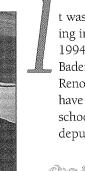
Women's Bar Association of the District of Columbia

# Jamie's Law

Recently WBA had the opportunity to preview a new book entitled "The Counselors— 18 Courageous Women Who Have Changed The World." When we learned that the book featured long-time WBA members like Jamie Gorelick and The Honorable Patricia Wald, we thought it should be shared with the members. This book is now available for purchase through the WBA.

Below is an excerpt from the chapter featuring Jamie Gorelick, currently Vice-Chair at Fannie Mae, Inc. Jamie was the 1993 WBA Woman Lawyer of the Year.



■ Jamie Gorelick

t was a first. At Jamie Gorelick's swearing in as deputy U.S. attorney general in 1994 by Supreme Court Justice Ruth Bader Ginsburg, Attorney General Janet Reno commented upon it: "Who would have thought when we graduated law school we would be swearing in a deputy attorney general who is a

woman, to serve under an attorney general who is a woman, and sworn in by a Supreme Court justice who is a woman?" Indeed, the appointment of these three women by former President Clinton to such high-powered posts furthered his goal of changing the

-continued on page 2











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# Jamie's Law

——continued from the cover

composition of government to better reflect the composition of American society.

With Jamie as Attorney General Reno's deputy, for the first time in our country's 218-year history, women held the two most powerful law enforcement positions and were running "the largest law firm in the world," as the DOJ is sometimes called.

### JAMIE'S LAW

When Jamie was first briefed on her new duties, she learned Attorney General Reno was facing a problem inherent in many bureaucracies. The attorney general ("A.G.") was often presented with issues that were not adequately defined, requiring her to spend valuable time gathering background information, asking questions, and analyzing facts before a decision could be made. Jamie remembers, "I

called my predecessor, who warned me that Reno wanted her deputy to do a job that can't be done. . . . I decided my first step would be to serve up issues to the A.G. for final decisions in a crisp and clean way. I wanted to enable the A.G. to do her job of making important decisions and representing the DOJ to the public."

As Attorney General Reno noted, there were immediate changes under Jamie's management: "She swept in here one day, dressed to the nines, took command, ordered people around like she was a general, but did it in such a gracious way, and I kind of sat there and looked and they told me that was a Jamie Gorelick."

Jamie's knack for streamlining to the heart of issues is memorialized in a gift from one of her former law partners. He gave her a gavel inscribed "Because I said so," which rests on a base inscribed "Jamie's Law." Jamie used this gavel to run meetings, rapping the table to bring order to arguments and to cut through emotional exchanges to the bottom line. She

elaborates, "At the end of a meeting, I would say what we need, and I would give deadlines. People need to know what you want and when you want it."

She believes the secret to effective management is organizational skills. "I have a system of lists, detailing what needs to be done at work and at home—and I always have back-up plans." She grins and chuckles, "That's what happens when you put a working mom in charge! So many working women I know are great organizers. . . . When the tasks on a list have been accomplished, I toss the list away. . . . I don't hang onto information I don't need going forward."

Jamie flourished at the DOJ and talks about her tenure there with unbridled enthusiasm. "Government, unlike some places in the private sector, doesn't have the ability to waste human resources. It is

"Who would have thought when we graduated law school we would be swearing in a deputy attorney general who is a woman, to serve under an attorney general who is a woman, and sworn in by a Supreme Court justice who is a woman?"

— Janet Reno

lean and mean. A talented woman will have her talents used to the fullest—and with less prejudice about her functioning effectively in any particular role. Government service lets people show their stuff!"

### A ZIG-ZAG PATH

Jamie's career path didn't begin in government. After graduating from law school, she started at a small white collar defense firm in Washington, D.C. Soon after President Carter started the Department of Energy, she served on the transition terms of the second secretary of energy, under the direction of Colin Powell. Then she returned to the private practice of law. Later, during the Clinton Administration,



she served as general counsel of the department of defense, supervising more than six thousand lawyers. After only one year, President Clinton tapped her for service in the Justice Department.

