, responsible for a staff of approximately 20 full- and part-time employees. Along with two other attorneys and several law clerks, practiced a wide variety of civil litigation, concentrated in consumer and landlord-tenant law. In addition, taught a course designed to increase lay awareness of day to day legal problems and issues; guest-lectured to University classes, speaking to some 2,000 students yearly; and, as another means of making people aware of their legal rights and responsibilities, wrote a legal column for the University paper, *The Daily Texan*.

Legal Aid Society of Central Texas Austin, Texas

January 1976-October 1981

As a staff attorney, represented low income people in the consumer law area, concentrating on credit disclosure laws, deceptive trade practices, and debt collection abuses. In the course of representing clients, practiced in trial and appellate courts, both state and federal.

PROFESSIONAL HONORS AND ACTIVITIES

Board of Governors of the Federal Reserve System, Consumer Advisory Council, 1986-1989

Congress created the 30-member Council to advise the Board and its staff on issues affecting consumer credit.

Consumers Union of U.S., Inc, Board of Directors, 1997-2000

Consumers Union is the publisher of *Consumer Reports*.

Center for Science in the Public Interest, Nutrition Action Hall of Fame, 1991

This honor was based on "crusading efforts to halt deceptive labeling and advertising of foods and to inspire other law enforcement officials to do the same."

National Association of Attorneys General "Marvin Award," 1988

This award is given annually to individuals who demonstrate "outstanding leadership, expertise, and achievement" in advancing the goals of the Association.

National Association of Consumer Advocates, Member of Board of Directors, 1996-2002; Chair Emeritus, 2002-present

The Association is active in consumer protection matters. In the past, it has provided Congressional testimony; filed *amicus curiae* briefs in numerous courts, including the United States Supreme Court; and engaged in administrative advocacy before federal agencies considering regulations affecting consumer rights. Membership is limited to lawyers and others who focus on consumer advocacy.

National Consumer Law Center, Consumer Law Fellow, 1980

The fellowship involved researching and writing in the consumer law field, primarily submitting comments to the Federal Trade Commission's proposed Credit Practices Rule and the Federal Reserve Board's amendments to Regulation Z pursuant to the Truth in Lending Simplification Act.

Texas Board of Legal Specialization, Certification in Civil Trial Law, 1989-present

Certification is given to those attorneys licensed in Texas who demonstrate substantial involvement and special competence in civil trial law, and is based on references, recommendations, extent of practice, and a written exam.

Who's Who in America (multiple years)

Who's Who in American Law (multiple years)

SIGNIFICANT PUBLICATIONS

CAVEAT VENDOR, State Bar of Texas (editor 1980-1982)

Class Action Litigation Developments — Shifting Sands or Firm Foundation? ADVANCED COMMERCIAL AND CONSUMER LAW (State Bar of Texas 1999)

CONSUMER CLASS ACTIONS (National Consumer Law Center, 5th ed.) (contributing author)

Consumer Credit in the Year 2000 (Phillips Business Information 1993)

Consumer Credit Counseling Services: Current Practices and Proposals for Change, Vol 13, Nos. 1 & 2, ADVANCING THE CONSUMER INTEREST 30 (2001)

Credit Reports: Basic Rights and Responsibilities of Creditors and Consumers, CONSUMER FINANCE LAW QUARTERLY REPORT, Vol. 59 No. 3, 248 (Conference on Consumer Finance Law Fall 2005)

Credit Reports: Creditors' Rights and Responsibilities, ADVANCED CREDITORS' RIGHTS (State Bar of Texas 1996)

Credit Reports: In and Out of Bankruptcy Court, ADVANCED CONSUMER BANKRUPTCY (State Bar of Texas 1996)

DTPA: Current and Projected Issues, ADVANCED PRACTICE POINTERS AND TRIAL TIPS (Texas Trial Lawyers Ass'n 1992)

Examination, Options, and Solutions: Socratic Method, AMERICA'S FOODS: HEALTH MESSAGES AND CLAIMS (Tillotson ed. 1993) (panelist)

Federal Consumer Law Update, ADVANCED DTPA/CONSUMER/INSURANCE LAW (State Bar of Texas 1997)

