JUNE 2008, VOL. 29, NO. 4

THE BOTTOM LINE

The newsletter of the ISBA's Standing Committee on Law Office Management and Economics

Do you want to know how you can enhance your relationship with your top-tier clients? Why not ask them?

By John W. Olmstead, MBA Ph.D CMC

As you well know, your top-tier business and other institutional clients often represent 20 percent of your clients and 80 percent of your business and fee revenue.

Are you experiencing:

1. Deteriorating client relationships?
2. Fewer assignments?
3. Clients performing more work in-house?
4. Clients using fewer law firms?
5. Cross selling disappointments?
6. Declining share of client's wallet?
7. Less referrals?

Your business development and marketing budget must be invested wisely. I believe that if you could only invest in one business development or marketing activity that activity would be to solicit and act on feedback from your top tier clients.

IN THIS ISSUE

- Do you want to know how you can enhance your relationship with your top-tier clients? Why not ask them? 1
- The no match letter—What employers need to know 3
- Immigration-related raids: Employer rights and lawful responses 5
- You're on your own: Risk management tips for running a small firm or going solo 6

During the past 10 years we have worked with law firms across the country helping them access their client's satisfaction and develop action plans designed to enhance their relationship with clients, improve service, and increase business opportunity. We accomplish this through our program of structured telephone interviews with clients selected by you using specific questions approved by you. We have found this technique to be far superior to paper surveys for business and institutional clients and clients tend to be much more candid and open with an independent party.

Here is a sampling of what law firm clients are telling us:

- We hire the lawyer—not the firm.
- Your lawyers are afraid to try cases.
- Your firm has too many people working on a file.
- Most of our billing problems are due to excessive workup of cases.
- I get upset with attorneys that want to settle right before trial.
- We are looking for one stop shopping. The firm needs to expand their geographic footprint.
- Your fees are 20 percent higher than the rest of the firms we use in the U.S. and we are reducing case assignments as a result.
- Your attorneys are easy to work with and are not arrogant. This is huge for us.

This is the decade of the client. Clients are demanding and getting both world-class service and top-quality products. Many law firms have spent too much energy on developing new clients and not enough retaining old ones. For many law firms, obtaining new work from existing clients is the most productive type of marketing.

Therefore, more firms are developing and using client satisfaction surveys to obtain feedback about their client's satisfaction or dissatisfaction with the attorneys and staff who serve them, the timeliness, responsiveness, and value of work performed, the need for additional services, and whether they would use the firm again and refer the firm to friends and associates.

Our firm recently completed client satisfaction telephone interviews for several of our insurance defense law firm clients. Here are a few quotes and a summary of what these insurance company law firm clients told us:

- We want to work with proactive attorneys that aren't afraid to try cases.
- Limit the number of people working on a file. I like consistent assignments.
- I expect attorneys to get back to me by the next business day.
- I like one partner and one associate per file.
- Most of our billing problems with law firms are due to excessive use of associates time.
- I get upset with attorneys that want to settle right before trial.
- The primary reason that we terminate our relationship with our out-

side attorneys is not reporting to us in a timely fashion and poor communications.

- I find that many lawyers are poor at managing their files and have poor basic communication skills. I work with lawyers that can do both of these things well.
- I think that it is important that law firms provide value added services such as newsletters, legislative updates, e-alerts, seminars, etc on a "no-charge" basis. Most law firms provide these services these days. Such services help us do our jobs better, improves communications and the overall relationship between our organization and the law firm, keeps us up to date on changes in the law, and helps the law firm stay abreast of emerging needs in our business.
- I will pay higher fees to lawyers that aren't afraid to try cases.

The feedback obtained from these surveys formed the cornerstone of service improvement programs, which are currently being implemented by these law firms.

Much can be learned by talking to your clients. Structured telephone interviews and other forms of surveys conducted by a neutral third party can provide many surprises as well as answers. **Client satisfaction surveys can be the best marketing investment that you can make.**

Our law firm clients have found their clients to be impressed that the firm cares about their opinions. It is good business to listen to your clients. Understanding what bugs people about your services and those of your competition can be the most valuable input to strategy development you can get your hands on. **Find out what bugs your clients and you will learn to out-think and out-service your competitors.**

Before you invest any time, money, or effort in developing an overall strategy for service improvement, you must survey your clients to understand what your clients want and expect from your firm. An initial survey helps you identify the starting point for your service improvement journey.