Varied experience in both government service and the private sector has allowed her to pursue different interests and opportunities. "Career paths don't have to go in straight lines. Getting involved outside your organization makes you more valuable to your organization. If the organization you're working for can't accommodate your involvement in outside endeavors, find another place to work." This is part of the reason Jamie never pursued a high-paying job in a large corporate law firm: "I feared I would have been buried and pigeon-holed." Also, she knew she wanted to have a family and wanted an environment that offered flexibility.

To students mapping out careers, she "Make sure you will be challenged everyday and will be learning all the time. You don't want to just tread water. . . . Find your own pace—don't be driven by what those around you are doing. . . . Be open and ready for opportunities that arise. . . .

You can't fully plan the most interesting careers." She also recommends downplaying other people's anticipation of obstacles.

"I've developed a certain lack of awe through the years, and it's been helpful. I am never daunted when people say things can't be done. I recommend a lack of awe . . . it helps you get the job done."

for us. My parents had grown up poor, so they wanted to give us every possible opportunity. I had so many lessons—

"Government, unlike some places in the private sector, doesn't have the ability to waste human resources. It is lean and mean. A talented woman will have her talents used to the fullest—and with less prejudice about her functioning effectively in any particular role. Government service lets people show their stuff!"

Aware of her professional rank, she observes, "There are still not enough women in senior positions to give young women enough different kinds of female role models. . . . I take seriously my own role as a mentor—not so much my giving advice, although I do that—but just my being there as an example."

### THE IMPORTANCE OF FAMILY

The primary example in Jamie's life has been her parents. "My brother and I grew up feeling our parents would do anything every lesson under the sun—piano, guitar, clarinet, glockenspiel, tap dancing, jazz, modern dance, French . . . "

Her parents played complimentary roles in her development. "My mother gave me her empathy and caring for people and her commitment to community and friendship. On any given weekend, one day I could be in a parade with my Brownies troop and another day I could attend a civil rights march. . . . My father gave me an enormous curiosity about the world. And virtually every woman of achievement I know had a father who believes girls can do anything."

As much as she learned from her parents, Jamie is also open to learning from her kids. She and her husband have two young children, a boy and a girl. They started a family when Jamie was in her late thirties, after her career was blooming.

"It's great to be at home and have your kids just treat you like a mom. . . . It leavens even the most serious moment." When Jamie began at the DOJ, her five-year-old son was a Power Rangers fan. She recalls, "One night, he answered the phone when the Department's Command Center—which kept us in touch twenty-four hours a day—called, and said, 'This is the Command Center for the deputy attorney general.' Dan brought me the phone with a trembling

# NOW AVAILABLE THROUGH THE WBA

# The Counselors

Read more inspirational words about Jamie Gorelick and other women of courage in this new book now available through the WBA. Enjoy profiles on Patricia Schroeder, Sandra Day O'Connor, Ruth Bader Ginsburg, Janet Reno, Patricia Wald, and more! When you order through the WBA, a percentage of the proceeds goes back to support WBA programs.

The Counselors by Elizabeth Vrato Foreword by Bill Clinton 240 pages; hard cover

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ELIZABETH VRATO

—continued on page 10

# News from the Office...

# LEGAL TIMES OFFERS WBA MEMBER DISCOUNT— \$110 OFF!!

That's right. The Legal Times is now offering WBA members \$110 off the regular subscription rate of \$275. WBA members may now subscribe at the special rate of

just \$165. The offer applies to both new and renewing subscribers, provided their WBA membership is up-to-date. To start your subscription contact the Legal Times: phone (202) 828-0370; email: <a href="mailto:subscriptions@legaltimes.com">subscriptions@legaltimes.com</a>; fax: (202) 457-5160; or mail: 1730 M Street, NW, Suite 802, Washington, DC 20036.

# M

## LONG-TERM CARE INSURANCE

The WBA Board has voted to offer long-term care insurance as a member benefit for WBA members and their families. The program will be administered by Laura Kalick, a WBA member and licensed insurance broker, along with her partner Bernard Wolfe. WBA will be offering a range of plans to WBA members, including UNUM, CNA, and John Hancock. WBA members may receive discounts as high as 20% off the regular premiums, depending on the plan selected. Coverage may be extended to include spouses, parents, grandparents, and in-laws, again depending on the plan you select. WBA will offer free informational seminars in late Spring to help members make educated choices about long-term care insurance. Watch for more details in *Raising the Bar*.

