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# Alliance of Black Women Attorneys Newsletter

<http://www.msba.org/links/md/specialty/abwa/index.htm>

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**Volume 3**

**MARCH 2006**

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## FAREWELL FROM THE PRESIDENT

Erica I. LeMon, Esq.  
A.B.W.A. President 2004-2005

It has been an honor and a pleasure to serve as the President of the Alliance of Black Women Attorney's for 2005-2006. Last year was a major step in continuing the Legacy established by the founders and past members of the Alliance.

We had quite a year with something for everyone, while maintaining a focus on our founding principals. The Alliance continued to promote the interests and increase the viability and recognition of African-American women attorneys with our monthly Women of Distinction Lunch Series and our Founder's Day Tea. We continued our community service commitment through our partnership with the Lake Clifton High School and the considerable donations to Suited for Success. We provided several networking opportunities for up and coming lawyers and established professionals in our New Admittees reception, Annual Holiday Tea and other events. We even managed to engage in fund raising along the way!

I am extremely proud to have turned the reigns of the Alliance over to such a capable and exciting woman, President Teresa Epps. I am confident that Teresa and the new Executive

Board will continue to build on the success that the Alliance has accomplished.

However, the Alliance can only continue to thrive with your participation. Join a committee, volunteer for at least one activity and most importantly, pay your membership dues! If you are not a member, join. If you are a member, keep your membership current. Our calendar year currently runs from June to June. I have personally made arrangements to send in my dues annually through my bank's on-line services. This is

one small act to help continue the viability of the Alliance. Please visit the following link for an application and other valuable information on the A.B.W.A.:

<http://www.msba.org/links/md/specialty/abwa/>

I sincerely appreciate everyone that helped make the 2004-2005 year a complete success. It was indeed a most wonderful and rewarding experience. I look forward to an exceptional future for the Alliance of Black Women Attorneys.

### **Alliance of Black Women Attorneys**

#### **2005-2006 Executive Board:**

Teresa Epps (President)  
Sheila Tahir (President Elect)  
Michelle K. Wilson (Treasurer)  
Arielle Harry-Bess (Secretary)  
Erica I. LeMon, Esq. (Historian)  
Jeaneen Johnson (Member At Large)  
Kisha Brown (Member At Large)



## **MESSAGE FROM THE PRESIDENT**

Greetings! If I must say so myself, 2005 was a great year for the Alliance. I would like to thank all of you for entrusting me with the responsibility of being the president of the Alliance for the 2005/2006 board year. I look forward to serving all of you and my goal is to continue on with the momentum that was started by our immediate past president, Erica LeMon.

Membership continues to grow. There is not a week that goes by now that we do not receive an application in the mail. Please help us by continuing to urge people to join and also help us by renewing your membership. The brown bag lunch series has been a huge success. We are gearing up for 2006 so if you would like to suggest any speakers please let me know. In addition, we are planning a bowling fund raising so please stay tuned for more details.

I think one of the greatest events of 2005 was the 10th Annual Holiday Tea that was held at Karen Moody's home. Ms. Moody & Honorable Judge Angela Eaves served as the hostesses of the tea. What a great afternoon we shared eating delicious food, drinking soothing teas and fellowshiping with our fellow female attorneys. We had many women in attendance and I am already looking forward to next year's tea! In addition to the great turn out, I was able to deliver a box full of new toys to the House of Ruth. Great job ladies!!!!

In closing, I would just like to wish all of you a happy & prosperous new year. Be blessed!

Sincerely,

Teresa

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## **Kwanzaa -Kuchichagalia**

One of my favorite Kwanzaa principles is Kuchichagalia, which means self-determination in Swahili. The very backbone of success, in all of its forms, is your own will to achieve. As Black women who have chosen the legal profession, we play multiple roles that require many of our talents throughout the day. It is important that in the spirit of Kujichagalia we strive to define ourselves, name ourselves, create for ourselves and speak for ourselves. This determination must extend beyond our law offices and courtrooms and further than our homes and club memberships, but into the fabric of life for the benefit of our families, our communities and ourselves. We are one of the greatest gifts the world has ever seen or known and it is up to us, in the tradition of our great foremothers to claim our greatness. Taking time to seek out who we are, who we want to be, and going after that which we hold to be our destiny is a part of our purpose here on Earth. The example we set as professional, positive, proud Black women is essential for continued growth in the Black community.

