

United Food and Commercial Workers (UFCW)

AND

Food Employers Labor Relations Association (FELRA)

LEGAL BENEFIT FUND
(Local 400)

THIRTY-SECOND ANNUAL REPORT

ROBERT A. ADES & ASSOCIATES, P.C.

11th Floor

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Washington, D.C. 20036

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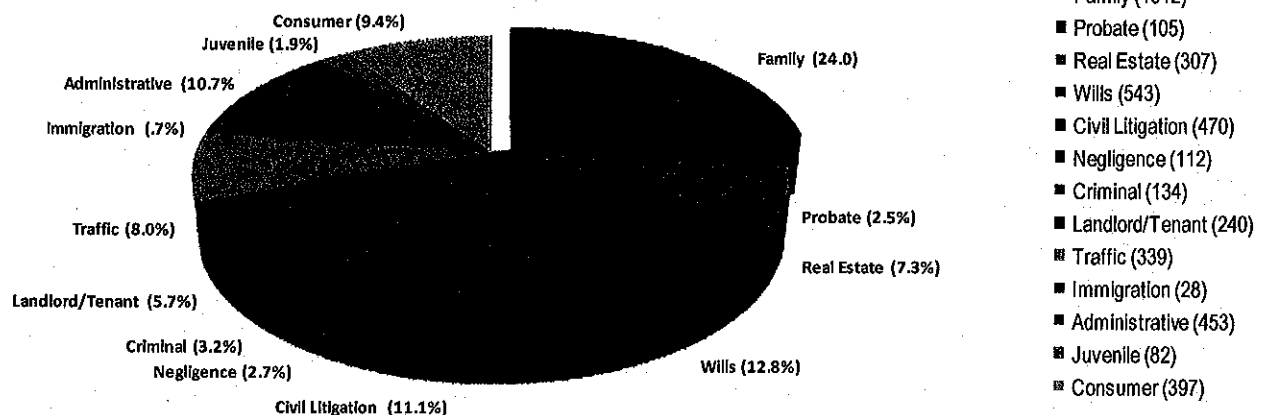
ANALYSIS OF UTILIZATION

During this past reporting period, we opened a total of 4,222 cases within our offices.

The rate of utilization slightly increased from 34.2 percent to 34.5 percent because there were, on average, 347 less eligible participants.

Family law matters continue to be the area most utilized by participants, representing 24.0 percent of our practice. As with recent reporting periods, it is our opinion that this figure will not significantly increase until the economy has recovered and/or the State legislature modernizes divorce laws to allow spouses to reside in the same house while divorce is pending.

