March 25, 2022

To Members of the Senior Lawyers Section,

What a wild ride the past two years have been! The arrival of the pandemic seems both so recent and so long ago, and it has upended so many aspects of life as we knew it. Whereas at first, I think most of us waited for life to return to normal, I think many of us have come to realize that we are redefining normal. For better or worse, we have changed, and that includes our Section. The Senior Lawyers Section has always prided itself on a tradition of collegiality fostered by gathering in person. Because of this, the pandemic might have stopped Section activities in their tracks, but instead we have adapted. In fact, our Section’s membership has grown over the last two years. Apparently, you can teach old lawyers new tricks!

In February 2020 we held our first Executive Committee meeting via Zoom. After a practice run to work out the glitches, we were ready to go. Because we have had to postpone our annual CLE conference, we have offered several webinars online which have been very well attended. Kurt Bulmer presented “The Impact on Legal Ethics of Emerging Expectations Regarding Gender, Sex and Race” on Oct. 30, 2020. Sarah Wixson presented “Got Food? How Law and Technology Will Impact What Is on Your Plate” on Jan. 22, 2021. Miriam Korngold presented “Strategies for Successfully Representing Asylum Seekers” on April 9, 2021. We are excited to announce an upcoming webinar on May 26, when Pete Roberts, a Private Law Practice Management Consultant in Seattle, and Margeaux Green from the WSBA will present “The Future is Nigh: Scenarios for Succession Planning.” This time around we will be using the WSBA’s new video webinar tool, which will be a step up technologically from the previous audio-only method. We offer these webinars to Senior Lawyer Section members as a free benefit of section membership and an incentive for new members to join. Of course, we still look forward to gathering in person again. The Senior Lawyers Section has challenges ahead. We need to continue to adapt to changing times, and we have proven that we can do so. Now is a great time for new members to get involved with the Executive Committee.

The Editor
Letter from the Editor Continued...

forward to a time when we can reconvene in person.

Our biggest recent accomplishment has been to advocate for changes to WSBA Bylaws to allow inactive and honorary Bar members to participate as full voting members of any Section that opts to do so by revising its own bylaws. In March 2021, the issue came up when we discovered that some of our long-time inactive and honorary status Executive Committee members could not run for reelection to the Executive Committee. Not being a group to take this lying down, we worked with WSBA staff and general counsel to craft a solution. We presented our proposal for WSBA Bylaw revisions to the Board of Governors for a first read at their September 2021 meeting and the Bylaw changes received final approval at the November 2021 meeting. The Washington Supreme Court ratified the changes in January of this year, and the accompanying revisions to our Section’s bylaws were recently approved at the BOG meeting on March 10, just in time for the upcoming election cycle. We believe this change is particularly important for our Section because it speaks to our Section’s purpose for being. As we open the new election cycle for the Executive Committee, we want to make sure our members know about this important change, and we encourage any and all of you, active or inactive, to consider joining the Executive Committee. The Senior Lawyers Section has challenges ahead. We need to continue to adapt to changing times, and we have proven that we can do so. Now is a great time for new members to get involved with the Executive Committee.

In closing, I want to let you know about the passing of our beloved treasurer, Ron Thompson, on February 27, following a brief illness. He served on the Senior Lawyers Executive Committee as treasurer for many years, and we feel a profound loss. Brian Comstock writes more about remembering Ron later in this newsletter.

Best wishes,
Eleanor Doermann
Chair, Senior Lawyers Section Executive Committee

WSBA Reviews Bar Structure

In light of the ongoing integrated bar litigation taking place throughout the country, the WSBA Board of Governors was asked by the Washington Supreme Court to undertake a process for reviewing the WSBA structure and to recommend to the WA Supreme Court their recommendation for the structure of the WSBA. Those meetings (called ETHOS) are underway. The Board of Governors has met twice to date. All of the meetings are being recorded and are available on our website here. The webpage also outlines the purpose of the meetings and provides all of the meeting dates. The last meeting is scheduled for August with the goal that the Board of Governors will issue a recommendation to the WA Supreme Court after that last meeting. The April 23 ETHOS meeting focused on receiving stakeholder feedback, including from sections, with an opportunity to attend or to provide written comment. The Board is looking at this holistically and considering many options. No decisions have been made at this point and input from stakeholders will be vital in informing the Board’s recommendation for the structure.
**CCRCs: WHAT ARE THEY AND ARE THEY RIGHT FOR MY CLIENT?**

