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FOCUS

President's Message

Kelli Cubeta, General Counsel, BSG Billing Services Group

"Individual commitment to a group effort — that is what makes a team work, a company work, a society work, a civilization work." This is one of my favorite quotes from the great Vince Lombardi. It is so refreshing when you have the opportunity to work on a project where every person is committed to the success of the team — no individual agenda, no individual credit — just a pure and simple commitment to the team. I've always found that in these instances of symbiotic dedication to a common goal, things seem to elegantly come together without drama, crisis or failure. And, more often than not, these projects have very successful outcomes.

For the past few years, I have had the pleasure of serving on our ACC chapter board and I can sincerely attest to the fact that our board has a strong commitment to our chapter. It has been an enlivening experience to work with a group of individuals that is truly committed to the group effort. I do not believe that it is by coincidence that our chapter has received incredible accolades over the past several years including ACC Chapter of the Year twice in five years. Undoubtedly,

the foundation of our chapter's success is our members, but I believe our chapter leadership has also played a role in our successes.

Our board is comprised of nine individuals that generously give their spare time to support and lead our chapter — Tim Alcott (San Antonio Housing Authority), Michael Gibbs (Whataburger Restaurants), Mark Howard (USAA), Bob Leckie, Dan Lopez (Sea Island Restaurants), Abel Martinez (HEB), Michael Shearn (Genzyme Corporation), Monica Trollinger (Southwest Research Institute) and Kathy Yates (CPS Energy). Each of these board members brings a different and highly valued perspective that truly represents the diverse membership of our chapter. In addition to being highly intelligent attorneys, they are genuine, down-to-earth, and a lot of fun.

In addition to our board, we have an outstanding group of advisors to our board. These members help guide our chapter based on their prior chapter leadership experiences and help



steer us in the right direction to help us make better choices and prevent us from repeating any prior mistakes. In particular, Past Presidents Ingrid Etienne (NuStar Energy), Kay Grimes (Lone

Star Bakery), Lee Cusenbary (Mission Pharmacal) and Linda Drozd (James Avery) all continue to provide critical wisdom to our board. I also consider our amazing Executive Director, Amber Clark, an important advisor to our chapter. Having witnessed all of the details of our chapter for close to a decade, Amber plays an important role in the success of our chapter. I greatly appreciate her constant smile and composure regardless of circumstance.

I am very proud to serve with such an amazing group of board members and advisors and I am very grateful to each of them for their contributions. Their commitment to the success of our chapter is inspiring and, most certainly, what makes our chapter work so well.

Extend Your Network Through Networking

By Veta T. Richardson, ACC President & CEO

We all know it's important. It's a part of our professional (and sometimes personal) lives. Meeting people who do what we do, what we hope to do, and even what we've done is necessary for our continued growth. You know what "it" is: networking.

While networking is a good idea when looking for a job or an opportunity to advance your career, this activity is more than just a good idea for in-house counsel — it's essential.

Many of the jobs that you would be interested in never make it to newspaper ads or online job posts. Word of these positions often come from other in-house counsel either working within the company's legal department, or who have had conversations with colleagues connected to the department. How will you get in on the conversation if you're not at the event mingling with the people doing the talking?

Here, I will offer a few tips for successful networking — in the real and virtual worlds — while further exploring how this activity can benefit not only your career, but your social circle as well.

A few networking tips

If you happen to be between in-house positions, looking for a full-time position can often feel like a job itself. If you are also working in-house you're, well, busy working. However, you should never be too busy to grow your connections and opportunities. To get it all done, you need to network smartly. Here's how:

Choose carefully

There is no shortage of networking happy hours, socials, dinners, outings — whatever the invite says next to "networking." You don't need to attend every one of them. Take a little time to research the event: Who else is on the invite list? Where is it being held? Who is the event host, company or sponsor? Asking yourself these few questions can help you weed out those events that may not be the best use your time. Of course, any networking event held by the professional organizations of which you are a member should be at the top of your list: Your local ACC chapter hosts networking events almost monthly. Find a listing of upcoming events on your ACC chapter page (www.acc.com/chapters) and view the "All Chapters Events" calendar at www.acc.com/chaptereventscal.

