



## Women's Bar Association of Illinois

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## The 95th Annual Installation Dinner Witnessing History in the Making *by Deanna R. Blair*



The WBAI held its 95th Annual Installation Dinner on June 11, 2009, in the Grand Ballroom of the Chicago Hilton Towers. Hundreds of judges, attorneys, politicians and friends of the WBAI gathered to celebrate the installation of Honorable Patrice Ball-Reed as the WBAI's new president, and to support the new WBAI officers and directors.

Annual Dinner Committee Chair Lori G. Levin commenced the proceedings by welcoming committee members and introducing esteemed guests. Outgoing president, Honorable Jeanne M. Reynolds, then spoke, taking a moment to honor and remember our much loved Honorable Sandra R. Otaka, a well-respected jurist and active member of the legal community. Judge Reynolds presented the WBAI Service Award to K. Stephen Anderson, in recognition of his 21 years of service as staff officer of the Illinois State Bar Association. Mr. Anderson was appointed editor of the ISBA Bar News in 1991.

Judge Reynolds then warmly introduced Judge Ball-Reed, recounting Judge Ball-Reed's many years of service to the legal community and to the WBAI. Judge Ball-Reed was sworn in by Honorable Jane Louise Stuart. Judge Ball-Reed accepted her new office and thanked her family and friends for their ongoing support.

Judge Ball-Reed selected the theme for her presidency: 95 Years of Excellence: Women Connecting Women to Opportunities. Judge Ball-Reed's theme is a natural extension of her life story and career-long dedication to empowering her peers by acting as a bridge and encouraging participation in a wide range of diverse community and national organizations. Judge Ball-Reed has centered her career on service to her community and the legal profession, while remaining committed to her family.

Following Judge Ball-Reed's remarks, Federal Chief Judge James F. Holderman gave a special tribute to the newly installed president. Next, Honorable Timothy C. Evans, Chief Judge of the Circuit Court of Cook County, installed the 2009-2010 Officers and Board of Directors. The oath of office was given to the following WBAI Officers: Kathryn Gallanis Matern, First Vice President; Deane B. Brown, Second Vice President; Michelle M. Kohut, Treasurer; Karina H. DeHayes, Financial Secretary; Eugena Whitson-Owen, Corresponding Secretary; and Jessica Arong O'Brien, Recording Secretary. The oath of office was also given to the following WBAI Board of Directors: Kristin N. Barnette, Deanna R. Blair; Vickie Voukidis Blum; Sarah R. Breitlander; Navdeep Gill; Jennifer P. Irmen; Adria Mossing; RoxAnne Rochester; Rosa Tumialan; and Karie Valentino.

The Women With Vision Award was then presented to the keynote speaker, Hermene Hartman, by Honorable William Hooks. The Women With Vision Award is presented annually to honor and recognize women who have demonstrated visionary approaches in their professional endeavors and who have made a contribution to the well-being and empowerment of women. Ms. Hartman is one of the most significant and influential black women in American publishing. She serves as President and CEO of the Chicago-based Hartman Publishing Group, Inc. Her flagship publication, *N'Digo*, founded in 1989, has the largest African-American newspaper circulation in the nation and the largest alternative newspaper circulation in Chicago.

The WBAI extends a special thanks to the event's platinum sponsors and donors: Jenner & Block LLP, Motorola and Romanucci & Blandin, LLC, as well as to all those who purchased tables and attended the event. The WBAI also thanks the Annual Dinner Committee Chairs, Honorable Patricia Brown Holmes, Lori G. Levin, and Jessica Arong O'Brien, as well as the members of the Annual Dinner Committee.

## 95th Installation Dinner



# 2009 Fall Edition





# 2009 Fall Edition







## **PRESIDENT'S MESSAGE** *BY JUDGE PATRICE BALL-REED*

Welcome to the 2009–2010 bar year. I am humbled and honored to serve as President of the Women's Bar Association of Illinois this year. I look forward to working with the board, members, other bar associations and the larger legal community. The bar year began with the Annual Installation dinner on June 11, 2009. The dinner was a celebration of our ninety-five years of existence. We have come a long way from 1914 when nine women in the Chicago metropolitan area created an organization to promote the interests and welfare of women lawyers and to aid in the enactment of legislation for the common good and the administration of justice. We continue that tradition as well, ensuring the professional development and career advancement of our members as we prepare for the 100-year celebration in 2014.

The dinner was a great opportunity for me to have family, friends and colleagues in one place. It was a very festive occasion. The event was much more exciting than I could have imagined six years ago when I began my journey to the Presidency. In this first newsletter of the 2009-10 bar year, I want to thank several people for the installation dinner. I must thank the Co-chairs, Patricia Brown Holmes, Lori Levin and Jessica O'Brien as well as the 58 members of the committee for a beautiful and memorable installation dinner. Thank you to the sponsors and people who purchased tickets this year. We hope to maintain the same level of support for our events this year and beyond. Thanks also to Judge Timothy Evans for coming out to swear in the Officers and the Board of Directors. He has been there to help us for several years and one of these years he may get to finish his dinner. Thanks to my keynote speaker, Hermene Hartman, who provided insights and recommendations for us on business issues that they impact attorneys and women lawyers in particular. Thank you to Judge Jane L. Stuart, my friend, mentor and colleague, for swearing me in as President. I have known her for over 20 years and she has always provided good advice. Thank you to Judge James Holderman for his contributions as Poet Laureate of the WBAI and to Paula Holderman for acting as Co-chair of any project that we ask of her. I am also grateful to Judge Jeanne Reynolds, my friend and colleague, for passing to me the torch of such a dynamic and awesome organization.

There were several highlights at the dinner. The one most memorable for me was the presence of Judge Odas Nicholson. Although she was tired, she was committed to attending the dinner. Her spirit and inspiration motivated me to become President of the WBAI. She was the first African American to serve as President over 30 years ago. I am the second African American to serve in ninety years. A committee has been created to discuss and address these kinds of issues. This committee will take the initiative on projects to expand our base of leadership for the future.