Planning The Survey

The type of survey that your firm chooses depends on your purpose for doing the survey. Are you looking for some insight into why you've lost clients? Are you interested in getting a general idea of how your clients feel about your firm? Following are some of the basic types of surveys that you may want to consider:

• Random Client Survey or Census

These surveys are used to measure overall client satisfaction and highlight any widespread service problems and identify new business opportunities. A random survey involves selecting a percentage of your clients (sample), contacting them by phone, mail or in person (or a combination of all three), and asking them to evaluate the services they receive from your firm. A census involves surveying all clients rather than taking a sample.

• Lost Client Survey

This type of survey is used if your firm wants to know why you have lost a particular client or group of clients. With this survey interviews are conducted (usually by telephone or in person) with clients that no longer do business with your firm. Let the client know that you are sorry that he or she is no longer doing business with your firm and that you are interested in learning from your mistakes. Understanding your client's reason for leaving will help you make improvements for future clients. One of the greatest benefits for this type of survey is that you are often able to discover the specific reason a client left.

• Key Client Survey

Rather than doing a random survey of your client base, you may want a more targeted and focused survey of a particular client group. For example, if 80 to 90 percent of your business comes from 10 clients, you may want to create a survey that is specifically targeted to them. The advantage of a targeted key client survey is that it is limited in scope and precisely focused.

Before you commit time and resources to a client survey identify your purpose and establish specific goals and objectives. Develop a survey plan. Insure that a follow-up strategy is incorporated into the plan.

Survey Method

Survey methods are simply the different ways that you can use to collect feedback from your clients. The four main methods are:

• Written Questionnaires and Online Surveys

This method involves a one-to-four page document that poses a series of specific questions tailored to the needs of your firm and addressing specific concerns and business opportunities of the client group that you are surveying. The questions should consist of a mix of closed and open-ended questions. Closed-ended questions should be designed to facilitate statistical compilation and presentation.

• Telephone Surveys

This is our favorite method, which we use most often in our work with our law firm clients and it offers very rich insight and action-orientated feedback. A telephone questionnaire is used which is quite similar in design to the written questionnaire described above which contains both "ask and answer" and "discussion" questions.

• Focus Groups

Focus groups are groups of eight to ten of your clients who come together, at your invitation, to answer service-related questions that are prepared by you and presented by your moderator. Because of the group dynamic, focus groups usually provide a lot of rich feedback in a relatively short period of time.

• Face-To-Face Interviews

When you want to get the most anecdotal information from your clients in the most personal format, use the face-to-face interview method.

Although it takes a little more work and coordination, you get the best survey results by using a combination of different survey methods to poll your clients. We find that combining telephone interviews with mail surveys provides the best mix of general and specific feedback, as well as qualitative and quantitative data.

Action Plan and Follow-Up Strategy

There is nothing worse than asking clients for feedback and then doing nothing and not following up. The benefits of gathering feedback can be negated if you do not follow through on the results. Once your firm has taken the initiative to actively invite feedback, you must take actions to correct at least some, if not all, of the problem areas identified. Doing so is vital. You must also act on business opportunities identified as well. Going to the effort of gathering the information and then

not doing anything about the problems identified is not only a waste of time and money but can also increase the likelihood that future service improvement efforts will be viewed with skepticism. For this reason, you must close the loop on the surveys you have conducted by getting back to the people who provided you with the feedback. Doing so benefits your relationship with your clients because you not only confirm what they said but that you are making changes accordingly.

John W. Olmstead, Jr., MBA, Ph.D., CMC, is a Certified Management Consultant and the president of Olmstead & Associates, Legal Management Consultants, based in St. Louis, Missouri. The firm provides practice management, marketing, and technology consulting services to law and other professional service firms to help change and reinvent their practices. The firm helps law firms implement client service improvement programs consisting of client satisfaction surveys, program development, and training and coaching programs. Their coaching program provides attorneys and staff with one-on-one coaching to help them get "unstuck" and move forward, reinventing both themselves and their law practices. Founded in 1984, Olmstead & Associates serves clients across the United States ranging in size from 100 professionals to firms with solo practitioners. Dr. Olmstead is the Editor-in-Chief of "The Lawyers Competitive Edge: The Journal of Law Office Economics and Management," published by West Group. He also serves as a member of the Legal Marketing Association (LMA) Research Committee. Dr. Olmstead may be contacted via e-mail at jolmstead@olmsteadassoc.com. Additional articles and information is available at the firm's web site: www.olmsteadassoc.com

© Olmstead & Associates, 2008. All rights reserved.

