There's no such thing as free money.

When Adan applied for a driver’s license, he was told that, because he did not have a social security number, he was only eligible for an instructional permit. So that’s what he got. Then he immediately applied for car insurance, provided the insurer a copy of his permit and paid his premiums promptly. Then, when he had an accident, he made a claim. However, the insurer filed suit to deny coverage, arguing that Adan did not have a reasonable belief that he was entitled to drive the car, because he did not have a license. Judge Dorothy Kinnaird appointed CVLS under the Access to Justice Program to represent Adan, and Alex Karan from Kirkland and Ellis stepped up to help. Thanks to hard fought litigation, Alex won, with the court ruling that the insurance company cannot issue a policy and collect premiums but refuse to pay a legitimate claim.

Insurance company shirks responsibility.

Margaret had a kitchen fire in her condominium. She had her own insurance and the association had insurance as well. It would seem that she would be well covered, right? Guess again. Both insurance companies refused to pay and Margaret didn’t know where to turn. She made the right move and came to CVLS where volunteer Ankur Shah accepted her as his first client. Unbelievably, even after showing the association the portion of the Condominium Act that required coverage from their policy, they still refused. Ankur did some fantastic, in depth research and filed for an injunction. He peppered his complaint with all sorts of creative arguments that put everyone on the hook, from the association’s board to the insurance company. Without even answering the complaint, they quickly settled: paying for Margaret’s kitchen to be repaired and giving her an additional $10,000 for her inconvenience.
Bait and switch still alive and well.

Marilyn needed to make repairs to her home she’d inherited from her parents and lived in for 30+ years. Her credit score, however, prevented her from getting a loan. She was working for a real estate company and her boss offered to find someone to “invest” in the property so that Marilyn could get her loan. Of course, unbeknown to Marilyn, the “investment” was actually a sale and she suddenly found herself being evicted from her own home. Gilbert Liss stepped in to handle the case. He defended the eviction, filed a quiet title action and got the home back in Marilyn’s name.

New addition:

Please join us in congratulating CVLS volunteer Jessica Blaemire and her husband Peter Thaxter on their new baby girl Brynna Campbell Thaxter. Brynna was born on August 26th weighing 7 lbs 13 ozs. She is doing great and we wish their family well.

Welcome to the family

It seems like every month we have one or two announcements about volunteers and friends of CVLS having babies but it is not very often that we have the opportunity to announce one of our own. On September 10, Alecia Wartowski, Director of CVLS’ GAL for Minors program, and her husband David gave birth to a beautiful 8lbs 9oz baby girl named Clara. Everyone is doing just fine and Annika is just thrilled to have a new baby sister.

CVLS honored with leadership award

The Indian American Bar Association, which co-sponsors CVLS’ Cyriac D. Kappil Legal Clinic, honored us with its Distinguished Leadership Award at its annual dinner on September 18. The well-attended event, which featured delicious Indian food and a lot of beautiful saris, was wonderful. Thank you very much to the Indian American Bar Association for the honor.
You are cordially invited to attend

2009 Annual Award Ceremony

Including the presentation of the Court of Honor Award to

The Honorable Maureen E. Connors
Circuit Court Judge of Cook County
Probate Division

and the Law Firm Award to

Sidley Austin LLP

and many more distinguished CVLS volunteers.

Thursday, November 12th, 2009
5:30 to 7:15 pm

hosted by
Sidley Austin LLP
One South Dearborn
New Schiff Hardin Clinic Location

It’s been a great run but after many years the CVLS Schiff Hardin clinic has moved from its old home at the Howard Area Community Center to its new home at How, Inc. which is located right down the block at 1607 West Howard Street. The first clinic night for How, Inc. took place on September 15 and it was a roaring success. We are very thankful to How, Inc. for agreeing to host the clinic and we hope that our two organizations will continue to be partners for many many years.

CVLS Seminar Registration
Fall 2009

October 14 “Simple Estate Planning and Wills "
by Mary-Ann Wilson of Harrison & Held LLP

Join us as the ever-popular topic of estate planning and will drafting is demystified and boiled down to basics for CVLS volunteers. Ms. Wilson is a frequent speaker on estate planning and administration. She is a partner at Harrison & Held LLP and concentrates her practice in estate planning, business succession planning and estate and trust administration. There’s limited space so reserve your seat early.

November 17 “Representing Landlords in Eviction Cases " by Wayne Shapiro

Attorney Wayne Shapiro will be focusing on what you need to know to evict a tenant. Mr. Shapiro will discuss the law and procedures for handling a forcible entry and detainer case, including practice tips to help make the process flow smoothly. By the end of the seminar you will be given everything you need to know to help a residential landlord oust a bad tenant.

All seminars are held from 12:15 to 1:15 p.m. at 100 North LaSalle, Suite 900.
Archived seminars can be found at www.illinoisprobono.org.
Return to: Seminar Registration, Chicago Volunteer Legal Services 100 North LaSalle, Suite 900, Chicago, 60602.2405 FAX:312-332-1460 EMAIL: jengle@cvls.org

Please Print Your Name:__________________________________________________________

Telephone Number: ________________________________
Thankful Canadians

October is usually thought of as the time for costumes, candy and parties, but our well behaved neighbors to the north have a different approach to the month. This October 12 Canadian boys, girls, moms and dads will sit around the dinner table and give thanks for what the land of the beaver has given them.

Unlike the USA, Canadian Thanksgiving isn’t about a group of pilgrims in funny hats and uncomfortable shoes but instead comes from three main traditions.

The first tradition stems from European farmers who held celebrations during harvest to give thanks for their good fortune and bountiful harvests. The farmers would fill a curved goat’s horn with fruits and grains. This horn became known as a cornucopia or the horn of plenty. When European farmers came to Canada they brought their tradition of Thanksgiving with them.

The second tradition is the big story you hear in Canada which involves an English navigator by the name of Martin Frobisher. His goal was to find a northern passage to the Orient. He ultimately failed to reach his goal but did succeed in establishing a settlement in North America. In 1578 he held a celebration in what is now known Newfoundland, to give thanks for surviving his journey. This is widely considered the first Canadian Thanksgiving.

The third tradition comes from the states’ own version of Thanksgiving. Not surprisingly, as immigrants from the two countries crossed the border they brought their own traditions with them. Over time, the dates have changed but the meaning has remained.

On January 31st, 1957, the Parliament issued a proclamation to fix permanently the 2nd Monday in October as the official day of Thanksgiving.

Random Fun Facts

- The five-day work week was officially sanctioned by the American Federation of Labor, October 2, 1933
- Thurgood Marshall was sworn in as an Associate Justice of U.S. Supreme Court, the first African American to this position, October 2, 1967
- A bill creating the Department of Education was signed by President James Carter, October 17, 1978

Sudoku!

CVLS Time: 13 Minutes Difficulty: Medium