# MARCH IS MEMBERSHIP RENEWAL TIME

Members will soon be receiving their dues renewal form for the 2002-2003 membership year, which begins on June 1, 2002. The WBA Board has worked hard to streamline organizational finances to avoid any dues increase. Use the renewal form as an opportunity to double-check or update your address information, and to indicate your preferred address for WBA correspondence. Also, if you now fit into the Senior Attorney status (practicing 15 years or more), be sure to update your status on the form.

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# The Case for Long-Term Care Insurance

BY LAURA KALICK, ESQ.

ong-term care insurance covers the cost of personal care if a person is unable to perform the activities of daily living or is cognitively impaired; e.g. Alzheimer's Disease. Long-term care insurance can cover home care, adult day care, assisted living or nursing home care. Any of us could require long-term care due to an accident, illness or old age.

We typically think of needing long-term care when we are old. But the reality is that 40% of the people receiving long-term care today are under age 65 (American Academy of Actuaries, January 1999). In addition to possibly needing long-term care before you are old, waiting to buy long-term care insurance increases the cost because premiums reflect a person's age at the time of purchase. The older you are, the more expensive it is. And, a person who waits not be able to qualify to buy insurance because of their health.

Health insurance, life insurance, disability insurance or Medicare, for the most part, do not cover long-term care. The Medicaid system provides a safety net. However, Medicaid usually requires a spend-down of assets, leaving less income producing assets for other healthy family members and relatively few choices for care.

The federal government recognized that the Medicaid system could be in jeopardy if the baby boomer generation relies on it for long-term care needs. Consequently, the Health Insurance Portability and Accountability Act of 1996 or HIPAA was adopted to provide tax incentives for long-term care insurance. These tax incentives include provision for the income tax exclusion of long-term care insurance benefits and deductibility of long-term care insurance premiums and expenses.

In further support of the effort to have viduals buy long-term care insurance to protect against this looming liability, this year the federal government will offer long-term care insurance to its employees.

The message is clear: Buy long-term care insurance and do not rely on the government!

# THE COST OF LONG-TERM CARE INSURANCE

The financial advantage of buying long-term care insurance at a younger age is significant. Policy premiums are based upon an individual's age and health and, although they may increase if approved by the state for all policies in the same class, premiums are not scheduled to increase. Furthermore, policies are portable, and discounts received when the policy is issued may follow the policy forever.

Most policies now offer different payment options of annual, quarterly and monthly amounts. There are also policies that provide for lump sum payments as well as payments for a period of years, such as ten years. A so called "10-pay or Pay to age 65" offers the advantage of paying off the policy before retirement when income is likely to be reduced.

The following are the basic elements or factors in calculating a long-term care insurance premium. After the basic choices are made, a person may select additional options or riders. The premium is then calculated based on the individual's age, payment period and applicable discounts.

- The Benefit Period is the length of time the policy will pay benefits. Benefit periods typically range from two to six years, or some choose a lifetime benefit period. Some policies provide for a shared benefit period between two insured individuals.
- The Daily Benefit is the maximum daily amount the policy will pay for care. The cost of nursing home care on average throughout the nation is approximately \$150 per day, and \$135 per day for assisted living. These are just the average costs and could be much higher in major metropolitan areas.
- An Automatic Benefit Increase is wise to have since the cost of care will increase in the years to come. Using just a 5% inflation factor, a nursing home that would cost \$150 per day in the year 2002 would cost \$246 in 2012. Automatic

increases in the daily benefit, although initially more expensive, are significantly more cost effective than periodic increases that are exercised at the attained age of the insured.

- The Care Setting is also a factor in the cost of the policy. Most policies now provide the option to have care provided in the home or assisted living facilities, in addition to nursing home care. Home care can be just as costly as institutional care, and may be even more expensive. Most people, however, would like to have the option to be cared for in the home. Home care daily benefit options range from 25% to 100% of the daily nursing home benefit. For example, if a policy pays \$150 per day for a nursing home a 100% home care benefit would provide \$150 per day for home care.
- Finally, the Elimination Period is like the deductible on health insurance. Most policies require that you pay for needed care for a specified number of days, called the elimination period, before the policy starts to pay the daily benefit. Elimination periods can range anywhere from 0 to 180 days. A person should choose an elimination period that is in line with the ability to pay out of pocket costs before the policy starts paying benefits. And, some policies now have provision for counting the elimination period in a more flexible manner to make it easier to meet.

