



SENIOR LAWYERS

The newsletter of the Illinois State Bar Association's Senior Lawyers Section

From the Chair

By Don Mateer

My year as chair is coming to a close. Hopefully many of you have found some value in being connected to the Senior Lawyers Section. Our discussion group has quickly become one of the largest discussion groups of the ISBA. We have offered CLE programs on retirement issues and this fall we are holding a hands on workshop at a computer lab for seniors who are faced with the question, "How do I turn this thing on?" Before I leave my soapbox, I will mention three things that I have found to be unusually helpful for exercising, saving information, and entertainment.

First, the exercise gadget that beats all gadgets. This is by far my favorite. It comes from Striv, a small company with some really smart people running it. Most people would call the Striv

a pedometer. But let me tell you, this is not your grandfather's pedometer. It actually gets you exercising even if you are not in the mood. This gadget is addictive. If you go on line you will see that everyone gives glowing recommendations, so much so that you are convinced that they cannot be for real. But believe me, they are for real. This measures your steps, stairs, and running. But more importantly it gets you hooked into building cities and new lands and islands. You need to exercise more to get more energy points to get more money to keep growing your unique islands. It takes more and more, and you want to get out more and more to keep growing your lands. You can opt for challenges that get you do-

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Social security safari

By Loren Golden

So let's say you're 70 years old (70 is the new 40, but I'm just saying assume you are), and you obtained your Medicare part A (hospital) card when you turned 66 and change and further that your spouse has carried the health insurance for the family. Should you do anything further when your spouse retires as to Medicare part B (outpatient doctor's bills)? Let's further complicate the picture and say that you are going out of the country on a cruise or to Cancun; what should you do about Medicare coverage and/or bridge insurance? I was told by a former Social Security employee, Bonnie, who works for a lawyer in our office who does exclusively Social Security work, that you must apply for the part B card prior to your spouse's date of retirement so that it coincides with your spouse's date of retire-

ment for you to be able to use your spouse's insurance card as a secondary payer. If you haven't (are your palms sweaty yet?), then you cannot use your spouse's regular insurance as a secondary payer. If that is not enough to make you lose your lunch, you have to have applied no later than eight months after your spouse's retirement date. So, I went to the Social Security office in Elgin and, I must tell you, it redefines the word daunting. This is the safari part.

You take a number at a kiosk and then take a seat with the rest of your fellow citizens. You are told you can do this online but, trust me, it is better to go there in person. I must tell you that the social security employees are extraordinarily

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From the Chair

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ing more than you had planned. You sync it to your computer which keeps track of your time and distance statistics. You also have the company make donations, based on your activity. I have chosen to donate clean water (a day's worth each time), which I do every day. It is no bigger than a key fob for a car and I have carried it in my pocket for over a year. There is a new version, which is smaller, and syncs with your iPhone5. It is smaller because it does not have the screen that my version has; you use the screen on your phone. I walk miles, mostly on the beach, with my little friend. I guarantee that you will absolutely love this thing.

Secondly, one of my favorite programs for saving the things that I access on the internet is Evernote. With this program you can save all those receipts from your on line purchases, banking transactions, anything that you want saved from an Internet Web site. It is a web clipping service. One of the ways to use it, that I have found useful, is to save sites visited that you wish to go back to some day.

You actually are saving the site, so when you go back to it you are right at the site on the web. An example of how this is helpful: I was searching Amazon for a coffee pot to give as a gift to my son-in-law. Each one I found I saved on Evernote. When I would go back to the ones I saved, I was actually back on the site so I could scroll through the site checking all the reviews as if I had never left it. It is also very helpful to have all your internet generated receipts in one place, all organized as you want them. I keep warranties there, as well as anything I may wish to go back to and see years later. Very handy.