The no match letter—What employers need to know

By Kevin Raica and Brent Wikgren

These are troubling times for employers. The Federal Government is pushing to use the Social Security Administration ("SSA") "no-match" letter (the no match letter is described in detail later in this article, but is basically a letter sent when an employee name and Social Security number do not match the SSA's records) as a tool for immigration enforcement, allowing the Department of Homeland Security ("DHS") to use the receipt by an employer of a no-match letter as evidence that the employer has "constructive knowledge" that the employee who is the subject of the letter is unauthorized to work. The government's push to the expand the use of no-match letters was placed on hold because of an injunction issued by the U.S. District Court for the Northern District of California. Employers must use the current system for reporting wages regardless of whether DHS is allowed to use the no-match letter as an enforcement tool. In light of such a possible dramatic change in the use of the no-match letter, it is more important than ever that an employer understand their rights and responsibilities in the no-match process. This article guides employers through the no-match process by explaining the role of the SSA in issuing the no-match letter, the reasons for issuance of a no-match letter, and the timing and required response from employers under the current and proposed rules.

What is the SSA's role in the wage reporting process?

Employers are required by law to report the annual wages of their employees on Form W-2 (Wage and Tax Statements). The SSA, acting as an agent of the Internal Revenue Service ("IRS"), processes the wage reports to determine the eligibility for and amount of Social Security benefit that each employee may be entitled. The SSA needs accurate earning information to ensure that the

The Bottom Line

Published at least four times per year.

Annual subscription rate for ISBA members: $20.

To subscribe, visit www.isba.org or call (217)525-1760

Office
Illinois Bar Center
424 S. 2nd Street
Springfield, IL 62701
Phones: (217) 525-1760
OR 800-252-8908

Web site: www.isba.org

Editor
Jeffrey M. Simon
200 W. Monroe Ste. 2110
Chicago, IL 60606

Managing Editor/Production
Katie Underwood
kunderwood@isba.org

Standing Committee on Law Office Management and Economics
John W. Olmstead, Chair
Thomas J. Brannan, Vice Chair
Steven C. Lindberg, Secretary
Paul J. Sullivan, Ex-Officio
Ira Azulay
Mary A. Corrigan
Michael P. Downey
Edward Graham, Jr.
L. James Hanson
Penni S. Livingston
Peter R. Olson
Alan Pearlman
Roger L. Rutherford
Donald E. Weihl
Carl R. Draper, Board Liaison
Douglas M. Barringer, Staff Liaison

Disclaimer: This newsletter is for subscribers' personal use only; redistribution is prohibited. Copyright Illinois State Bar Association. Statements or expressions of opinion appearing herein are those of the authors and not necessarily those of the Association or Editors, and likewise the publication of any advertisement is not to be construed as an endorsement of the product or service offered unless it is specifically stated in the ad that there is such approval or endorsement.

Articles are prepared as an educational service to members of ISBA. They should not be relied upon as a substitute for individual legal research.

The articles in this newsletter are not intended to be used and may not be relied on for penalty avoidance.

Postmaster: Please send address changes to the Illinois State Bar Association, 424 S. 2nd St., Springfield, IL 62701-1779.

right amount of Social Security benefits are credited to the correct (and eligible) individual's record. Because the SSA acts as an agent of the IRS, regulations of the IRS allow SSA to use the information reported on the W-2 to determine eligibility for Social Security benefits.

SSA forwards wage reports to the IRS on a daily basis. The file forwarded by the SSA includes employer and employee data (an employer record with the identifying information of the employer, the W-2 records reported by that employer, and the total amount of wages reported on the employer's report). Each W-2 forwarded by the SSA also contains an indicator informing the IRS whether the name and Social Security Number ("SSN") matches SSA's records. The SSA does not have any enforcement authority and under current law, the SSA cannot share information collected from the W-2 with other Federal agencies besides the IRS.