By Aaron D. Paker

As a Medicaid planner, I am conditioned immediately to start thinking of ways to help my clients qualify for Medicaid Long-Term Care benefits, no matter their situation. However, there are often times when Continuing Care Retirement Communities (CCRCs) should be considered as an alternative to Medicaid planning. In many cases, whether because of very high resource values or simply because a client does not like the idea of Medicaid, CCRCs can provide an alternative means of ensuring that the client will receive the care that they need for the rest of their lives, without worrying about being displaced if they run out of money.

CCRCs, in general, are communities that offer independent living, assisted living, and skilled nursing all within the same campus. They have “buy-ins” that can range from around $50,000 to over $1,000,000, and monthly charges for rent and care which can vary greatly from $2,000 per month to over $10,000 per month. When looking at CCRCs there are several key points that your client should research before choosing a community. Here are some of them:

- **Buy-In**
- **Resource Requirements**
- **Type of Contract**
- **Care Levels**
- **Location**
- **Reputation**
- **Atmosphere**

**Buy-In**

With buy-ins ranging from $50,000 to over $1,000,000, it is important to decide what your client is willing to spend and why. Some of the basis for the amount required as a buy-in is related to the type of contract and care levels discussed later, but often it is more about location and reputation. If they want to live in a community that is close to a major metropolitan area, like Seattle, and they want the name that everyone recognizes as “the best,” then they should be prepared to pay more than they would for an equivalent quality of CCRC in Des Moines or Kent.

**Resource Requirements**

The buy-in is only half of the financial qualification process. Nearly all CCRCs require that you show evidence of sufficient resources to pay for some number of years. This number can vary greatly from community to community, but my experience with these requirements suggests that it is often roughly double the buy-in fee; e.g., if you buy in with $200,000, then you have to demonstrate proof of at least $400,000 in assets. It is important to know what this number is because your client may want to reduce their estate to a number that is closer to this amount before showing their proof of assets.

Most CCRC contracts, at least those that guarantee you will not be kicked out if you run out of money (all nonprofit CCRCs must make this guarantee, but for-profit CCRCs are not required to do so), include language that states that the residents will not gift assets after moving in. This is not small gifts at birthdays or holidays, but it does exclude larger gifts, such as those that one might make if trying to qualify for Medicaid benefits.

What this means is that if your client moves in with $600,000 in assets and lives there for 15 years, they could easily run out of money. If they only need $400,000 to qualify, then they could have given $200,000 to family members before applying, run out of money after 10 years (without being kicked out), and kept $200,000 in the family. Either way, they run out of money but, by gifting before moving, their family can hold onto money that could be used for their benefit or just so that they will feel that they are protecting a legacy for their children.

**Type of Contract**

There are four basic types of CCRC contracts to be aware of. It is important to understand which type your clients are signing up for when weighing buy-in costs and initial monthly fees. The different types are:

1. **Flat Fee.** These are used in roughly one-third of Washington CCRCs. They tend to have larger buy-ins, but the monthly fees are relatively consistent from move in to death. There may be annual raises in fees for inflation, but residents pay the same whether they are in independent living or in skilled nursing care. These CCRCs are more likely to sign up residents who will come in at the independent level and spend as long as possible at that level of care. This can be a great deal if your client’s health diminishes well before the end of their life, but if they expect a long, healthy life, they will likely pay more here than they would for independent living at a different CCRC.

2. **Pay As You Go.** These are also used in roughly one-third of Washington CCRCs. The buy in may be smaller, but the monthly expense is based largely on the level of care needed and can make significant jumps any time needs increase. Your client may start in independent living,
paying $2,000 per month. Then, as they start needing help with dressing or bathing, they may quickly find themselves paying over $5,000 per month. In these communities, the cost of skilled nursing care is often between $9,000 and $15,000 per month.