How Green Were My Values: Regulation of Environmental Marketing Claims, UNIVERSITY OF TOLEDO LAW REVIEW, Vol. 23, No. 1 (1991)

Legislative Developments in Landlord/Tenant Relations, REAL ESTATE LAW (State Bar of Texas 1980)

Litigation as a Tool in Food Advertising: A Consumer Advocacy Viewpoint, LOYOLA LAW RE-VIEW, Vol. 39, No. 1 (2006)

Lost in the Supermarket: Consumer Confusion and Marketing Mania, in NUTRITION LABELING HANDBOOK 373 (Shapiro ed., 1995)

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A Primer on Class Actions in Texas, STATE BAR COLLEGE "SUMMER SCHOOL" (State Bar of Texas 2001)

Privacy and Debt Collection Implications of the Fair Credit Reporting Act and the 2003 FACT Act, CONSUMER FINANCE LAW QUARTERLY REPORT, Vol. 58, Nos. 1-2, 46 (Conference on Consumer Finance Law, Spring-Summer 2004)

Question: Is a Settlement Class Subject to All Rule 23 Requirements? Answer: "Yes and No," Says the Supreme Court, CONSUMER ADVOCATE, Vol. 3, No. 3 (May/June 1997)

Representing Consumers: Ethical and Practical Considerations in the Attorney-Client Relationship, Consumer & Personal Rights Litigation Vol. VIII, Nos. 1-2 (American Bar Association 2004), reprinted in Best of Committee Periodicals (American Bar Association 2004)

See Dick and Jane Sue: A Primer on State Consumer Protection Laws, PRODUCT DISTRIBUTION AND MARKETING (American Law Institute, 1991; revised 1992)

Settlement Class Actions—Part Two: The Texas Supreme Court's General Motors Decision, CLASS ACTIONS & DERIVATIVE SUITS, Vol. 6, No. 2 (American Bar Association, Spring 1996)

TEXAS PRACTICE GUIDE (State Bar of Texas, 2d ed. 1985) (co-author)

THE PRACTICE OF CONSUMER LAW (National Consumer Law Center) (co- author)

The Impact of International Trade Agreements on Consumer Rights, CONSUMER FINANCE LAW QUARTERLY REPORT, Vol. 59, Nos. 1-2, 90 (Conference on Consumer Finance Law Spring-Summer 2005)

The Texas Attorney General and Consumer Protection: I'm from the Government and I'm Here to Help You, COMPREHENSIVE CONSUMER LAW (State Bar of Texas 1994)

UNFAIR AND DECEPTIVE ACTS AND PRACTICES (National Consumer Law Center, 6th ed.) (contributing author)

MAJOR REPORTED LITIGATION

Abrams v. Cohen, 473 N.Y.S. 2d 98 (New York County 1983)

This case of first impression established that it is illegal under New York law to sue on a consumer debt except in the county where the consumer resided or in which the debt was incurred.

Alaska v. Department of Transportation, 868 F.2d 441 (D.C. Cir. 1989)

Twenty-seven attorneys general sued the Department of Transportation for illegal promulgation of a rule allowing deceptive advertising by airlines. Served as lead counsel.

General Motors Corp. v. Bloyed, 916 S.W.2d 949 (Tex. 1996).

Texas Supreme Court rejected trial court's approval of class action settlement involving General Motors trucks with dangerous side-saddle fuel tanks.

Kellogg v. Morales, 763 F.Supp. 1369 (N.D. Tex. 1991), *aff'd* 940 F.2d 1530 (5th Cir. 1991)

In this case, a federal district court affirmed the right of the State of Texas to regulate disease-preventative claims for foods.

Morales v. Trans World Airlines, Inc., 112 S.Ct. 2031 (1992)

Briefed and argued this case before the United States Supreme Court. Primary issue was preemption of state consumer protection laws by the Federal Aviation Act.

Rodriguez v. Sarabyn, 129 F.3d 760 (5th Cir. 1997)

The Fifth Circuit held that (1) an employer may be held liable for intentional torts such as defamation committed by an employee and (2) this rule applies equally to the federal government as it would to a private employer.

