

# my insurance brief

Winter 2009

[www.abendowment.org](http://www.abendowment.org)

## Steve's Story

"In late June of this year, 2009, I was in a bicycling



accident and I ended up in the hospital for a week, unexpectedly. I own the ABE-sponsored Group Hospital Indemnity policy, which provides a daily cash benefit for each day I am hospitalized. *Insurance is important.* Bad things do happen and we don't plan for those things."

**Steve Rosen**  
**Rosen Law Firm**  
 Portland, OR  
 ABE insured since 2006

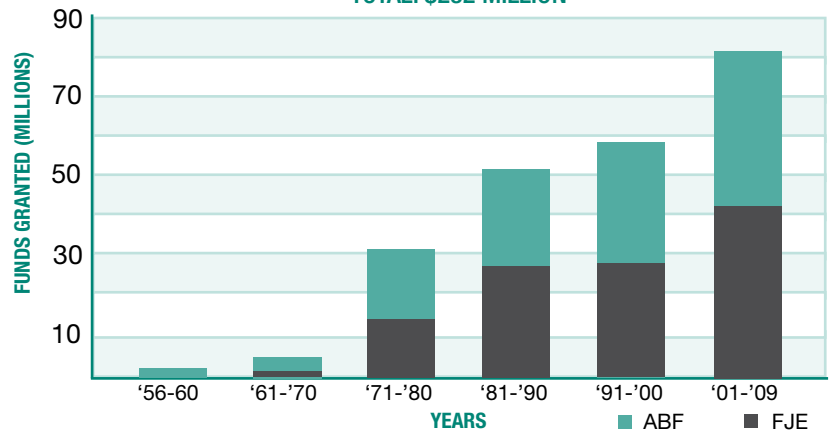
**Listen to the rest of Steve's story, in his own words, at:**  
[www.abendowment.org/steve.asp](http://www.abendowment.org/steve.asp)

## What's New- Newsletter Name and Look

You may have noticed that we've changed the name of our quarterly newsletter. What was once the *Bench Press* is now *My Insurance Brief*. But why? For the last 50 years, the ABE has been providing quality, affordable insurance programs exclusively for ABA members. We decided to change our newsletter name to more closely reflect this. Through these insurance programs we are able to offer ABA members an easy way to give back to the good works of the legal profession; and you have! Since 1956, ABE has granted over \$232 million to help support over 200 law-related public service, educational and research projects each year. Funds for most of these grants came from the generous member-donated dividends generated from participation in ABE-sponsored group insurance programs. That's a substantial contribution! (Please see chart below.)

Member donations of dividends from ABE-sponsored group insurance programs are essential to ABE's ability to provide annual grants to the ABF and FJE. One of those insurance programs is the Group Hospital Indemnity insurance. Read [Steve's Story](#) to the left to learn more about this valuable insurance, and then listen to his entire testimony online.

**American Bar Endowment Grants 1956-2010\***  
 TOTAL: \$232 MILLION



\*Prior to 1986-1987, \$5,142,451 was granted to other legal organizations

## NOW, WE WANT TO HEAR YOUR STORY!

Is ABE-sponsored insurance important protection for you and your family? Submit your story online today at [www.abendowment.org/story](http://www.abendowment.org/story) and receive a free gift!

*\*Stories will be reviewed for content.*

## Meet Your American Bar Endowment Staff



**Maria Paucar**

As Staff Accountant, Maria has been a part of the ABE family for over 9 years. Her duties include daily and monthly fiscal accounting activities, along with assisting the Office Manager with annual dividend contributions. Your contribution of donated dividends, combined with the thousands of other ABA members who donate, makes a huge difference, and Maria sees this first hand!

To learn more about donating your dividends, email [dividends@abendowment.org](mailto:dividends@abendowment.org).

## Donating Dividends—A win-win for members!

Approximately 85% of ABE-insured members donate annual dividends, and “win” in two ways:

**1** Help fund more than 200 law-related research, public service and educational programs of the ABA Fund for Justice and Education (FJE) and the American Bar Foundation (ABF).

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**2** Are eligible for a charitable contribution deduction on their annual income tax returns.

Thank you to all insured members who donate their dividends! This support is vital to the success of the law-related projects of the FJE and ABF. For more information about the projects these grants support, please call the FJE at 312-988-5404 or the ABF at 312-988-6500.