### CONCLUSION

One month in a nursing home (30 days × \$150 = \$4500) would cost significantly more than the average annual long-term care insurance premium! Long-term care costs will increase over time as will the cost of purchasing adequate long-term care insurance. The cost of waiting can be high. Whether for yourself or a parent that you may have to care for one day, the time to think about long-term care insurance is now.

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# Where Did This Coffee Come From?

# Customs Compliance Affects Everyday Products

hen you stop to think about it, a surprising number of the products in our everyday lives are imported from other countries, or are made from imported parts and materials. From the clothes we wear to the foods we eat, from the cars we drive to the computers we use, imports are all around us. From a legal perspective, the entry of all these products into the United States is fraught with regulatory requirements.

While perhaps better known for its law enforcement functions, the U.S. Customs Service is also responsible for ensuring the lawfulness of commercial import transactions. The customs laws and regulations govern which products may enter, under what conditions, at what duty rates, and with what documentation. They address the responsibilities of commercial importers, customs brokers, warehouse proprietors, and certain transportation providers. They provide incentives for the importation of certain types of goods from certain countries, and disincentives for others.

There are certain basic obligations with which all importers must comply. For example, they must assign each imported product a ten-digit "classification" in the Harmonized Tariff Schedule of the United States (a document that in print form now approaches seven inches thick). They must properly declare each product's value, with adjustments for such factors as packing costs, transportation charges, and license fees. They must also properly declare each product's country of origin (not always an easy task in this age of multinational production processes), and ensure that the origin is clearly marked on the product or its packaging.

Imported goods are also subject to regulation by dozens of other government agencies. Food products, for example, may be restricted by the Department of Agriculture and the Food and Drug Administration. Chemical products are

regulated by the Environmental Protection Agency and sometimes also by the Drug Enforcement Administration. Clothing must comply with the labeling requirements of the Federal Trade Commission. Importers must ensure that their products comply with these requirements, too, as Customs enforces other agency requirements at the border along with its own.

But while the customs laws impose many requirements and restrictions, they also provide several positive opportunities

Customs has recently announced its transition to a "focused assessment" approach.

for U.S. companies. For example, by sourcing a product in a country eligible for lower duty rates under a preferential trade agreement (such as Canada or Mexico), an importer can lower its costs substantially. Invoking the benefits of such programs often requires the application of complex rules of origin and always requires special documentation, but is usually worth the duty savings, especially for large-volume importers.

Given the vast quantities of imported goods, Customs cannot possibly verify the compliance of each incoming shipment with all the laws and regulations that may apply to it. While inspectors are stationed at all ports of entry and importers usually transmit required information electronically, Customs officials can individually review only a tiny fraction of all import transactions. And since September 11th, the agency has devoted a larger share of its attention to homeland security efforts, leaving even fewer resources for trade compliance issues.

Nonetheless, importers have powerful incentives to comply with the customs laws. Since the Customs Modernization Act was passed in 1993, they have been under an

obligation to exercise "reasonable care" in entering their goods, with the threat of stiff administrative penalties if they do not do so. Some recent penalty cases have involved millions of dollars in



■ Sarah Nappi

civil fines, and even criminal penalties are possible in certain circumstances.

Customs also relies on a system of regulatory audits to ensure compliance by commercial importers. Until recently these were huge, multi-year affairs reserved for large importers in certain prominent industry sectors, and other importers could feel reasonably secure that they would not be targeted. That is no longer the case. Fac with skyrocketing imports and limited resources, Customs has recently announced its transition to a "focused assessment" approach. It will conduct more limited audits of a much larger number of companies, and proceed to full blown audits only where a company's internal controls over customs procedures are found to be deficient. Customs has reportedly identified over 9,000 companies that could be targeted within the next few years, giving these companies extra incentive to get their compliance affairs in order.