State of Texas v. Mother and Unborn Baby Care of North Texas, Inc. d/b/a Problem Pregnancy Center, 749 S.W.2d 533 (Tex. App.—Fort Worth 1988), writ denied (Tex. Sup. 1988), cert. denied mem., 109 S.Ct. 2431 (1989)

A Fort Worth jury found that this corporation had deceptively operated a right-to-life center by advertising it as an abortion clinic, with the intent to trap unwary pregnant women. Affirmed on appeal.

Upjohn Co. v. Freeman, 906 S.W.2d 92 (Tex. App.—Dallas 1995)

In an intervention on behalf of Public Citizen, this case affirmed the right of public access to numerous documents relating to the safety of the drug Halcion that were produced in discovery and at the trial of a private negligence and products liability lawsuit.

EXPERT WITNESS

Ameris v. Consumer Credit Counseling Service of Greater Dallas, Inc., District Court of Dallas County, Texas, No. 97-00558-D (consumer perceptions and class action certification)

Bayhille v. Jiffy Lube International, Inc., District Court of Cherokee County, Oklahoma, Case No. CJ-2002-352 (consumer perceptions and class action certification); expert testimony cited with approval by appellate court, 146 P.3d 856, 860 (Okla. Civ. App. 2006)

Bloom v. Herbalife International Distribution, Inc., Superior Court of San Diego, California, No. GIC-731141 (food and drug law)

Boehr v. Bank of America, United States District Court for the District of Arizona, No. Civ-99 22 65 PHX RCB (class action certification)

Campbell v. Airtouch Cellular, Superior Court of San Francisco County, California, Case No. GIC 751725 (class action certification)

Chavez v. Netflix, Inc., Superior Court of San Francisco, California, No. CGC-04-434884 (consumer behavior and class action certification)

Community Bank of Northern Virginia and Guaranty National Bank of Tallahassee Second Mortgage Litigation, United States District Court for the Western District of Pennsylvania, No. 03-0425 (class action certification)

Courville v. UDR Western Residential, Inc., County Court at Law of Dallas County, Texas, No. CC-00-01619-A (utility regulation and class action certification)

Dotson v. Bell Atlantic—Maryland, Inc., Circuit Court for Prince George's County, Maryland, No. CAL 99-21004 (class action certification)

Figueroa v. Sharper Image Corp., United States District Court for the Southern District of Florida, Case No. 05-21251 CIV 21004, expert testimony cited with approval in reported opinion: 517 F.Supp.2d 1292, 1309 -1310 (S.D.Fla. 2007) (class action settlement)

Gosselin v. Nitro 2 Go, Inc., et al., Case No. RIC 389336, Superior Court of Riverside County, California (consumer perceptions and food and drug law)

Groveman v. Trans Union Corporation, United States District Court for the Northern District of Texas, Civil Action No. 3:95-CV-2067-X (credit reports)

Hendricksen v. Metabolife International, Inc., Superior Court of San Bernadino County, California, No. RCV57282 (food and drug law)

Hughes v. American Health & Life Ins. Co., Circuit Court of the State of Alabama, No. CV 96-615 (class action settlement)

In re Mexico Money Transfer Litigation, United States District Court for the Northern District of Illinois, No.98-C-2407 (class action certification)

Levin v. UDR Residential, Inc., District Court of Tarrant County, Texas, No. 348-174435-98 (utility regulation and class action certification)

Liles v. American Corrective Counseling Services, Inc., United States District Court for the Southern District of Iowa, No. 4-00-CV-10487 (class action certification)

McDonald's Corp. v. Steel, Royal Courts of Justice, London, England, No. 1990-M-NO.S724 (consumer perceptions and nutrition labeling)

Milkman v. American Travellers Life Insurance Company et al., Case No. 03775, Philadelphia Court of Common Pleas (2002) (class action settlement)