As I indicated at the dinner, the theme for this year is "95 Years of Excellence: Women Connecting Women to Opportunities." There are three areas that I think will help us promote this theme. The first area is advocacy. Women lawyers advocate for their clients. Many women advocate for their families and children. We need to work on advocating for ourselves. During the year, we will seek to enhance our advocacy skills through panel discussions, projects and a road trip to Springfield. The program book from the dinner had several contacts listed to find the resources and information you might need as you go forward to advocate for yourselves. The second area is business development and office management. Many lawyers can practice law but they don't have the ability operate the business side of their practice. How to attract and retain clients? How to manage the office? How to hire and supervise personnel? We have reinvigorated the Corporate counsel committee to work on projects to promote the development of business and office management. The third area is exposure for our members. Our committee on Board and Commissions will work to increase the exposure of our members. We are developing a brand for the WBAI which is reflected in the letters of the organization. A Woman's Best Advocate in Illinois is the WBAI. We will promote our organization as the place to go for answers. The most important issue to address this year will be to have fun. Our Social committee has been charged with the task. I think they will make this a marvelous year for us.

Although the bar year has just begun, the past two months have been busy and exciting. Our first activity was a co-sponsorship with the Asian-American Bar Association on Investment 101. We supported CVLS when we participated in Race Judicata. Our very own Laura Caldwell spoke to us about writing novels and her life experiences as a lawyer with a great second career. This event was sponsored by Jenner & Block. The golf outing was sold out and we had a marvelous time. We co-sponsored a panel with the ABA on "Women in the Law: Past, Present and Future." During the ABA meeting, one of our members, Judge Arnette Hubbard, received the Margaret Brent Award. We attended the panel discussion and the dinner to support our member. Our past president, Karen Enright, was honored by the Illinois Board of Trial Attorneys with a reception at the Witt Hotel. It was the place to be. We have expanded our reach to the international arena. Our members participated in an afternoon tea with the Illinois Judicial Council, Black Women Lawyers of Greater Chicago, and the Cook County Bar Association to honor the South African Counsel General for the Midwest and the Minister of Children, Women and Disabled Persons. Each President of the organizations as well as the South African officials are women of color. I was honored to represent the WBAI on the Cable Access Network (CAN-TV). Kathy Hayes of the Women's Corner interviewed me about the WBAI and our activities. We hope to have many more activities that will attract the attention of our members. Please come out and enjoy what we have to offer.

The WBAI has over 20 committees to join and the Women's Bar Foundation, Wilpower, and the Hooton Fund to support. If you have questions, suggestions or ideas, please contact the office or speak with one of our members. This is going to be a great year. Please join us on our journey. I will close with two quotes that have been on my mind this summer. The first is from Daisaku Ikeda. "The important thing is to advance brightly and strive to be victorious each moment, right where we are; to begin something here and now instead of fretting

and worrying over what will happen. This is the starting point for transforming our lives." The second is an e-mail that a friend sent as a morning motivation. "When I woke up this morning lying in bed, I was asking myself: What are some of the secrets of success in life? I found the answer right there, in my very room. The fan said be cool. The roof said aim high. The window said see the world. The clock said every minute is precious. The mirror said reflect before you act. The calendar said be up-to-date. The door said push hard for your goals. Carry a heart that never hates. Carry a smile that never fades. Carry a touch that never hurts. Have a purposeful day!" Please come and join us. We look forward to seeing you this year.

Sincerely, Judge Patrice Ball-Reed

## CO-EDITORS' COLUMN

by Sarah Breitlander and Bonnie McGrath

Welcome to the Fall edition of the WBAI newsletter for the 2009-2010 bar year. As co-editors, we are pleased to once again have such a wide variety of substantive and informational articles in addition to the several postings of positive differences being made by our women colleagues on a day-to-day basis. Women are all too often reluctant to advertise or boast about their many professional accomplishments, and our goal is to recognize the many deserving accolades, professional awards, accomplishments, verdicts, appointments to boards or commissions, publications, new jobs and efforts to rock the status quo. In that spirit, we note that one of the many benefits of WBAI membership is the opportunity to meet other attorneys for the exchange of information and support. Anyone wishing to join the newsletter committee, write an article or submit any newsworthy item should telephone or e-mail us at the contacts listed below. We welcome your efforts!

Substantive Law Articles and CLE Credit

We encourage the submission of substantive law articles to be considered for inclusion in subsequent WBAI newsletters. Not only may we publish your article, but you may earn CLE credits for writing such articles. The MCLE Board of the Supreme Court of Illinois has advised that it will provide CLE credits for anyone "evinced legal scholarship." An important requirement is that the attorney should maintain contemporaneous records of the hours spent on the publication.

Illinois Supreme Court Rule 795(d)(7) states in relevant part the following:

- "Writing law books and law review articles, subject to the following:
- (i) An attorney may earn credit for legal textbooks, casebooks, treatises and other scholarly legal books written by the attorney that are published during the two-year reporting period.
  - (ii) An attorney may earn credit for writing law-related articles in responsible legal journals or other legal sources, published during the two-year reporting period, that deal primarily with matters related to the practice of law, professionalism, diversity issues, mental illness and addiction issues, civility, or ethical obligations of attorneys. Republication of any article shall receive no additional CLE credits

unless the author made substantial revisions or additions.

(iii) An attorney may earn credit toward MCLE requirements for the actual number of hours spent researching and writing, but the maximum number of credits that may be earned during any two-year reporting period on a single publication shall be half the maximum CLE hours required by Rule 794(a) and (d). Credit is accrued when the eligible book or article is published, regardless of whether the work in question was performed in the then-current two-year reporting period. To receive CLE credit, the attorney shall maintain contemporaneous records evincing the number of hours spent on a publication.”

Thus, Illinois attorneys may earn credit for writing substantive law articles. The Supreme Court’s MCLE Rules are available online at the MCLE Board’s web site at [www.state.il.us/court/SupremeCourt/Rules/Art\\_VII/ArtVII.htm#c](http://www.state.il.us/court/SupremeCourt/Rules/Art_VII/ArtVII.htm#c). If you have any questions regarding the legal topics that may be of interest to the WBAI, please feel free to contact Sarah Breitlander at [sbreitlander@vedderprice.com](mailto:sbreitlander@vedderprice.com) or (312) 609-7534.