Remember, networking doesn't only occur during happy hours

Some of your most valued connections can come from the most unlikely sources. Do you volunteer with a not-for-profit or coach your son's baseball team? You never know who is volunteering or carpooling beside you: Strike up a conversation and keep your business cards close at all times. For example, at one time in my professional life, I was looking to perhaps use my law degree and background in art history to run a museum. At a cocktail party at the home of a friend of a friend, I shared out loud my interest in museum management. The person I was speaking with told me about a then-newly-under-construction Museum of African American History in the Midwest, and said he heard they were looking for a deputy director. Through that initial lead, I tracked down the museum's head of HR, threw my hat in the ring, interviewed and was offered the position. I ended up not accepting the job for complicated reasons that really don't matter for purposes of this article. The point is that opportunities arise in unlikely ways.

What's your motivation?

Before attending any networking function, figure out what you want to gain from it. Are you going to find a new in-house position or do you feel like your in-house Rolodex needs a little updating and tending to? Are you a new corporate counsel and looking to raise your profile among your in-house peers, or are you looking for a possible mentor to help you navigate the unpredictable world of an in-house legal department? What you wish to accomplish over cocktails and business card exchanges affects the way you network, as well as what events you should attend. Some meetings are more social than others, focused on fostering connections, while others are more formal, focused on helping attendees secure a professional opportunity.

Be genuine and confident

Walking into a room of your successful peers, many already engaged in conversations, can be a bit intimidating. Don't worry about butting in on a conversation or talking too much; just be yourself and remember why you are there. I always remind myself that everyone is here for the same reason and that's to network and meet new people. Sometimes I look for the people who are standing alone and choose them as a starting point for joining the group and establishing that first essential new contact.

Ask a lot of questions

You've likely done a lot in your career. You sit on this board; you're licensed to practice in five states; and your local chapter named you "GC of the Year." These are all great accomplishments, but good networking is about getting and sharing information. So ask your new in-house friend what she is currently working on in her department. Perhaps, bring up an issue in your own department and ask if her department has dealt with a similar issue, and if she has any solutions to offer. These types of exchanges open up the door to continued conversations and connections.

Follow up

This is a given. However, in our busy lives we can forget to follow up with the new connections we've made, losing the cards collected in the dark abyss of our suitcases. Set goals for yourself both before and after the event. Leaving a networking event with 20 cards can be a bit overwhelming, so go into it thinking, "I want to connect with 10 people at this event." Make your next goal to send a "Nice connecting with you!" email to all 10 connects within a week of the event. Your next goal may be to follow up with all connects from events attended, like ACC chapter meetings, the ACC Annual Meeting (www.acc.com/education/am11) etc., monthly or bi-monthly. It may seem like a lot, but you can't grow relationships without communicating, and networking is, fundamentally, about building relationships.

Join and volunteer with organizations in your field

A great way to enhance your networking is to become active in groups that expand professional connections. You're already a member of an association dedicated to your professional needs. Take advantage of all of the networking opportunities ACC presents through your chapters, our educational meetings and committees — perhaps volunteering where you can. Also, join other professional associations and organizations targeted at your individual interests and needs. For example, attorneys of diverse backgrounds or even majority males with an interest in advancing diversity might enjoy an organization like the Minority Corporate Counsel Association (www.mcca.com), and whether you are a straight ally or gay, the LGBT Bar Association (www.lgbtbar.org), offers great programs and opportunities to connect professionally. Alternatively, you can choose to network

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in your practice area, industry trade association or even around pro bono service. Just do it!

Social media and online networking

You likely have several (or at least one or two) online profiles in communities that are frequented or made up by your in-house peers. Hopefully, you've checked out ACC's Member-to-Member benefit and built your online profile.

At <http://community.acc.com/home>, you can find many solutions to challenges you may be facing in your legal department, all from your in-house peers. This peer-to-peer network puts your favorite ACC resources in one place, including: ACC announcements, eGroup forums, a member directory, mentoring opportunities and a shared file directory — allowing you to connect with people and resources particular to your in-house career.