What happens when a name and SSN don't match?

When a name and SSN provided on a W-2 do not match, the SSA cannot properly attribute a worker's record. The reasons for a no-match are numerous. An employee's name may be transposed (John David Thompson may be listed as David John Thompson). An employee may have failed to report a name change. Numbers within the SSN could have been transposed. The employer's records may be inaccurate or incomplete. Regardless of the cause, the SSA will send out a no-match letter,

What is a no-match letter?

A no-match letter is nothing more than SSA's attempt to resolve a name and SSN that do not match. Thus, the purpose of a no-match letter is to obtain corrected information to help SSA identify the individual to whom the reported earnings belong so the earnings can be credited to the individual's record.

No-match letters fall under two categories: employer no-match letters referred to as EDCOR (Employer Correction Request or Educational Correspondence) letters and employee no-match letters referred to as DÉCOR (Decentralized Correspondence) letters sent to employees whose earnings could not be credited to SSA's records. No-match letters are sent to employers who have a total of more than 10 discrepancies in their submitted W-2 forms, and whose number of unmatched W-2 forms is more than 0.5 percent of the total W-2 forms reported by the employer.

What employers must do now when they receive a no-match letter

Under the current rule, located at 20 C.F.R. § 422.120, the obligations of an employer that receives a no match letter are unclear. The letter itself warns employers that singling out workers who may appear to be immigrants can lead to discrimination claims, and Department of Justice guidance on the issue is unclear. It is also not clear what reasonable steps an employer must take to avoid being found to have "constructive knowledge" that an employee is not authorized to work in the United States.

At a minimum, when an employer receives a no match letter, they should first verify that the information it had previously provided to the SSA is correct. If the information provided was correct, the employer should notify the employee of the letter, ask the employee to review his or record to verify that the correct information was provided, and should tell the employee to follow-up with the SSA regarding corrections. If the employee or employer needs to correct information, it should be provided to the SSA. No response is required if there is no corrected information to provide to the SSA.

What employers must do if the DHS proposed rule takes effect

The proposed rule would allow DHS to use an employer's receipt of a no match letter as evidence of an employer's "constructive knowledge" that an employee is not authorized to work in the U.S. 73 FR 15944–15955 (Mar. 26, 2008), "Safe-Harbor Procedures for Employers Who Receive a No-Match Letter: Clarification; Initial Regulatory Flexibility Analysis." The rule seeks to clarify what steps an employer must take when they receive a no-match letter and claims to provide a "safe harbor" from a finding that the employer knowingly employed an individual not authorized to work in the U.S. The proposed rule does not exclude employers from anti-discrimination laws and following the steps outlined does not automatically protect an employer from separate discrimination claims which may be brought by employees

Under the proposed rule, upon receipt of a written notice from SSA or DHS indicating that a document presented by an employee does not match a record within the system of one of these agencies, the employer must take the following reasonable steps in a timely fashion to resolve the discrepancy:

- The employer must check its records within 30 days of the receipt of the letter to determine whether the discrepancy is the result of the employer's typographical, transcription, or similar clerical error. If it is, the employer should correct the records, inform the relevant agencies, verify that the corrected information matches agency records, and make a record of the manner, date, and time of the verification to be kept with the employee's I-9 form.
- If the discrepancy is not the result of the employer's error, the employer must ask the employee to confirm that the employer's records are correct. If the employee is able to correct the records, the employer should make the correction, inform the relevant agencies, verify that the corrected information matches agency records, and make a record of the manner, date, and time of the verification to be kept with the employee's I-9.
- If the discrepancy cannot be resolved, the employer must ask the employee to correct the situation by bringing the necessary documents to the appropriate agency in order to resolve the discrepancy. The discrepancy will only be resolved upon the employer's verification with the SSA that the employee's name matches the social security number in SSA's records or that DHS verifies that their records indicate that the immigration status or employment authorization document was assigned to that employee. The employer should make a record of the manner, date, and time of the verification to be kept with the employee's I-9. The discrepancy must be resolved within 90 days.
- If the discrepancy cannot be resolved within 90 days, the employer must complete a new I-9 form for the employee by the 93rd

day. In completing this new I-9, the employer may not accept any document containing the social security number that could not be reconciled, nor may the employer accept any DHS issued document that was in question. The employer may not accept any identity document unless it has a photograph.
- If the discrepancy cannot be resolved, and the employer is unable to verify the identity and employment authorization of the employee on a new I-9 using different documents, the employer must terminate the employee. Failure to terminate at this point may well lead to a finding by DHS that the employer had constructive knowledge of the employee's lack of employment authorization.

