

the Legal Reformer



HALT'S MEMBERSHIP NEWSLETTER • Spring 2003

Stomping Out Competition: ABA Proposal Defines the Practice of Law

By Natalia de la Maza

In late 2002, the American Bar Association convened a Task Force on the Model Definition of the Practice of Law to create a standard definition that could be adopted by jurisdictions nationwide. Presently, "practice of law" rules vary from state to state.

According to the American Bar Association's proposed definition, the practice of law "is the application of legal principles and judgment with regard to the circumstances or objectives of a person that require the knowledge and skill of a person trained in the law." In other words, the practice of law covers just about every legal service imaginable. Giving advice, selecting, drafting or completing legal documents, negotiating and representing clients are all deemed the exclusive domain of lawyers.

"Despite ABA President Alfred Carlton Jr.'s disingenuous claim to *Legal Times* last week that the bar is acting to



correct 'a chilling effect for nonlawyers to provide allied legal services because they are afraid they'll be called in for unauthorized practice of law,' the proposal does exactly the opposite," stated

HALT Executive Director Jim Turner. "In fact, the model rule is so broadly framed that it represents little more than a naked attempt on the part of the organized bar to stifle competition from nonlawyer legal service providers. Responsible lawyers should reject such sophistry out of hand."

HALT argues that the model rule poses a major threat to the rights of millions of American consumers who choose to handle routine legal tasks with the help of nonlawyer resources, such as document preparers, independent paralegals, title agents, independent insurance adjusters, even self-help books and software. If eventually adopted by the states, the ABA proposal would

largely stymie much-needed efforts to increase accessibility to our civil justice system through the expansion of such non-lawyer services.

While the ABA claims the Task Force is primarily concerned with consumer protection, HALT sees their recent exercise as a blatant power grab over services traditionally performed by both lawyers and nonlawyers.

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Arizona Backs Down

Forced to retreat from an earlier proposal, the Arizona Supreme Court adopted new rules defining the practice of law which provide an exception for certified legal document preparers.

The Court had originally been considering a proposal that defined the practice of law very broadly, in a manner similar to the Model Definition of the Practice of Law proposed by the American Bar Association. Such a definition would have prevented consumer access to practically any legal service provider other than a lawyer. After objections from several groups, including HALT and Arizona's thriving community of independent paralegals, the Court reconsidered its original definition.

The new definition will allow document preparers with two years of paralegal experience (either through work or a paralegal education program) to be certified after passing a test on the rules

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the Legal Reformer

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The Task Force held a hearing on the proposed definition in February. Nineteen organizations testified at the hearing, with all but a few opposing the proposed definition as too broad.

Some of the organizations represented particular groups of legal services providers, including representatives of those who provide services associated with residential real estate transactions, paralegal associations and those who provide legal information on the Internet. These groups testified to the stifling effect that the definition would have on their businesses.

HALT, the Federal Trade Commission and the Department of Justice testified against the bill on behalf of consumers in general, noting that it would hurt consumers by protecting the lawyer monopoly over legal services.

Still other groups, such as the New York County Lawyers Association, questioned the feasibility of any attempt to define the practice of law. The only groups testifying against the proposal were state bar committees on the unauthorized practice of law.

HALT Senior Counsel Tom Gordon voiced numerous apprehensions about the proposed definition. Gordon began by expressing the need for the ABA to “clean its own house first,” by dealing with the overwhelming number of complaints registered with the state bar lawyer discipline agencies, before attacking paralegals.

In addition, Gordon presented HALT’s simple definition of the practice of law. HALT’s definition, Gordon said, defines the practice of law as the “act of claiming to be a lawyer, and in doing so, providing the attorney-client relationship and all that that encompasses.” The HALT definition also would require a consumer complaint before any civil

or criminal action could be brought for the unauthorized practice of law. The Task Force should adopt the second part of HALT’s definition, Gordon argued, because it was commissioned to create “a consumer protection act, and not a lawyer protection act.” Gordon concluded his remarks by saying, “If [a] state wants a lawyer protection act, it can’t do better than the definition that’s been proposed. ... There’s no reason that an organization for lawyers would not come up with a wonderful lawyer protection law. But if [a] state wants a model definition of the practice of law that protects consumers, they’d be better off with the definition put forward by an organization that’s been protecting those consumers for twenty-five years.”