(3) Hybrid. Roughly one-fourth of Washington CCRCs use a hybrid contract. In these communities there is a set monthly cost for independent living, one for assisted living, and one for skilled nursing care. The level of care needed within each classification does not affect the cost, just the classification itself. Your client will pay the same for assistance with dressing as for assistance with dressing, bathing, and using the toilet.

(4) Month to Month. A small number of Washington CCRCs have month-to-month contracts, where either your client or the community can terminate the contract with 30 days’ notice. In most of these CCRCs the buy-in is smaller or it vests over time, so your client can get a partial refund if they leave within the first five years or so. Often these CCRCs are only month-to-month for those living in independent units and/or the community loses some of its ability to terminate without good cause once the buy-in is vested. I have only seen this when the client is in independent living, never in assisted living or skilled nursing.

Care Levels

Most CCRCs have independent living, assisted living, and skilled nursing care. However, not all have skilled nursing care. It is important for your client to know what level of care the community can provide before spending 10-15 years there, using up all of their savings, only to be told that they have to leave because their care needs exceed those that the community can safely provide.

Location, Reputation, and Atmosphere.

These can all be lumped together as the “soft factors.” Location is most important to those who want to be close to family, friends, or community activities. This is something that only your client can judge the importance of. Reputation is hard to judge from the internet or the handouts the CCRC puts out. They show the highlights that make them special, but it is harder to locate the bad reviews. You should refer them to a professional housing specialist for the inside scoop. Finally, atmosphere really boils down to how your client feels about the place when they visit or tour or spend a week test-driving the place. If it feels like home, great; if it feels like a prison, bad.

Talk to a specialist. There are many geriatric care managers who specialize in finding appropriate communities. If your client is thinking about moving to a CCRC they should reach out to someone with insider knowledge who has no real dog in the fight. It is also a very good idea to talk to an elder law attorney who is familiar with Medicaid and VA benefits and can help weigh the options and opportunities that may not be obvious to the layperson.

Aaron D. Paker has worked on Medicaid cases for Life Point Law for over six years as a paralegal, as an intern, and now as an attorney. He earned his J.D., Cum Laude, at Seattle University School of Law in 2019, with Cali Awards in Elder Law and Advanced Elder Law, after three and a half years of working full time and taking classes at night while helping raise two daughters. He can be reached at APaker@lifepointlaw.com, (253) 237-7036, or 31919 6th Avenue South, Federal Way, WA 98003.
Many people ask me, “WHEN IS THE RIGHT TIME TO RETIRE?”

By Ida O. Abbott

But like so many questions about important decisions, this one has no simple “right” answer.

I have clients starting to plan for retirement in their early 50s, and I know lawyers in their 70s and 80s who insist they’ll never retire. To find a meaningful answer, you need to reframe the question as, “When is the right time for me to retire?”

And the only person who knows the right answer to that question is you. That doesn’t mean the answer is easy. Except for the fortunate folks who know exactly when they want to quit practice and what they want to do next, most lawyers grapple with competing demands, conflicting desires, their identity being tied to their career, fear of the unknown, risk aversion, financial uncertainty, and other factors that prevent them from retiring or even thinking about it.

Nonetheless, the answer is there. It just takes some effort to unpack, face up to your reasons for resistance, and then reframe them so you view retirement as feasible, desirable, and filled with exciting possibilities. Here’s how to begin that process.

Consider These Key Points

As you begin to think about retirement, it’s important to keep a few critical points in mind:

Retire on your own terms. At some point in the future, you’ll stop practicing law. Ideally, you want to be the person who decides when that will happen. If you’re going to retire, you want to do it on your terms, whenever you feel ready to go.

It’s best to retire while you’re mentally and physically fit and before your clients, partners, or circumstances decide for you. This means being honest with yourself about how long you want to practice, what your body is telling you about your energy and interest, what your time records are showing you about your productivity and profitability, and other indications that retirement (perhaps following a phase-down period) might be a good idea. Whatever the timeline, it’s better to retire by design, not by default.