Kisha Brown

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## **Mental Illnesses Impact Everyone**

Severe mental illness, such as schizophrenia, bipolar disorder, major depression, obsessive-compulsive disorder, panic disorder and other anxiety-related

disorders, affects millions of individuals and families worldwide. One in five families in the United States is affected by the severe mental illness of a loved one and every attorney meets these people on a regular basis: in their work, in their community, and in their families.

Mental illnesses are biologically-based brain disorders that often strike individuals at the prime of their lives, during adolescence and young-adulthood - when the brain is making its final "connections". With treatment, 70-90% of individuals have a significant reduction of symptoms and improved quality of life. However, without treatment, the consequences of mental illness for the individual and society are staggering: unemployment, substance abuse, homelessness, inappropriate incarceration, suicide and wasted lives. Because of the stigma that still surrounds mental illness, many individuals and families suffer needlessly in silence.

### **In the African American Community**

Although the rate of mental illness in African American communities is similar to that of the general population, African Americans face additional barriers to receiving treatment.

Social circumstances often serve as an indicator for the likelihood of developing a mental illness. African Americans are disproportionately more likely to experience social circumstances that increase their chances of developing a mental illness. African Americans comprise 40% of the homeless population, nearly half of all prisoners in the United States, and 45% of children in the public foster care population. People who are homeless, prison inmates, and children in foster care and the child welfare system are statistically more likely to develop these brain disorders. Exposure to violence also increases the risk of developing a mental illness; over 25% of African American children exposed to violence meet criteria for post-traumatic stress disorder.

African Americans are less likely to receive diagnosis and treatment for their mental illness. African Americans are often at a socioeconomic disadvantage in terms of accessing mental health care – nearly 25% of African Americans are uninsured. In addition, cultural biases against mental health professionals prevent many from accessing care due to prior experiences with historical misdiagnosis, inadequate treatment, and a lack of understanding. Only 2% of psychiatrists, 2% of psychologists, and 4% of social workers in the United States are African American. Instead, African Americans tend to rely on family, religious, and social communities for emotional support, rather than turning to mental health care professionals: often a necessary part of improving their prognosis.

### **Legal Issues and Needs**

No matter their racial or ethnic background, people living with mental illness and their families need assistance with many specific legal issues. Although the Americans with Disabilities Act prohibits discrimination and ensures equality for persons with disabilities, many people with mental illness still face debilitating discrimination that can affect their full recovery.

Other legal issues include the criminalization of people with mental illness. People with mental illnesses are disproportionately represented in the criminal system. The Baltimore City jail is allegedly the largest "mental health facility" on the East Coast! People with mental illnesses are arrested for minor crimes arising from their illness related behaviors or are taken into custody due to lack of treatment slots. People with untreated mental illness who are abusing substances (often as a form of self-medication) are slightly more likely than the general public to exhibit aggressive behaviors if they are acting on delusions or mania. People's mental illnesses often are ignored in the criminal system and repeat offenses are less likely if the person is treated in community or hospital mental health programs. Thus, diversion of

persons from the criminal justice system into mental health treatment is essential.

Many families and their relatives dealing with mental illnesses need assistance with legal issues including: estate planning, domestic and custody issues, bankruptcy, intentional and negligent torts, and tenants rights advice arising out of the emotional and financial trauma that these illness cause.

### **NAMI: The National Alliance on Mental Illness**

Luckily, NAMI (The National Alliance on Mental Illness) is here to help. NAMI is the largest grassroots mental health organization dedicated to improving the lives of persons living with serious mental illness and their families. Since 1979, NAMI has become the nation's voice on mental illness, a nationwide organization with affiliates in every state and in more than 1,100 local communities across the country. NAMI's goals are met through family and consumer peer support and education, public education and information, public events that raise funds and awareness, and advocacy on behalf of people living with mental illness and their families. The national office works nationally through its "action centers", several of which are described below.

Among NAMI's many national advocacy and education activities are the NAMI Legal Center and the Multicultural Action Center. (See [www.nami.org](http://www.nami.org) and click on "Find Support".)

### **The NAMI Legal Center**

The NAMI Legal Center advocates for the rights of individuals with severe mental illness. The Legal Center works both independently and collaborates with private attorneys, legal service organizations, mental health and consumer advocacy organizations on projects of mutual interest. The Legal Center provides referrals to attorneys who are listed on its Lawyer Referral Panel and produces excellent legal updates for lawyers and advocates. The Legal Center also provides useful estate planning guidance and referral.