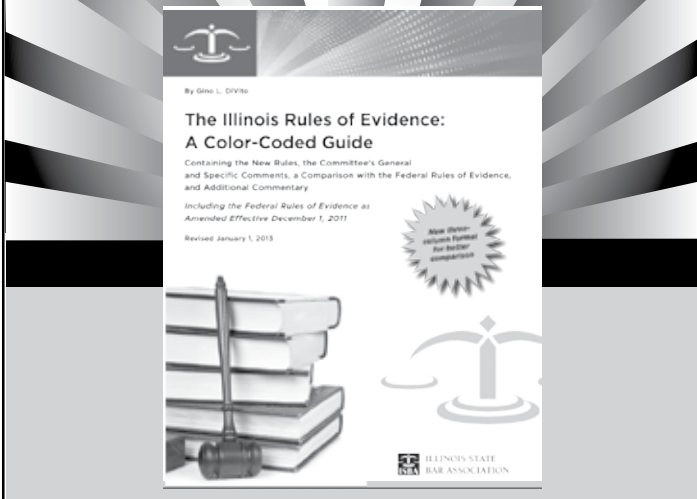
Third, is a program for anyone who has wanted to download music from an iPod or iPhone to their computer. If you have purchased a new computer (or have lost your music on your computer) and wish to download your music from your iPhone to the new computer, which has no music in your iTunes, you will be met with a warning that it only copies from the computer to your phone. So if you sync your loaded phone

to the empty iTunes, your phone will now match your computer, and be empty also. Thus the need for a third-party program. I have found TouchCopy, by Wide Angle Software, to be very easy to use. All you have to do is push one button and all the songs that you have marked in your phone are copied into your iTunes. I have been told by techies that there is a way to do it without purchasing a program, but I am not a techie and this works so well that I have to recommend it for anyone facing this particular problem.

One other recommendation; I know, I said just three. But this helps with exercise, and is free. Are you having a hard time catching up on your reading? Here is a great solution, and it is from your public library. You can download the latest audio books to your iPod (MP3Player, Phone) and with ear plugs can be entertained on those long walks that Striiv will have you doing. What could be better?

Enjoy your summer! ■

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Social security safari

Continued from page 1

knowledgeable and helpful. My hat is off to them. When your number is called, you are told to go to a window with a number where you meet the social security representative. It was there that the representative looked at me aghast when I told her that my wife retired in January and I had not yet applied for part B. I asked her how am I supposed to know this—I'm only a lawyer! She gave me the papers that I needed to complete, one of which has to be filled in by my wife's employer. What made the situation tense was that we were going on an ISBA cruise for a couple of days in April, but I couldn't qualify for the part B card until May. Hence, I entered the wonderfully scintillating world of bridge health insurance. There are many companies out there who will write a policy of health insurance for one week or more. Obviously this doesn't cover pre-existing health conditions. I was eventually successful in obtaining my Medicare part B card.

One other bit of caution: Medicare doesn't provide coverage outside the U.S.A! What!!

Am I on candid camera? So, obviously, you should contact your secondary health insurance carrier to see if they will cover you when you are out of the country.

Hopefully, my experience on the social security safari will be of benefit to you intrepid travelers and lawyers of a certain age. One last bit of advice: before you turn 66, go to the local social security office and get a primer on what you should be doing. If you are older than 66 and change, *run* to the social security office. I know that you don't want to take a number and sit and wait with your fellow citizens because you are special—YOU'RE A LAWYER!!!! Well, bunky, suck it up, put on your pith helmet, go to the social security office and get some Medicare advice. Also, follow up every document that you submit with a personal visit to the social security office. Don't rely on the mail—but, what am I telling you—YOU'RE A LAWYER!!!! One note of caution: before you go, don't eat lunch.

Have a happy social security safari. ■

SENIOR LAWYERS

Learn more about this section at <http://www.isba.org/sections/seniorlawyers>.

