



SENIOR LAWYERS

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

View from the Chair

By Don Mateer

As I begin my year as chair of the Senior Lawyers Section Council, my goal is to search out ways to add value to the membership of senior lawyers in the ISBA. If you are receiving this newsletter, you are indeed a senior lawyer. You have attained the age of 55 or have been a member of the ISBA for 25 years. We are made up of actively practicing lawyers, "of counsel" lawyers, lawyers who are limiting their practice, lawyers who are contemplating retirement and retired lawyers. We belong to a group who remembers dictating directly to a secretary and not a machine. We remember crossing our fingers as we placed an original document between plastic sheets to thread through a copier hoping the copier would not destroy the original

document. We remember holding up correspondence to the light to check how many typing errors had been made to the letter. We remember spending much too much time trying to figure out an alternative word that would fit in the space where the wrong word was whited out so that the whole letter would not have to be re-typed. We have new issues and new challenges. The Senior Lawyers Section Council is uniquely suited to help. Below are several ways we intend to add value to your ISBA membership.

The value we think we add to your membership begins with our CLE presentations, the most recent of which was on October 12, 2012

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Technology for seniors

By Ed Schoenbaum and Frank Ariano, Co-chairs Technology Committee

This is the second of what hopefully will become a regular column in the ISBA Senior Lawyer Section Council newsletter. That is up to you. 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.

Discussion Group

Doug Knapp, a member of the ISBA staff, has established a new senior lawyers discussion group and 117 people signed up within the first three days. One attorney posted a question and Eugenia Hunter responded based on her knowledge and experience. Three others also shared their experience. This discussion group will focus

on concerns of senior lawyers, and discussing books or travel, or anything that interests you. Please let us know what you want to discuss by signing up at <<http://www.isba.org/discussions>>.

Listserves

Save time if you regularly send e-mails to the same group of people. Instead of typing a number of e-mail addresses, a listserv address will cover a small group, a whole section or even an organization. Most do not allow attachments for security reasons.

ISBA Senior Lawyer Web site

We are working to evaluate the strengths and weaknesses of our website and hope you will send us links you have found useful in your

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(Notice to librarians: The following issues were published in Volume 3 of this newsletter during the fiscal year ending June 30, 2012: October, No. 1; February, No. 2; June, No. 3).



IF YOU'RE GETTING THIS NEWSLETTER BY POSTAL MAIL AND WOULD PREFER ELECTRONIC DELIVERY, JUST SEND AN E-MAIL TO ANN BOUCHER AT BOUCHER@ISBA.ORG

View from the Chair

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and covered areas of specific interest to the senior lawyer: how to maximize returns on social security benefits, the common mistakes of retirement planning, the necessary income and assets for a successful retirement plan, how to prepare for financial hardship in the event of a medical calamity and what's needed for the succession planning of a law firm. We are looking into presenting hands-on computer courses for seniors who need very basic instruction. These will take place at computer labs, so the learning will be done by actually doing. We are in contact with the Young Lawyers to see what they

would like to learn from those of us with senior status.

This newsletter adds value to your membership. We intend to publish three newsletters a year with articles of interest to seniors, from technology to substantive matters to plain helpful information.

We have begun a senior lawyers discussion group for all seniors to post questions, give advice or simply communicate with like-minded folk. To become a member of our online discussion group, simply go to the Discussions Group page on the ISBA Web site (<http://www.isba.org/discussions>), and click

the link at the top of the page to join the Senior Lawyers Discussion Group. The article in this newsletter concerning all the discounts available to seniors was first posted on our online discussion group.

The most value comes from being an active member of the Senior Lawyers Section Council. You can share your thoughts on our online discussion group, write articles for our newsletter or be a presenter at one of our CLE offerings. The value is what you make of it. We are the place for sharing your years of wisdom with your fellow attorneys. Welcome aboard, enjoy the ride. ■

Technology for seniors

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practice or in your leisure. Please check out <<http://www.isba.org/sections/seniorlawyers>> and let us know what you think, and especially how to make our website a better member benefit, by submitting things you have found worthwhile in your senior days.

ABA Senior Lawyer Division Web site

<http://www.americanbar.org/groups/senior_lawyers.html>

Check this out for ideas, books, Experience magazine, Voice of Experience newsletter, books for senior lawyers and on Elder Law, travel opportunities, CLE programs, Women Trailblazers, awards, and much more.

