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Retirement and Women: Are You Retirement Ready?

by MD. Ward

With the all the recent turmoil in the US economy, the huge national debt and continued fiscal expenses for entire country and operations abroad, one thing is for sure - Americans are facing the possibility of challenges to their standard of living and future retirement like never before. For attorneys, these challenges can be just as daunting as those experienced by non-professionals. Perhaps, even more so because many professionals assume that their high salaried positions will ensure a prosperous retirement. However, if you are not saving and investing at an aggressive rate for timed market performance, that retirement may come up a bit short.

A recent study by the non-profit financial organization, Sunsets, found that more than 70% of persons 62 and over who are eligible for retirement can not do so. The culprit? For many the cause is the recent economic downturn and loss of value in stock. For persons already at retirement age, there may not be suitable recovery from those losses given their own personal time horizon and the necessity of longevity in the market for a steady return. But for many more persons an adequate amount of money necessary to retire was never even accumulated. The press of business or life, even for over-educated lawyers who should be savvy enough to address this and understand the consequences often interferes. Assuming that you do not want to practice law for the rest of your life, that there will be some opportunity for you to actually retire and enjoy the fruits of your billable hours, you may want to consider taking a very hard look at your retirement situation. And it is never too early despite your age. And it is important to start early. Case in point, seniors are now the fastest-growing segment of the population filing for personal bankruptcy.

“Most of us – 61 percent – have no idea how to estimate how much income we’re going to need in retirement or how large a nest egg will be needed to generate that income.”

Most of us — 61 percent — have no idea how to estimate how much income we’re going to need in retirement or how large a nest egg will be needed to generate that income. In fact, last year’s survey by the Employee Benefit Research Institute (EBRI) found we devote more time getting ready for the holidays than planning for retirement. While 74 percent said they spent more than 4 hours on holiday preparations, only 49 percent said they spent that much time on retirement issues.

Painful as it is, it is important to know what you are up against. For example, in the case of a married couple where both members are age 65 today, there is better than a 40 percent

probability that one of them will reach age 90. That means they could need a retirement nest-egg that could generate income for 25 years! And if you are single, you may have only your own income to rely upon for your retired lifestyle.

When people have a clearer idea of how much money they’ll need, they become more disciplined about saving. So the key here is to first know exactly what you will need in retirement to afford you the lifestyle you desire. (To get an idea, go to <http://www.asec.org/ballpark/index.htm> for simple one-page form that will help you figure out approximately how much you need to save. No tough math, I promise!)

Moreover, women are more than 3 times as likely as men to be less prepared for the retirement years. Do something for yourself today. Take a moment to review your financial situation using the above calculated and the retirement savings website to have a tough conversation with yourself, design a plan and execute. And if you think you already have a plan, what should you do? Review it! Each 6 months to determine whether or not you are on track for meeting your goals. Retirement is closer than you think.

A Message from President Toni Mims-Cochran

As I reflect on various milestones in my life, there is one common thread throughout. I have always been blessed to have a female mentor who has encouraged me, pushed me to do better, step outside of my comfort zone, and sometimes take a leap of faith. Today, it takes my breath away to know that I am part of a Board that is full of hardworking, smart, and funny women and men who are dedicated to advancing the goals of WLAC.



Herma Hill Kay (HHK) membership category in WLAC was instituted to honor Dean Kay and provide a special forum for women who are at the start of their legal careers. HHK/WLAC membership is free for law students and for attorneys in their first year of admission to the California Bar. We hold events specifically for HHK members and general WLAC events provide a way for HHK members to meet and network with more experienced women practitioners in diverse areas of the law.

As Women Lawyers of Alameda County approaches its 30th Anniversary we must acknowledge the great strides that have been made but accept that there is still much work to be done. President Barack Obama once said, "If you're walking down the right path and you're willing to keep walking, eventually you'll make progress". I want to encourage you to keep walking down the right path with us. Share your talents by participating in our mentorship programs; teach a MCLE in your practice area; show your support for the "no glass ceiling initiative"; and continue to combat gender bias.

Our board is grateful to our Past President's who have graciously given their time and talents to ensure the success of WLAC. This year we have established our Past President's council to allow the Past Presidents to continue to provide the Board with support and guidance.

We have continued our HHK membership which is available to all law students and recent California Bar admittees. Herma Hill Kay is a lawyer who is a pioneer among women in law and is the former dean of Boalt Law School at U.C. Berkeley. The

To continue the theme of encouraging women attorneys to get to know one another and be inspired by one another, we will continue to offer free MCLE's to our members, work to create innovative networking and mentoring opportunities, and continue to be the voice for women in the law.

Lastly, we have some exciting changes ahead. Look for our new website and facebook page! If you have a FB account I would encourage you to become a fan of WLAC. I hope to see many of you at our Spring Membership social, as well as our April 21st MCLE program.

