

United Food and Commercial Workers (UFCW)

AND

Food Employers Labor Relations Association (FELRA)

LEGAL BENEFIT FUND
(Local 400)

THIRTY-THIRD ANNUAL REPORT

ROBERT A. ADES & ASSOCIATES, P.C.

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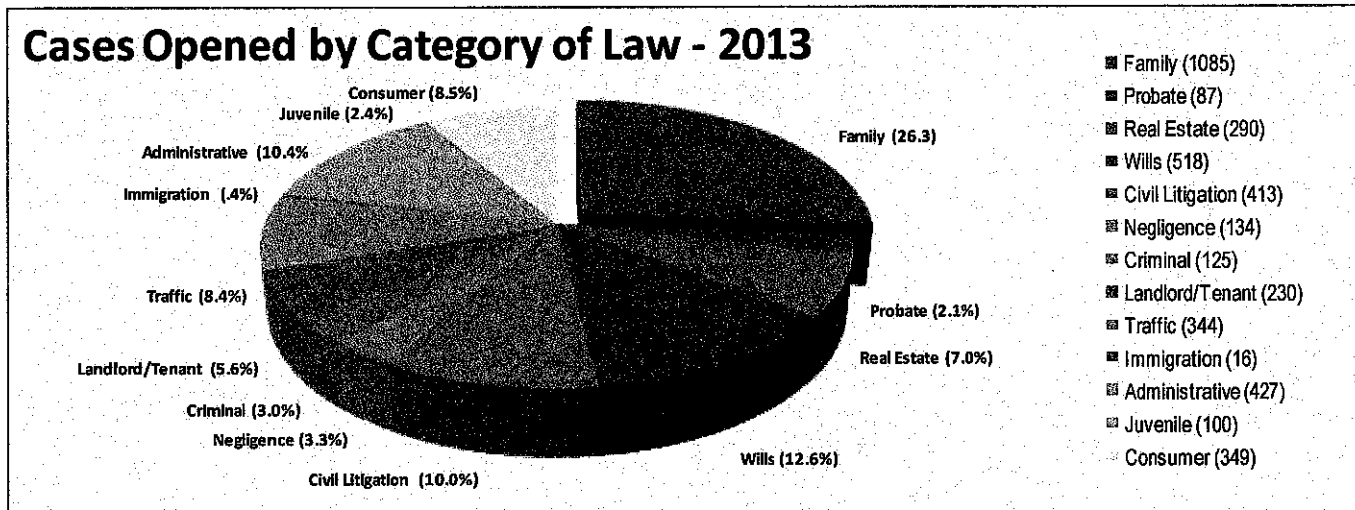
ROBERT A. ADES & ASSOCIATES, P.C.

ANALYSIS OF UTILIZATION

During this past reporting period, we opened a total of 4,118 cases within our offices, slightly fewer than reported in 2012.

The rate of utilization slightly increased, from 34.5 percent to 35.3 percent, because there were, on average, 569 less eligible participants.

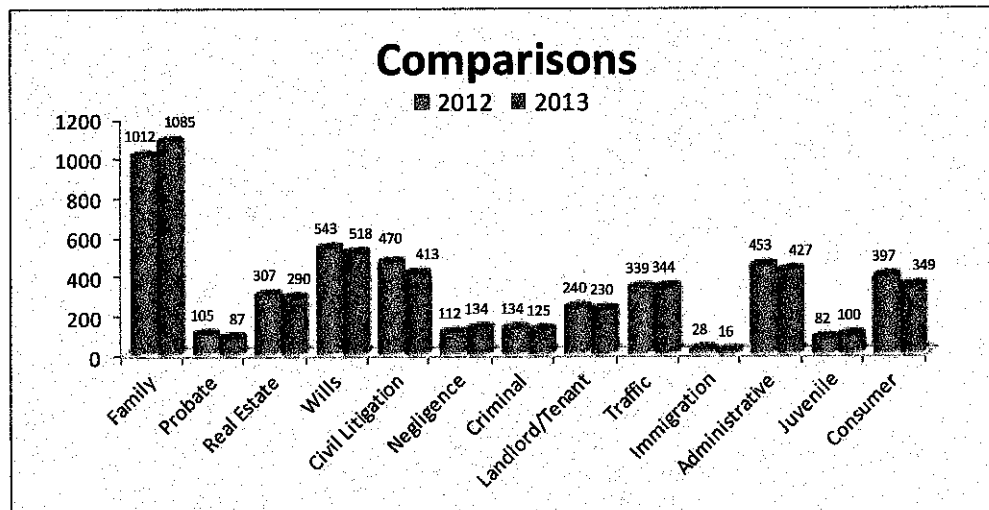
Family law matters continue to be the area most utilized by participants, representing 26.3 percent of our practice. Invariably, these matters are revisited as child support guidelines increase, children are emancipated or custody and visitation issues arise.