SPLASH ID (and other Password and Personal Data Applications)

Having observed some recent discussion on the Senior Lawyers Section ListServ, it is apparent that many of us struggle with how to access and safely store all of the various passwords, account numbers, pins, log-ins, usernames and other identifying information needed to deal effectively with today's technology. Not to endorse any particular product, but we use Splash ID Safe Secure Data Vault on iPhone 5 (and previous iPhones) to store all passwords, etc. You also use the desktop version to wirelessly sync all of that information to your PC., and vice versa.

We saw that some people keep a written record of all of their passwords, etc. in their offices or homes and refer to them when needed—if they can find them. It should go without saying that there is a better way! Reference to Splash ID is literally three to five times a day for a username or password or account number or pin when checking websites, paying bills on line, etc. When stored on your phone (and it works with all types, not just Apple products), that info is constantly with you—available when needed. There is no need to worry about who can access it, or what happens if you lose your phone—there is only one password you need to remember to access the App. The data is protected by the industry standard in encryption (AES and 256-bit Blowfish for those of you who know what that means) and it syncs automatically with your PC or Apple computer so that it is available there as well as on your phone. You can make entries or edits on either device and the revisions/additions automatically appear on the other. For those of us who find memorization a little harder these days, it provides real peace of mind and saves a lot of time. The App for the phone costs \$9.95 and the desktop version for the PC is \$19.95—the first time you avoid fumbling around for a forgotten password or experience being locked out of a Web site due to your mistaken attempts to remember which one goes with

which site, we think you will agree that the money is well spent. Check it out, you won't be sorry.

Apple TV

While the business uses of this product are limited, we encourage senior lawyers (who are often also grandparents) to check out this device from Apple. It is a small box (about 4" square) which attaches to your HD TV with an HDMI cable. It works over your wireless network and allows you to play music from your iPhone, iPad, computer, etc. on your HD TV by just pressing the AirPlay icon on your device. In addition to music, and more importantly for those grandparents, photos and movies can also be watched on the large HD TV screen, utilizing your surround sound system. You can also use it to view web pages which are on your phone, iPad or computer, making them a lot easier to read. For \$99, it is worth investigating.

iPhone 5

Was setting the alarm and running 3 browsers to get into the Apple and AT & T sites on 9/14/12 worth it to get the iPhone 5 (not to mention paying \$650.00 for the 64GB version since the upgrade time from the 4s had not expired) by the 9/21/12 initial availability date? Absolutely!

At the time of this article, we have just begun to realize all of the new features (most

of which, admittedly, are the result of the iOS 6 software upgrade and therefore available on older iPhone models like the 4s, 4 and earlier). The larger screen is a real plus for we "more experienced" lawyers and the optics are amazing. The 2 HD cameras (front 1080p, rear 720p) with 8 megapixels obviate the need to use any other camera. The new panorama option allows almost 360 degree pictures, with great clarity.

Siri (which allows you to virtually avoid typing) is also greatly improved. You can have it access apps, make calls, etc. and the

dictation is almost flawless. There is no learning time.

The battery life and sound are also improved. App revisions are being made, literally by the hour, and accessories are also becoming available by the day. There will be more to come on this amazing new device in future newsletters. It's even lighter. Check it out or call us; we will be happy to waste your time filling you in on all of the details!

The next issue will focus on Links to useful sites for senior lawyers and on elder law, so please send your favorites. ■

Senior tax exemptions

By Leonard F. Amari and Katherine O'Dell

Senior citizens in Cook County must now take the affirmative step of applying (or reapplying, as the case may be) for property tax exemptions based upon having reached the age of 65

Many of us senior lawyers, practitioners in Cook County, have already received or certainly will receive phone calls from one or more of the 270,000 senior citizens in Cook County who "lost" their senior citizen exemption. They will be asking why they lost it, how to get it back, and how to get a refund for the years they lost.

First, let's define the "Senior Citizens Tax Exemption" in Cook County. It provides tax relief by reducing the equalized assessed value on an eligible single family residence. The savings is in the form of a reduction in the second installment of the property owners' real estate tax bill. Historically, once established by the qualifying senior citizen single family property owner, it was automatically renewed every year. However, in 2012, as a result of legislation signed by the Governor, this exemption was no longer automatic, year-to-year, and the senior citizen is now required, presently at least, to apply annually for this tax saving. Pursuant to the website of the Cook County Assessor, Joseph Berrios, "this exemption is available to all Cook county home owners who were born prior to or in the year 1946 and use their home as their primary residence. This exemption entitles a senior to a reduction in the equalized assessed value of his or her property." Of course, this means that some senior home owners who did not "reapply" for this exemption will end

up with higher property tax bills for failing to file the correct paperwork year after year.