If an employer does not follow the safe-harbor procedures described in the new rule or take other reasonable steps, the employer may be found to have constructive knowledge of an unlawful worker, and may be held criminally and civilly liable under the Immigration & Nationality Act.

Conclusion

The increased enforcement of the immigration laws in the employment context, including nationwide raids by Immigration & Customs Enforcement against employers, make it more important than ever that employers stay up to date with the law and the proposed changes in the effects and applications of the no match process. This overview is intended to help employers understand the current and future state of the law, but should not replace a discussion with an attorney if employers have any questions or concerns about the no match process. We have now addressed the complexities of the I-9 Employment Verification System and the evolving Social Security No Match Process in a climate of increasing enforcement of the immigration laws. In an upcoming issue, we will discuss the Federal Government's attempt to combine verification and enforcement—the e-Verify system.

Kevin Raica and Brent Wikgren are attorneys with the AZULAYSEIDEN LAW GROUP and focus their practice on all areas of Immigration and Naturalization Law. They counsel businesses and individuals on the steps to take in order to gain benefits from the current convoluted system that is US immigration law. They have performed I-9 audits of companies of varying sizes, and when people are found not to have current status or are in removal proceedings, they help them navigate the system and look for a path to legal residency and employment. Please feel free to e-mail the authors at kraica@azulayseiden.com and bwikgren@azulayseiden.com.

Immigration-related raids: Employer rights and lawful responses

By Kristin Lopez

The frequency and magnitude of immigration raids by Immigration and Customs Enforcement (ICE) has reached a new all-time record high. On Monday, May 12, 2008, ICE executed its largest raid ever at Agriprocessors, Inc., the nation's largest kosher meat processing plant, in Postville, Iowa. Over one-third of Agriprocessors' employees were arrested and detained in connection with various immigration violations.

Responding to an immigration raid is an uncomfortable, costly, and intrusive process. The fact remains that employers are rarely, if ever, given notice prior to these immigration raids and simply do not know what their rights are when faced with a raid. Consequently, many employers consent to unlawful searches without even considering the possibility that the government may be violating its rights. The key to minimizing civil penalties and criminal prosecution in connection with immigration raids is knowing how to respond and knowing what rights an employer has. This information is intended to give general guidelines about employer rights when faced with an unannounced immigration raid and is not a substitute for legal advice.

What should an employer do when a government official arrives?

Step One: Contact an immigration attorney immediately. An experienced immigration attorney can quickly assess the purpose and scope of the immigration raid and/or audit. Additionally, an attorney can facilitate communication between government and employer officials while simultaneously protecting the employer's rights and minimizing emotion.

Step Two: In the absence of the assistance of an attorney, determine the purpose of the government official's visit if it is not already clear. At the same time, ask the government officials to produce for employer review all warrants, subpoenas, and notices of inspection. These documents give government officials varying degrees of rights to search an employer's premise and/or company records. Do not be surprised if the government official resists or avoids the request entirely; however, do be firm in your request.

Step Three: If the government official wants to search the employer's premises, the law generally requires a warrant. In other words, an officer may not search the premises of a business without permission from a court. However, public areas of the employer's premises can be searched without a warrant because there is a diminished expectation of privacy in those areas. Therefore, in the event the government

official produces a warrant, do not resist it; simply monitor the search and keep a copy of the warrant. A search warrant may compel the employer to produce documents, permit the official to search for a specific person or persons, permit a search of the employer premises, or all of the aforementioned.

Step Four: If the government official only wants to inspect I-9 forms or other employer documents (likely not an immigration raid, but a more narrowly defined site investigation), the employer may insist that the government official produce a subpoena and give the employer three days notice prior to the inspection. In this scenario, a subpoena is not required by law; however, the employer may insist that one be produced. Even if the government official refuses to produce a subpoena upon the employer's request, the employer is entitled to three days notice under the current law prior to an inspection of its I-9 forms.