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Technology for seniors

By Hon. Edward J. Schoenbaum, Loren S. Golden, Gary T. Rafool and Frank V. Ariano

This is the fourth of what has become a regular column in the ISBA Senior Lawyer Section Council newsletter. If you like it (or even if you don't), if you have suggestions on improving it or what we should write about, please let us know. Hopefully you will take a turn in contributing a column on your own "Best Practices" or problems you have in using technology. Please feel free to join our committee, and let us know what you need.

Technology for Senior Lawyers Concerned with Security

Each one of us needs to use the Internet safely to minimize the danger from cyber security attacks. Standards have been created recently because sensitive information is frequently stored on computers, iPads, Smart phones, etc that can be attacked through the Internet. Identity theft is big business.

Start by creating strong passwords. Do not just use your name or initials with your birthdate or 1234. Use a different password for logging on to your computer, your e-mail and other things needing a password. Change your passwords on a regular basis.

Do not share personal or financial information with strangers on social networking, through e-mail or on special interest sites.

Do not get tricked into e-mail scams. I get over ten e-mail scams every day telling me I have won a lottery, some foreigner wants to give me a bundle of money, or a close friend is out of the country and needs me to wire money to them. People trick you into clicking on a link to a bogus site which will download malware that will infect your computer.

Know who you are connecting with. It is easy to set up a website that can take over your computer and access bank accounts or important information about you.

Be very cautious opening attachments that may have malware that will damage your computer or install code that will track your activities.

Update your software to find and eliminate viruses, spyware, and other malware.

Create safe e-mail aliases and usernames. Do not give too much information away in the profiles sites request.

Learn how to identify how others might

expose personal information about you. Stop others from giving out information about you.

Follow up by checking some of the following websites:

<www.ftc.gov/bop/edu/microsites/idtheft>: Fight against identity theft

<www.bbb.org> identifies safe online stores to do business with

<www.sec.gov> helps you protect investments and access investment calculators

<www.fraud.org/internet/intinfo.htm> look up latest online scams and file complaints to inform of bad experiences you had with spammers or scammers.

VERY, VERY BASIC Computer Workshop for Senior Lawyers

The Technology Committee of the Senior Lawyer Section Council has, for a long time, contemplated a workshop for senior lawyers who have never/seldom used a computer. While it may be hard to believe, there are still a lot of practitioners out there (you know who you are or know of someone who is technologically challenged) who leave anything to do with computers to others. While a very small number may mean it when they say "I like the feel of paper" or other similar statements attempting to excuse why they resist technology, most of the time it is either fear or lack of motivation to learn something new this "late in the game." These excuses are fueled by a feeling that everyone else is so far ahead that they will never be able to catch up. Sound familiar? Well, keep reading—there is no need to hide any longer, nor cross the street to avoid the CDW, Microsoft or Apple stores!

Get out your paper calendars and block out **October 18, 2013, from 10:00 a.m. to 1:00 p.m.** for this program designed for those who literally, if not too embarrassed, would ask "is this thing on?" Really, this workshop is designed to help the senior lawyer who is a genuine novice. While later workshops will cover more advanced topics and other devices such as smart phones and tablets, etc., this workshop is truly for the beginner.

The main computer lab at National-Louis University (on Michigan Ave. in Chicago) with 25 computer stations has been reserved for virtually no cost (I mean it—how about

\$10.00?!), and will feature hands-on training by other lawyers (not "geeks"). The curriculum will be as basic as it gets and will be flexible enough to accommodate each individual's rate of progress. The instruction will be informal, without boring lectures or demonstrations. While there is no MCLE credit available for this workshop, the goal is to have the novice get acquainted with the basics of computer use—other than a place to leave stick-it notes for a staff member!