So the next time you put gas in your car or eat a banana or talk on your cell phone, remember that those products may have come a very long way to get to you, and that each of them had to comply with numerous regulatory requirements along the way.

Sarah M. Nappi practices customs and international trade law with the law fir of Miller & Chevalier Chartered, and is a licensed customs broker. She is Co-Chair of the WBA's International Forum.

# WBA Announces New International Forum Co-Chairs

he WBA International Forum has re-constituted under the leader-ship of three talented new co-chairs: Sarah Nappi, Natalia Geren, and Susan Koyarovics.

Susan Kovarovics is an associate in the Business Department of Foley & Lardner. She practices in the areas of international trade, export controls, trade sanctions, FCPA and customs law, and also does general corporate work.

Sarah M. Nappi practices customs and international trade law with the law firm of Miller & Chevalier Chartered, and is a licensed customs broker.

Natalia Geren is an associate with Dyer Ellis & Joseph, P.C. practicing in the areas of international trade and commer-

I transactions. Prior to joining the mrm, Ms. Geren worked for the U.S. House of Representatives, Ways & Means Subcommittee on Trade.

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# March 13 - 8:00 am

# Join the International Forum for a Breakfast Briefing at the Chilean Embassy

The Briefing will feature His Excellency Andres Bianchi, Chilean Ambassador to the United States along with public and private sector representatives in a panel discussion of current trade and legal issues.

**Location:** Embassy of Chile, 1732 Massachusetts Ave., NW, Washington, DC 20036.

Co-sponsored by the WBA International Forum and Women in International Trade.

\$20 for members of WBA or WIIT; \$25 for non-members. Includes breakfast.

Seating is limited; advance registration is required. Register through the WBA office, (202) 639-8880. ■

## INTELLECTUAL PROPERTY FORUM SHOWCASE EVENT

April 16 - 6:00 pm

# What Judges Want: Effective Advocacy in Technology and IP Cases

he WBA Intellectual Property Law Forum invites you to come and meet the Honorable Paul R. Michel, U.S. Court of Appeals for the Federal Circuit, the Honorable Yvette Kane, U.S. District Court for the Middle District of Pennsylvania, and the Honorable Marvin J. Garbis, U.S. District Court for the District of Maryland, during an hour of cocktails and networking at the Hirshhorn Museum and Auditorium. Following the cocktail hour, these three well-known judges will speak about effective advocacy in intellectual property and technology cases. A moderator will pose key questions to the judges and there will also be an opportunity for the audience to ask questions. The last time this event was held it was "standing room only" so register early! Admission is \$40 per person. For additional details contact the event co-chairs Lisa Dunner, ldunner@mwe.com; Tracy Durkin, tdurkin@skgf.com; or Linda Alcorn, lalcorn@skgf.com.

### WBA/WBAF 2002 ANNUAL DINNER

Women Leading the Nation into a New World

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For more information contact Annual Dinner Co-Chairs Nancy Long, <u>nancyalong@juno.com</u>; or Sharon Goley, <u>sgoley@mmdrt.com</u>.

# MEMBERS ON THE MOVE

WBA President **Deborah Israel** is on the faculty for the National Institute for Women Corporate Counsel conference being held April 17–18 at the Ritz-Carlton Pentagon City. Israel will speak on the topic of "Earning Your Place in the Business Arena," addressing such issues as assessing and re-tooling you skill-set, and overcoming obstacles to career advancement. Israel is a partner at Piper, Marbury, Rudnick & Wolfe, LLP.



Deborah Israel

**Laura Flippin** has moved from the White House to Deputy Assistant Attorney General in the Civil Division at the U.S. Department of Justice.



Brigida Benitez

is a partner at Wilmer, Cutler and Pickering.

Susan B. Gerson has moved from the Office of Special Counsel to Legal Counsel's Office, Executive Office for

At Miller & Chevalier the following WBA members were promoted to Counsel: **Josephine Aiello LeBeau, Marjorie Burnett**, and **Jeanette Dayan**. Burnett is WBA Treasurer-Elect.

United States Attorneys.

Brigida Benitez has been elected Vice President of

Also at Miller & Chevalier the following members were

promoted to Senior Associate: Kimberly Heifetz, Alicia Lomba, Christine Trafford, and Lori Wittlin.