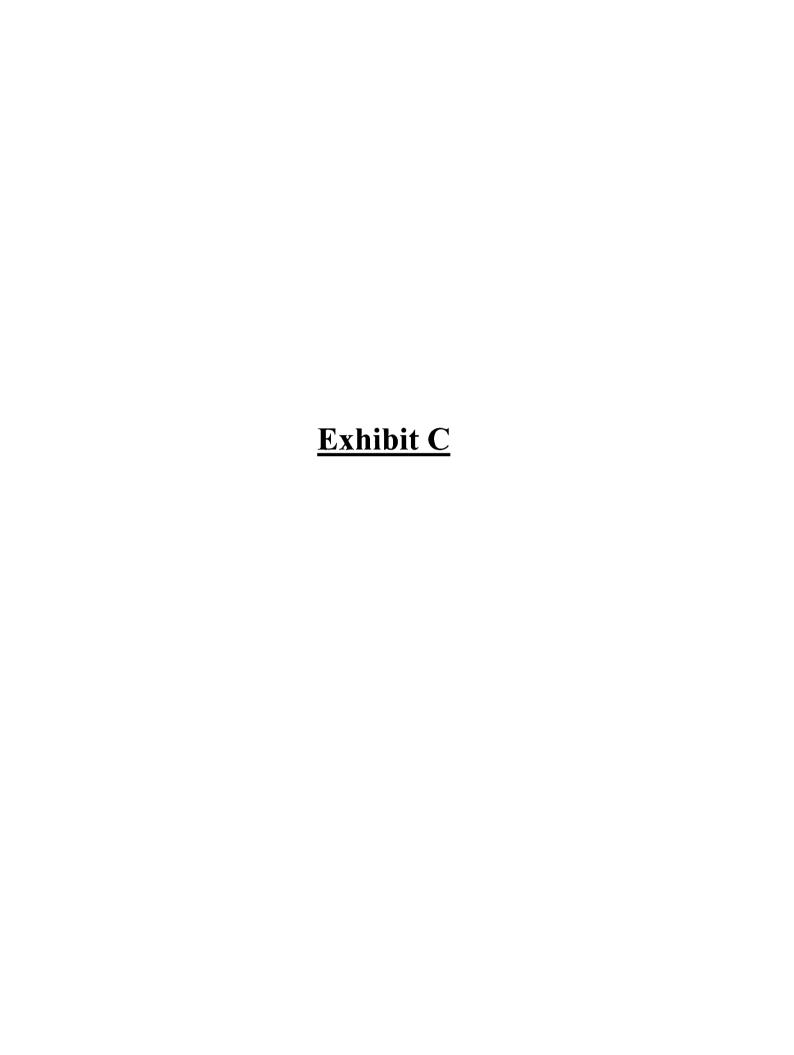
Porter v. Laci Le Beau Corp., Superior Court of San Francisco, California, No. 531430-7 (food and drug law)

Record v. Bowser Oaks Homeowners' Ass'n, District Court of Dallas County, Texas, No. 95-12304-M (debt collection)

Sincal v. CMH Parks, Inc., District Court of Denton County, Texas, No. 98-30469-211 (utility regulation and class action certification)

Thompson v. TCI Cablevision of Washington, Inc., Superior Court of Washington, No. 94-2-00243-2 (class action certification)

Wilson v. Massachusetts Mutual Life Insurance Co., First Judicial District Court, State of New Mexico, No. D-101-CV 98-02814 (class action certification and settlement)



WILLIAMS CUKER BEREZOFSKY FIRM BIOGRAPHY

Williams, Cuker Berezofsky maintains offices in Philadelphia, Pennsylvania and Cherry Hill, New Jersey. The firm has extensive experience handling complex plaintiff litigation, in both class action and individual contexts, in a variety of practice areas. These areas include consumer protection, products liability. environmental, pharmaceutical and toxic tort litigation, employment discrimination and civil rights. The firm has served as lead counsel in a number of cases which have led to developments or changes in existing substantive law, including cases establishing the cognizability of medical monitoring damages under Pennsylvania law, Merry v. Westinghouse, 684 F.Supp. 847 (M.D. Pa. 1988), the existence of a private cause of action under the Pennsylvania Hazardous Sites Cleanup Act. Toole v. Gould, Inc., 764 F.Supp. 985 (M.D. Pa. 1991), and the responsibility of real estate developers to advise New Jersey residential purchasers of the proximity of landfills to the homes they purchase, Strawn v. Canuso, 140 N.J. 43 (1995) and the right of Vietnam Veterans to sue for injuries due to Agent Orange exposure. Stephenson v. Dow Chemical, 273 F.3d 249 (2d Cir. 2001) aff'd 539 U.S. 111 (2003). A sampling of other cases the firm has had a lead role in are as follows:

Merry v. Westinghouse, 697 F.Supp. 180, (M.D. Pa. 1988)

(Superfund); Merry v. Westinghouse, 684 F.Supp. 847, (medical monitoring/water contamination)(M.D. Pa. 1988); Lutz v. Chromatex, 718 F.Supp. 413 (water contamination)(M.D. Pa. 1989); Lutz v. Chromatex, 725 F.Supp. 258, (M.D. Pa. 1989); Lutz v. Chromatex, 730 F.Supp. 1328, (M.D. Pa. 1990); Toole v. Gould, Inc., 750

F.Supp. 1233, (M.D. Pa. 1991) (lead poisoning); Toole v. Gould, Inc., 764 F.Supp. 985, (M.D. Pa. 1991) (lead poisoning); Flick v. Borg-Warner Corp., 892 F.2d 285, ERISA (3d Cir. 1990); Dean v. Handy & Harman, 961 F. Supp. 798 (MD. Pa 1997) (work place toxic exposure); Pestinger v. Pennsylvania Office of Vocational Rehabilitation, 11 Nat'l Dis. Law Rptr. ¶60 (Ed. Pa. 1997); Smith v. Holtz, et al., 87 F.3d 108, (3d Cir. 1996) (civil rights); Hawkins v.Leslie's Poolmart, 184 F.3d 244 (3d Cir. 1999); Incollingo v. RCA, et al., U.S.D.C. or Dist. of N.J., C.A. No. 87-4263, Rodriguez, J. [Real Estate Fraud]; Goodman v. Pearlstein, Phila., CCP; Dec. Term, 1985; No. 553 [Consumer Protection]; Duboff v. Smith-Kline, Phila., CCP; Dec. Term, 1990; No. 5004 [Consumer Protection]; Arbogast v. Owens, U.S.D.C., Mid. Dist. Pennsylvania, C.A. No. 1:CV-91-1403. Rambo, J. (Eighth Amendment; prisoners' rights]; Tracy v. Aamco, Phila., CCP; Oct. Term, 1990; No. 4840 [Consumer Protection]; Snodgrass v. Mayerfeld, et al., Salem Cty (N.J.) Sup. Ct. No. SLM-L-250-91; Kulp v. Hrivnak, 765 A.2d 796 (2000) (environmental contamination); [Real Estate Fraud/Toxic Tort]; Mauger v. Home Shopping Network, Bucks Cty (Pa.) CP No. 91-9698-14-1 [Consumer Protection]; Fry v. Leech Tool & Dye Co., Crawford County (PA) CP No. A.D. 1990 - 403 [Water Well Contamination/Toxic Tort]; Toms River Children's Cancer Cluster; Brewer v. Ravan, 680 F. Supp. 1176 (M.D. Tenn. 1988) (Superfund); Strawn v. Canuso, 271 N.J. Super.

88 (1994); 140 N.J. 43 (real estate fraud) (1995); Piccolini v. Simons (Superfund) (at least 30 corporate defendants), 686 F. Supp. 1063 (M.D. Pa. 1988); Fried v. Sungard, 900 F. Supp. 758 (Clean Air Act) (E.D. Pa. 1995); Brewer v. Monsanto, 644 F. Supp. 1267 (toxic exposure) (M.D. Tenn. 1986); Vadino, et al. v. American Home Products Corp., et al., Docket No. MID-L-425-98 (MT)(product liability) (Law Division, Middlesex County); Schorr v. Borough of Lemoyne, 265 F.Supp. 2d 488 (MD PA 2003)(civil rights); Schorr v. Borough of Lemoyne, 243 F.Supp. 2d 232 (MD PA 2003)(civil rights); Bianchi v. City of Philadelphia, 183 F.Supp. 2d 726 (ED PA 2002).