*Sarah Breitlander is an associate at the law firm of Vedder Price P.C. Previously, Sarah served as law clerk to Illinois Supreme Court Justice Anne M. Burke during her tenure on the Illinois Appellate Court, First District. Sarah has also served as judicial extern to the Honorable James H. Alesia during his tenure as District Court Judge for the Northern District of Illinois, and the Honorable Robert W. Gettleman, District Court Judge for the Northern District of Illinois. Sarah graduated cum laude from The John Marshall Law School in 2003.*



*Bonnie McGrath is a lawyer, a journalist and a blogger. She has been a trial prosecutor and an appellate prosecutor, and has handled cases in every division of the Cook County Circuit Court. In her spare time, she is a docent at the Glessner House and Clark House Museums on the Near South Side, and she is on the board of many organizations, including the CBA editorial board, the John Howard Association, South Loop Neighbors and Dearborn Park Advisory Council.*

*visit her blog: <http://chicagojournal.com/Blogs/South-Loop-Observer/>*

## Spotlight on WBAI’s Jennifer Irmen

Jennifer Irmen is a trial attorney at the Chicago law firm of Bruce Farrel Dorn & Associates, in-house counsel for State Farm Automobile Insurance Company. Jennifer joined Bruce Farrel Dorn & Associates in 2004 and practices in all areas of insurance defense law. Jennifer has acted as the lead attorney at countless jury trials, bench trials, arbitration and ADR proceedings involving auto, premises liability, negligent hiring, dog bite, and fire cases, all of which resulted in thirty not-guilty verdicts in her favor.

For the past year, Jennifer has served as a member of the Board of



Directors for the Women’s Bar Association. In her capacity as a director and Co-chair of the Young Lawyers Section of the WBAI during the 2008–2009 bar year, Jennifer teamed up with Kathryn Gallanis, who was the WBAI’s Chair of Membership and implemented bimonthly New Members’ receptions, giving young attorneys the opportunity to network with judges and influential Chicago attorneys as well as meet other new lawyers. During that same bar year, Jennifer developed a new and fresh marketing concept and text logo for the WBAI’s website, publications, and other marketing pass pieces. Consequently, Jennifer was appointed a Co-chair of Marketing/Public Relations for the 2009–2010 bar year as well as a Co-chair for the Installation Dinner, the largest event the WBAI hosts each year. Jennifer’s time coordinating communications projects and social events as an intern in the Social Office of the White House under the Clinton administration gives her a unique perspective which she will undoubtedly apply to her new role!

## 14th Annual “No Threat, No Sweat” Golf Outing August 20, 2009 by Eugena Whitson-Owen

This year marked the 14th anniversary of the WBAI Golf Outing, held on August 20 at the beautiful Indian Lakes Resort in Bloomingdale, Illinois. We want to thank our event sponsor, Cooney and Conway, whose generous support helped make this by far one of the most talked about golf outings of the season.

The day started with a delicious Bar-B-Que Lunch hosted by Clifford Law Offices and a pretournament putting contest sponsored by Brian J. Owen of Charles Schwab.

This year’s Scramble Tournament was sold out with 144 players. Thanks to Jeffrey C. Simon of RBC Wealth Management for again sponsoring the Tournament. Our winners were:

**First Place All Women's Team**

Bernadette Barron  
Karina DeHayes  
Fran Jurkovic  
Deb Armstrong

**First Place All Men's Team**

Eddie Reeves  
Tim Ninowski  
Joel Heilman  
Jeff Witt

**First Place Mixed Men & Women's Team**

Elizabeth Kaveney  
Robert Lannon  
Tim Cavanagh  
Stacey Cavanagh

**Women's and Men's Longest Drive**

Dawn Gonzalez  
Tim Dobry

**Women's and Men's Closest to the Pin**

Susan Keys  
Howard Emmerman

**Straightest Drive**

Kim Anderson

**Longest Putt**

Tim Cavanagh

Following the tournament, more fun was had by all at the Cocktail Reception, Dinner and Silent Auction sponsored by Cendrowski Corporate Advisors and Salvi, Schostok & Pritchard P.C. Fabulous auction and raffle prizes were won by many, including sports tickets, hotel accommodations, golf items, spa packages and much more!

**The WBAI wishes to thank the following sponsors for their generous support:**

Power Rogers & Smith, P.C.	Globe Home Warranty
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The Horton Group	IFT/Illinois Federal Public Employees Local #4408
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Women's Bar Foundation	Merrill Solutions
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Chicago Trading Company	Ticor Title Company
CK Reporting	Designer Events of Chicago
Corbett & Ashe	Record Copy Service

Finally, this wonderful event would not have happened without the hard work of the Golf Outing Committee. Co-Chairs Gena Whitson-Owen and Allison Walton wish to thank Eriana Spencer Echols, Michelle Kohut, Kim Anderson, Chris Athanasoulis, Alia Caravelli, Adrienne Brooks, Katy Lewis, Tanya Ortega, Jeannine Oury, Liz Winiarski, Kilby MacFadden, Elizabeth Walsh, Shital Patel and Jody Knight for dedicating themselves to giving all the players a fun and fabulous day on the course.

**See you all next year!**



## This is the future you weren't thinking about 10, or 20, or 30 years ago.

What will your world look like 10, or 20, or 30 years from today? No one can be sure — but you can prepare. The sooner you start, the better you can manage whatever life has in store. We can help you make it happen. If you'd like to know how, we'll be glad to talk with you about your future. There's no cost and no obligation.

Together we'll go far



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# 14th Golf Outing



# 2009 Fall Edition



## Planning Your Finances During All Stages Of Life In This Economy

by Jeffrey C. Simon

The summer is over (if you call what we had a summer). Now is when people begin to focus on their plans for the remainder of the year. Unfortunately, the struggling economy, job losses and more are everywhere. Even if you have not been hit directly, the warning signs likely have you feeling slightly uneasy about your own wealth management plan.

Most professional women who are driven to succeed based on their values recognize the importance of prioritizing their life. What's interesting is that, regardless of their career or stage in life, many struggle with the same three issues:

- Balancing their work life and personal life
- Having more control over their money
- Being more confident in making financial decisions

Building a wealth management plan tailored to your current situation is essential, but as many financial professionals will tell you, it's equally important to factor in the future. Over time, you will likely have different concerns regarding your finances, which is why it is important to address each stage of life differently.

### Your 20s: Time is of the Essence

When you're in your 20s, the biggest asset you have is usually time, not money. With the "time" factor in mind, it's important to start investing that hard-earned money as soon as possible. If you start investing your money regularly at a young age, you can build a large nest egg with relatively little effort. Make sure you contribute something to your company's 401(k) plan even if it is a small amount.

Your 20s are also a great time to start identifying your short- and long-term goals. If you have credit card debt, it's important to consider that in your budget planning. Try to get that debt behind you.

### Your 30s and 40s: Staying on Track

While your 20s are about building financial goals, your 30s and 40s should be about staying on track with those goals. If you have a 401(k), make sure you are investing as much as you can, or at least enough to get meet your employer's matching contribution. If you're planning to change jobs, don't make the mistake of cashing out your plan. Instead, leave the money in your old employer's plan, transfer it to your new employer or roll your assets into an IRA. This will allow your savings to continue to grow.