The Task Force on the Model Definition of the Practice of Law is expected to present a new draft definition of the practice of law in late March or early April. The ABA Board of Governors is scheduled to vote on a proposed definition at its annual meeting in August. ■

Continued from page 1

relating to their field. Paralegal practice would be regulated by the newly-formed Board of Legal Document Preparers, which would consist of six paralegals, three representatives of the court system, an attorney and a member of the public.

“Compared to what the Arizona Bar originally wanted, this new rule is a dramatic improvement,” stated HALT Senior Counsel Tom Gordon. “By adopting a model for paralegal practice like the one that has been so successful in California, Arizona is protecting legal consumers’ access to affordable legal help.”

Gordon also warned against the potential for the bar to increase its regulation of independent paralegals. “As written, the rule provides reasonable regulations to protect consumers from unethical document preparers, such as any who might misrepresent themselves as attorneys. HALT will vigorously oppose any attempt to misuse the new rule to reinstitute a lawyers’ monopoly in Arizona.” ■

Legal Reform News

DISGRACED LAW PROFESSOR RESIGNS

After the District of Columbia Court of Appeals revoked the license to practice law of American University law professor Mark Hager late last year, HALT wrote the law school and asked whether the sanctioned professor was going to be retained on the faculty. In particular, HALT called the law school's attention to the findings of the District of Columbia Bar's hearing committee that Hager "traded on his status as a law professor" and is "teaching the next generation of lawyers and should be setting a better example for them." As this issue of *The Legal Reformer* went to press, we received a response from Dean Claudio Grossman stating, "Professor Hager resigned on March 13, 2003 and is therefore no longer employed with American University Washington College of Law."

NO MORE BAR EXAM?

Law students in New York may soon have a more practical alternative to taking the standardized bar exam—a Public Service Alternative Bar Exam. The two-year pilot, if adopted, would allow 200 new lawyers to be admitted to practice by successfully completing a three-month stint working directly with the state court system. During this time, students will assist judges by conducting legal research, drafting opinions, helping unrepresented litigants and performing mediations. After the three months are completed, independent evaluators and court officers assess the students' ability to competently practice law.

Lawrence Grosberg, chairman of the Association of the Bar of the City of New York commented, "The pilot proposed here is not seen as a substitute for, or a replacement of, the current bar exam but, rather, simply as an-

other way in which an applicant's competence might be assessed." Lawyers who pass the alternative bar will be required to provide 150 hours of pro bono work in the courts over the next three years.

ILLINOIS TO START "LAWYER IN A BOX" PROGRAM

Beginning in March 2003, *pro se* litigants (litigants who go to court without a lawyer) at the Lake County Courthouse in Waukegan, Illinois will be getting a little extra legal help for free. Thanks to a \$16,000 grant from the Prairie State Legal Assistance Foundation, a computer kiosk that can generate all the necessary paperwork for filing a case in court will be available in the law library of the courthouse.



The computer program starts by asking the person's name, then prompts the user with a series of questions. It completes all the necessary fields with the proper legal terms needed on the form. "When it's done, it will pop out the completed form," said David Bender, the county's law librarian. Consumers can also access this software program via the Internet and can produce the court forms they need from the comfort of their homes, local libraries or other places offering Internet access (www.co.lake.il.us).

Incredibly, the Illinois State Bar Association is campaigning against the free legal help, even running television ads against the self-help computer pro-

grams. But court officials like it so much, they're planning to expand the program to two other areas that experience large numbers of *pro se* litigants: divorce and domestic violence.

ABA PUNTS ON MANDATORY MALPRACTICE INSURANCE

Until February of 2003, the American Bar Association's Standing Committee on Client Protection endorsed a new model rule that requires lawyers to disclose whether or not they carry malpractice insurance.

"Clients should at least know" if their lawyers have such insurance, said Lynda Shely, chair of the committee, in a recent interview with the *ABA Journal*. But faced with resistance from rank and file members of the bar, the committee recently decided to drop the proposal, claiming that it needed "more quantifiable evidence" about the number of malpractice claims made by aggrieved clients.

In response to HALT's inquiry about the committee's sudden abandonment of the mandatory disclosure proposal, Shely stated that the committee is working with state bars and other organizations to assist them in implementing disclosure and other financial accountability requirements. To assist the American Bar Association's efforts, HALT provided the Client Protection Committee with materials that document the number of uninsured attorneys in this nation, thereby demonstrating the need for this important reform.