## Your Dividends Make a Difference— Summer Research Diversity Fellowship Program

Every summer for the last 21 years the American Bar Foundation has hosted four young scholars from diverse backgrounds for an eight-week research internship in Chicago, as part of its Summer Research Diversity Fellowship program. The summer sessions – funded in part by a generous grant from the ABE – are designed to introduce undergraduate students to the rewards and demands of a research-oriented career in the field of law and social science. During the summer of 2009, ABF was pleased to host Gabriela Jara, Columbia University; Alana Kirkland, Stanford University; Cara McClellan, Yale University; and Amin Montgomery, University of Washington, Seattle.

Founded in 1988, ABF’s Summer Research Diversity Fellowship program continues to fill an important need today. As ABF Director Robert Nelson comments,

“Though progress has been made in the last twenty years, minorities are still underrepresented in law and in socio-legal scholarship. ABF’s Summer Research Diversity Program is unique in that it allows talented undergraduates from diverse backgrounds to work with the very best socio-legal scholars, and to see up close how cutting edge research projects are designed and implemented. In affording undergraduates this experience, the program continues its role as an important segment of the ‘diversity pipeline’ to careers in academia and law.”

Since its inception, the program has hosted 90 undergraduates (66 women, 24 men) from 51 colleges and universities, who hail from 27 states as well as Puerto Rico, Hong Kong, and Papua New Guinea.

## ABE-sponsored Insurance and Charitable Giving Plans

- Group Term Life
- Group Hospital Indemnity
- Group Accidental Death & Dismemberment
- Group Disability Income
- Group Professional Overhead
- Group Excess Major Medical
- Group Retirement
- Contribution Disability
- Charitable Gift Fund (Donor-Advised Fund)

### ABE Vision

Making a difference by funding programs that advance the American justice system and the rule of law.

### ABE Mission

To generate funds for the support of law-related public service, educational, and research programs by building and sustaining the Legal Legacy Fund and by sponsoring insurance and other programs for the legal profession that encourage charitable giving.

Dear Member:

At the American Bar Endowment, we are determined to make your experience with us a great one. We are constantly looking for ways to improve our relationship with members, and that's why we need your help. We'd like you to tell us how we're doing.

Please take a moment to complete and return the attached survey in your billing envelope, or fax it to us at (312) 988-6401.

Thank you for your participation in one of the only insurance programs that allows you to provide quality insurance protection for yourself and your family, and also to give back to the public service activities of the Bar.



Renee Z. Leskiw  
Executive Director



**Insurance  
EXCLUSIVELY  
for ABA Members**

## Member Survey

1. What coverage do you currently have through ABE?  
(Check all that apply.)

- Group Term Life
- Group Disability Income Protection
- Group Retirement Contribution Disability
- Group Excess Major Medical
- Group Accidental Death & Dismemberment
- Group Hospital Indemnity
- Group Professional Overhead Expense

2. Do you feel the plan(s) sufficiently meet(s) your needs?

- Yes  No

If not, what changes would you recommend to better meet your needs? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3a. Are you aware of our Automatic Payment Plan — a way to make premium payments directly from your checking account?

- Yes  No

b. If No, would you like to receive more information about the plan?

- Yes  No

4. Overall, how would you rate the billing format as far as readability and clear instruction:

- Superior  Very good  Good  Fair  Poor

5a. Would you like information sent to you regarding the ABE CGF, insurance plans, or increasing your current insurance coverage?

- Yes (complete the address section below)  
 No

b. If Yes, please indicate the plan(s) for which you would like more information\*:

- |  | New                      | Increase                 |
|--|--------------------------|--------------------------|
| <input type="checkbox"/> Group Term Life†                          | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Disability Income Protection‡       | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Excess Major Medical‡               | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Accidental Death†                   | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Hospital Indemnity†                 | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Professional Overhead Expense†      | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Group Retirement Contribution Disability‡ | <input type="checkbox"/> | <input type="checkbox"/> |

Have you changed:  Address  Phone number

Date: \_\_\_\_\_

Member ID Number: \_\_\_\_\_

Name: \_\_\_\_\_

Firm: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Office Phone Number: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

6. Would you like to receive the following via e-mail?  
(Please be sure to update your e-mail address above.)

- Quarterly Newsletter  Weekly health tip  
 New plan/rate information  GiftLaw e-mail

\*Including plan features, costs, eligibility, renewability, limitations and exclusions. †Underwritten by New York Life Insurance Co., 51 Madison Ave., New York, NY 10010 on Policy Form GMR. ‡Underwritten by The United States Life Insurance Company in the City of New York. Plans may vary and may not be available in all states.