If you have children, start planning for their future. The earlier you start the better. Consider custodial accounts or Section 529 Plans. Adequate life insurance should also be a priority if you have a family. But whether you're a parent or not, it's still a good idea to make sure your insurance coverage keeps up with your changing circumstances.

### Your 50s and 60s: Focus on Retirement

In your 50s and 60s, you are likely at the highest income level of your

career. As you near retirement, it's important to figure out whether or not you'll be able to maintain that standard of living after you retire. Take stock of where you are and determine if you should increase your retirement contributions. Work with your financial consultant to estimate what your expenses will be during retirement.

It's a good time to evaluate asset allocations to make sure they're still in line with your goals and comfort level. You might have been able to afford more risk when you were younger, but as you get closer to retirement, you may want to consider more conservative investments.

You should review your will to make sure you've chosen a person with power of attorney, who can make financial decisions on your behalf. You should also have a living will that outlines your wishes if you become seriously ill or injured. If you haven't established these documents at this stage in your life, consult a qualified estate attorney.

Wise preparation can mean a comfortable retirement, but don't think that wealth management planning is over once you reach your golden years. It's still important to manage your investments carefully, and make sure your insurance protection keeps up with your needs. After all, you've worked hard to make your money last this long. Imagine how much further it can go.

### How busy am I?

I asked this question in the article I wrote for the 2008-2009 winter edition newsletter. Have you felt the year zip by without accomplishing some of your goals or plans? There are only 24 hours in a day, and unfortunately, that will never change. As a successful lawyer, your time is valuable and you are trying to juggle your career, family, social life and many other "things" that come up. Typically, what I see is that people's personal financial life takes a back seat.

By creating a plan that helps you focus on what is important to you to balance your life, you can take control of your career and your money. If you have had a plan drawn up in the past, how has the last year impacted your investments and all aspects of your life? Now would be a good time to update your plan.

Jeff works with women attorneys and their families, helping them handle the unique challenges of financial success. Jeff empowers his clients to take control of their money. They work together to prioritize, organize, and simplify their financial life to take care of the people they love and enjoy the things they like to do while reducing the stress and worry. Jeff can be reached at 312-559-1704 or [jeffrey.c.simon@rbccap.com](mailto:jeffrey.c.simon@rbccap.com). You can visit his website at [www.jeffreycsimon.com](http://www.jeffreycsimon.com).

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Save the Date!

*The Women's Bar Association of Illinois  
invites you to attend the*

68<sup>th</sup> Annual  
**JOINT PROFESSIONAL RECEPTION  
& 2009 WOMEN WITH VISION AWARDS**

**November 5, 2009**

*5:00 p.m.*

*Hotel Allegro  
The Walnut Room  
171 West Randolph St.  
Chicago, IL 60601*

The Joint Professional Reception will bring together Chicago-area professionals from diverse industries for a unique networking experience.

The **2009 Women With Vision Awards** will be presented at the reception to women who have demonstrated visionary approaches in their professional endeavors and who have made a contribution to the well being and empowerment of women.

There are a variety of donor categories for the Joint Professional Reception, including:

*Platinum: \$5000, Gold: \$3500 and Silver: \$2000*

For more information, please contact:

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## WBAI PARTICIPATES IN RACE JUDICATA

*by Alia M. Caravelli*

On July 30, 2009, members of the WBAI participated in the 16th Annual Race Judicata. The race, which benefits Chicago Volunteer Legal Services, is an annual event largely comprised of lawyers. This year's participants enjoyed great weather and stunning city and lake views from the 5K course in Grant Park. The post-race party included free drinks, food and musical entertainment by My Bad Blues Band. Team WBAI looks forward to seeing more members participating next year. For more information on Team WBAI, please contact Alia Caravelli at [aliacaravelli@hotmail.com](mailto:aliacaravelli@hotmail.com).

## Women's Equality: An Enlightening Visit with South Africa's Minister of Women, Children, Youth and the Disabled, Noluthando Mayende-Sibiya

*by Bonnie McGrath*

"We can no longer be happy with a situation that dictates that women remain on the fringes of society and underrepresented...where it matters," said Noluthando Agatha Mayende-Sibiya, South Africa's Minister of Women, Children, Youth and the Disabled recently at a reception in Chicago sponsored by the WBAI, along with the Illinois Judicial Council, Cook County Bar Association and the Black Women Lawyers Association of Greater Chicago.



In a belated celebration of South Africa's National Women's Day held at the beautiful and lovely Edgebrook residence of Pearl Nomvume Magaqa, Consul General of South Africa, Noluthando made several remarks that rang true for women around the world.

"Women should indeed be at the forefront of social and economic



transformation, as we know that when mothers are at work for our country, communities reap the benefits," said Noluthando, who also stated that "the status quo can no longer be intact."



Noluthando, who spent years as a political activist, union leader, South African Parliament member and nurse/midwife, has three daughters who are, respectively, a doctor, a lawyer and an accountant. She was appointed in May to her present position by the president of South Africa, Jacob Zuma, who established the ministry she heads. Noluthando said her new position was created to "emphasize the need for equality and access to development opportunities for the vulnerable groups of our society."

The reception, which took place within the large and regal home—as well as outside on the patio—provided a place for women lawyers and judges, including WBAI president Patrice Ball-Reed, and other local professional women to mingle with each other, as well as our South African hosts over fruit juice, an array of victuals and, of course, South African wines. There was also a silent auction—geared to help South African women's causes—of many local South African handcrafts and foodstuffs.

Judge LaQuetta Hardy-Campbell, representing the Illinois Judicial Council, also addressed the large group during the remarks. She said she welcomed the opportunity to participate in learning about South African women—as the same sorts of things that South Africa finds itself addressing apply to all women.



Noluthando summed up the work and the goals ahead for all women "...the message is loud and clear; we can no longer turn a blind eye and assume that everything is perfect while reality sings a different tune. We can no longer be happy as a country or as women when we are confronted with these stark realities on a daily basis. We can no longer rest assured as professionals and mothers when we climb all the available ladders but are still told to wait a little longer."

Please note that this newsletter will no longer be sent to members who are not current with their dues. Thank you for your understanding.