There are also sites like LinkedIn, Twitter, and Facebook where you can grow your professional and social networks right from your computer. Be sure to first check out the ACC presence on each. On these sites the same rules of in-person networking apply. Also, make sure you have an updated picture of yourself in your profile. Nothing screams: "I don't understand this or have time for it" like not having your own picture associated with your profile. Your online profile should be as updated as your resume. For example, make sure you join online communities that make sense based on your objectives. If you want to connect with old friends, Facebook may be for you, but if you want to further your professional reach and network, LinkedIn may be where you choose to spend your time. Remember the idea of goal setting? Online networking shouldn't just be about how many connections, followers or friends you have. Make the connections count — target the leaders in your field and follow, friend and connect to them. Once the connection is made, start the conversation, perhaps suggest an in-person networking event to meet up at, and follow up. Further, make sure that you are adding to the community that you join by posting useful resources and posing questions that start conversations. Join groups that focus on your area of practice and interest. Like I said, it's no different than networking in the "real" world.

Benefits

You know the benefits of networking: connecting and reconnecting with people who may aid you, and vice versa, in getting a new position down the road; fostering a network that will be useful not only to you, but to a future employer or client; building relationships with people who can act as a mentors, advisors, supporters and

professional cheerleaders for you (and to whom you could return the favor) and more.

Keeping current

So you may be in a great in-house position, and your network is pretty big and growing. Networking with those peers, both new and not so new, is still very important to your in-house career. You need to know what everyone is talking about. Perhaps you're leading the company's major acquisition (or maybe you're a legal team of one), logging long hours in the office and haven't had the time to keep up on the latest developments related to Dodd-Frank. Attending networking events and taking a few minutes out of your day to skim your twitter feed can help keep you current.

Building your career

Whether you're currently in your dream in-house position or looking for it, networking with your peers is an excellent way to build your career. You never know where that next opportunity will come from, or how a new contact can add value to your current position.

Opening up relationships with people who can be mentors, advisors, supporters and cheerleaders

No matter where you are in your career, having a support system is key. Having a mentor or advisor who you can approach with concerns and questions often gives you that needed push and confidence to tackle whatever the issue is. A way to meet these people, and to perhaps become one yourself, is through networking. Further, I have connected with many young attorneys through events held by MCCA and ACC, becoming that mentor and advisor, and giving back to the in-house community that has offered me so much.

Online social networks make staying in touch easier than ever

There is nothing like face-to-face contact. You get to look into your peer's eyes, shake her hand and take her card. However, as we already discussed, keeping in touch after the initial meeting can prove challenging. As suggested, following up with your connections is crucial to worthwhile networking. Now, you can do that with more than an email. Sending a tweet or retweeting something they've said online can keep you connected easily, allowing you to continue and start conversations.

There's an old saying that people make time for what's important to them. I know that your in-house career is important to you, as is connecting with old and new friends. Being an active participant in networking opportunities is an

excellent way to make business and personal connections. I think it is worth your time and effort to engage in some form of networking — be it at an ACC Chapter meeting or through your LinkedIn profile. Start the conversation, continue it, and pass it on.

Resources to Consider

In-house JoblineSM

With more than 1,000 corporate counsel positions listed every month, In-house Jobline is the one place to find your next position, post your resume, or hire legal staff. Find your next employment opportunity at <http://jobline.acc.com>.

The ACC Community

This one link directs you to "My ACC" where you can build your online profile, Member-to-Member, eGroups, Pro Bono and Diversity opportunities, Law department leaders, CLOs, The ACC Blog and more. www.acc.com/community

ACC Top 10

- **Top Ten Tips for Online Professional Networking in the Legal Community (April 2009).** www.acc.com/legalresources/publications/topten/Top-Ten-Tips-for-Online-Professional-Networking-in-the-Legal-Community.cfm

ACC Presentations

- **Seven Secrets of Landing Your Next in-House Job (Nov. 2010).** www.acc.com/legalresources/resource.cfm?show=1268882
- **The Girlfriends' Guide to the Good Ol' Boy Network: What They Never Told You About the Life in the Big Corporation (Oct. 2009).** www.acc.com/legalresources/resource.cfm?show=730583

ACC Docket

- **Networking 2.0 (Oct. 2009).** www.acc.com/vl/membersonly/ACCDocketArticle/loader.cfm?csModule=security/getfile&pageID=637826
- **Online Social Networking and Your Career: Are You Staying Ahead of the Game? (July 2008).** www.acc.com/legalresources/resource.cfm?show=16821
- **Hands On: Taking Charge of Your Career: Best Practices for Women Lawyers (July 2006).** www.acc.com/legalresources/resource.cfm?show=14635