Membership for the Hispanic Bar Association of D.C. Benitez



Susan B. Gerson

Marjorie Burnett

**Meredith Fuchs** was elected to partnership at Wiley Rein & Fielding LLP. Meredith specializes in Litigation, Privacy, Internet and E-commerce.



Susan Kimmel

**Susan Kimmel** is a new co-chair of the Communications Forum. Kimmel is with the Federal Communications Commission. She joins fellow co-chair Brad Hendricks.

**Christine R. Ladd** has moved to Associate General Counsel at Fannie Mae, Inc.

**Kimberly Suringa** has been promoted to Counsel at Akin, Gump, Strauss, Hauer & Feld.

**Carolyn Lamm,** partner at White & Case, LLP, has been nominated to the ABA Board of Governors. Lamm represents District 4, including Washington, D.C. and Virginia.

# WELCOME NEW MEMBERS!

The WBA welcomes the following new members, approved by the Board of Directors. We encourage your active involvement in the WBA and look forward to seeing you at upcoming WBA events!

Michaela Allbee

Angela Baden

Michele Bosch

Angela A. Bradley

Samantha Burka

Larissa N. Byers

Julie Maggiacomo Carrera

Courtney Chappell

Julia Sorrentino DiMento

Susan Freedman

lamie Harris

Christina Heiber

April Hendersen

Helen Jimenez

Esther Lim

Michele Mayberry

Margaret J.McKinney

ĺ

Courtney Meeker
Nygina Mills

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MARCH 2002

# MONEY MATTERS

# Catch-Up Contributions Increase Opportunities to Save For Retirement

### BY JEANETTE DAYAN AND ROBIN VILLANUEVA

he Economic Growth and Tax Relief Reconciliation Act of 2001 ("EGTRRA") made various changes to the rules governing tax-qualified retirement plans, including several designed to enhance employees' ability to save for retirement. EGTRRA not only substantially increased the regular pre-tax contribution limits under 401(k), 403(b), and governmental 457(b) plans ("salary reduction plans"), but also created a new type of contribution to these plans, called "catch-up" contributions, for employees in these plans who reach age 50 or older before the end of the calendar year in which the contribution is made. (This discussion does not cover the rules applicable to 408(k) simplified employee pension plans and 408(p) simple retirement accounts.)

An employee's pre-tax contributions to a salary reduction plan are subject to certain statutory limits. For 2001, a participant generally can make a maximum of \$10,500 in pre-tax atributions to a 401(k) or 403(b) plan, or \$8,500 in pre-tax atributions to a 457(b) plan. Among other things, EGTRRA increased the pre-tax contribution limit for all of these plans to \$11,000 for 2002 and by \$1,000 for each calendar year through 2006 (so that the limit will reach \$15,000 in 2006). The limit will be indexed for inflation in subsequent years in \$500 increments.

Catch-up contributions enable participants in a 401(k), 403(b), or governmental 457(b) salary reduction plan who are at least age 50, including participants who will reach age 50 during the calendar year, to make contributions in excess of the general pre-tax contribution limit. For 2002, catch-up eligible participants generally can make up to \$1,000 in additional contributions. The amount is increased by \$1,000 for each calendar year through 2006 (so that it will reach \$5,000 in 2006), and is indexed for inflation in subsequent years. This means that a participant who is age 50 or older generally will be able to contribute up to \$20,000 to a salary reduction plan by 2006—\$15,000 in regular contributions plus \$5,000 in catch-up contributions—almost twice the current \$10,500 limit.

Certain additional statutory limits apply to salary reduction plans. For example, total employer and employee contributions (or "annual additions") to a participant's account in a 401(k) or 3(b) plan are currently limited to the lesser of 25% of compensation or \$35,000 in 2001; this limit is increased under EGTRRA to the lesser of 100% of compensation or \$40,000 for 2002. Pre-tax contributions to a 401(k) plan are also subject to a

nondiscrimination test that limits contributions by highly compensated employees based on the amount of contributions made by other employees. Catch-up contributions, however, are also exempt from these additional limits.