Much love to all of my sisters!

Toni Mims-Cochran, President
Women Lawyers of Alameda County

Save the Date!

WOMEN LAWYERS OF ALAMEDA COUNTY ANNUAL MEMBERS RECEPTION

Come join us at the Family Poolside Garden of Judge Yolanda Northridge in lovely Alameda to socialize with WLAC members

WHEN: Tuesday, May 4, 2010

TIME: 5:30 P.M. to 7:30 P.M.

Light hors d'oeuvres, wine, and non-alcoholic beverages

This event is free for current members.

Non-members may pay their 2010 dues of \$75.00 at the door or mail a check payable to WLAC to:
WLAC, P.O. Box 29362, Oakland, CA 94604.

Please RSVP by April 30th to Pat Delgado at: wlac@sbcglobal.net or by phone to Candace Goldman at (510)-891-6260.

Address for the reception will be provided when RSVP received.

WLAC Presents:

CONTINUING EDUCATION 2010

WLAC will present a series of programs designed to meet the needs of women attorneys.

Please join us for the upcoming WLAC MCLE Brown Bag Events:

PARTICIPATION IS FREE FOR ALL WLAC MEMBERS!!!

April 21, 2010

Working Smarter Not Harder
Using Technology to Work Efficiently

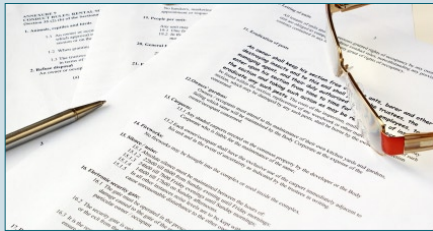
Presenter: LaJoyce Porter, Special Education Attorney
Location: Alameda County Family Justice Center
470 27th Street, Oakland (note: free parking)
Time: 12:15pm – 1:15pm

May 20, 2010

TBD
Location: Alameda County Family Justice Center
470 27th Street, Oakland (note: free parking)
Time: 12:15pm – 1:15pm

Costs for Non-Members is only \$10.00

Reserve your space by contacting Toni Mims-Cochran at (510) 465-3210 or mimscochran@gmail.com. Please continue to check www.wlaonline.org for updates.



Women Lawyers of Alameda County is a State Bar of California Approved MCLE provider, PN #2230. WLAC certifies that these activities conform to the standards for approved educational activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education, for credit in the amounts shown.

A Voice for Women in the Law since 1980

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MENTORS WANTED FOR THIS YEARS' BAR EXAM TAKERS



As part of our activities for this year, the Herma Hill Kay Committee, which is dedicated to serving law students and attorneys with 0-5 years of experience, would like to offer mentoring to local female law students who are studying for the California bar exam that will be administered this July.

This mentoring program is intended to be flexible in order to accommodate the needs of both the mentor and mentee. The program basics are as follows:

- Make five calls to each mentee on approximately the following dates (give or take a couple of days): June 2nd, June 16th, June 30th, July 7th, June 14th, and July 21st.
- For each call, you should set aside about 15-20 minutes
- The calls are for the purpose of support and advice as opposed to substantive exam questions and tutoring etc.
- You may choose whether you wish to provide your mentee(s) with your contact information and offer more of your time.

If you would like to be a mentor, please send WLAC Board Member Mala Sahai an email (msahai@bsblp.com) with the information below by Friday, April 16, 2010. Please provide her with:

1. Your first and last name.
2. The email address for your mentee(s) to use, if you would like to provide it.
3. Phone number(s) – only if you would like for your mentee(s) to have it.
4. The law school you attended. (For matching mentors to mentees, if possible.)
5. The number of mentees you are willing to mentor.

Our goal is to have a sufficient head count of mentors so that by Monday, April 19, 2010, WLAC can inform local womens law student organizations of our new Bar Mentoring program and provide them with information regarding the number of mentee spots available and the deadline to sign up.

We all know how important it is to have someone as a sounding board and who can offer encouraging words during the extremely stressful time when studying for the bar exam. I hope that you will seriously consider being a mentor.

On behalf of WLAC's governing board and future mentees, we greatly appreciate your support of aspiring women lawyers and judges.

~WLAC Herma Hill Kay Committee

Alameda County Law Library: Its Resources and Services

By: Cossette T. Sun, WLAC Board Member, Law Library Director 1977-2008

Have you noticed the gothic revival building at the corner of 12th and Oak Streets? It is diagonally across from the old courthouse (known as Renee Davidson Courthouse), which housed the law library from 1937 to 1995.



In 1995, the law library moved to its present location. It occupies more than 25,000 square feet of space containing approximately 15,000 volumes of print materials including statutes, reports, and treatises; and has access to Westlaw, Lexis and other databases. The branch library in Hayward contains approximately 23,000 volumes; other services are similar to that of the main library in Oakland. Wi-Fi is available at both the main and branch library and data can be saved to the flash/thumb/USB drive.