ACC Article

- **Rules of Engagement for Online Networking (Nov. 2008).** www.acc.com/legalresources/resource.cfm?show=140897

Forbes.com

- **Networking Survival Tips (Jan. 2010).** www.forbes.com/2010/01/06/networking-event-conversation-forbes-woman-net-worth-relationship.html

Direct Navigation: The Missing Metric

By Justin Hartland, Global Marketing Manager, Corporation Service Company

Given the amount of money companies spend each year on search engine marketing and affiliate programs, getting visitors to your website has never been so important. According to market research from Outsell Inc.®, last year spending on online marketing surpassed that of print advertising, soaring to a record \$119 billion.

There are good reasons for this. For marketing departments, online spending is transparent and can be easily tracked and measured to show return on investment (ROI), something that can prove harder to do for other marketing activities. In fact, it's quite simple to track a variety of online metrics, build reports with them and present the results to your management team. However, there is one metric that is routinely overlooked by marketing departments: Traffic driven through direct navigation.

Direct Navigation

First let's examine what we mean by "direct navigation." There are many ways for a person to find a particular website, including through search engines or by clicking a link in an email or banner ad. However, many Web users still make a habit of typing Web addresses (domain names) directly into their browser, also known as direct navigation. Findings from Forrester Research suggest that no less than 40% of Web users currently reach their content this way.

You may be asking, "What does this mean for my organization?" In short it means that one of the most obvious sources of Web traffic is being ignored by most companies. Many organizations have no idea how much direct navigation traffic their domain names drive to their websites, and even worse, many companies don't even point their domain names to live sites.

In a recent study, CSC analyzed more than 200,000 domain names containing more than 100 brands. We found that nearly

50% of domains owned by brand holders did not point to a live site. On the other hand, 76% of branded domains registered to a third party did point to a live site. What is clear is that third parties know how to exploit the value of traffic driven to their domain names, whereas many legitimate brand owners who have registered domain names defensively have never bothered to set them up to garner traffic.

So how can corporations harness this "missing metric" and drive more traffic to their websites through direct navigation? CSC recommends taking these four simple steps:

Step 1 - Point

Existing Domains

Gather a list of your existing domain names and run a report to show which point to live websites.

Step 2 - Identify

Third-Party Registrations

People who register variations of your brand names do so because those variations drive traffic that can be monetized. Therefore, wise organizations will identify third-party registrations, prioritize the list based on which names drive the most traffic, and take action against those third-parties.

Step 3 - Identify

Available Domain Names

Using strategic tools such as those provided by CSC, you can identify available domain names that will drive traffic to your sites.

Step 4 - Track, Track, Track

Once all the names in your portfolio point to live sites, monitor their traffic on a monthly basis. Understand which domain names are performing well. Allow underperforming names to lapse and redeploy those savings to your budget. With this information in hand, your marketing team can quickly measure the ROI your direct navigation efforts yield.

Conclusion

With more and more emphasis being placed on getting Web users to your websites, it's important that you understand all the ways Web users reach you, including

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Are your brands safe in the .fr extension? Study says 'no'

A new study by CSC suggests that *nearly half* of all domains containing brand names in the French (.fr) ccTLD are registered to a third party rather than the rightful brand owner. With further relaxation of the .fr registration, rules planned for later this year, brand infringement in this extension is sure to rise. Visit <http://www.cscglobal.com/frwp> to download the white paper now.

We've Got Answers About the New gTLDs

Wondering what ICANN's new gTLD program means for your brands? CSC has answers. Our new white paper, "New gTLDs: What Should I Tell My Board?" is the ideal point-of-departure for discussions of what the so-called ".brand" program means for your company's online presence. CSC's Gretchen Olive lays out the reasons why your organization can't delay in drafting a strategy for this major expansion of the Web's organizational landscape. Visit: <http://www.cscglobal.com/gtdwp> to download the white paper now.

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the missing metric — direct navigation. To learn more about the power of direct navigation, contact CSC today.

About CSC

Founded in 1899, Corporation Service Company® (CSC) has more than 110 years providing business, legal and financial services to many of the world's largest companies, law firms, and financial institutions.