This exemption resulted in tax breaks ranging from as little as \$157 for qualified home owners last year in an upscale community such as Kenilworth, to as much as over \$800 for seniors in not so affluent neighborhoods such as, and for example, Ford Heights. In Chicago, the average senior tax savings amounted to about \$193 in the year 2011.

Therefore, our senior lawyers will be getting calls from elderly home owners asking what happened, which now you know, and how to "get back" this exemption. First, let's make specific what your senior citizen home owner must be or have in order to qualify for this exemption/tax savings:

- You must be 65 years of age or older during the tax year for which you are applying;
- You must either own the property or have a lease or contract which makes you responsible for the real estate taxes; and
- The property must be your principal residence.

Senior citizens will need to complete and sign a Senior Citizens Exemption Application Form. Information necessary to complete that form is easily found on your property tax bill, e.g., permanent index number and township. The application form can be acquired from any of the regional offices of the Cook County Assessor, at its downtown office at 118 N. Clark Street, 3rd floor, or it can be downloaded from the Assessor's Web site.

It is necessary to accompany your application with a recent real estate tax bill for the

SENIOR LAWYERS

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

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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.

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1 held in common 2 for each other 3 shared



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subject property and proof of age. If the recent tax bill is unavailable, the home owner, senior citizen, must supply one or more documents that would prove the home address. A voter's registration card, voting record for the tax year(s) for which you are applying, a driver's license or an Illinois Identification Card showing the address as your address and issued prior to the earliest year for which the application is being made should be sufficient.

As for proof of age, it is necessary to submit only one official document that clearly shows the date of birth of the applicant, such as a driver's license, Illinois Identification Card, Alien Registration Card, Social Security Form 2458, Naturalization Papers, Passport, Birth or Baptismal Certificate or the like. Of course, women who submit documents with a maiden name must provide a marriage certificate to show the connection with the current married name. The Assessor's website indicates this application can be done by mail but the by-mail applicants are encouraged to send only copies, keeping the originals, because the documents are not returned to the home owner by the Assessor. Of course, it is much easier, and more immediate, to apply in person at the Assessor's office downtown or at any of its regional offices.

Now, let's assume that a senior citizen lost the exemption, reestablishes the exemption and wants to obtain a refund for the year (or years) that the Senior Citizen Exemption wasn't provided. What do we tell that client? First, point out that the refunds are not made automatically. The senior seeking a refund for a year that exemption wasn't provided must submit a refund application along with proof of payment of the subject taxes.

The Assessor's website makes it clear what must accompany the application for refunds, reminding the reader again that the refund application form can be acquired from the Assessor's Web site or in person at any one of its offices. Sign and return the application in person or by mail, with one or more of the following proofs of payment for each payment:

- Copy of canceled check(s); copy of imprinted, validated tax bill and the like.

With just short of 300,000 seniors losing their Senior Citizen exemptions in Cook County, because it was not renewed automatically, and the requirement of annual applications, many of us can expect calls from our elderly clients asking the questions set out in this article. Now, you have the answers.

I hope this helps. ■

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to start a dialogue.

Discounts! Discounts! Discounts!

By Brian Cohen

The following list was posted by Brian Cohen in our new Senior Lawyers Discussion Group. All of you who are receiving this newsletter are eligible to join the discussion group for seniors.

—Don Mateer

I am providing my golden list of geezer discounts to those of us geezers who qualify, and who don't mind embarrassing ourselves by asking for them.