Compiled by Bridget Baker, Suzanne Mishkin and Theresa Meehan Rudy

Visit HALT's website
WWW.HALT.ORG

Consumer Group Supports HALT-Endorsed Reforms

During its annual meeting held in Washington, DC from February 26–March 1, 2003, the Consumer Federation of America adopted policy resolutions endorsing several critical legal reforms on HALT’s agenda.

The Federation works to advance pro-consumer policy on issues like energy, financial services, health and safety, government accountability and telecommunications before Congress, the White House, federal and state regulatory agencies and the courts.

Each year, Federation subcommittees convene to evaluate new policy proposals and submit proposed resolutions to the Policy Resolutions Committee, comprised of chairpersons of the various individual subcommittees. The Policy Resolutions Committee reconsiders each resolution and submits them for discussion and vote by Con-

sumer Federation of America member organizations at the annual meeting. Proposals that pass are included in a “Resolutions” book which sets forth the organization’s platform and can influence policy-making at both the local and federal level.

HALT Associate Counsel Suzanne Mishkin, who was elected chair of the Vulnerable Consumers subcommittee, urged members to support resolutions that protect legal consumers. “The time has come for the Consumer Federation of America to address the needs of legal consumers,” Mishkin stated to the delegation. “Lawyer discipline systems are unresponsive to consumers. Client security funds do not adequately compensate consumers. And

the overbroad definition of the ‘practice of law’ prevents consumers from obtaining more affordable legal assistance. Meaningful reform in each of these areas is urgently needed.”

When the annual meeting concluded, Mishkin’s lobbying efforts led the Federation to adopt all of HALT’s proposals. As a result, the 2003 Consumer Federation of America Policy Resolutions provide:



Suzanne Mishkin

1. “CFA urges state attorney discipline systems and governmental bodies to implement reforms that make them fairer, more

open and more responsive to consumers. Many attorney discipline programs are slow, secretive, lenient and poorly advertised. CFA encourages state attorney discipline systems to replace private reprimands with public discipline, increase nonlawyer representation on hearing panels, allow consumers to register complaints over the telephone, conduct full investigations of all complaints and release attorneys’ full disciplinary histories to consumers. CFA supports state efforts to host clear and comprehensive websites about the lawyer discipline system and to publish informative brochures and simple, multi-lingual complaint forms.”

2. “CFA urges state bar associations to increase financial support for client compensation funds, which reimburse consumers who have suffered losses as a result of their attorneys’ misconduct. CFA encourages attorneys to increase their financial participation to such funds. CFA urges bar associations to increase payment caps for victimized clients.”

3. “CFA opposes any attempt by a government body or bar association to define the ‘practice of law’ in such a way as to limit consumer access to qualified nonlawyer providers of legal services.”

2003 Winter Interns



L to R, Bridget Baker, Christine Alvarez and Natalia de la Maza.

HALT offered student internships to: Christine Alvarez, Bridget Baker and Natalia de la Maza this past winter.

Christine Alvarez is a junior at Duke University, pursuing a double major in Political Science and Public Policy. She is spending the year in Washington, where she spent the fall

semester interning at the Center for Voting and Democracy.

Bridget Baker is a junior at St. Lawrence University. She is working toward a double major in Government and English Literature, with a minor in Fine Arts. She has spent the last two years working part time at the Justice Office at Massena Town Hall in New York State.

Natalia de la Maza is a junior Political Science major at the University of Miami. In high school, she was a member of the “We the People: Citizens and the Constitution” 2000 National Championship Team. ■

Bankrupt Fund Leaves Consumers Helpless

By Suzanne Mishkin

Once hailed as a model system, New Mexico's client protection fund is now bankrupt. The fund, which was established in 1992 to reimburse clients for losses caused by dishonest lawyers, stopped accepting claims on December 31, 2002 and went out of business in January. When a New Mexico attorney cheats or steals, the victimized client is now simply out of luck.

Until the end of 1998, the New Mexico client protection fund was "among, if not the most generous fund in the country, a 100 percent guarantee," stated recently retired New Mexico Supreme Court Justice Gene Franchini.

In order to support the state's client protection fund, the New Mexico bar assessed attorneys \$15 a year from 1992 to 1994. As bar membership grew, annual lawyer contribution was lowered to just \$10. But in 1998, an attorney stole over \$100,000 of a client's funds, which left only about \$65,000 in New Mexico's client protection account.

The bar then placed the money in an interest-bearing account and set a limit of \$5,000 on claims. By 2000, the fund had become so depleted that victims could not be reimbursed more than \$2,500, regardless of the extent of their losses.