Offering catch-up contributions is optional for employers. Employees will only be able to make catch-up contributions if their employer decides to add this feature to their salary reduction plan. If an employer decides to offer catch-up contributions, it generally must make them equally available to all employees, including employees of subsidiaries and affiliates, who are at least age 50 and who participate in a salary reduction plan sponsored by the employer or a subsidiary or affiliate. An employer can, but is not required to, make matching contributions on catch-



■ Jeannette Dayan



■ Robin Villanueva

up contributions. If catch-up contributions are matched, the additional match will have to be tested under the nondiscrimination test in section 401(m). Because the status of a catch-up contribution is determined at the end of the year, employers that decide not to match such contributions will need to review and potentially revise the application of their matching contribution formula.

The purpose of catch-up contributions is to allow eligible employees to make up for periods when they may have missed opportunities to save for retirement—in particular, women who may have suspended their careers to raise children. The ability to make catch-up contributions, however, is not tied to an employee's contribution history—all employees who are age 50 or older and participate in a salary reduction plan that permits catch-up contributions may make these contributions regardless of the amounts they contributed in prior years.

Jeanette Dayan and Robin Villanueva are Senior Associates at Miller & Chevalier, Chartered. If you have any questions about this article, please feel free to contact them at <a href="mailto:jdayan@milchev.com">jdayan@milchev.com</a> or <a href="mailto:rvillanueva@milchev.com">rvillanueva@milchev.com</a>.

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# Save the Dates!

March 20 - 12:15pm - 1:15pm



■ The Honorable Roscoe Howard

WBA Career Development
Committee and ABA Young
Lawyers Division - White Collar
Crime Subcmte present
Luncheon Discussion with The
Honorable Roscoe Howard, U.S.
Attorney for the District of Columbia
Sidley Austin Brown & Wood,
1501 K Street, NW
\$20 for members; \$25 for non-members.
Includes lunch. Advance registration and
payment required. Use the form on page 11
to register.

Saturday and Sunday, March 23 – 24
The WBA Community Projects Committee will assist
DC Scores at the Seventh Annual Stop the Violence
Soccer Tournament.

DC Scores is a local nonprofit that tutors area children in the benefits of a balance between athleticism and scholastic achievement. (<a href="https://www.americascores.org">www.americascores.org</a>.) This indoor soccer tournament will bring together law enforcement officers from around the world to compete in a charity sport event. A youth soccer tournament is held as well. Proceeds from this year's event will be donated to assist families of the FDNY and NYPD affected by the terrorist's attack. The event will be held indoors on the campus of American University at the Bender Arena and will begin at 8 a.m. and finish at 8 p.m. The Community Projects Committee will provide much needed assistance with the logistics during the late morning to early afternoon on each day. If interested in participating contact Jocelyn Fisher at 202-467-2543.

# Jamie's Law

——continued from page 3

hand, saying, 'Mom, Zordon [the Power Rangers' controller] is on the phone!"

Jamie expands on what she has learned from her children. "I have given up my old hobbies, which were gardening and tennis, in order to hang out more with my kids. . . . So I've learned a lot about their hobbies—Star Wars, insects, bicycling, and building with Lego. . . . I like reading to my kids. . . . Children's books have so many nuggets of truth in them. For instance, I like The Little Prince by Antoine de Saint-Exupéry, which teaches important lessons about building your community.

"I've caught myself quoting storybooks at big meetings. One night we had a senior staff meeting at the DOJ, and one of the assistant attorney generals said something like, 'Oh, we can't get the terrorism bill passed, and the immigration bill is hung up, and the nominations are such a problem,' and the first thing that came out of my mouth in response was 'Stop it! You sound just like Eeyore!' . . . Eeyore is the pessimistic donkey in Winnie the Pooh stories . . . soon everyone was teasing him that he needed more of a Pooh and Piglet attitude."

### FINDING A BALANCE

Jamie gives her husband a lot of credit for her ability to have a successful career while raising a family: "He's more than a supportive husband . . . I have a partner. My husband is my best friend. He knows me well. He says that I have only two states of being—bored or overworked."

Jamie shares some of the details of her own balancing act. "I'm always thinking about how to create a better balance in my life. I try to be home in the evenings. I can work on the computer at home after the kids go to bed if I need to. . . . My view at the Department was that, with over one hundred thousand

people working there, another hour from me at the office could not make a difference. . . . And I try to not work on the weekends . . . or be away from home more than one night a week.