Please watch for a sign-up at the Annual Meeting and/or other notices which will be out soon. Better still, call the ISBA office and ask to be put on a list, or contact any Senior Lawyers Section Council member. The Senior Lawyers Section listserve can also be used by someone in your office to get you connected (if you yourself already use the listserve, you may want to wait for later workshops, better attuned to meet your more advanced knowledge). If you know of any senior lawyer who could benefit from this program, please let him or her know about it, sign them up or give them a registration as a gift (it's cheaper than buying a drink, and will feel much better the next day!). We promise we will keep the sign-up list confidential. ■



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That was then, this is now

By Bob Downs

Part I – That Was Then: “The Good Old Days”

Oh the memories of better days. Reminiscing on how things were so much better than now. Well, not always. In 1972, as I was full blown into State-wide politics, I paid \$70.00 for a haircut from “Don of the Regency” (the “pols”, including my guy Dan Walker, went there). Today I pay \$10 to Great Clips and get a better haircut (I tip \$10 because I feel so guilty).

Not too many years ago, I spent \$500 for an Oppo Blue Ray DVD player. You can get as good today for under \$100. I have old, used JBL speaker systems that cost four to five thousand dollars 50 years ago, picked up used recently for hundreds. Still the best, they just require very large rooms (like cathedrals) but – wow!

Technological innovations to (almost) everything, including your car, travel, communication, and many other things, are a better value (financially) today than yesteryear.

Were people really kinder, wiser, and more civil before? I’m not so sure; we tend to remember only the good stuff. On the other hand, business ethics are as bad as ever with big oil, Wall Street, and the largely uncontrolled pharmaceutical industry leading the way with all kinds of chemicals to address every ill. Pharma makes a fortune on such things as laxatives when, in those good old days there existed a cheap, reusable, home remedy hanging on the back of the bathroom door, good for almost anything. Think about it. But I digress.

Part II – This Is Now : “Gatherings”

The now, for many of us increasingly, is the loss of a loved one or a dear friend or a celebration of an event for a person—living or deceased— each of which often results in a gathering to share the grief or joy. Each gathering is also an opportunity, even though there may have been a personal loss, for joy, reflection, lessons, and growth that provides the fuel to carry on our lives with renewed dedication.

On Saturday, April 13th, 2013, I was part of such a gathering at Northwestern University Law School, to commemorate the values of a life well lived. The event was not publicized in any way, yet every seat in the auditorium

was filled with some of the most important people I know. While true that many were household names (at least to a politically astute household), most going back to the 1970 Constitutional Convention, many were responsible for bringing hope and some change to the otherwise mediocre, and too often corrupt, world of Illinois politics. Yes, there were a multitude of elected officials, state and federal, the judiciary, Congress, a letter from the White House, etc., but everyone else in the room were the people who got them there. The speakers needed no introduction, in fact received none (if you didn’t know who they were then you didn’t belong in the room in the first place). All were there in celebration of the life and legacy of Dawn Clark Netsch, State Senator, first woman to hold a state-wide office as Comptroller, Constitutional Law Professor, and candidate for governor. Had more listened (and cared) when she ran for governor, as “the straight shooting candidate,” we would not have the fiscal crisis that we face today. Dawn Clark Netsch was respected by all, supported by too few, and represented a politics of integ-

ity and reform we too rarely see.

As I made my way through the reception (waiting of course for someone to come up and recognize me), everyone I met was someone interesting to know. Yet I found myself feeling somewhat melancholy, thinking this was all there is, or was. That this is all that is left of people who stood for something good. Yes, the good old days. Hopefully that is not true. Hopefully there are others who will continue to take principled stances about our politics, society, and our profession.

For us, so far survivors, we must maintain our efforts to keep dreams alive, preserve our love for others, and to make the world a better place than we found it. Dawn’s memorial, like so many others we see, is the sharing of a common interest, in this case political, but also like the others, a sharing of the values of joy and, yes, loss.