Allow enough time to prepare yourself and others. Retirement isn’t an event; it’s a long-term process. The date of your last official work day may be on the calendar, but reaching that day takes months and years of planning. You need to ensure that your clients are prepared for your retirement and happy with your successor, that your successor is ready to step into your position, and that your practice, firm, and legacy are secure and protected when you leave. That preparation takes a lot of work.

The retirement process continues as you transition from law practice to retirement. That transition will involve major changes in almost all aspects of your life. Without adequate forethought and preparation, it can be disorienting and highly unsettling; many people find it takes a year or more to settle into retirement comfortably. But when you’ve designed and prepared for the retirement you want, that transition period can be a time of discovery, enjoyment, and personal growth.

Start planning sooner than later. The sooner you start to plan, the more likely you’ll be able to realize the future you desire. As a lawyer, you probably want to know and control as much as you can about future possibilities before you commit to a significant change.

This last year has been a stark reminder of our limitations in predicting the future or trying to control the world around us. It has made us acutely aware of our own vulnerability to things like novel viruses, economic downturns, and isolation. Yet while there’s much you can’t know or control about the future, a flexible, well- thought-out retirement plan increases the chances that you can control the direction your future will take, even in the face of unexpected and undesirable occurrences.

Decide with your spouse. Retirement has profound consequences. Leaving a career and embarking on a new stage of life changes how you spend your days, whom you interact with, and your overall engagement with the world around you. If you are married or have a life partner, those changes will affect both of you for decades. So it’s essential to decide and plan your retirement as a couple. Deciding together about the timing and possibilities for post-career life ensures you start out with aligned expectations and your spouse’s support.

Plan your finances. Before you make any decisions about retiring, get a clear view of your finances, now and in the future. Most people never feel they have enough financial security to retire. It doesn’t matter whether their savings are modest or they’re worth millions; the fear of not having enough to support yourself in retirement is extremely common.

Speaking with a financial planner can allay those concerns. You’ll get a better appreciation of your financial

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When is the right time to retire?

status and help creating a sound financial plan to carry you through your retirement years.

What’s Your Time Frame?
Once you acknowledge you’d like to retire, how do you know when to do it? Examine various factors unique to your personal situation to help you decide whether the right time for you is next year, in five years, in ten years, or even further out.

Below are questions to help you come up with a timetable that makes the most sense for you. These questions won’t give you a formula for determining your retirement date. They’re intended to make you aware of factors to consider in deciding the timing that will be best for you.

Sometimes your answers will pull you in opposite directions. For instance, if you consider law a calling and being a lawyer gives your life purpose, you might want to practice as long as you can. In contrast, if a known medical condition is likely to limit your options at some point, you might want to take advantage of your current good health and retire soon.

When you face such apparent contradictions, setting priorities based on their value and importance will help you resolve any conflicts and reach a better decision.

1 How old are you?
2 How much longer do you want to practice and why?
3 At what age will you be able to afford to retire? Are you guessing, or have you done a financial analysis?
4 Why are you working?
   • You enjoy your practice.
   • Work is a source of pride and fulfillment.
   • You need the money.
   • You see no alternatives.
   • Retirement sounds dismal.
   • If you weren’t working, you’d feel guilty or embarrassed.
   • Your clients rely on you and no one else could replace you.
   • Others say or make you feel you shouldn’t retire.
   • Your spouse is pressuring you to delay retirement.

5 How much do you love what you’re doing?
   • Are you excited to get to work each day? Do you find your work interesting, stimulating, and fun? Are you enthusiastic about your clients and feel you’re still growing professionally?
   • If you don’t love what you’re doing, why do you continue to do it? If you dread going to work or feel exhausted, bored, or in a rut, what’s keeping you from making a change?