Restaurants

- Applebees- 15% off with Golden Apple Card (60+)
- Arby's- 10% off (55+)
- Ben and Jerry's- 10% off (60+)
- Bennigans (discount varies by location) (60+)
- Bob's Big Boy (discount varies by location) (60+)
- Boston Market- 10% (65+)
- Burger King- 10% off (60+)
- Chick-Fil-A- 10% off or free small drink or coffee (55+)
- Chilis- 10% (55+)
- CiCi's Pizza- 10% (60+)
- Denny's- 10% off, 20% for AARP members (55+)
- Dunkin Donuts 10% OR FREE COFFEE (55+)
- Einstein's Bagels- 10% off Baker's Dozen (60+)
- Fuddrucker's- 10% off any senior platter (55+)
- Gatti's Pizza- 10% (60+)
- Golden Corral- 10% (60+)
- Hardees- 33 cent beverages every day (65+)
- IHOP- 10% (55+)
- Jack in the Box- up to 20% (55+)
- KFC- free small drink with any meal (55+)
- Krispy Kreme- 10% (50+)
- Long John Silvers (varies by location) (55+)
- McDonalds- discounts on coffee every day (55+)
- Mrs. Fields- 10% off at participating locations (60+)
- Shoney's- 10% off
- Sonic- 10% or free beverage (60+)
- Steak 'n Shake- 10% every Monday and Tuesday (50+)
- Subway- 10% (60+)

- Sweet Tomatoes- 10% (62+)
- Taco Bell- 5%, free beverage for seniors 65+
- TCBY 10%- (55+)
- Tea Room Café- 10% (50+)
- Village Inn- 10% (60+)
- Waffle House -10% every Monday (60+)
- Wendy's- 10% (55+)
- White Castle- 10% (62+)

Retail and apparel

- Banana Republic- 10% (50+)
- Big Lots- 10%
- Dress Barn- 10% (55+)
- Hallmark- 10% one day per week (varies by location)
- Kmart- 20% (50+)
- Kohl's- 15% (60+)
- Ross Stores- 10% every Tuesday (55+)
- Stein Mart- 20% off red dot clearance items first Monday of the month;

Grocery

- Albertson's- 10% first Wednesday of each month (55+)
- Food Lion- 6% every Monday (60+)
- Hy-Vee- 5% one day a week (varies by location)
- Kroger- 10% dates vary by location
- Publix- 5% every Wednesday (55+)

Travel

- Alaska Airlines- 10% (65+)
- American, Southwest, United, US Airways all have various discounts for ages 65 and up, call before booking for discount.

- Amtrak- 15% (62+)
- Greyhound- 5% (62+)
- Car Rental: Alamo, Hertz and Avis- up to 25% for AARP members; Budget- 10% (50+); National- up to 30% for AARP members;
- Overnight Accommodations: Cambria, Clarion, Comfort Inn and Suites- 20-30% (60+); EconoLodge- 20-30% (60+); Hyatt- 25-50% (62+); Intercontinental-various discounts for 65+; Marriott- 15% (62+); Quality- 20-30% (60+); Sleep- 20-30% (60+)

Activities and entertainment

- AMC Theaters- up to 30% (55+)
- Bally Total Fitness- up to \$100.00 off membership (62+)
- US National Parks- \$10.00 Lifetime Pass; 50% off additional services, including camping;

Cellphone discounts

- ATT Special Senior Nation 200 plan- \$29.99 month (65+)
- Verizon Nationwide Plus Plan- 29.00 month (65+)

Miscellaneous

- Great Clips- \$3 off (60+)
- SuperCuts- \$2 off (60+)

Thank you, and, if you see me at Dunkin Donuts pretend that you don't know what I am up to. ■

Ask and get answers!

Now you can pose questions to and share information with your fellow ISBA members from around the state.

Join the Senior Lawyers Discussion Group at <http://www.isba.org/discussions>.

Upcoming CLE programs

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

November

Thursday, 11/1/12- Teleseminar—Business Succession and Estate Planning for Closely Held Business Owners, Part 1. Presented by the Illinois State Bar Association. 12-1.

Thursday, 11/1/12- Bloomington, Holiday Inn and Suites—Real Estate Law Update- 2012. Presented by the Illinois State Bar Association. 9-4:30.

Thursday, 11/1/12- Friday, 11/2/12- Champaign, U of I College of Law—Attorney Education in Child Custody and Visitation Matters in 2012 and Beyond. Presented by the ISBA Bench and Bar Section; co-sponsored by the ISBA Family Law Section and the ISBA Child Law Section. 12:30-5; 9-5.

Friday, 11/2/12- Teleseminar—Business Succession and Estate Planning for Closely Held Business Owners, Part 2. Presented by the Illinois State Bar Association. 12-1.

Friday, 11/2/12- Chicago, ISBA Chicago Regional Office—Third Annual Great Lakes Antitrust Institute (viewing of Live Webcast). Presented by the ISBA Antitrust Section; co-sponsored by the Ohio State Bar Association, Indiana Continuing Legal Education Forum, and Pennsylvania Bar Institute. 8:25-5:00.