In December, 2002, New Mexico Bar President Mary T. Torres expressed concern at a bar commissioners' board meeting that elimination of the fund would be detrimental to the public perception of attorneys. With only \$30,000 left in the account, the bar requested that each attorney contribute \$15 a year to restore the fund. Inexplicably, the New Mexico Supreme Court refused the request. Without the \$15 annual lawyer assessments, the fund went bankrupt.

Fifteen dollars is piddling next to

the contribution made by lawyers in other states. The 2002 American Bar Association's Survey of Lawyers' Funds for Client Protection reveals that many states, such as California, New York and New Jersey, assess lawyers at \$50 or more per year.

According to the *National Law Journal*, new proposals to protect legal consumers will soon be in the works in New Mexico. Among the options being considered are a requirement for lawyers to carry malpractice insurance or a mandatory disclosure policy for those attorneys who are not insured.

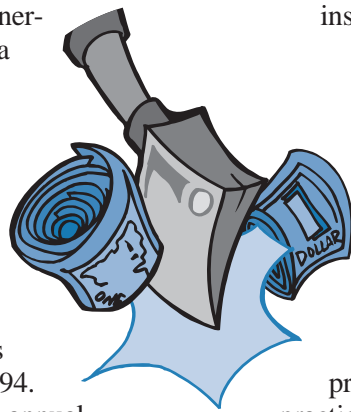
While these ideas are not bad, they do not address the void left by New Mexico's bankrupt client protection fund. Malpractice insurance covers damages resulting from a lawyer's negligence, but it does not cover intentional loss or theft.

Justice Franchini promises that New Mexico will eventually reestablish a

client protection fund. But this fund will be considerably different from the one previously in place. "Maybe a \$10,000 max, maybe it will even go below five," he recently stated. Compare that with funds in states with even fewer licensed lawyers, such as New Hampshire and Hawaii, where payment caps are set at \$150,000 and \$50,000 respectively.

In the absence of an effective compensation scheme in New Mexico, cheated clients find no realistic recovery against their attorneys. Sue for legal malpractice and you face impossibly long odds. File a complaint against an attorney with New Mexico's lawyer discipline system and nine times out of ten the attorney gets off scot-free, if the complaint is reviewed at all.

If the New Mexico Supreme Court is as dedicated to protecting clients as it purports, it will immediately get to work to restore the state's once revered client protection fund. After all, lawyers can only hide behind their false concern for so long before the trickle of money leaking from client compensation funds is recognized as nothing more than the legal establishment's crocodile tears. ■



HALT in the Media

- *The New York Times* featured Senior Counsel Tom Gordon in an article on the ABA's proposed Model Definition of the Practice of Law. (February 3, 2003)
- *U.S. News & World Report* cited HALT's National Lawyer Discipline Report Card in the article "How To Account For Lawyers." (December 9, 2002)
- *Legal Times* published a column by Executive Director Jim Turner on the ABA's proposed Model Definition of the Practice of Law. (February 3, 2003)
- *National Journal* interviewed Exec-

utive Director Jim Turner for an article about the regulation of online law. (February 15, 2003)

• *The Recorder* (San Francisco) quoted Associate Counsel Suzanne Mishkin in the article "Coming to Terms" which reports on the legal malpractice case *Viner v Sweet*. (April 2, 2003)

• *BottomLine Personal* promoted the release of HALT's new title, *The Legal Resource Directory*. (April 15, 2003)

• *bCentral.com*, MSN's business site, interviewed Senior Counsel Tom Gordon on why an increasing number of people are representing themselves in court. (January 2003)

Crying All the Way to the Bank

The Negative Impact of Hourly Billing on Legal Consumers

By Christine Alvarez

Despite the slumping economy, lawyers' hourly rates have continued to rise according to a recent *National Law Journal* survey of the nation's 250 largest law firms. According to the survey, twenty-eight firms listed a high rate for partners of \$600 or more, which is double the number reported last year; a partner at one firm bills \$850 an hour.

Critics of hourly billing complain that it leads to punishing work schedules, unhappy lawyers, ill-served clients, perverse incentives and outright fraud. Even U.S. Supreme Court Chief Justice William Rehnquist (who is currently pressing for a judicial pay raise) acknowledged in a 1987 speech, "If one is expected to bill more than 2,000 hours per year, there are bound to be temptations to exaggerate the hours actually put in."

According to Catholic University of America law professor Lisa G. Ler-

man, time as a measure of value "distorts the relationship between client and lawyer." Lerman has documented numerous cases where lawyers, many with impressive resumes, have been jailed or disbarred for billing fraud.