"The balance I have come to in my life might be one that other women would not enjoy, but there are so many different balances that can work. Everyone has to make their own decisions about priorities. It is an individual choice. That's what our women movement has been all about—giving us a choice.

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# CALENDAR

# March

### WEDNESDAY, MARCH 6 - 12:30PM - 1:30PM

WBA Working Parents Forum presents "Money Shy to Money Sure" with author Olivia Mellan

Howrey & Simon, 1299 Pennsylvania Avenue, NW \$10 for members; \$13 for non-members. Includes lunch. Advance registration and payment required.

### FRIDAY, MARCH 8 - 6PM TO 8PM

WBA Judicial Reception In partnership with the National Assn of Women Judges

Women In Military Service for America Memorial at Arlington National Cemetery

\$75 per person includes cocktail buffet and open bar. Contact WBA - (202) 639-8880 or email: sandy@wbadc.org

### WEDNESDAY, MARCH 13 - 8 AM

WBA International Forum and Women in International Trade present Chile: Free Trade **Coming Soon?** 

Location: Embassy of Chile, 1732 Massachussetts Avenue, NW \$20 for WBA and WIIT members; \$25 for non-members. Seating is limited. Advance payment and registration required.

### WEDNESDAY, MARCH 20 - 12:15PM - 1:15PM

WBA Career Development Committee and ABA Young Lawyers Division – White Collar Crime Subcmte present Luncheon Discussion with The Honorable Roscoe Howard, U.S. Attorney for the District of Columbia

Sidley Austin Brown & Wood, 1501 K Street, NW \$20 for members; \$25 for non-members. Includes lunch. Advance registration and payment required.

# April

### WEDNESDAY, APRIL 10

WBA Working Parents Forum and Tax and Business Forum present "Achieving A Reasonable Work Schedule" with Ellen Ostrow, Ph.D.

Howrey & Simon, 1299 Pennsylvania Avenue, NW \$10 for members; \$13 for non-members. Includes lunch. Advance registration and payment required.

### TUESDAY, APRIL 16 - 6PM - 8:30PM

WBA Intellectual Property Law Forum Judicial Panel "What Judges Want . . .

Effective Advocacy in IP and Technology Cases"

Iudicial Panel and Reception

Hirshhorn Museum - Auditorium, Independence Avenue at 7th Street, SW (Smithsonian metro station)

\$40 per person includes cocktail reception.

### **THURSDAY, APRIL 25**

Take Our Daughters to Work Day www.takeourdaughterstowork.org

# May

### THURSDAY, MAY 16

### WBA/WBAF Annual Dinner

Celebrating WBA's 85th Anniversary National Building Museum, 401 F Street, NW

> To register for any of these events, call 202-639-8880.

WBA website, www.wbadc.org

# Reservations

Signature:

Please specify the programs for which you would like to register. Catered events must be registered for in advance and are refundable

until tive days in advance of the even	t. Make checks	payable to the WBA or include credit	card intormation	on on torm. Thank you!
Name:				WBA Member: □ Yes □ No
Address:				
Phone:	Fax:		Email:	
PROGRAM RESERVATION(S):				
		Amount Enclosed:		Please return to THE WBA
		Amount Enclosed:		1717 K Street, NW, Suite 503
		Amount Enclosed:		Washington, DC 20036
		TOTAL ENCLOSED:	-	Reservations, with credit card
METHOD OF PAYMENT: Cash	ETHOD OF PAYMENT: □ Cash □ Check □ VISA/Mast			information included, may be faxed to (202) 639-8889
Card Number:		Expiration Date:		You may also register at the

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Sustaining Members support the WBA by contributing at an annual dues level of \$250. These contributions assist WBA's efforts to keep dues at a minimum for the rest of the organization, and our efforts to provide quality programs and member services. In return for this support, Sustaining Members are invited to all WBA programs, including events such as the recent "invitation only" Corporate Counsel Reception, and the President's Reception at the Annual Dinner. Look for the list of Sustaining Members in each issue of Raising the Bar.

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