Some recent Legal Center projects deal with the issue of criminalization of people with mental illness through jail diversion strategies, including Police Crisis Intervention Training (CIT) teams & mental health courts. (Many Maryland affiliates of NAMI, such as NAMI-Metropolitan Baltimore which covers Baltimore City and County, are actively involved in development of police trainings, CIT teams, mental health courts and other diversion projects.)

In addition, the NAMI Law and Science Center provides technical assistance on clinical, legal and health economics issues to lawyers representing people with mental illnesses or their families in pertinent cases, with a particular focus on linking lawyers with information, materials and experts needed to advance their cases and access to medications.

### **The NAMI Multicultural Action Center**

The NAMI Multicultural Action Center works to focus attention on mental health system reform to ensure access to culturally competent services and treatment for all Americans and to help and support families of color who are dealing with mental illness. For more information about the unique issues African Americans with mental illness face, please visit [www.nami.org/multicultural](http://www.nami.org/multicultural), where you can find fact sheets, African American Outreach Resource manuals and more.

The Multicultural Action Center is currently planning the Eliminating Disparities: Multicultural Strategic Summit, at the 2006 NAMI National Convention in Washington, DC June 28-July 2, 2006. The Multicultural Summit will bring together advocates from across the nation to address the current disparities in mental health care that affect communities of color and to present viable solutions to address the myriad of barriers to access and quality of treatment. For more information about the Summit or other Multicultural Action Center resources and activities, please contact [MACenter@nami.org](mailto:MACenter@nami.org).

### **Statewide and Local NAMI Organizations**

NAMI also works through its state organizations and its local affiliates. NAMI Maryland, Maryland's Voice on Mental Illness, leads and coordinates statewide advocacy. The organization welcomes volunteers on its public policy committee and subcommittees as it grapples with educating decision-makers and improving systems which affect people with mental illness, their families, and the broader community. Contact NAMI Maryland at [www.md.nami.org](http://www.md.nami.org) (phone: 410-863-0470; email: [amimd@aol.com](mailto:amimd@aol.com).)

NAMI-Maryland also disseminates a number of NAMI educational and support programs through the numerous local NAMI affiliates. These local affiliates provide education and support for families and people with mental illness, and community education to reduce stigma and improve community support and understanding. Many provide speakers and workshops for the community and professional organizations. Contact information for local affiliates can be located through NAMI Maryland at [www.md.nami.org](http://www.md.nami.org) (phone: 410-863-0470; email: [amimd@aol.com](mailto:amimd@aol.com)) or through the national NAMI at [www.nami.org](http://www.nami.org) (phone: 800-950-NAMI (6264) or 703-524-7600).

### **Peer Education and Support Programs**

Most local affiliates offer free educational programs and support groups for relatives of persons with mental illness and for the persons themselves. *The Family to Family Education Program* is a free, intensive, 12-session education & support curriculum for family members & caregivers of persons with a mental illness. The 2 1/2 hour classes are held one night a week for 12 weeks. Most affiliates also have peer support groups for relatives of people with mental illness and some have separate peer groups for consumers of mental health services. And people with mental illness speak about mental illness, coping and recovery to groups through the *In Our Own Voice: Living with Mental Illness* Program, which can be accessed through NAMI Maryland or many local affiliates.

*Submitted by:*

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Executive Director  
NAMI-Metropolitan Baltimore, Inc.  
[www.nami.org/sites/namimetrobaltimore](http://www.nami.org/sites/namimetrobaltimore)

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### **Women: Reward Yourself with Regular Personal Savings**

For many women, saving money is about as much fun as being on a diet, filing taxes, or cutting the lawn. However, it's something we all have to do.

With the financial demands of the here and now, it can be tempting to procrastinate and put off creating a long-term savings plan. But time matters. It can be one of your greatest allies as you develop strategies to reach your financial goals. Starting today will make preparing for tomorrow a little easier.

The rewards for saving money are many. Successful savers are in charge of their own destinies, run their own daily lives, fulfill their dreams, and enjoy a sense of accomplishment when it comes to their finances.

Ironically, Americans have the lowest saving rates among the major industrial countries (American Savings Education Council, 2003). However, many people would like to change their saving habits. Let's consider the hypothetical case of Pam Dickinson, who lives in a small Illinois town. In her late 30s she has an annual income of about \$80,000 after taxes.

Pam knows she needs to save, so she has set a goal of saving 10% of her income- which means she will save approximately \$8,000 per year. The balance of her funds will be budgeted to cover living expenses, including her mortgage payments, transportation costs, food, clothing, and leisure activities.