The firm has been rated "AV" (highest rating) by Martindale Hubbell. The firm partner's qualifications and experience is set forth below.

Mark R. Cuker

Mark R. Cuker has been a partner with the law firm of Williams, Cuker & Berezofsky since 1985, maintaining a principal focus of his practice in complex plaintiff's litigation.

Mr. Cuker is a 1975 graduate of Villanova University School of Law, where he was an editor of the Law Review and elected to Order of the Coif.

Mr. Cuker's articles have been published in <u>The Pennsylvania Bar</u>

Association Quarterly, <u>The Toxics Law Reporter</u>, <u>The Pennsylvania Law Weekly</u>,

<u>The Philadelphia Daily News</u> and <u>The National Trial Lawyer</u> in addition to <u>The</u>

Villanova Law Review. His most recent articles are:

Medical Professionals Liable for Child Abuse, 19 Pennsylvania Law Weekly, 1301 (1996)

Taming the Super Fund Monster, A Plaintiff's Perspective on Case Management, 10 Toxics Law Reporter 921 (1996)

Caselaw Out of "Wack": The Abuse of Frye to Prove Medical Causation in civil Cases, 23 Pa. Law Weekly 253, 278 (2000)

Off The Trach: Without Greater Freedom to Hear Scientific Expert Opinion, Pennsylvania Risks Core Principles, Pennsylvania Law Weekly, 25 Pennsylvania Law Weekly 732(2002)

Litigation in the 1990's, Brave New World or Same Old Story, National Trial Lawyer, July 1990, p. 17-24

Mr. Cuker has been admitted to the Bars of Pennsylvania (1975), New Jersey (1987), The Third Circuit Court of Appeals (1980), and the Supreme Court of the United States (1980). Mr. Cuker has been rated "AV" (highest rating) by Martindale Hubbell.

Mr. Cuker has represented victims of toxic exposure and unfair business practices in many cases. Most recently, he represented the prevailing party in two landmark consumer cases in the New Jersey Supreme Court, Perez v. Rent a Center, and Muhammad v. County Bank, both decided in 2006, and Thibodeaux v. Comcast, decided by the Pennsylvania Superior Court in 2006. The following is a sampling of other cases which have generated published opinions:

<u>Stephenson v. Dow Chemical Co., et al.,</u> 273 F.3d 249, aff'd 539 U.S. 111 (2003).

Brewer v. Monsanto, 644 F. Supp. 1267 (M.D. Tenn. 1986)

Strawn v. Canuso, 271 N.J. Super. 88 (1994); 140 N.J. 43 (1995).

Incollingo v. Canuso, 297 NJ Super 51 (1997)

Piccolini v. Simons, 686 F. Supp. 1063 (M.D. Pa. 1988)

Fried v. Sungard, 900 F. Supp. 758 (E.D. Pa. 1995)

In addition to the cases listed above, Mr. Cuker has also represented plaintiffs in the following additional class actions and mass torts:

Toms River Childhood Cancer Cluster

Goodman v. Perlstein, Phila. CCP; Dec. Term, 1985; No. 533.

Manookian v. American Express, U.S.D.C. N.J. 89-1224

Mauger v. Home Shopping Network, (Bucks CCP)

Waldeier v. J.G. Wentworth (Phila. CCP)

Afroilan v. AT&T Wireless (Phila CCP)

Tracy v. AAMCO, (CCP Phila.)

Mr. Cuker is a member of the Section of Litigation, the American Bar Association and a member of the National Association of Consumer Advocates and Public Justice. Mr. Cuker has also lectured at continuing legal education seminars in both Pennsylvania and New Jersey on toxic torts.

Michael J. Quirk

Mr. Quirk received his J.D. *cum laude* from the University of Michigan Law School in 1999. He is admitted to practice before the United States Supreme Court, the United States Courts of Appeals for the First, Third, Ninth, and Eleventh Circuits, and the United States District Courts for the District of Columbia and the Eastern District of Pennsylvania. He is a member of the New York, District of Columbia, and Pennsylvania Bars.