- Bonnie McGrath

## **WOMEN EVERYWHERE: Partners in Service Project at New Mom's Inc.**

*by Alia M. Caravelli*

On June 18, 2009, WBAI President Patrice Ball-Reed, past President Jeanne Reynolds, Deanna Blair, RoxAnne Rochester, Megan Riley, other WBAI members and the author gathered at New Mom's Inc. on the northwest side of Chicago for a WOMEN EVERYWHERE: Partners in Service project. New Mom's Inc. is a grassroots organization that was founded in 1983 to assist young mothers and their children. The organization has served over one thousand young mothers and their children in Chicago. In the late 1980s, New Mom's opened a supportive, youth-based housing facility, and today they continue in their vision to break the cycle of poverty among at-risk young parents and their children.

The event was organized by the Honorable Jeanne Reynolds and included a lengthy question and answer session on legal issues important to new mothers. After the Q & A, WBAI members spoke individually with the new mothers, and New Mom's provided dinner for the attendees. WBAI members also donated numerous bags and boxes of clothing, books and gift cards. It was a wonderful opportunity for WBAI members to meet and help young women, and to continue in the WBAI's mission of advocating for women's interests.

Further information regarding New Moms Inc. can be found at their website: [www.newmomsinc.org](http://www.newmomsinc.org). To participate in future WOMEN EVERYWHERE: Partners in Service projects, please contact the WBAI liaison, Megan Riley, at [meriley@quarles.com](mailto:meriley@quarles.com).

## **REPRESENTING VICTIMS of MORTGAGE RESCUE FRAUD**

*by Cecilia Abundis & Jennifer Franklin*

On June 1, 2006, the Mortgage Rescue Fraud Act<sup>[1]</sup> (the Act) was signed into law and came into effect on January 1, 2007. The purpose of the Act is to protect distressed homeowners who are at risk of losing their homes from the potentially unscrupulous behavior of mortgage rescue firms. To protect distressed homeowners in these difficult financial situations, the Act establishes contractual requirements for companies offering mortgage rescue services. In addition, the Act lists the specific violations and provides for both civil and criminal penalties for any party who violates the Act. The Act covers residential properties consisting of one to six family dwelling units that are in foreclosure or at risk of loss due to nonpayment of taxes or whose owners are 30 days delinquent on any loan secured by the property.

The history behind the passage of the Act will first be discussed, followed by a summary of the Act and its most important provisions, concluding with practice tips for attorneys representing victims of

mortgage rescue fraud.

### **History**

With the rapid rise and fall of the housing market, Illinois has seen tremendous growth in the number of mortgage rescue services being offered to distressed homeowners who are delinquent on their mortgage payments and/or are at risk of foreclosure. Unfortunately, fraudsters have used these services to cheat distressed homeowners out of money and/or ownership and equity in their home. Since the housing market downturn, there have been two types of mortgage rescue scams that have been repeatedly used to deceive distressed homeowners, the consultant scam and the rescuer scam.

### **The Consultant Scam**

Due to the credit crunch, loan modifications have become the most prevalent type of scam used by fraudsters to victimize distressed homeowners. In this scenario, for a large up-front fee the distressed property consultants, referred to as "consultant" promises to buy time for the distressed homeowner and save the home by negotiating deals with their lenders. These consultants sometimes offer to help repair the distressed homeowner's credit and modify their existing mortgage. Oftentimes the distressed homeowner will receive a deceptive solicitation via mail, e-mail or telephone, implying that the consultant is affiliated with the distressed homeowners' lender or a government agency. Furthermore, consultants often advise distressed homeowners to stop making their mortgage payments, if they are current, and to cease all communication with their lender, resulting in the lender's filing for foreclosure. These consultants often take the distressed homeowner's money and fail to perform any services, thus leaving the distressed homeowner worse off than before.

### **The Purchaser Scam**

The purchase scam is an elaborate scheme that involves enticing distressed homeowners into complex transactions that allow fraudsters to strip equity and/or title from the home. In this scheme, the distressed homeowner is induced to transfer title of their home to the distressed property purchaser. In many instances the distressed homeowners do not fully understand that they are selling their home and becoming tenants of the distressed property purchaser. Moreover, distressed homeowners are usually told that, once they become financially stable, title to their home will be reconveyed to them.

In some instances, the distressed property purchaser will charge an exorbitant amount of fees which are paid out of the closing monies. In other instances, once the distressed property purchaser obtains legal title to the home, they take out loans against the home's untapped equity. Often, the distressed homeowners struggle to make the monthly rental payments, which typically cost the same as or more than their previous mortgage payments. As a result, this makes it impossible for the homeowners to repurchase their home after the lease term. Once

the “tenant” has fallen behind on their rent and all of the equity has been stripped from the home, the distressed property purchaser will evict the “tenant”/homeowner and resell the house to a third party. Alternatively, after all of the equity has been stripped from the home, the distressed property purchaser will simply walk away with the monies and default on the loan, leaving the home to fall into foreclosure.

As a result, most distressed homeowners will find themselves either evicted or without any equity in their home.

### Legislation

To protect distressed homeowners from either losing their equity or their homes, some states have enacted legislation to regulate these types of transactions. Prior to Illinois passing the Mortgage Rescue Fraud Act,[2] California, Minnesota, Maryland, and New York all passed legislation to combat consultant and rescuer scams. The Act created new disclosure requirements for mortgage rescue companies and guaranteed that distressed homeowners would receive a majority of the equity in their homes. Due to the widespread nature of these scams, other states have since enacted similar laws—as of April 2009, Colorado, D.C., Florida, Hawaii, Idaho, Indiana, Iowa, Maine, Massachusetts, Missouri, Nebraska, Nevada, New Hampshire, Oregon, Rhode Island, Virginia, and Washington.

### Investigating Mortgage Rescue Fraud

The following will assist attorneys representing victims of mortgage fraud how to conduct a preliminary investigation in order to build their prima facie case and thus potentially survive a motion to dismiss or a motion to strike.

Because Illinois is a fact-pleading state, it is imperative that counsel obtain the necessary documents from the distressed homeowner to determine whether the Act applies and whether an individual or company violated the Act.

#### The Distressed Property Consultant

Counsel should first review any marketing materials (e.g., ads, mailers, business card, and website) available to determine whether the company or individual is engaging in the business of distressed property consulting.