Monday, 11/5/12- Webinar—Introduction to Legal Research on FastCase. Presented by the Illinois State Bar Association- Complimentary Training and CLE Credit for ISBA Members Only. 12-1.

Tuesday, 11/6/12- Teleseminar—Attorney Ethics in Digital Communications- Remote Networks, Smart Phones, the Cloud and More. Presented by the Illinois State Bar Association. 12-1.

Wednesday, 11/7/12- Webinar—Introduction to Legal Research on FastCase. Presented by the Illinois State Bar Association- Complimentary Training and CLE Credit for ISBA Members Only. 12-1.

Wednesday, 11/7/12- Chicago, ISBA Regional Office—Do You Buy or Merge?

Presented by the ISBA Business and Securities Law. 9-12:30.

Wednesday, 11/7/12- Chicago, ISBA Regional Office—Fiduciary Risk and Ethical Challenges for Fiduciaries and Their Advisors. Presented by the ISBA Trust and Estates Section.

Wednesday, 11/7/12- LIVE Webcast—Fiduciary Risk and Ethical Challenges for Fiduciaries and Their Advisors. Presented by the ISBA Trust and Estates Section. 2-4.

Thursday, 11/8/12- Teleseminar—Real Estate Partnership/LLC Divorces. Presented by the Illinois State Bar Association. 12-1.

Thursday, 11/8/12- Chicago, ISBA Regional Office—National Healthcare Reform and Its Effect on Illinois Employers and Health Insurance. Presented by the ISBA Health Care Section. 1-4:30.

Thursday, 11/8/12- LIVE Webcast—National Healthcare Reform and Its Effect on Illinois Employers and Health Insurance. Presented by the ISBA Health Care Section. 1-4:30.

Friday, 11/9/12- Chicago, ISBA Regional Office—2012 Federal Tax Conference. Presented by the ISBA Federal Taxation Section. All day program.

Tuesday, 11/13/12-Teleseminar—UCC Article 9 Practice Toolkit: From Attachment to Remedies, Part 1. Presented by the Illinois State Bar Association. 12-1.

Wednesday, 11/14/12-Teleseminar—UCC Article 9 Practice Toolkit: From Attachment to Remedies, Part 2. Presented by the Illinois State Bar Association. 12-1.

Thursday, 11/15/12- Chicago, ISBA Chicago Regional Office—The Student and Parent Side of School Law. Presented by the ISBA Education Law Section. All Day.

Thursday, 11/15/12- Webcast (originally presented May 31, 2012)—Neutralizing Obnoxious Conduct as Professionals and as a

Profession. Presented by the ISBA. 12-1.

Tuesday, 11/20/12- Teleseminar—2012 FMLA Update. Presented by the Illinois State Bar Association. 12-1.

Monday, 11/26/12- Webinar—Fastcase Boolean (Keyword) Search for Lawyers. Presented by the Illinois State Bar Association- Complimentary Training and CLE Credit for ISBA Members Only. 12-1

Tuesday, 11/27/12- Teleseminar—Discretionary Distributions. Presented by the Illinois State Bar Association. 12-1.

Wednesday, 11/28/12- Teleseminar—Offers in Compromise. Presented by the Illinois State Bar Association. 12-1.

Wednesday, 11/28/12- Chicago, ISBA Chicago Regional Office—American Invents Act- Part 1: Protecting Innovation in a First to File System. Presented by the Illinois State Bar Association. AM Program.

Wednesday, 11/28/12- Live Webcast—American Invents Act- Part 1: Protecting Innovation in a First to File System. Presented by the Illinois State Bar Association. AM Program.

Friday, 11/30/12- Chicago, ISBA Chicago Regional Office—Trial Practice Series: How to Prove (or Defend) Your Case. Presented by the ISBA Labor and Employment Section; Co-sponsored by the ISBA Civil Practice and Procedure Section. 8:55-4:15.

Friday, 11/30/12- Lombard, Lindner Conference Center—Real Estate Law Update- 2012. Presented by the Illinois State Bar Association. All day.

Friday, 11/30/12- Teleseminar—Practical UCC- Understanding and Drafting Letters of Credit in Business Transactions. Presented by the Illinois State Bar Association. 12-1

December

Tuesday, 12/4/12- Teleseminar—Drafting Buy/Sell Agreements in Business, Part 1. Presented by the Illinois State Bar Association. 12-1. ■

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