

Bench



ABE

AMERICAN BAR ENDOWMENT
Insuring your life's needs. Advancing your life's work.

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1-800-621-8981

PRESS

Sept. '04 through
Nov. '04

Newsletter

HAVE YOU RECENTLY EVALUATED YOUR LIFE INSURANCE NEEDS?

You might have seen information in your mailbox from the American Bar Endowment regarding our Term Life Insurance Plans. In 2002 we began offering a 10-Year Level Term Plus Life Insurance Plan. It has a maximum benefit of \$2 million, premiums that are competitively priced, and members can "lock-in" their rates for ten full years.

Coincident to the introduction of the ten year level term, we were working with New York Life Insurance Company, one of America's most respected insurers, to develop a twenty year level term plan. In 2003 we launched the 20-Year Level Term Plus Life Insurance Plan. The maximum benefit amount available for the 20-Year plan is also \$2 million, however, your rates are locked in for TWENTY full years!

How much life insurance do you generally need? For members with families many experts agree that five to ten times your annual income should be adequate. You may have some life insurance through your job, but is it enough? Not only does the maximum benefit amount available



Reneé Leskiw
Executive Director

even if you change jobs.

For information on the ABE-Sponsored 20-Year Level Term Plus Life Insurance Plan (including plan features, costs, eligibility, renewability, limitations and exclusions), personalized rate quotes, and to download an application visit us on the web at www.abendowment.org/insurance/Life20. To access information on the other insurance and charitable plans available through the ABE, you can go to our website at www.abendowment.org, or you can email us at information@abendowment.org, or call us toll free at 1-800-621-8981 and we can fax or mail the materials to you.

through the ABE Term Life Insurance Plans allow you the flexibility to apply to increase your coverage to meet your family's needs, but as long as you remain an ABA member you will not lose your ABE Life insurance coverage...

WE MADE IT!!!

The American Bar Association and American Bar Endowment have officially moved into our new offices!

The American Bar Center, located at 321 North Clark Street, is now home to all Chicago based Sections, Divisions, and Affiliates of the American Bar Association (except the American Bar Foundation which remains at the 750 North Lake Shore Drive location).

The American Bar Endowment is located on the 14th floor of this new facility. We have a beautiful west and south view of the Chicago skyline. Next time you're in the Chicagoland area, stop by for a visit!

If you have any questions regarding the move, our new location, or our contact information, please feel free to call us toll free at 1-800-621-8981 or email us at information@abendowment.org.

Who's Who at the ABE?



Hello. My name is Pam Petersen and I am the Office Manager at ABE. I have been with ABE for over 18 years. Two areas I am responsible for, that you may regularly see, are the mailing of premium notices, and the preparation of the Charitable Contribution notices.

To ensure that every insured receives their premium notice, ABE sends two notices out each billing cycle; the first is mailed approximately 30 - 35 days before the due date; a reminder is mailed approximately 10 days after the due date. A courtesy phone call is made to insureds with phone numbers on file if we haven't received a payment by the end of the reinstatement period.

Each January, ABE mails Charitable Contribution notices to participants in our insurance plans. The notice outlines the premium paid by the insured for the policy year period, the contribution percentage applied to each insurance plan, and the total Contribution for your tax deduction. I want to thank all members who contribute to the ABE. Your contribution is important to us and helps to fund hundreds of legal education, public service and research projects.

If you should have any questions regarding your premium notice or Charitable Contribution notices call me at 1-800-621-8981 or e-mail me at peterspr@abendowment.org.

I CONTRIBUTE MY DIVIDENDS EVERY YEAR...

HOW IS THE MONEY USED?

Each year the ABE makes grants to support hundreds of research, public service and educational projects in the field of law through the activities of the ABA's Fund for Justice and Education (FJE) and the American Bar Foundation (ABF).

The Endowment's unique role in the ABA family is to "Fund the Future" of the legal profession through continued financial support to the FJE and ABF. (See below for further details on some specific programs ABE grants have supported.)

In order to "Fund the Future" we need your help and support. Member participation in our insurance plans is the life blood of the Endowment. Without your support and the dividend contributions made by participating members, we would not be able to continue the current level of grants established over our nearly 40 year tradition of grants to the ABF and the FJE.

Examples of two of the projects funded by the Endowment through the FJE and the ABF are outlined below. If you are interested in finding out about other funded programs, please call the FJE at 312-988-5927 or the ABF at 312-988-6513.

Commission on Mental and Physical Disability Law

The Commission on Mental and Physical Disability Law, supported in part by the ABE dividend contributions from insured members, is the primary entity within the ABA focusing on the law-related concerns of persons with mental and physical disabilities. Its mission is to promote the ABA's commitment to justice and the rule of law for persons with mental, physical, and sensory disabilities and to help ensure their full and equal participation in the legal profession. The Commission's members include lawyers and other professionals, many of whom have disabilities.

Intended for lawyers, judges, disability professionals, advocates, and law students, the Commission published the *Handbook on Disability Discrimination* to provide a concise but comprehensive summary and analysis of the federal and state statutes and case law that define disability discrimination. The Handbook is divided into seven parts, beginning with an overview of the history of disability law and key federal and state statutory enactments. The remainder of the Handbook addresses the most important areas of disability discrimination, including: 1) employment; 2) public services (state and local governments); 3) public accommodations; 4) housing; 5) education; and

6) telecommunications and the Internet.

For more than 20 years, the Commission has published the *Mental & Physical Disability Law Reporter*, which provides analyses of key disability law developments and trends and coverage of leading state and federal court decisions, legislations, and regulations. The Commission also publishes a variety of books and articles relating to mental and physical disability law.

For more information on the *Commission on Mental and Physical Disability Law*, please contact the FJE at 312-988-5927.

The Evolution of the Urban Bar

The American Bar Foundation has sponsored two major surveys of Chicago lawyers, supported in part by the ABE dividend contributions from insured members, the first in 1975 and the second in 1995. During the intervening decades between these surveys, women have entered the profession in substantial numbers, new specialties have been created, and law firms and corporate legal departments have grown dramatically. The most recent study draws upon over 800 interviews with a random sample of Chicago lawyers, sixty six leaders of the bar, and an oversample of African American and Latino lawyers.

Senior Research Fellows John P. Heinz and Robert L. Nelson, in collaboration with Edward O. Laumann at the University of Chicago, have produced a book manuscript based on this research. This manuscript, entitled *Urban Lawyers: the New Social Structure of the Bar* includes discussions of lawyer satisfaction (lawyers are far more satisfied than is usually reported, and satisfaction relates to income), the structure of opportunity (women are increasingly in separate career tracks, minorities have far from equal status and compensation compared to white lawyers), and public service (lawyers do about the same amount as reported in the 1975 study, but opportunities are now more competitive and favor elite graduates).

This study of the evolution of the urban bar has also produced twenty three articles and papers which describe the nature of lawyers: work, work settings, career histories, client characteristics, social and political values, and networks of connections within the bar. These articles include *The Scale of Justice: Observations on the Transformation of Urban Law Practice*, 27 *Annual Review of Sociology* 357 (2001) and *Lawyers Roles in Voluntary Associations: Declining Social Capital*, 26 *Law & Social Inquiry* 597 (2001).

For more information on this program, or any other research projects of the American Bar Foundation, call 312-988-6513 or visit the ABF website at www.abf-sociolegal.org.