The number of bankruptcy filings fell by almost 6 percent, which is consistent with the statistics from the State of Maryland, but less than the 11 percent decrease experienced in the State of Virginia

Consumer cases also declined this past year. There may be some correlation with the decline in bankruptcy filings because consumer debt is by far the main factor generating personal bankruptcy petitions. However, *The Economist* has reported that American household debt grew at its fastest rate since mid-2007. More people are piling on debt for cars, homes and other consumer items. The increased spending will undoubtedly impact the utilization of this area of law.

The decrease in real estate matters may be attributable to studies showing monthly house payments for homebuyers have increased. Realty Trac released an analysis showing that the estimated monthly house payment for a median-priced home increased by an average of 21 percent (including principal and interest payments and subtracting the income tax benefit). Refinancings as well as loan originations have become more difficult to obtain.



It is evident from the statistics compiled by both the American Bar Association as well as State Bar Associations that middle class Americans no longer contact a lawyer when faced with a legal problem. Cost is a major factor. These individuals do not qualify for the legal aid bureau or representation by the Public Defender, and the costs of a divorce or criminal representation are enormous. Our Legal Services Plan provides the Fund's participants with access to counsel that many would have been unable to otherwise afford.

CHART I

CASES OPENED

During the Reporting Period
(January 1, 2013, through December 31, 2013)

	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTAL
01	81	91	98	92	88	103	105	93	98	90	79	67	1,085
02	6	9	7	10	8	9	2	5	9	10	7	5	87
03	62	34	59	39	37	44	41	46	41	46	39	30	518
04	15	13	10	9	10	10	20	11	9	11	11	5	134
05	29	22	32	28	29	24	27	32	18	14	19	16	290
06	23	28	31	30	38	29	36	22	30	25	34	23	349
07	14	9	12	8	8	8	15	10	16	11	6	8	125
08	37	27	26	27	25	23	45	26	35	38	19	16	344
09	21	24	25	13	15	18	26	23	16	26	17	6	230
10	37	38	49	39	42	42	34	30	31	40	27	18	427
11	1	2	0	2	4	1	0	2	1	0	2	1	16
13	0	0	0	0	0	0	0	0	0	0	0	0	0
14	11	11	5	9	10	12	4	0	7	5	12	14	100
15	39	40	37	40	35	31	33	35	33	36	37	17	413
	376	348	391	346	349	354	388	335	344	352	309	226	4,118

Average Number of Cases Opened Per Month: 343

LEGEND:

- | | |
|----------------|--------------------------|
| 01 Family | 08 Traffic |
| 02 Probate | 09 Landlord/Tenant |
| 03 Will | 10 Administrative Law |
| 04 Negligence | 11 Immigration |
| 05 Real Estate | 13 Workers' Compensation |
| 06 Consumer | 14 Juvenile |
| 07 Criminal | 15 Civil Litigation |

CHART II

PERCENTAGE UTILIZATION BY CATEGORY OF LAW

During the Reporting Period
(January 1, 2013, through December 31, 2013)

Category of Law	Cases Opened	Percentage
01 Family	1,085	26.3%
02 Probate	87	2.1%
03 Wills	518	12.6%
04 Negligence	134	3.3%
05 Real Estate	290	7.0%
06 Consumer	349	8.5%
07 Criminal	125	3.0%
08 Traffic	344	8.4%
09 Landlord/Tenant	230	5.6%
10 Administrative	427	10.4%
11 Immigration	16	.4%
13 Workers' Comp.	0	.0%
14 Juvenile	100	2.4%
15 Civil Litigation	413	10.0 %
TOTAL	4,118	100.0%