Pam has developed the following rules to become a better saver. She:

- 1) Records all expenditures every month. Knowing *where* her money goes will allow her to budget better and identify the areas where she can cut back.
- 2) Live within her current income plan for short-term, intermediate, and long-range needs.
- 3) Maintain one to three months' salary as an emergency fund.
- 4) Only borrow to pay for items that add significantly to her asset base, such as home improvements or a better automobile. When she does borrow, she checks for the lowest interest rates.
- 5) Meet her tax obligations and, with the help of a tax professional/accountant, utilize all allowable deductions.

When it comes to savings, Pam has diversified strategy-matching savings vehicles to specific goals. In addition, she contributes pre-tax dollars to her company-sponsored retirement plan.

Whatever group you're in, saving should become both a priority and a vital part of your budget. You should pay yourself first and never forget-the earlier you start saving, the sooner you will achieve financial security.

From: Gerard C. Harrison  
Franklin Financial Group, LLC  
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## **Choosing a Real Estate Agent**

Whether you have already decided to sell, or need some help making that decision, your thought process in selecting an agent should be very precise. You will be spending many hours with your agent, and you will need to place a considerable amount of trust in him or her.

**When selecting a real estate agent to work with, consider the following factors:**

- Experience in the field;
- Reputation with other agents;
- Ability to listen and provide advice;
- Relationship with past clients; and
- Negotiating skills.

You should speak to several agents before making your decision. When interviewing the agents you are considering to employ, keep these twelve factors in mind

**1. Your agent should be able to help you determine your buying power** -- that is, your financial reserves plus your borrowing capacity. If you give an agent some basic information about your available savings, income and current debt, he or she can refer you to lenders best qualified to help you. Most lenders -- banks and mortgage companies -- offer limited choices.

**2. Your agent should have many resources to assist you in your home search.** Sometimes the property you are seeking is available but not actively advertised in the market. It may take some investigation by your agent to find all available properties.

**3. Your agent will assist you in the selection process by providing objective information**

**about each property.** Agents have access to a variety of informational resources. Agents can provide local community information on utilities, zoning, schools, etc. In addition, there are two things you will definitely want to know. First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?

**4. Your agent should help you negotiate.** There is a myriad of negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment. The purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

**5. Your agent should provide due diligence during the evaluation of the property.** Depending on the area and property, this could include inspections for termites, dry rot, asbestos, faulty structure, roof condition, septic tank and well tests, just to name a few. Your agent can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports. You will also want to see a preliminary report on the title of the property. Title indicates ownership of property and can be mired in confusing status of past owners or rights of access. The title to most properties will have some limitations; for example, easements (access rights) for utilities. Your agent, title company or attorney can help you resolve issues that might cause problems at a later date.

**6. Your agent should be able to help you in understanding different financing options and in identifying qualified lenders.**

**7. Your agent can guide you through the closing process and make sure everything flows together smoothly.**

**8. When selling your home, your agent can give you up-to-date information on what is happening in the marketplace and the price, financing, terms and condition of competing properties.** These are key factors in getting your property sold at the best price, quickly and with minimum hassle.

**9. Your agent markets your property to other real estate agents and the public.** Often, your agent can recommend repairs or cosmetic work that will significantly enhance the salability of your property. Your agent markets your property to other real estate agents and the public. In many markets across the country, over 50% of real estate sales are cooperative sales; that is, a real estate agent other than yours brings in the buyer. Your agent acts as the marketing coordinator, disbursing information about your property to other real estate agents through a Multiple Listing Service or other cooperative marketing networks, open houses for agents, etc.

**10. Your agent should know when, where and how to advertise your property.** There is a misconception that advertising sells real estate. The NATIONAL ASSOCIATION OF REALTORS® studies show that 82% of real estate sales are the result of agent contacts through previous clients, referrals, friends, family and personal contacts. When a property is marketed with the help of your agent, you do not have to allow strangers into your home. Your agent will generally prescreen and accompany qualified prospects through your property.

**11. Your agent can help you objectively evaluate every buyer's proposal without compromising your marketing position.** This initial agreement is only the beginning of a process of appraisals, inspections and financing -- a lot of possible pitfalls. Your agent can help you write a legally binding, win-win agreement that will be more likely to make it through the process.