An ICANN-accredited domain name registrar since 1999, CSC is the trusted partner of more than half the 100 Best Global Brands (Interbrand®) and the customer approval leader for domain name services (*World Trademark Review*, 2010).

We have an end-to-end solution for all your brand protection needs, from strategic domain registration and online monitoring to digital certificates and trademark screening.

Visit <http://www.cscglobal.com/> to learn more. Or you can call, 800-927-9800 in the U.S., or +44-(0)20-7565 4090 in Europe. We look forward to assisting you.

Free ccTLDs Map

Having trouble remembering the domain extension for the Svalbard and Jan Mayen Islands? St. Kitts and Nevis? Eritrea? CSC offers a free map that puts all the world's

country code top-level domains into one convenient location. Visit <http://www.cscglobal.com/ccldden> to request your copy today.

Domain management shouldn't be a guessing game

Without the right knowledge behind them, many organizations struggle to adequately manage their online presence. They waste money on unnecessary registrations and fail to acquire valuable domains, all while leaving their brands open to attacks by cybersquatters and other online infringers.

That's why more and more companies are turning to CSC for their domain portfolio strategy and management needs. Our Brand Protection experts rely on data, not speculation, to analyze your portfolio and manage your registrations. Our services are the surest way not only to optimize the profitability of your current portfolio but to help it grow in ways that can drive more traffic — and revenue — to your brands.

To learn more about our domain management and strategy services, talk to a CSC representative today at 800.927.9800 (North America) or +44-(0) 20- 7565 4090 (Europe), or visit <http://www.cscglobal.com/>.

ACColades

Les Sachanowicz, the general counsel for SACU, was recently appointed the director of the Risk Advisory Service Group, which includes governmental relations, operational quality monitoring, compliance and audit.

Congratulations to member companies **KCI** and **Harland Clarke** for recently receiving the Professional Teleservice Management Association (PTMA) Excellence Awards. The awards recognized the “outstanding service” within their call centers and were given as follows:

- Best Use of the Voice of the Customer — KCI
- Best Employee Engagement Practices — Harland Clarke
- Best Use of Technology — Harland Clarke
- 2011 Contact Center of the Year (over 75 seats) — Harland Clarke

Congratulations to the newly elected 2012 ACC South/Central Texas Chapter Board of Directors!

President: Dan Lopez, Sea Island Development Company

President-Elect for 2013: Michael Gibbs, Whataburger Restaurant

Secretary: Timothy Alcott, San Antonio Housing Authority

Treasurer: Bob Leckie

Vice Presidents:

Sakina Hassonjee, USAA

Rich Reynolds, Frost Bank

Michael Shearn, Genzyme Corporation

Monica Trollinger, Southwest Research Institute

Linda Wright, Zachry Industrial, Inc.

Kathy Yates, CPS Energy

South/Central Texas Chapter New Board Members!



**Sakina Hassonjee,
USAA**



**Rich Reynolds,
Frost Bank**



**Linda Wright,
Zachry Industrial, Inc.**

What Members Like!

Kip Giles, CPS Energy:

What has been your favorite ACC event or presentation so far this year and why?

My favorite event is the Family night at the Missions — it is an affordable and fun venue to gather firms and in-house counsel and their respective families that serves as a conduit for business and personal discussion which in turns assists in building relationships among in-house departments and firms across our great City.

What do you enjoy most about ACC?

The people — a hard working but fun loving and interesting group.

Kay Grimes, Lone Star Bakery:

What has been your favorite ACC event or presentation so far this year and why?

My favorite ACC event so far this year was the beer roundtable, which was sponsored by Jackson Walker. It was so much fun and informative. The presenters were spectacular and quite entertaining.

What do you enjoy most about ACC?

I most enjoy the camaraderie I have with other in-house counsel, which makes it easy to approach them when I need to tap into their expertise on various legal issues.

Upcoming Events

Sept. 29, 2011 — In House Counsel Compensation Results Party at Luce, 11255 Huebner Road.
6 PM

Survey participants only, please

Oct. 5, 2011 — October ACC Luncheon on non-compete covenants at the Plaza Club, 100 E. Houston Street, 21st Floor
Sponsored by Prichard Hawkins

McFarland & Young.
12–1:30 PM

Oct. 26 (2 PM) & 27 (7 PM) — Ethics Follies “Cloud 9” at the Empire Theater.
For ticket and sponsorship information visit www.ethicsfollies.com.