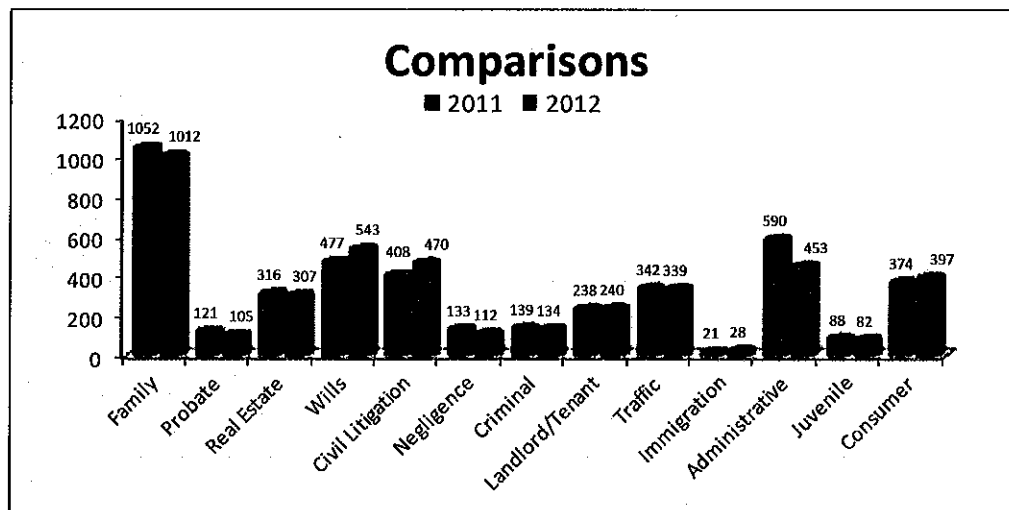
Cases Opened by Category of Law - 2012



An indication that the economy may be improving is evidenced by the decrease in the number of bankruptcy filings by 23.0 percent. This trend is occurring both nationally (13.0 percent) as well as regionally (Maryland - 7.2 percent, Virginia - 11.75 percent and the District of Columbia - 10.1 percent).

However, the decrease in bankruptcy filings appears to have impacted upon the number of civil litigation matters in which our offices are engaged. Those individuals who may not wish to file a bankruptcy or are not eligible to file are litigants in auto loan cases, student loans, homeowner's association dues issues, etc. The caseload in this area of law increased by 15.0 percent over the preceding period.

The increase in the number of wills, which includes advanced directives, prepared by our offices is more often than not driven by stories in the media about the consequences of not having a will and/or an advanced directive. It is quite common for a participant to schedule a will appointment after having visited a physician or attending a retirement seminar.



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, 2012, through December 31, 2012)

	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTAL
01	80	82	78	82	84	87	94	101	95	90	86	53	1,012
02	9	10	12	10	8	12	11	7	8	5	7	6	105
03	68	40	41	65	48	38	60	44	33	45	28	33	543
04	11	11	11	4	8	9	14	7	9	14	8	6	112
05	20	27	22	19	27	34	36	38	18	26	24	16	307
06	34	40	43	36	38	32	31	29	25	28	39	22	397
07	16	7	19	8	7	15	13	6	13	9	10	11	134
08	28	27	31	30	28	26	42	24	25	24	25	29	339
09	19	22	9	18	25	21	32	24	19	12	17	22	240
10	37	45	40	38	34	39	31	34	39	42	40	34	453
11	0	3	2	2	4	2	4	4	3	2	1	1	28
13	0	0	0	0	0	0	0	0	0	0	0	0	0
14	6	6	6	5	10	8	10	2	12	2	10	5	82
15	33	52	32	26	36	41	46	44	42	39	41	38	470
	361	372	346	343	357	364	424	364	341	338	336	276	4,222

Average Number of Cases Opened Per Month: 352

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, 2012, through December 31, 2012)**

Category of Law	Cases Opened	Percentage
01 Family	1,012	24.0%
02 Probate	105	2.5%
03 Wills	543	12.8%
04 Negligence	112	2.7%
05 Real Estate	307	7.3%
06 Consumer	397	9.4%
07 Criminal	134	3.2%
08 Traffic	339	8.0%
09 Landlord/Tenant	240	5.7%
10 Administrative	453	10.7%
11 Immigration	28	.7%
13 Workers' Comp.	0	.0%
14 Juvenile	82	1.9%
15 Civil Litigation	470	11.1 %
TOTAL	4,222	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

*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.)

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

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

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

Chart IV

COMPARISONS

Category of Law	2011	2012	Percentage Increase or Decrease
01 Family	1,052	1,012	- 3.8%
02 Probate	121	105	-13.2%
03 Wills	477	543	+13.8%
04 Negligence	133	112	-15.8%
05 Real Estate	316	307	- 2.8%
06 Consumer	374	397	+ 6.1%
07 Criminal	139	134	- 3.6%
08 Traffic	342	339	- .9%
09 Landlord/Tenant	238	240	+ .8%
10 Administrative	590	453	-23.2%
11 Immigration	21	28	+33.3%
13 Workers' Compensation	0	0	0.0%
14 Juvenile	88	82	- 6.8%
15 Civil Litigation	408	470	+15.2%
TOTALS	4,299	4,222	- 1.8%

CHART V

ATTORNEYS' HOURS

During the Reporting Period
(January 1, 2012, through December 31, 2012)