CHART III UTILIZATION ANALYSIS

Reporting Period	Cases Opened	Average Number of Participants	Utilization Rate	Attorneys' Hours	Paralegals' Hours
03/01/81 - 02/28/82	4,049	15,400	26.3	18,087.3	12,210.3
03/01/82 - 02/28/83	4,542	14,600	31.1	19,984.0	12,329.2
03/01/83 - 02/29/84	4,829	13,750	35.1	21,664.5	12,474.9
03/01/84 - 02/28/85	4,799	13,395	35.8	21,645.3	12,403.6
03/01/85 - 02/28/86	4,740	13,924	34.0	21,056.0	12,124.6
03/01/86 - 02/28/87	4,908	13,945	35.2	20,116.9	16,156.2
03/01/87 - 02/29/88	4,962	14,524	34.2	21,758.3	15,812.6
03/01/88 - 02/28/89	5,008	15,097	33.2	21,839.1	15,852.2
03/01/89 - 02/28/90	5,358	16,194	33.1	23,326.1	15,227.0
01/01/90 - 12/31/90*	5,553	16,908	32.8	24,456.5	15,997.2
01/01/91 - 12/31/91	5,813	16,722	34.8	25,484.5	17,441.4
01/01/92 - 12/31/92	6,079	**16,841	36.1	25,915.1	17,550.9
01/01/93 - 12/31/93	6,481	16,861	38.4	26,118.3	18,986.8
01/01/94 - 12/31/94	6,100	16,238	37.5	25,386.2	18,496.3
01/01/95 - 12/31/95	5,944	15,738	37.8	25,516.5	18,418.8
01/01/96 - 12/31/96	6,064	16,142	37.5	26,392.7	18,182.8
01/01/97 - 12/31/97	6,110	16,040	38.1	27,184.0	18,235.3
01/01/98 - 12/31/98	5,860	15,679	37.4	27,083.1	17,995.4
01/01/99 - 12/31/99	5,826	14,841	39.3	27,715.7	18,156.9
01/01/00 - 12/31/00	5,471	13,875	39.4	27,373.5	17,678.8
01/01/01 - 12/31/01	5,364	13,504	39.7	27,427.6	17,332.4
01/01/02 - 12/31/02	5,369	13,908	38.6	28,291.8	17,134.5
01/01/03 - 12/31/03	5,454	14,057	38.8	29,217.7	17,488.5
01/01/04 - 12/31/04	5,157	13,583	38.0	28,519.9	16,866.8
01/01/05 - 12/31/05	5,131	13,018	39.4	28,903.1	17,183.1
01/01/06 - 12/31/06	4,671	12,062	38.7	28,279.1	17,810.3
01/01/07 - 12/31/07	4,593	11,851	38.8	28,163.3	16,466.1
01/01/08 - 12/31/08	4,512	11,763	38.4	28,025.1	16,162.4
01/01/09 - 12/31/09	4,604	12,194	37.8	28,419.4	17,164.7
01/01/10 - 12/31/10 ¹	4,594	12,693	36.2	29,531.0	17,762.1
01/01/11 - 12/31/11 ²	4,299	12,569	34.2	29,820.0	17,637.5
01/01/12 - 12/31/12 ³	4,222	12,222	34.5	29,676.5	16,948.2
01/01/13 - 12/31/13 ⁴	4,118	11,653	35.3	29,599.5	16,962.5

*Reporting Period changed from fiscal to calendar year

**Estimated for 1992 (Plan Administrator's computer was down. Figures [and payments] for October, November and December were paid and calculated based on the figures for September 1992, the last month available.)

¹The effective hourly rate for the 2010 reporting period was \$74.43.

²The effective hourly rate for the 2011 reporting period was \$75.22.

³The effective hourly rate for the 2012 reporting period was \$76.30.

⁴The effective hourly rate for the 2013 reporting period was \$76.42.

Chart IV

COMPARISONS

Category of Law	2012	2013	Percentage Increase or Decrease
01 Family	1,012	1,085	+7.2%
02 Probate	105	87	-17.1%
03 Wills	543	518	-4.6%
04 Negligence	112	134	+19.6%
05 Real Estate	307	290	-5.5 %
06 Consumer	397	349	-12.1%
07 Criminal	134	125	-6.7%
08 Traffic	339	344	+1.5%
09 Landlord/Tenant	240	230	-4.2%
10 Administrative	453	427	-5.7 %
11 Immigration	28	16	-42.9 %
13 Workers' Compensation	0	0	0.0%
14 Juvenile	82	100	+22.0 %
15 Civil Litigation	470	413	-12.1%
TOTALS	4,222	4,118	-2.5%

CHART V

ATTORNEYS' HOURS

During the Reporting Period
(January 1, 2013, through December 31, 2013)