6 How important is it for you to keep practicing?
   • How central is it to your sense of self-worth to remain a practicing lawyer?
   • Does your work give your life meaning?
   • Do you envy friends who’ve retired?
   • Do you daydream about other things you’d like to be doing?
   • What’s your gut telling you?

7 If you weren’t working at your current job, what would you like to do?
   • Would you like to keep working but do something else?
   • Do you have any interests or hobbies you’d like to pursue?
   • If you want to pursue your interests but can’t because of current work demands, how much longer will you put them off?
   • Do you have any unfulfilled dreams or aspirations you could strive for if you retire?
   • If you don’t know what you might do in retirement, there are many ways to explore interesting possibilities. If you did find other interests to pursue, how would that affect your readiness to retire?

8 How secure is your practice and, if it’s very secure, for how much longer will it be that way?
   • How strong is the marketplace for the kind of work you do?
   • Can you rely on your clients to keep sending you work, or will you need to keep bringing in new clients?
   • Do you enjoy business development and feel eager to continue doing it?
   • Do you think any of your key clients may retire soon? If they do, how will their move affect your business?

9 How has the pandemic changed your practice?
   • How has it affected the demand for your services?
   • Do you like working from home?
   • How do distancing requirements, the inability to meet personally with teams or clients, and restrictions on travel affect your work satisfaction?
   • How comfortable are you with the technology required for law practice? How do you feel about learning and adapting to the ongoing changes in legal technology?
   • Do you like the changes in practice or find them overwhelming and frustrating?
   • Assuming many of these changes will continue for a long time, how does that affect your desire to keep practicing?

10 How is your health?
   • Are you experiencing any physical, emotional, or other problems that might suggest it’s time to cut back at work or to retire?
   • How is your spouse’s health?

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**WELLNESS AT WORK**

*By Dr. Charles Ericksen*

In my work over the past thirty years, I have spoken with scores of legal professionals from all over the world. It’s a noble, important calling in life. But it’s also demanding, lonely, and enormously stressful.

At its basic level, wellness is an active process of becoming aware of and making choices toward a healthy and fulfilling life. Wellness is more than being free from illness. The fundamental essence of wellness is that well-being can be viewed as a continuum of human potential. Picture a continuum extending from lower levels characterized by health robbing behaviors to higher levels of wellness characterized by personal responsibility for one’s health and a conscious commitment to growth and balance.

The health fields have traditionally focused on pathology and suffering rather than the causes of positive functioning. In contrast, wellness is a positive approach primarily concerned with self-actualization, growth, and wholeness.

Managing stress is just one of the tasks of wellness. Understanding your feelings, paying attention to your emotions and physical well-being, and the ways in which the stressors may be affecting you are vitally important. Do you sleep enough? Are you drinking too much? Have you gained considerable weight over the past several years? Are you feeling tired most of the time, or do you find little joy in your life or work? Do you avoid close or intimate relationships? These are all potential signs that stress is interfering with your well-being in an unhealthy way.

Just as there are several factors that characterize wellness, there are several factors that characterize what wellness is not.

Wellness is not the same as physical fitness. There is no doubt that there is a strong relationship between physical fitness and many components of wellness. But physical fitness is neither health nor wellness. There is considerable evidence that physical fitness and an active lifestyle can reduce the risk of illness and contribute to a more vibrant life. Also, fitness can lead to enhanced cognitive functioning and can enhance one’s ability to participate in leisure. However, wellness is much broader than physical fitness. Poor health can occur even in highly fit people because of factors beyond personal control such as hereditary conditions or environmental factors.

Wellness is not a form of alternative medicine. Wellness is frequently a buzzword used by entrepreneurs, often with questionable credentials. These entrepreneurs would have us believe that if you use their products or perform their programs that you are on the right path towards wellness. Because wellness is by definition a state of being, it is not a treatment or a form of medicine.

Managing stress is just one of the tasks of wellness. Understanding your feelings, paying attention to your emotions and physical well-being, and the ways in which the stressors may be affecting you are vitally important.

When is the right time to retire?

- For either you or your spouse, is there any reason to expect that physical, mental, or emotional problems will impact your ability to stay in practice or limit your options regarding your post-retirement plans?