Section 5 of the Mortgage Rescue Fraud Act defines a “distressed property consultant” as any person who, directly or indirectly, for compensation from the owner, makes any solicitation, representation, or offer to perform or who, for compensation from the owner, performs any service that the person represents will in any manner do any of the following:[3]

- (1) stop or postpone the foreclosure sale or the loss of the home due to nonpayment of taxes;
- (2) obtain any forbearance from any beneficiary or mortgagee, or relief with respect to a tax sale of the property;
- (3) assist the owner to exercise any right of reinstatement or right of redemption;

- (4) obtain any extension of the period within which the owner may reinstate the owner’s rights with respect to the property;
- (5) obtain any waiver of an acceleration clause contained in any promissory note or contract secured by a mortgage on a distressed property or contained in the mortgage;
- (6) assist the owner in foreclosure, loan default, or post-tax sale redemption period to obtain a loan or advance of funds;
- (7) avoid or ameliorate the impairment of the owner’s credit resulting from the recording of a notice of default or the conduct of a foreclosure sale or tax sale; or
- (8) save the owner’s residence from foreclosure or loss of home due to nonpayment of taxes.

Exemptions include HUD certified counseling agencies, attorneys licensed in Illinois engaged in the practice law, and banks, among others.[4] Many distressed property consultants will advertise that they can “stop” foreclosures or “assist” distressed homeowners from losing their home. Counsel should note what types of “promises” or “guarantees” the company made.

In a consulting transaction, the distressed homeowner receives and is asked to sign a number of documents, which counsel should request. These documents include contracts signed between the distressed homeowner and the consultant, proof of any payments made to the consultant, and any marketing materials.

Counsel should then review the contract signed between the distressed homeowner and the consultant. Section 10 of the Act governs the contract terms and mandates written contracts, signed and dated by the owner and the consultant, including the name and address of the consultant, and it must be in the same language that is principally used by the distressed homeowner.[5] The contract must also fully disclose the services that will be rendered as well as the total amount and terms for compensation.[6] Finally, the contract must contain the statutory “up-front fee” provision and the statutory cancellation notice provision (in 12-pt boldface type) which must be accompanied by the detachable cancellation notice provided for in the statute.[7] Failure of the consultant to provide a contract as described constitutes a violation of Section 10.

Section 15 of the Act gives distressed homeowners the right to cancel their contract at any time prior to the consultant’s full performance of the contract.[8] Thus, any provision in the contract limiting the distressed homeowner’s right to cancel is a violation of Section 15. Additionally, waiver clauses are void and unenforceable.[9]

Equally important, counsel should determine whether the distressed property consultant took a power of attorney or demanded or received an up-front fee from the distressed homeowner before rendering any services; or more egregiously whether the consultant acquired an interest in the distressed property. This conduct violates the Act.[10] Additionally, any type of security (e.g., wage assignment or lien on real or personal property) the consultant may have taken from the distressed homeowner is void and unenforceable.[11] The Act also limits the amount of compensation a consultant can charge.[12] Finally, counsel should ascertain whether the consultant received any compensation from a third party in connection with the services to be rendered and,

if so, whether such compensation was fully disclosed to the distressed homeowner, as failure to do so constitutes a violation of the Act.[13] The Distressed Property Purchaser

During the initial client interview, counsel should ask what representations, if any, the distressed property purchaser made to the distressed homeowner. It is a violation of the Act for distressed property purchasers to represent to the distressed homeowner that he can assist in saving the house or buying time.[14] Additionally, any misrepresentations as to the distressed property purchaser's status as to licensure or certification also constitutes a violation of the Act.[15] The Act requires contracts with distressed property purchasers to be in writing and to be signed before the execution of any instrument conveying the property. The contract must include the name, address, and telephone number of the distressed property purchaser, the address of the property to be sold, and the signatures of both the distressed homeowner and distressed property purchaser, dated, witnessed, and notarized, and must contain every term negotiated between the distressed homeowner and the distressed property purchaser.[17] Failure to include any of the above information constitutes a violation of the Act.

Counsel should then check whether the contract states that the contract is fully assignable and that the distressed homeowner may terminate any leaseback agreement at any time without liability. The contract should also include a statement of the total consideration to be given by the distressed property purchaser in connection with the conveyance of the property.[18] The lease agreement provisions must be fair and commercially reasonable.[19]

Counsel should also determine whether the contract includes a complete description of the payment terms or other consideration. Any other agreements related to the purchase, such as a rental agreement or repurchase agreement must be included in the contract.[20] Failure to include any of the above constitutes a violation of the Act.

Required notices include a form notice stating that the distressed homeowner has the right to cancel the purchase contract until midnight of the fifth business day following the day on which the distressed homeowner signs the contract, or 8:00 a.m. on the last day of the redemption period under the Illinois Mortgage Foreclosure Law,[21] or Property Tax Code,[22] whichever occurs first.[23] Additionally, a form notice, explaining that the distressed property purchaser may not ask the distressed homeowner to sign any deed or other document until the right to cancel the contract has ended, must be included.[24] If title to the home will be transferred as part of the transaction, the contract must include a form notice stating: "As part of this transaction, you are giving up title to your home." [25] Contracts failing to include the statutorily required notices are unenforceable under the Act.

If the client cancelled the transaction, counsel should establish whether the distressed property purchaser returned the original contract and any other documents the distressed homeowner signed within 10 days from the receipt of the notice of cancellation.[26] Counsel should also check whether the distressed property purchaser recorded the contract with the recorder of deeds within 10 days of the contract's execution, as mandated by the Act.[27]

In addition, counsel should determine whether the distressed property purchaser demanded that the distressed homeowner waive any requirements under the Act;[28] or whether the distressed property purchaser demanded a liability waiver.[29] Any such demands violate the Act.

Other inquiries counsel should make are whether the distressed property purchaser (1) verified the distressed homeowner's ability to pay the monthly lease payments and future repurchase of the property before purchasing the home[30] and (2) purchased the home for at least 82% of the home's fair market value or, in the alternative, paid off all existing obligations on the home and established the cost of repurchase as no greater than 125% of the distressed property purchaser's original cost to purchase the home from the distressed homeowner.[31] If at the conclusion of the rescue transaction a homeowner is unable to repurchase the home, the Act requires a distressed property purchaser to make a payment to the distressed homeowner so that the distressed homeowner has received consideration in an amount of at least 82% of the home's fair market value.[32]

Furthermore, counsel needs to determine whether the distressed property purchaser accepted or recorded title to the home until before the expiration of the distressed homeowner's right to cancel the purchase contract;[33] entered into a conveyance contract with the distressed homeowner where any party to the transaction is represented by power of attorney;[34] induced the distressed homeowner to execute a quit claim deed;[35] or caused the home to be conveyed or encumbered without the knowledge or permission of the distressed homeowner, or in any way frustrated the ability of the distressed homeowner to complete the conveyance back to himself or herself.[36]

Finally, counsel should ascertain that the conveyance of the home was completed before a notary in the offices of a title company licensed by the Department of Financial and Professional Regulation, or before an agent of such a title company, a notary in the office of a bank, or a licensed attorney where the notary is employed.[37] Counsel should also ascertain if the distressed property purchaser failed to assume or pay off all liens or interests on the home immediately after the conveyance of the home.[38]

In a situation where the client was able to repurchase the home, counsel should determine whether the distressed property purchaser failed to give title back to the distressed homeowner after fulfilling all the repurchase requirements.[39]

Although there is no current case law in Illinois under the Act, the continuing downturn in the housing market has fostered the incredible rise in mortgage rescue fraud.[40] Thus, litigation under the Act is bound to increase. The purpose of this primer is to familiarize attorneys with the Act, so that more homeowners will have a legal recourse should they fall victim to these scams.