** No Regular November ACC Luncheon**

Nov. 10, 2011 — Save the Date! Afternoon Litigation Holds Roundtable at Rackspace.

Dec. 15, 2011 — Holiday Party at Luke, 175 East Houston Street
Sponsored by IE Discovery
6:30–9 PM

For more information, or to register for any of these events, contact Amber Clark at accasouthcentral@yahoo.com

Don't Miss!

We continue to hold our monthly luncheons on the first Wednesday of the month from 12–1:30 PM at the San Antonio Plaza Club. The cost to attend the luncheons is \$10.00 for members and \$20.00 for non-members (In-house counsel and sponsoring firm only, please). Check out our chapter website at <http://www.acc.com/chapters/sanant/> for our current calendar of events and registration information.

No other professional organization in San Antonio offers better CLE programs at a more affordable price that is specifically geared to meeting the needs and issues of in-house counsel.

Job Openings?

Is your company looking to fill an in-house position? Do you know about a current in-house job opening? If so, please let us know so that we can advertise the position to our membership.

Send an email to our Chapter Executive Director at accasouthcentral@yahoo.com.






Welcome New Members!

Pamela Bethel, USAA

Megan Lindberg, Frozen Beverage Dispensers

Stacy Padgett, San Antonio Housing Authority


Neena Singh, Lewis Energy Group



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Summer Vacation Photos



Dan Lopez (Sea Island) and Family in Rothenburg o.d.T., Germany



Kip Giles (CPS Energy) and kids at Great Wolf in Grapevine, Texas



Linda Wright (Zachry) and her husband, Tommy, in Switzerland



Lee Cusenbary (Mission Pharmacal) and Family in Alaska

Financial Planning: Back to the Basics (Part I of 2)

By Bennett Allison, CPA, CFP™, cba@ssacpa.com

Getting your finances in order may seem like a daunting challenge. What is truly important? Where do I begin? These are just a few of the many questions you may ask yourself. However, it does not have to be difficult. With a little time, effort, and energy, you can get your finances in order and be on the road to building a successful long-term future. Here is a list of ideas to get you started:

- 1. Maintaining adequate cash** — Many people, including professionals, still essentially live paycheck to paycheck. This situation can have devastating consequences when a major unexpected expense arises. If you happen to be one of the 71 percent of American employees living paycheck to paycheck, take action to change this starting today. Work towards a savings goal of one month of living expenses over the next 12 months and two months of living expenses over the next 24 months. Consider repeating this process in subsequent years until you have six months worth of savings in cash ready for that unexpected emergency.
- 2. Disability insurance** — Disability is a risk that is often overlooked. Yet, an illness or accident will keep 1 in 5 workers out of work for at least a year before the age of 65. Are you or your family prepared to face a challenge like this? If you are one of the lucky ones, you already have disability insurance through your employer. However, be sure that you understand what your employer's disability policy covers and whether this will be enough to meet your needs. Insurance companies have a variety of supplemental disability plans available. Consult with your insurance agent to see if you have a gap in your disability

coverage. If you do not have disability insurance, contact your agent to discuss coverage options.

- 3. Life insurance** — Are you the sole source of income for your spouse and children? Would your family be able to maintain the same or even a meager lifestyle if you were to suffer an untimely death? Life insurance is the answer for most families trying to meet this remote yet very real risk. Life insurance comes in a number of forms and with a variety of terms, options, and riders. A potential purchaser can be left with his or her head spinning. Most younger families looking to purchase life insurance should consider term coverage. For example, a working husband with a non-working spouse and children may look to purchase a \$1 million 20-year term policy. This means that if the husband dies over the 20-year term, the policy beneficiary (typically the spouse in this case) will receive a \$1 million payout from the insurance company. The key advantage of term insurance (especially for younger insureds) is that you can get a large death benefit for relatively little annual cost. Your insurance agent should be able to help you assess your family's needs, discuss policy options, and set the appropriate amount of coverage.
- 4. Estate planning documents** — If you die without a Will, Texas Intestacy Laws will determine how your assets are divided. Under these laws, your family will generally inherit your property. However, this may not be your intention (especially if you are living in a non-



traditional household), or you may want your assets divided among family members in different proportions than prescribed under state law. Now, before running off to prepare your own will or using a self-help legal website, consider the following quote: "Yes, the law allows you to prepare your own Will. The law also allows you to perform surgery on yourself. However, neither process is recommended."¹ Find an attorney with a strong background in estate planning. He or she can help you with your Will and with related documents such as a power of attorney, a medical power of attorney, and a directive to physicians.