Let us never, while we are here, give up those values, and their importance in the profession we now enjoy. The good old days are now. God bless you all, and I’ll see ya around the vineyard. ■

An advertisement for a law firm merger. The background is a black and white photograph of a man in a hat and overalls, holding a fishing rod, standing on a boat. The text is overlaid on the image in white and black. The main headline is in large, bold, black letters. Below it is a question in bold black letters. Then, a paragraph of text in bold black letters. At the bottom, contact information is provided in bold black letters.

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Senior lawyers: Paying it forward

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members) Younger Lawyers Division program, called "Scope", provides experienced attorneys in various substantive areas for consultation by those unfamiliar with a particular practice area; Maryland (20,000 members) has used a web-based program designed to provide new practitioners a contact source by listing all volunteer attorneys by practice area; Minnesota's (22,000 members) "Colleague" program provides lawyer-to-lawyer advice to attorneys of all ages and years of practice, geared primarily toward new lawyers; and Missouri (20,000 members), whose program is geared toward lawyers in rural areas where many new attorneys have solo or small firm practices. The program creates one-on-one matches for help on an *ad hoc* basis with the potential of creating career mentor/mentee relationships.

Think about it. How many calls do each of us get in a day, a week, a month, from a colleague, a younger lawyer, protégé, or former associate, asking a question on a matter of

procedure, information on a judge, law office economics, filing jury demands, seeking recommendations, and the like?

The Illinois Supreme Court recognized the importance of mentoring, of paying it forward, when it provided for Mandatory Continuing Legal Education credit for qualifying programs. The Justinian Society, the largest ethnic (Italian-American) bar association in the state (probably in the country) has a for-CLE-credit mentoring program—check the Web site (<http://www.justinians.org>).

The ISBA has adopted a lawyer-to-lawyer formal mentoring program—a one year mentoring program pairing select ISBA lawyers with new admittees to provide the new admittees guidance ("paying it forward") during their first year of practice. The lawyer mentors get 6 hours of CLE credit and the new attorneys can select this ISBA mentoring program as one option to comply with their MCLE requirements—providing 15 hours of accredited CLE. (Check out the ISBA mentor-

ing Web site, <http://www.isba.org/mentoring>).

How important have those relationships become in our lives, in the lives of the younger people or colleagues we have met and helped in some way? We know that the mentees have become, professionally and emotionally, extensions of us to some degree. And, no doubt, these beneficiaries of our mentoring will "pay it forward."

Because of the mentoring relationship, our guards go down and a certain bond of mutual respect, good will and trust is established. Nothing in my career has brought me greater satisfaction. ■

Leonard F. Amari is a co-managing partner of the firm of Amari & Locallo, whose practice is confined to the *ad valorem* real estate tax assessment process, with offices in Chicago and Bloomingdale (DuPage County). He also serves as President of the John Marshall Law School Board of Trustees.

Upcoming CLE programs

To register, go to www.isba.org/cle or call the ISBA registrar at 800-252-8908 or 217-525-1760.

July

Tuesday, 7/2/13- Teleseminar—Portability of the Estate Tax Exemption: Planning Compliance and Drafting Issues. Presented by the Illinois State Bar Association. 12-1.

Tuesday, 7/9/13- Teleseminar—Real Estate Management Agreements. Presented by the Illinois State Bar Association. 12-1.

Tuesday, 7/9/13 – Webinar—Intro to Legal Research on Fastcase. Presented by the Illinois State Bar Association – Complimentary to ISBA Members Only. 3:00 – 4:00 p.m. CST.

Thursday, 7/11/13 – Webinar—Advanced Tips for Enhanced Legal Research on Fastcase. Presented by the Illinois State Bar Association – Complimentary to ISBA Members Only. 3:00 – 4:00 p.m. CST.

Thursday, 7/11/13- Teleseminar—Corporate Governance for Nonprofits. Presented

by the Illinois State Bar Association. 12-1.

Tuesday, 7/16/13- Teleseminar—Health Care Issues in Estate Planning. Presented by the Illinois State Bar Association. 12-1.