For example, in 1986, Edward Digges, a products liability lawyer in Baltimore, billed 5,800 hours in one year. Once his hours were challenged, Digges, his partners and their wives worked over a weekend to create fake records to validate his hours. According to court records, his firm defrauded a client of \$3.1 million.

Several judges have also criticized hourly billing practices, pointing to examples of lawyers billing too many hours and charging for unnecessary or redundant work. A federal judge in Phoenix targeted a lawyer's bill for 18.9 hours in a single day. According to the judge, to bill for this amount of time, the lawyer would have had to be in the office at "5:06 in the morning until mid-


night, without taking any time for meals, to relieve himself or do anything else."


Even lawyers have begun to recognize the problem. In early October 2002, associates at New York's Clifford Chance sent partners a memorandum complaining the firm's requirement of 2,420 billable hours is "profoundly unrealistic." It encourages, their memorandum said, "padding of hours, inefficient work, repletion of tasks and other problems."


The impact on legal consumers? Deborah L. Rhode, a law professor at Stanford University said, "No one working these kinds of sweatshop hours can give good legal service." The pressure to meet huge billable hours tempts many lawyers to fudge their time sheets or at least to look for opportunities to charge more than is really necessary.


"Why not leave no stone unturned if you are charging by the stone?" Rhode asked. ■

Legislative Update


 **CONNECTICUT**—Senate Bill 364, raising the small claims dollar limit from \$3,500 to \$5,000, was introduced by Senator Joan Hartley. It is currently before the Senate Committee on the Judiciary. With a deadline approaching for bills to be reported out of committee and no hearing scheduled, the bill is unlikely to pass this year.


 **HAWAII**—Senate Bill 448, raising the small claims dollar limit from \$3,500 to \$5,000, was introduced by Senator Sam Slom and referred to the Committee on Judiciary and Hawaiian Affairs. However, the deadline for committee action passed without a hearing or vote on the bill.

 **INDIANA**—House Bill 1047 would raise the small claims dollar limit from \$3,000 or \$6,000 (depending upon county) to \$6,000 statewide. The bill passed the House by a vote of 89-8 and is now before the Senate, where a hearing has not yet been scheduled. Representative John Ulmer, the sponsor of the bill, initially introduced it as a measure to raise the dollar limit to \$10,000 statewide, but the House amended the bill to its current form.

 **KANSAS**—House Bill 2215, raising the small claims dollar limit from \$1,800 to \$5,000, was introduced by Rep. David Huff. The bill was sent to the House Judiciary Committee,

where it did not receive a hearing before the deadline for such action.

 **MARYLAND**—Senate Bill 4, raising the small claims dollar limit from \$2,500 to \$5,000, passed unanimously in both houses of the legislature. The bill is nearly identical to legislation passed unanimously by both houses in 2001 and 2002, only to be vetoed by then-Governor Parris Glendening. Governor Robert Ehrlich is expected to sign the legislation.

 **MASSACHUSETTS**—Senate Bill 1109, raising the small claims dollar limit from \$2,000 to \$5,000, was introduced by Senator Steven Pangiotakos. Senate Bill 1061, introduced by

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Senator Cheryl Jacques, would aid the collection process for prevailing small claims litigants by instituting a system that would let the court facilitate garnishment of wages. Both bills are currently before the Joint Committee on the Judiciary.

UTAH—House Bill 349, which would define the practice of law as representing another person in court or holding oneself out as a lawyer, has passed both houses and was signed into law by Governor

Mike Leavitt. HALT supports this legislation, which would benefit consumers by allowing more competition in the marketplace for legal services. Rep. Steven Urquhart, the bill's sponsor, is a lawyer himself. He proposed the bill as a means of forcing a debate over access to the law for Utah's middle class. The law is not scheduled to take effect until May 3, 2004, and the supporters of H.B. 349 hope that the new law will serve as an incentive for the bar in Utah to come to the table with a reasonable regulatory scheme for non-lawyer practitioners.

WASHINGTON—House Bill 1572, requiring the losing party in small claims court to pay costs incurred in collection, was introduced by Rep. Steve Kirby. HALT supports this legislation as one solution to the collection problems many prevailing parties face in small claims courts. The bill passed the House by a vote of 95-0 and is now before the Senate Judiciary Committee. A companion bill, Senate Bill 5762, was introduced by Senator Larry Sheahan. It has passed the Senate Judiciary Committee and is now before the Rules Committee. ■

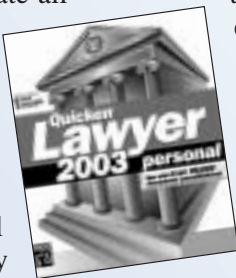
Self Help Review: Quicken Lawyer 2003 Personal

By Theresa Meehan Rudy

This is the first of a two part review on Quicken Lawyer.