11 Are you feeling—or do you anticipate—any pressure to retire?

- If you’re at a firm, have you received any signals suggesting you’re not sufficiently productive and profitable?
- Does your spouse want you to stop working or slow down? When does your spouse want to retire?
- Are there family members, such as grandchildren or aging parents, who need or may soon need more personal time and attention from you?

12 Before you retire, how long will it take to find and groom successors and transition your clients and ongoing matters to those successors?

- How easy will it be to find qualified successors you trust and whom you believe your clients will trust?
- If you want to sell your practice, how easy will it be to find a buyer? How long will it take?

If you haven’t considered these questions before, some of them may elicit answers that surprise or even disturb you. It may be helpful to talk with someone about these questions and the feelings they arouse in you. In addition to your spouse, a close friend, a counselor, a trusted advisor, or a retirement coach can help you construe your answers and what they mean for your future plans. That process will put you in a stronger position to determine the most suitable time frame for your retirement.

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REMEMBRANCES OF RON
...from an old legal buddy

By Brian Comstock

Ron Thompson – no longer with us. Sad news. Reflecting back, Ron was treasurer of our Senior Lawyers Executive Committee for many years and a great contributor in many ways. My first recollections of him go back to 1959. Ron and I were cramming for and finally passing the state bar exam, ready to start practice. Ron returned to Tacoma where he joined a major law firm, now Krilich, LaPorte, West & Lockner. Though very active in practice, he also served many years as managing partner of his law firm, and became prominent in many ways.

Reflecting back to about 1975, I recall that Ron and I each had a client interested in obtaining city approval of a major parking facility in downtown Tacoma. Somehow, I got drawn into a fight on TV with the city mayor who loved public attention and saw sabotaging our project as his latest riling point. While this was going on, Ron (bless him) simply waltzed over to the city council then in session and got the project routinely approved. Tacoma still has beautiful downtown parking facilities. Thanks to Ron!

About 15 years ago, Ron and his wife moved to Gig Harbor. As always, geared to practice law, Ron established his law firm’s branch office there, and he continued to be active in practice and became a leader in the community to the very end. Our thoughts and thanks are with you Ron. We see you up there in the heavens, skills still in play.
Wellness at Work

Wellness is not static; it is a dynamic process that encompasses the physiological, mental, emotional, social, spiritual, occupational, and environmental aspects of individuals. It is a process that considers all the decisions we make daily such as which foods to eat, the amount of exercise we regularly engage in, or the way we decompress after a hectic day at work. Because wellness is dynamic and continuous, no dimension of wellness functions in isolation. When you have high level wellness, all dimensions are integrated and functioning together.

In 2006, Dr. Ericksen founded Wellness at Work, a consulting business specializing in leadership development in the judicial system. In addition to long term assignments in Ukraine, Afghanistan, Kosovo, Liberia, and Albania, he has served as Vice President of the National Center for State Courts’ Institute for Court Management, and Manager of Washington State Judicial Education. He is the author of several publications on court futures, education, training and development, and leadership wellness. His doctoral research examined judicial resiliency through the personal experiences and perspectives of an experienced judge who presided over an extremely stressful, high-profile case.

Full engagement requires drawing on four separate but related sources of energy: physical, emotional, mental, and spiritual. The current that flows through us and maintains our wellness is human energy. Full engagement requires balancing these sources so that one can sustain high levels of engagement and resilience against the ubiquitous stressors of the legal profession. The good news is that resiliency is not a firm, fixed state that we are born with. We can develop it!

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Using myWSBA, you can:
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• Make a contribution to the Washington State Bar Foundation or to the LAW Fund as part of your annual licensing using American Express, MasterCard, or Visa
• Shop at the WSBA store (order CLE recorded seminars, deskbooks, etc.)
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❑ Enclosed is my check for $25 for my annual section dues made payable to Washington State Bar Association. Section membership dues cover Jan. 1, 2022, to Dec. 31, 2022. (Your canceled check is acknowledgment of membership.)

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