Wednesday, 7/17/13- Webinar (MCLE Credit Uncertain)—Business Building Strategies for Lawyers: Using Technology, Finding Clients, Getting Referrals. Presented by the Illinois State Bar Association and The Rainmaker Institute. 12-1.

Thursday, 7/18/13- Teleseminar—Managing Employee Leave. Presented by the Illinois State Bar Association. 12-1.

Tuesday, 7/23/13- Teleseminar—Private Placements for Closely Held Businesses, Part 1. Presented by the Illinois State Bar Association. 12-1.

Wednesday, 7/24/13 – Webinar—Intro-

duction to Boolean (Keyword) Search. Presented by the Illinois State Bar Association – Complimentary to ISBA Members Only. 3:00 – 4:00 p.m. CST.

Wednesday, 7/24/13- Teleseminar—Private Placements for Closely Held Businesses, Part 2. Presented by the Illinois State Bar Association. 12-1.

Tuesday, 7/30/13- Teleseminar—Attorney Ethics in Real Estate Practice. Presented by the Illinois State Bar Association. 12-1.

August

Tuesday, 8/6/13 – Webinar—Intro to Legal Research on Fastcase. Presented by the Illinois State Bar Association – Complimentary to ISBA Members Only. 1:30 – 2:30 p.m. CST.

Tuesday, 8/6/13- Teleseminar—UCC Article 9 Update. Presented by the Illinois State Bar Association. 12-1. ■

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Senior lawyers: Paying it forward

By Leonard F. Amari

I grew up in Chicago neighborhoods, see, and maybe it was because it was the late 40s and early 50s and our parents were too busy working and supporting us that we had to turn to “the older guys” in the neighborhood to serve as role models and advisors—mentors. I went to grammar school at Our Lady of Lourdes on Chicago’s north side and it was always “the older guys” that then preceded us to the Chicago Catholic high schools that continued to mentor, to lead the way. A question dealing with life, schooling, girls, sports, studies, or whatever, it seems, we always went to and got help from “the older guys.” With an eye towards gender sensitivity, please, I am not looking to offend the female members of the Senior Lawyers Section Council or the Bar. Certainly, there were women in my life as well, especially my mom, older cousins, BVM nuns that we turned to, but for the most part, it was always “the older guys” I looked to.

Without too much effort on our parts, we are now “the older guys” (and women) in

our profession, the senior lawyers. The catchphrase for what we senior lawyers do today is “pay it forward.” I don’t remember ever identifying it in that way, or ever feeling obligated to assist the younger lawyers I came across. But, as pay back to the folks that I looked to for guidance, “the older guys,” to show them that I learned from them and am doing what they did, I am paying it forward. We are paying it forward.

We make ourselves available as advisors, whether it is concerning issues of substantive law, ethics, mainstreaming into the profession, law office economics, life’s decisions, or involvement in the various bar associations. Were it not for my “advisors,” I would not have attended law school, and certainly not achieved the modest successes I have over the years in the profession.

There must be something in the synapses of the brains of lawyers, especially senior counselors, that makes us not only receptive to helping other lawyers, especially the younger ones, but anxious to do so—to ac-

cept our obligation as our pleasure, to “pay it forward.” Maybe we are lawyers in part because we want to help people and this “paying it forward” is in our DNA.

For as long as I can remember, my law school, the John Marshall Law School, had a formal mentoring program through its very active alumni association. The ISBA, in 2003, recognized that a more formal mentoring program was a good idea for its 34,000-plus lawyer members. Historically, mentoring programs were provincial, local bar associations, law schools, ethnic lawyer groups and the like.

The ISBA isn’t the only statewide lawyer group to create a structured up-to-the-minute technologically advanced mentoring program. Delaware’s (2,500 members) “Professional Guidance Committee” provides peer counseling and supports lawyers overburdened by personal or practice-related problems; Florida’s (unified state bar, 50,000

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