While these four steps can help an employer minimize civil and criminal liability in the event of an unanticipated raid, an employer can best protect its interests by taking proactive and precautionary steps. Through regular and systematic verification of employee identity and work authorization, an employer can avoid an unanticipated immigration raid altogether.

Kristin Lopez is an attorney with the AZULAYSEIDEN LAW GROUP and focuses her practice on all areas of Immigration and Naturalization Law. She counsels businesses and individuals on the steps to take in order to gain benefits from the current convoluted system that is US immigration law. Please feel free to e-mail the author at klopez@azulayseiden.com.

You're on your own: Risk management tips for running a small firm or going solo

By Paul Shaheen RHU REBC; The Horton Group, Law Firm Support Practice

Compared to running a large firm, managing a small firm or solo practice can be entirely distinct.

But in many ways they're the same. Either or one needs to make sure to create a solid foundation for the present so as to smoothly prepare for the future, especially when it comes to insurance protection and risk management.

Looking to run a small firm or go off on your own? Here's a SUPER SEVEN starter kit:

1. Don't have too little, but don't have too much.

People often ask: "Do I have adequate health coverage?"

It's important not to have too little, but it's just as important not to have too much.

What with rising health care costs, rethink the traditional $250 or $500 deductible plans with first-dollar benefits for doctor visits and prescription drugs. Even if you have a family which frequently sees the doctor, consider a high deductible plan just the same. When you compare costs, you might find the annual premium savings to be equal or greater than the added exposure. As well, consider so called 'consumer driven plans,' which allow you the opportunity to put your premium savings into a tax deferred Health Savings Account (HSA).

HSAs have become more and more popular because they can be used to pay for medical expenses on a pre-tax basis.

2. Have an exit strategy, and fund it.

Even if, or shall we say especially if, you're a small firm or sole practitioner, you and your practices' success go entirely hand in hand.

What is the value of your practice if you can't work or are not around? Be sure to have adequate life insurance (term or permanent) to protect not only your family but their ability to get full value for your practice in the event of an untimely death. And if you have a partner or two, use life insurance to fund both buy-sell and key-person coverage.

3. Protect against financial death.

Whereas life insurance protects against physical death, it's every bit as debilitating when you or a partner become disabled. Traditional disability coverage is one route, but there's another 'under the radar' concept one should consider: Critical Illness coverage.

Critical Illness pays the insured a lump sum benefit in the event of a catastrophic illness such as cancer, stroke, heart attack, paralysis or kidney failure. The benefit is tax free, and you can use the funds to help not only defray lost income, but also to help fund a disability buy-sell, which is crucial yet rarely, if ever, funded by law firms and businesses at large. What makes CI so useful is that it isn't tied to income.

Suppose you're just starting out and most of your earnings are being put back into your practice. Disability carriers will usually only insure for 2/3rds (66 percent) of your claimed income. CI coverage takes none of that into consideration. If you buy a policy worth $250k, that's your benefit, no matter where your levels of income lie.

4. Protect your home every bit as much as your work.

Everyone says they have personal auto and homeowners coverage, but when was the last time you really reviewed it? Are your levels of liability up to date? Do you have adequate coverage to replace your home and the value of its contents? Do you have personal umbrella coverage? As your practice grows, consider a full review, as well as excess umbrella coverage. If ever you're sued, one could go after your personal assets as much or more than those of your business. Also, be careful when it comes to insuring your automobiles. People often insure their personal automobiles on their busi-

ness policies. That can be treacherous ground. If you got into an accident while driving a business vehicle for pleasure, that could create complications. Keep the two separate and distinct.

5. When you travel, be sure he right coverage travels with you.

Consider travel expense coverage EVERY time you plan on travelling 100 miles or more away from home. Be it for business, or pleasure, travel expense coverage comes in handy in a variety of ways: baggage loss, trip delay, trip cancellation, identity theft, and most importantly, emergency evacuation and supplemental medical.

Travel coverage should be an automatic, especially anytime you book a trip and make a nonrefundable deposit. Should you need to cancel your trip for any reason, the trip coverage will guarantee you your money back.