- 5. Bank fees** — Is your bank charging you \$10 a month to maintain your \$1,000 checking account? This translates into a NEGATIVE 12 percent interest rate. Does that make good economic sense? For the bank, it sure does, but for you, it probably does not. Take action now to avoid these charges. Consult your bank about account options that will help you avoid fees. This may require you to increase the cash balance that you maintain or change the service features that you receive.

Hopefully, these ideas will help you start getting your finances headed in the right direction. In the second part of this article, we will continue with additional topics such as credit card debt, taxes, employee benefits, retirement savings and liability insurance.

¹ Roberts & Roberts, LLP

A Special Thanks to:



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ACC News

Find a Mentor in ACC's New Mentor Program

Accessible through our new Member-To-Member online community, ACC's new web-based mentor program allows members to sign up as mentors or mentees and connect with each other based on geographic location and practice area expertise. Formal mentor relationships last one year, but we hope our new mentor program will facilitate the development of long-term relationships that grow our members' careers for years to come. To sign up, go to <http://community.acc.com/Home>, log in, and click on the "Mentoring" tab. For questions about the program, read the FAQs in this section or contact ACC's membership department at 202.293.4103, ext. 360.

Sign up for Large Law Membership and Save

Does your company have nine or more attorneys? If so, there is no better way to save money than by promoting the large law membership dues package. The large law department fee schedule can save you anywhere from hundreds to thousands of dollars depending on the size of your department. With budgets getting tighter, the need for ACC resources (rather than using outside counsel) is more critical than ever. And with our large law membership rates, we make the savings even more valuable! For more information, go to www.acc.com/aboutacc/membership/lawdepartment.cfm or contact Danielle Boshart, director of membership operations, at 202.293.4103, ext. 307 or boshart@acc.com.

Join your Local Chapter During ACC's National Community Service Month

Throughout September, October, and November, ACC chapters all over the country will support National Public Lands Day (npld.com) and National Service Day (www.nationalservice.gov) by participating in their own community service events around the country. ACC and its chapters will join other volunteers this year to paint and frame houses, plant trees, and help their local communities in other ways.

This is the fifth year that ACC chapters voted overwhelmingly to participate in ACC Community Service Month. Originally conceived by James (Jim) Patton, former ACC board member and former president of the South Florida Chapter, now national director of legal projects at Robert Half Legal, the National Community Service Month was envisioned to give ACC members an opportunity to give

back to the community that has given them so much and to demonstrate that lawyers care about their local neighborhoods and parks. All too often, members don't find opportunities to do something good for the community and in the past, there were even less opportunities to perform family friendly community projects through their local bar associations. National Community Service Month has helped to change this. To join on your local chapter for its event, visit the chapter pages at www.acc.com/chapters.

ACC's Member-to-Member

Looking for important ACC updates? Want to connect with peers in your practice area? Have a sample contract you'd like to share?

Log in to ACC's newly launched *Member-to-Member* online community and join the conversation with thousands of your in-house peers. Discuss challenges, get important ACC

updates, and share files — everything you need is right here!

Member-to-Member offers

- eGroups discussion forums for sharing ideas and addressing challenges with practice-area peers, fellow chapter members, or open groups.
- ACC Announcements that keep you informed about the latest resources, upcoming events, hot topics, blog posts, and more.
- A shared file directory for immediate access to sample forms, policies, contracts and other resources uploaded by in-house peers.
- Networking options and a member directory that let you connect with other in-house counsel by location, law school, specialties, personal interests and many other choices.

Log in to Member-to-Member at www.acc.com/m2m. Complete or update your profile, and start enjoying the benefits of the world's largest community of in-house counsel.

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Email your comments to accasouthcentral@yahoo.com.

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You may edit/update your contact or personal information by logging into www.acc.com and selecting "My ACC." Then click on "My Contact or My Personal Info." Scroll to the bottom of your profile and click on "Edit My Info." It's that easy!