Mr. Quirk has been an associate attorney with the law firm of Williams

Cuker Berezofsky since 2006, working on complex plaintiff's litigation with a
principal focus of practice in the areas of consumer rights, class actions, and
appellate litigation. Prior to joining Williams Cuker Berezofsky, Mr. Quirk was a
staff attorney with Trial Lawyers for Public Justice (now "Public Justice"), a national
public interest law firm, in Washington, D.C. He was previously an Equal Justice

Works Fellow with Trial Lawyers for Public Justice. Prior to that and immediately
after graduating from law school, he was the Supreme Court Assistance Project
Fellow with the Public Citizen Litigation Group, also in Washington, D.C., where a
principal focus of his work was on helping prevailing plaintiffs in federal and state
appeals courts in opposing petitions for review by the United States Supreme
Court.

Mr. Quirk was lead counsel who briefed and/or argued for the prevailing plaintiffs in the following cases:

- Muhammad v. County Bank of Rehoboth Beach, Del., 189 N.J. 1 (2006);
- Nagrampa v. Mailcoups, Inc., 469 F.3d 1257 (9th Cir. 2006) (en banc);

- Anderson v. Comcast Corp., 500 F.3d 66 (1st Cir. 2007);
- Tamayo v. Brainstorm USA, 154 Fed. Appx. 564 (9th Cir. Sept. 21, 2005);
- Sanderson Farms, Inc. v. Gatlin, 828 So. 2d 848 (Miss. 2003);
- Dotson v. Bell Atlantic-Md., Inc., 2003 WL 23508048 (Md. Cir. Ct. Nov. 13, 2003).

In addition, Mr. Quirk represented plaintiffs as co-counsel or was *amicus* counsel in the following reported cases:

- Watson v. Philip Morris Companies, Inc., 127 S. Ct. 2301 (2007);
- Buckeye Check Cashing, Inc. v. Cardegna, 546 U.S. 440 (2006);
- Green Tree Fin. Corp. v. Bazzle, 539 U.S. 444 (2003);
- Sprietsma v. Mercury Marine, 537 U.S. 51 (2002);
- Reeves v. Sanderson Plumbing Products, Inc., 530 U.S. 133 (2000);
- In re Orthopedic Bone Screw Prod. Liability Litig., 246 F.3d 315 (3d Cir. 2001);
- Lewallen v. Green Tree Servicing, LLC, 487 F.3d 1085 (8th Cir. 2007);
- Federal Elections Comm'n v. Public Citizen, 268 F.3d 1283 (11th Cir. 2001);
- Ting v. AT&T, 182 F. Supp. 2d 902 (N.D. Cal. 2002), aff'd in part and rev'd in part, 319 F.3d 1126 (9th Cir. 2003);
- Boyd v. Bell Atlantic-Md., Inc., 887 A.2d 637 (Md. 2005);
- Harvey v. Kaiser Found. Health Plan, 805 A.2d 1061 (Md. 2002);
- Wells v. Chevy Chase Bank, 768 A.2d 620 (Md. 2001);

- Boghos v. Certain Underwriters at Lloyd's, 109 Cal. App. 4th 1728 (2003);
 rev'd, 115 P.3d 68 (Cal. 2005);
- Thibodeau v. Comcast Corp., 912 A.2d 874 (Pa. Super. 2006).

Mr. Quirk is co-author of the first five editions of *Consumer Arbitration*Agreements: Enforceability and Other Topics (NCLC and TLPJ Foundation, 5th ed. 2007), which is part of the National Consumer Law Center's Consumer Credit and Sales Practice Series. He was a contributor to the National Association of Consumer Advocates— Revised Standards and Guidelines for Litigating and Settling Consumer Class Actions (2006). He also has authored or co-authored articles published in Trial magazine, Clearinghouse Review, and various state bar and trial lawyer association publications. In addition, he has delivered speeches on consumer and worker rights issues at conferences of the Association of Trial Lawyers of America, National Consumer Law Center, National Employment Lawyers Association, Hispanic National Bar Association, Equal Justice Works, National Association of Consumer Agency Administrators, West Virginia Judicial Education Conference, Legal Services of New Jersey, and various state trial lawyer associations.