Per Business and Professions Code, a portion of the civil filing fees supports California county law libraries. In Alameda County, approximately 93% of the operation budget is supported by filing fees; and the remaining 7% is generated from miscellaneous income i.e. conference room rental. As a public law library, it is open to the general public. The recent statistics show that more than 50% of library patrons are residents of Alameda County. Law Library days and hours of operation remain the same despite state budget cuts.



Several education events are planned throughout the year.

- The Bernard E. Witkin Memorial Symposium offers the annual lecture in May for one hour MCLE ethics credit.
- Treasures of the East Bay: Paintings by Local Artists, A Centennial Exhibition of the California Art Club being displayed at the main Library from March 5-July 9, 2010. [*See announcement.](#)
- A lawyer in the Library Program is on the third Tuesday of each month in Oakland.
- The library has published the first issue of the [Alameda County Law Library Blog](#)


You may also subscribe to the Law Library's e-mail subscription lists:

E-Subscribe / Update Subscription



Become an e-Subscriber and join the Law Library's e-mail subscription lists. You will receive e-mail announcements when updated information is available. This is a free service.

HOW TO SIGN UP:

1. Click the  logo below next to the e-Subscription you would like to subscribe to.
2. Enter your e-mail address. If you already have an account setup, you will be automatically subscribed. If you haven't setup an account, follow the instructions on the next pages to create one.
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Law Library e-Subscriptions

- Art Exhibit News
- Library Newsletter
- MCLE Program Announcements
- Public Education Announcements (Non-MCLE Educational Programs)

more...

The Law Library Conference Room Policy

1. Conference rooms may be reserved for use by judges, members of the bar, and pro per litigants for court-related activities. These may include interviews with clients, bar-related activities, depositions, arbitrations, and mediations. Conference rooms may be reserved for the length of the trial so attorneys have space caddy-corner from the Rene C. Davidson Alameda County Courthouse to keep their files and computers and to confer. The Conference Rooms at the Hayward Branch Library may be reserved for the length of the trial so attorneys have space near the Hayward Hall of Justice to keep their files and computers and to confer. Conference rooms are not available for regularly scheduled classroom activities.
2. Conference rooms should be reserved through the Administrative Office in advance. Call (510) 272-6483 (Main) or (510) 670-5230 (Branch) for reservations.
3. Full payment is required at time of checkout. Payment at Main may be by VISA, MasterCard, cash or check. Branch must be by cash or check. Returned checks are subject to a processing fee; refunds are subject to a \$20.00 cancellation fee. To avoid a cancellation fee, the reservation must be cancelled 24 hours in advance.
4. Television, VCR, LCD projector and screen are available for conference room use at Main for a set-up fee of \$30.00. This equipment should be reserved at the same time the conference room is reserved; the \$30.00 equipment fee is required at the time of room payment.
5. There are no kitchen facilities available.
6. Fees will be waived for pro-bono activities such as Volunteer Legal Services if the attorney is not being paid.
7. Fees will be waived for use by sitting judges, public defenders, district attorneys, and county counsels acting in their official capacity.



Large Conference Room



Small Conference Room



Hayward Lounge

*We want to hear
from you!*

Tell Us Your News

Have an accomplishment, recent success, good news to share, or know of any for a fellow WLAC member? Let the WLAC Newsletter Committee know and we'll include that person in our "Honor Roll!"

You can send updates and information to: Tara M. Flanagan, Newsletter Committee, at taraFlan@aol.com.



You are cordially invited

to

CALIFORNIA WOMEN LAWYERS®

Tenth Annual

Northern California Judicial Reception

at which

The Honorable Ramona Garrett

Judge, Superior Court of California, Solano County

will be presented

The 2010 Rose Bird Memorial Award

Friday, May 21, 2010 • 5:30 p.m. – 7:30 p.m.

Location to be Determined

\$45 Current CWL Member \$50 Co-Sponsor Member \$55 Non-Member

Members of the Judiciary are CWL Guests

CWL Judicial Reception Reservation Form Return before May 14, 2010

Name: _____ Phone No. _____

Firm: _____

YES, I WILL ATTEND Spouse or guest's name: _____

\$45 CWL Member \$50 Co-Sponsor Member \$55 Non-Member

Check enclosed payable to California Women Lawyers

Charge my credit card (Visa or MasterCard)

Credit Card Number: _____ Exp. Date: _____

Billing address for card: _____

Zip code: _____ 3 digit code on back of card: _____

Registration and payment can also be made online at: www.cwl.org

SECURITY REQUIRES ADVANCE RESERVATIONS

Return to: CWL, 650 Howe Ave., Ste. 1050 • Sacramento, CA 95825 • (916) 646-3114 • Fax (916) 646-6469 • E-mail: info@cwl.org