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[1] 765 ILCS 940/1 et seq.

[2] 765 ILCS 940/1 et seq.

[3] 765 ILCS 940/5.

[4] See 765 ILCS 940/5 and 940/7 for additional exemptions.

- [5] 765 ILCS 940/10(a), (c), (d).
- [6] 765 ILCS 940/10(a).
- [7] 765 ILCS 940/10(c), (e).
- [8] 765 ILCS 940/15.
- [9] 765 ILCS 940/20.
- [10] 765 ILCS 640/50(a)(1), (5) and (6).
- [11] 765 ILCS 940/50 (a)(3).
- [12] See, 765 ILCS 940/70.
- [13] 765 ILCS 940/50(a)(4).
- [14] 765 ILCS 940/50(b)(4).
- [15] 765 ILCS 940/50(b)(5).
- [17] 765 ILCS 940/25 and 30(1)-(2).
- [18] 765 ILCS 940/30, (3).
- [19] 765 ILCS 940/50(b)(3).
- [20] 765 ILCS 940/30(4), (5).
- [21] 735 ILCS 5/15-1101 et seq.
- [22] 35 ILCS 200/1-1 et seq.
- [23] 765 ILCS 940/30(6) 940/40(a)-(b).
- [24] 765 ILCS 940/30(7).
- [25] 765 ILCS 940/30(8).
- [26] 765 ILCS 940/35.
- [27] 765 ILCS 940/40.
- [28] Under the Act, the homeowner may not waive any requirements under the Act except for the five-day right to cancel the contract with the purchaser (if the property is subject to a foreclosure sale within the five business days), and any such waiver must be written and signed by all parties holding title to the property. 765 ILCS 940/45.
- [29] Under the Act, any lease entered into pursuant to the contract with the purchaser is terminable at will by the homeowner without liability. 765 ILCS 940/30.
- [30] 765 ILCS 940/50(b)(1).
- [31] 765 ILCS 940/50(b)(2).
- [32] 765 ILCS 940/50(b)(2).
- [33] 765 ILCS 940/50(b)(6).
- [34] 765 ILCS 940/50(b)(9).
- [35] 765 ILCS 940/50(b)(8).
- [36] 765 ILCS 940/50(b)(12).
- [37] 765 ILCS 940/50(b)(11).
- [38] 765 ILCS 940/50(b)(10).
- [39] 765 ILCS 940/50(b)(7).
- [40] Cite-checked August 30, 2009.

## MEMBER NEWS

Editor's Note: One of the many benefits of WBAI membership is the opportunity to meet other attorneys for the exchange of information and friendship. In that spirit, this section of the Newsletter records members' personal and professional accomplishments as lawyers and multi-faceted individuals. In addition, highlights of professional accomplishments from friends and supporters of the WBAI are often noted as well. Please provide submissions for the Member News to the WBAI office at (312) 341-8530 or [wbai@wbaillinois.org](mailto:wbai@wbaillinois.org).

The WBAI sends congratulations to **Russell W. Hartigan** on his election as Supervisor of Lyons Township.



Photo of **Team WBAI** in the Mother's Day Walk for Breast Cancer

A very special congratulations to our very own **Bridget Healy Rya** who has taken an exciting new position in Washington, D.C. **Eugene Whitson-Owen** will be sworn in as the WBAI's Corresponding Secretary for the 2009-2010 bar year, and **Kristin Barnette** of Parrill Weiss & O'Halloran will be sworn in as Director for the remainder of Eugena Whitson-Owens' term.

We are excited to announce that **Deane Brown** has been named a Trial Lawyer.

We regret to inform you that **Georgia Lee Lipke**, who was former president of the Women's Bar Association of Illinois, passed away on April 25, 2009. During her years as a lawyer in Illinois, Georgia was also an elected delegate to the General Assembly of the Illinois State Bar Association, a member of several committees of the Illinois and American Bar Associations and the Chicago Bar Association, including its judicial selection committee.

Congratulations to **Lynn Watkins-Asiyanbi**, who recently accepted a position as in-house Counsel - Procurement with U.S. Foodservice, Inc.

Critically Acclaimed Author and Law Professor **Laura Caldwell** mystery trilogy, featuring a sassy, redheaded lawyer from Chicago, now available. Visit [lauracaldwell.com](http://lauracaldwell.com) or purchase Red Hot Lies, Red Blooded Murder and Red, White & Dead at any bookseller, iTunes or Kindle.

The WBAI offers heartfelt condolences to the families of the **Honorable Sandra R. Otaka**. Those who knew Judge Otaka remember both her courageous compassion and her activist spirit. After attending UIC law school, Sandra returned to Chicago beginning her inspiring legal career. In July 2000, Sandra was appointed as a full circuit judge of the Circuit Court of Cook County, making her the first person of Asian ancestry to attain that position. She was elected to the position in 2004 and retained in 2008.

Congratulations to the six firms in Chicago **Chapman and Cutler LLP; Jenner & Block LLP; Katten, Muchin, Rosenman LLP; Neal, Gerber & Eisenberg LLP; Perkins, Coie LLP; and Sidley Austin LLP** on making the list of 50 "Best Law Firms for Women" by *Working Mother* magazine. With the exception of Perkins, Coie LLP, five of the six firms are headquartered in Chicago.



Many Congratulations to **Michele Jochner**! She authored a chapter in the book, *Reaching the Bar - Stories of Women at All Stages of Their Law Careers*, recently published by Kaplan Publishing. She also received a Board of Governor's Award from the Illinois State Bar Association at its Annual Meeting in June. A six-year member of the Board of Governors, a past ISBA Secretary, creator of the ISBA's Solo and Small Firm Conference, chair of several ISBA sections and committees, and seven-time recipient of the ISBA's Lincoln Award for Legal Writing, she was recognized for her "extensive record of service to the legal profession." She also was elected Justice of the Chicago Alumni Chapter of Phi Alpha Delta Law Fraternity, International.