The coverage is particularly critical when you travel overseas, for while most medical insurance plans will cover you while out of the country, that does NOT mean an overseas medical provider will accept your insurance ID card as payment. Usually you'll be responsible to pay the bills up front and then get reimbursement from your carrier upon your return. Would you prefer to shell out $10,000 of your own money to get treated in a foreign country, or would you rather have guaranteed up front payment from someone else?

And be careful. Many think these sorts of services are available and covered by their credit card. Not always. Credit card travel plans may ARRANGE for medical expense and/or evacuation, but they usually do NOT PAY for those expenses.

6. Professional liability.

Of course you're a professional, so be sure you're protected like one. Don't shop just for price. Do an annual review to ensure your coverage is keeping up with your growing practice. Be especially mindful of adequate liability coverage when you are acting as a fiduciary for your clients.

Also, be sure to have proper workers compensation coverage for yourself and your employees. If you choose to go without workers' comp for yourself (which you are allowed to do as a business owner in the state of Illinois), then be sure you have what is called '24 hour' medical (to cover you both on and off the job), as well as personal disability coverage to make up for what workers' comp would otherwise provide.

7. Above all else, take care of yourself.

Studies suggest less than 50 percent of us have seen a doctor in the last five years, and those who have seen a doctor forget nearly 80 percent of what we're told.

It's often said our health care system is broken because its focuses too much on reactive medicine versus pro-active prevention. Is an ounce of prevention really worth a pound of cure? You bet. Many law firms whose benefits we manage have a stipulation requiring key partner/rainmakers to have a physical every year. Think of imposing the same requirement on yourself. Staying healthy will not only lower your claim costs, it can also lead to a healthier life and make your practice more productive.

Interview Your Clients the Easy Way!

ILLINOIS CLIENT INTERVIEW FORMS

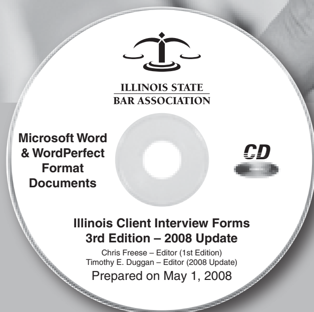
New and improved forms to help keep you focused while interviewing new clients. Add to or delete information from the forms so that they conform to your personal choice of interview questions. Use them on your computer while interviewing, or print them out before the interview. This is the Third Edition of these forms which have been revised in accordance with suggestions from attorneys who have used our old forms. There are 28 basic forms covering family law, estates and wills, real estate, incorporation, DUI, power of attorney, personal injury, and other subjects. A valuable tool for any attorney, keeping your client files uniform.

Forms are available on a compact disc (compatible with Word or Word Perfect). Compiled by members of the ISBA General Practice Section Council, and edited by Timothy E. Duggan. $25 members/$35 nonmembers.

Need it NOW?

Also available as one of ISBA's *FastBooks*.
View or download a pdf immediately using a major credit card at the URL below.

***FastBooks* prices:**
Illinois Client Interview Forms
$22.50 Members/$32.50 Non-Members



Order at **www.isba.org/bookstore** or by calling Janice at 800-252-8908

Illinois Client Interview Forms
$25 Member/$35 Non-Member
(includes tax and shipping)

Do yourself a favor

Say goodbye to paper and get this newsletter electronically

Why?

You'll get it faster. Opt for the electronic version and bypass the ISBA print shop and post office. We'll send you an e-mail message with a link to the latest issue as soon as it's posted on the Web, which means you'll get it days, even weeks, earlier than you would in print.

You'll save space. Because newsletters are archived on the ISBA Web site, you needn't worry about storing back issues.

You'll help keep section fees low. At $20/year, section membership is a tremendous value. But paper and postage costs continue to rise. By choosing the electronic over the paper version, you help keep our costs—and yours—down.

How?

Just go to <http://www.isba.org/newsletters/enewsletters.html>. Submit an easy-to-complete form and have any newsletter—such as the next issue of *The Bottom Line*—delivered to your inbox.

The Bottom Line
Illinois Bar Center
Springfield, Illinois 62701-1779
June 2008
Vol. 28 No. 4

Non-Profit Org.
U.S. POSTAGE
PAID
Springfield, Ill.
Permit No. 820