Category	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTALS
01	569.0	596.0	637.0	584.0	563.0	593.0	604.0	599.0	614.0	564.0	481.0	466.0	6,870.0
02	85.0	112.0	102.0	124.0	104.0	118.0	81.0	118.0	112.0	121.0	83.0	84.0	1,244.0
03	161.0	91.0	129.0	88.0	81.0	99.0	92.5	121.0	108.0	140.0	117.0	102.0	1,329.5
04	204.5	159.0	146.0	141.0	146.0	151.0	189.0	147.0	104.0	121.0	138.0	153.0	1,799.5
05	125.0	146.0	165.0	153.0	162.0	154.0	167.0	194.0	126.0	106.0	155.0	151.0	1,804.0
06	130.0	164.0	209.0	206.0	225.0	185.0	204.0	192.0	189.0	163.0	190.0	147.0	2,204.0
07	221.0	199.0	247.0	218.0	214.0	207.0	259.0	222.0	245.0	205.0	142.0	180.0	2,559.0
08	180.0	148.0	123.0	134.0	126.0	117.0	152.0	101.0	230.0	242.0	174.0	199.0	1,926.0
09	104.0	128.0	131.0	106.0	124.0	141.0	152.0	142.0	126.0	165.0	131.0	115.0	1,565.0
10	287.0	286.0	298.0	265.0	257.0	290.0	264.0	255.0	226.0	262.0	221.0	212.0	3,123.0
11	12.0	25.0	8.0	26.0	16.0	18.0	12.0	38.0	21.0	18.0	26.0	32.0	252.0
12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	168.0	173.0	131.0	165.0	195.0	180.0	123.0	50.0	95.0	93.0	131.0	161.0	1,665.0
15	288.5	284.0	260.0	272.0	261.0	258.0	266.0	279.0	291.0	295.0	299.0	205.0	3,258.5
	2,535.0	2,511.0	2,586.0	2,482.0	2,474.0	2,511.0	2,565.5	2,458.0	2,487.0	2,495.0	2,288.0	2,207.0	29,599.5

LEGEND:

01 Family	08 Traffic
02 Probate	09 Landlord/Tenant
03 Will	10 Administrative Law
04 Negligence	11 Immigration
05 Real Estate	12 Office Procedures
06 Consumer	13 Workers' Compensation
07 Criminal	14 Juvenile
	15 Civil Litigation

CHART VI

PARALEGALS' HOURS

During the Reporting Period
(January 1, 2013, through December 31, 2013)

Category	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTALS
01	253.6	269.0	285.0	274.0	252.0	285.0	299.0	279.2	281.0	237.0	204.5	170.0	3,089.3
02	31.0	43.0	32.0	53.0	51.0	77.0	33.0	57.0	69.0	72.0	52.0	42.0	612.0
03	100.0	71.0	97.0	74.0	67.0	89.0	62.0	84.0	77.0	93.0	79.0	47.0	940.0
04	96.0	67.0	56.0	64.0	76.0	88.0	119.0	83.0	82.0	80.0	92.0	95.0	998.0
05	128.0	139.0	144.0	121.0	128.0	96.0	111.0	166.0	124.0	128.0	143.0	129.0	1,557.0
06	118.0	123.0	146.0	132.0	155.0	133.0	139.0	117.0	130.0	139.0	125.0	70.0	1,527.0
07	95.0	57.0	61.0	42.0	44.0	58.0	76.0	53.0	116.0	100.0	62.0	94.0	858.0
08	79.0	67.0	64.0	62.0	59.0	65.0	104.0	92.0	87.0	96.0	57.0	74.0	906.0
09	93.0	111.0	122.0	108.0	120.0	91.0	107.0	93.0	104.0	122.0	84.0	53.0	1,208.0
10	180.0	204.0	262.0	238.0	251.0	231.0	203.0	195.0	229.0	275.0	227.0	176.0	2,671.0
11	1.4	2.0	0.0	2.0	0.0	1.0	0.0	1.8	1.0	0.0	1.5	1.0	11.7
12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	92.0	86.0	33.0	57.0	68.0	62.0	38.0	8.0	47.0	12.0	49.0	106.0	658.0
15	183.0	193.0	183.0	186.0	161.0	170.0	174.0	194.0	106.5	117.0	136.0	123.0	1,926.5
	1,450.0	1,432.0	1,485.0	1,413.0	1,432.0	1,446.0	1,465.0	1,423.0	1,453.5	1,471.0	1,312.0	1,180.0	16,962.5

LEGEND:

01 Family	08 Traffic
02 Probate	09 Landlord/Tenant
03 Will	10 Administrative Law
04 Negligence	11 Immigration
05 Real Estate	12 Office Procedures
06 Consumer	13 Workers' Compensation
07 Criminal	14 Juvenile
	15 Civil Litigation

Chart VII

SURCHARGES

During the Reporting Period
(January 1, 2013, through December 31, 2013)

Month	01 Family	07 Criminal	Total
January	\$ 800.00	\$ 1,250.00	\$ 2,050.00
February	1,200.00	1,000.00	2,200.00
March	1,600.00	750.00	2,350.00
April	800.00	0.00	800.00
May	1,200.00	1,000.00	2,200.00
June	2,600.00	1,000.00	3,600.00
July	2,800.00	2,500.00	5,300.00
August	2,600.00	2,000.00	4,600.00
September	1,800.00	2,500.00	4,300.00
October	2,700.00	1,500.00	4,200.00
November	1,600.00	2,000.00	3,600.00
December	1,200.00	2,000.00	3,200.00
TOTALS	\$20,900.00	\$17,500.00	\$38,400.00