I have a confession to make: I'm a 44-year-old married mother of four without an estate plan. Well okay, my husband and I do have wills—hastily drafted ones from a year ago because we were leaving town for a few days without the kids. I planned to update them and create all the other important estate planning documents we needed when I returned. Never happened. *Quicken Lawyer 2003 Personal*, offered through Nolo.com, will finally put an end to my procrastinating.

In 2001, Intuit (makers of Turbo Tax and other software) selected Nolo to provide the contents of their Quicken Lawyer line of software. *Quicken Lawyer 2003 Personal* now includes updated versions of Nolo's *WillMaker* and *Living Trust Maker*, plus a good assortment of other legal forms and contracts for daily use. The software is capable of providing over 30,000 document possibilities from a total of 46 different legal forms.



In 1999, HALT reviewed *Quicken Family Lawyer Deluxe* in *Do-It-Yourself Law*. Rated a "HALT Best Buy" at the time, Family Lawyer included over 100 legal forms in an effort to cover a very broad spectrum of legal concerns.

Quicken Lawyer 2003 Personal narrows the field primarily to estate planning and wisely so. The software really benefits from Nolo's many years of producing step-by-step instructional software and its substantial expertise in the field of estate planning. In the end, you have a product that is very detail-oriented and capable of covering a wide-variety of scenarios within this one field of law.

The program itself is simple to install and easy to use and produces custom-made and state-specific legal documents based on your answers to a series of questions. The software also offers extensive help, both online and through a hard copy user's manual. During an initial tour, you learn how to create a personal folder, how to select legal documents, and how to exit a document at any point and come back to it later. If you don't get back to it for a while, or if you create one document and then several months later return to create another, you're encouraged to run "web updates" to quickly download updates in the law.

For this review, I decided to create a durable power of attorney for finances. This form allows you to give legal authority to someone of your choosing to manage your day-to-day financial matters (for example, to pay bills or make bank deposits) if you are no longer able to do so.

After scrolling through a number of information screens on topics such as who typically creates these forms and when they go into effect, I answered a series of 12 questions. Before answering each question, I read about the pros and cons of including a particular clause in a box that popped up on the right side of the screen during the interview. When I was done with the interview, I reviewed my answers by going back to individual questions. I hit "Print" and out came an 11-page durable power of attorney for finances and a slew of accompanying information and documents for the Attorney-in-Fact, treating physician and so on. It took less than an hour to do, including registering the product and conducting a web update. But, as mentioned in the user manual, it's important to take your time. There's no rush, especially when it comes to creating your will or trust.

In the next issue of *The Legal Reformer*, I'll let you know how creating my will goes. ■

From the Mailbox



Dear HALT,

What's the federal estate tax?

Query from Queens

Dear Query,

It's basically a tax levied against your property before it can be transferred. In 2003, the estate tax affects only people who die leaving a taxable estate of more than a million dollars.

Under new legislation, the amount exempt from federal estate taxes is scheduled to keep increasing until 2010, when the tax will be completely repealed. Unless new legislation is enacted, the federal estate tax will be reinstated in 2011.

If you're married and fairly well off, estate taxes are usually only an issue after the second spouse dies. When the first spouse dies, everything passes to the second spouse tax free. There are a number of estate planning strategies you can use to lower your taxable estate (see nolo.com for more information).

In subsequent years, the exemptions increase to:

- 2004–2005 \$1.5 million
- 2006–2008 \$2 million
- 2009 \$3.5 million
- 2010 No estate tax
- 2011 \$1 million unless Congress extends the repeal

Book Sale

To purchase any of the titles listed, mail in the **Publication Order Form** along with a check, money order or your credit card information to: HALT, 1612 K Street, N.W., Suite 510, Washington, D.C. 20006. Or, if it's more convenient, call us toll-free at: (888) 367-4258 and charge your order. Please allow 4-6 weeks for delivery. D.C. residents add 6% sales tax.

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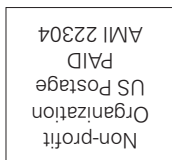
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Spring 2003



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