**12. Your agent can help close the sale of your home.** Between the initial sales

agreement and closing (or settlement), questions may arise. For example, unexpected repairs are required to obtain financing or a cloud in the title is discovered. The required paperwork alone is overwhelming for most sellers. Your agent is the best person to objectively help you resolve these issues and move the transaction to closing (or settlement).

Always remember, your real estate agent works for you! He/she should be professional, understanding, available, objective, friendly, and knowledgeable. Good Hunting.

Charles Cummings-Long & Foster Real Estate Inc. Canton Office 410.675.1244

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## **Annual Holiday Tea**

Karen Moody and Judge Angela Eaves served as co-hosts of the 10<sup>th</sup> annual holiday tea held on December 4<sup>th</sup>, 2005. The menu included a large selection of teas and delectable treats. After an afternoon of fellowship, the event closed with the distribution of party favors. The event had a great turn out and we all look forward to next year's tea. The Alliance of Black Women Attorneys would like to extend a special thanks to Karen Moody for hosting the tea at her home.



## **REMINDER: PRO BONO SERVICE REPORT AND IOLTA REPORT**

All lawyers are required to complete the pro bono service reports and the IOLTA report by Feb. 15, 2006. The forms can be submitted on line at [http://www.anasys-apr.com/probono/reporting\\_options.html](http://www.anasys-apr.com/probono/reporting_options.html)

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## **The Boys of Baraka Documentary**

**Now showing at the Charles Theater -1711  
North Charles Street, Baltimore, MD**

On September 12, 2002 twenty "at risk" 12-year-old boys from the tough streets of inner-city Baltimore left home to attend the 7th and 8th grade at Baraka, an experimental boarding school located in Kenya, East Africa. Here, faced with a strict academic and disciplinary program as well as the freedom to be normal teenage boys, these brave kids began the daunting journey towards putting their lives on a fresh path.

"The Boys of Baraka" focuses on four boys: Devon, Montrey, Richard and his brother Romesh. Their humor and explicit truthfulness give intimate insight into their optimistic plans, despite the tremendous obstacles they face both at home and in school. Through extensive time with the boys in Baltimore and in Africa, the film captures the kids' amazing journey and how they fare when they are forced to return the difficult realities of their city.

"The Boys of Baraka" zeros in on kids that society has given up on - - boys with every disadvantage, but who refuse to be cast off as "throw-aways."

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## **WHERE ARE WE NOW?**

The Alliance of Black Women Attorneys in conjunction with the Monumental City Bar Association sponsored a Black History month program on Feb. 23, 2005. The program examined the trials and advances made by African-Americans in the practice of law.

For those interested in owning a copy of the documentary "Color at the Bar", please visit <http://www.mpt.org/programsinterests/mpt/color/athebar/index.shtml>.

The MSBA's Special Committee on Minorities in the Legal Profession 2005 Minority Report can

be found at

<http://www.msba.org/articles/minority05.htm>.

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## **BOWLING:**

Thank you to everyone who came out to bowl a round or two on February 24, 2006. The event which was also held in conjunction with Monumental, was a huge success. Keep an eye out for future Alliance social events that give us a chance to relax and fellowship together!

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## **ABA 3<sup>RD</sup> CIRCUIT LAW SCHOOL DIVISION**

On, Saturday, February 25, Teresa Epps had the chance to serve on a panel discussion regarding what the Alliance is doing to bolster efforts to diversify the legal community. It was a great panel discussion and the Alliance was awarded with a certificate of appreciation. All of us must continue to take advantage of all of the efforts being made by all of the bar associations to make sure that minorities are given the chance to excel and succeed in the legal field.

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## **UPCOMING EVENTS –Save the Date**

- ABWA Brown Bag Lunch  
March 10<sup>th</sup>  
Ms. Tara Andrews, Esq., Director,  
Justice Maryland, will speak about  
"Women and the war on drugs"  
36 S. Charles Street-2<sup>nd</sup> Floor  
Boardroom @12 noon
- Retirement Party for Judge Paul A.  
Smith  
March 15, 2006  
7 pm – 11 pm  
Martin's West  
6817 Dogwood Rd  
Baltimore MD 21224  
For more information contact:  
Brandon Thornton (410- 370-3371)

- Alliance of Black Women Attorneys  
General Body Meeting-April 4<sup>th</sup>  
36 S. Charles Street-2<sup>nd</sup> floor  
Boardroom @ 5:30 PM
- MSBA Annual Meeting  
June 14-June 17, 2006  
Ocean City, Maryland