Kudos to **Adria Mossing** on the start of her new firm, the Law Office of Adria East Mossing, LLC. Her practice includes plaintiff's medical malpractice, wrongful death and personal injury actions. She also is Of Counsel to Patricia C. Bobb & Associates, P.C.



The WBAI congratulates **Jessica Arong O'Brien** for being presented with the Outstanding Leadership Award from the Asian American Bar Association in honor of her work as its president.

The WBAI would like to extend a very special thank you to the **Geoff Gifford** and Illinois Chapter of the American Board of Trial Advocates for hosting the reception for the WBAI and local judiciary at the Wit Hotel on Monday, August 24. It was an outstanding event on a beautiful evening. Thank you! [www.illabota.org](http://www.illabota.org)



Congratulations to **Sarah R. Breitlander** on her appointment as Vice-Chair of the Chicago Bar Association's Commercial Litigation Committee. Further congratulations to **Adria Mossing** on being appointed Legislative Liaison for the committee.

## UPCOMING EVENTS

### Save the Date!

The WBAI will hold its **96th Annual Judicial Reception** on Thursday, March 11, 2010. The ticket prices are \$85 for members and \$100 for nonmembers. The reception will include cocktails and hors d'oeuvres from 5:00 – 7:30 p.m. at the *Hotel Allegro*, 171 W. Randolph Street, Chicago, Illinois. Last year, over 160 state and federal judges attended the event! Contact the WBAI for additional information on tickets or sponsorship opportunities at (312) 341-8530.

Chicago Women in Government Relations (CWGR) has partnered with The Women's Bar Association of Illinois (WBAI) and Chicago Area Public Affairs Group (CAPAG) to host the **2009 Partnership Lunch** with the Honorable John J. Cullerton (D), Senator, 6th District, President of the Illinois State Senate. The theme for this lunch is *The State of Illinois 2009 & Veto Session*, and it will provide an interactive setting where members and supporters will learn a variety of views on Illinois' current legislative process. The lunch will be held at the East Bank Club, 500 N. Kingsbury Street, on October 23, 2009. Doors will open at 11:30 a.m., and lunch will be served at noon.

If interested, tickets can be obtained for \$40 by contacting Ms. Linda Newcomb Kelly at Chicago Women in Government Relations by phone (773) 612-0528 or e-mail at [cwgr09@gmail.com](mailto:cwgr09@gmail.com).

In partnership with Interactive Health Solutions and The Horton Group's Law Firm Support Practice, the WBAI invites you to **De-Stress for Success**—a free health screening and stress management seminar on Thursday, October 8, 2009 at the Chicago Bar Association, 321 S. Plymouth Court, 4th Floor. Free health screenings begin at 7:30 a.m., and the seminar begins at 9:00 a.m.

Spaces are limited, so schedule now! To schedule your health screening appointment, go to [www.interactivehs.com](http://www.interactivehs.com) and click on Instructions for reserving your appointment online. If you are a first-time user, you may have to register using the Sponsor Code RP5Z3 OR by calling HIS at 1-800-840-6100 and identifying yourself as a Horton Guest.

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In challenging times, good health and stress reduction are more important than ever. Why? Because better health leads to better creativity, improved productivity, and an overall healthier **YOU!**

**When: Thursday, October 8, 2009**

**Where: Chicago Bar Association, 321 S. Plymouth Court, 4<sup>th</sup> Floor-West Wing**

▶ **7:30– 9:30 am – Free health screenings** (limited to 25 spots, so follow the instructions below to enroll at your earliest convenience).

▶ **9:00 – 9:45 am – Stress Management 101** seminar presented by health and wellness coach Ann Rowland. **If you plan on attending the seminar only, please RSVP to Eriana Spencer Echols [wbai@wbaillinois.org](mailto:wbai@wbaillinois.org).**

▶ **A continental breakfast will also be served.**

**TO SCHEDULE YOUR HEALTH SCREENING APPOINTMENT:**

Go to [www.interactivehs.com](http://www.interactivehs.com) and click on **Instructions for reserving your appointment online**. First-time users will have to **register** using the **Sponsor Code RP5Z3**. **OR** call IHS at **1-800-840-6100** and identify yourself as a **Horton Guest**.



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*"Advancing women in the profession  
for more than 30 years"*

## **WBAI Annual Summer Retreat**

*by Karina DeHayes*

The WBAI officers, directors and committee co-chairs kicked off the 2009–2010 bar year by participating in the WBAI annual summer retreat at the lovely home of WBAI board member, RoxAnne Rochester. Approximately twenty women enjoyed wonderful views of Chicago, fine wine, and “ice breaker” questions posed to them by WBAI President, Honorable Patrice Ball-Reed.

What did we learn about some of our fellow WBAI members who attended the retreat? First, their interests are as diverse as they are – from reading, to writing, to attending (and starring in) musicals. Second, many joined the WBAI in order to meet other women attorneys outside their firms or outside the adversarial setting. Finally, many stay in the WBAI because our events afford them opportunities to make connections and network with other women.

Judge Ball-Reed ended the retreat by discussing her goals for the upcoming 2009–2010 bar year. She reiterated the theme of her presidency, Women Connecting Women to Opportunities.

If you are looking for opportunities to meet and network with other women (and men) in the legal field, join a WBAI committee this year and encourage your firm or employer to participate in our events. Opportunities abound when you are an active member of the WBAI!

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On October 8, the 2009 Unity Award Dinner and Seventh Annual Swearing-In of Bar Presidents will take place at the Hilton Chicago, Grand Ballroom, 720 South Michigan Avenue. The reception will begin at 4:30 p.m., and dinner will start at 6:00 p.m. Join the Filipino Bar Association and the John Marshall Law School in congratulating the 2009 award recipients: Unity Award Honoree Jerold Solovy and Diversity Award Recipients Honorable Shelvin Louise Marie Hall and William A. Von Hoene, Jr.

For sponsorship information or event questions, contact Jessica O'Brien by September 25 at 312.965.9604 or by e-mail at [jarongobrien@sbcglobal.net](mailto:jarongobrien@sbcglobal.net). Reservations will be held at the door. The net proceeds of this event will benefit the Diversity Scholarship Foundation-NFP.