Category	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTALS
01	521.3	551.4	539.0	582.0	572.8	582.0	618.0	646.5	586.0	584.0	579.0	446.0	6,808.0
02	134.0	138.0	151.0	134.0	107.0	139.0	124.0	104.0	112.0	95.0	93.0	82.0	1,413.0
03	201.5	157.0	156.0	192.2	142.2	122.0	154.0	132.0	111.0	137.0	112.0	136.0	1,752.9
04	202.0	189.0	188.0	127.0	195.0	201.0	235.0	175.0	189.0	236.0	184.0	182.0	2,303.0
05	148.1	196.0	161.0	148.0	158.0	163.0	165.0	188.0	113.0	116.0	109.0	88.0	1,753.1
06	141.5	152.7	188.0	162.0	163.0	134.0	119.0	107.0	112.0	138.0	148.0	121.0	1,686.2
07	226.0	176.0	225.0	198.0	192.0	227.0	223.0	189.0	235.0	220.0	222.0	184.0	2,517.0
08	237.2	219.2	232.0	226.0	207.0	179.0	164.0	118.0	135.0	123.0	101.0	152.0	2,093.4
09	112.5	121.5	82.0	138.0	177.0	171.0	185.0	146.0	117.0	85.0	98.0	118.0	1,551.0
10	204.0	224.0	199.0	202.0	182.0	206.0	168.0	252.0	256.0	273.0	266.0	276.0	2,708.0
11	14.2	12.2	28.0	39.0	33.0	22.0	33.0	45.5	32.0	28.0	13.0	12.0	311.9
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	135.0	112.0	102.0	118.0	134.0	115.0	146.0	110.0	155.0	95.0	145.0	114.0	1,481.0
15	253.5	288.5	273.0	249.0	258.0	272.0	277.0	303.0	276.0	274.0	290.0	284.0	3,298.0
	2,530.8	2,537.5	2,524.0	2,515.2	2,521.0	2,533.0	2,611.0	2,516.0	2,429.0	2,404.0	2,360.0	2,195.0	29,676.5

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, 2012, through December 31, 2012)

Category	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTALS
01	211.0	219.0	196.0	233.0	207.0	216.0	260.5	293.2	264.0	255.2	238.5	201.0	2,794.4
02	84.0	87.0	102.0	98.0	72.0	94.0	87.0	62.0	57.0	41.0	52.0	48.0	884.0
03	101.0	118.0	120.0	146.0	125.0	106.0	162.0	122.0	87.0	102.0	72.0	78.0	1,339.0
04	141.0	114.0	108.0	44.0	55.0	62.0	105.0	63.0	82.0	114.0	65.0	66.0	1,019.0
05	66.0	73.0	62.0	58.0	77.0	95.0	122.0	133.0	101.0	138.0	126.0	101.0	1,152.0
06	160.0	144.0	164.0	143.0	154.0	141.0	137.0	105.0	87.0	106.0	122.0	110.0	1,573.0
07	166.0	106.0	131.0	84.0	72.0	89.0	63.0	42.0	70.0	48.0	57.0	76.0	1,004.0
08	93.0	72.0	88.0	86.0	80.0	67.0	99.0	62.0	69.0	64.0	55.0	73.0	908.0
09	71.0	86.0	66.0	112.0	121.0	99.0	130.0	94.0	65.0	51.0	77.0	98.0	1,070.0
10	191.0	214.0	199.0	187.0	178.0	193.0	142.0	152.0	172.0	184.0	175.0	139.0	2,126.0
11	0.0	2.8	4.0	1.8	3.8	1.8	3.5	3.8	3.0	1.8	0.5	1.0	27.8
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	72.0	75.0	90.0	84.0	123.0	99.0	121.0	96.0	122.0	36.0	56.0	46.0	1,020.0
15	139.0	152.0	125.0	116.0	165.0	193.0	217.0	214.0	178.0	161.0	187.0	184.0	2,031.0
	1,495.0	1,462.8	1,455.0	1,392.8	1,432.8	1,455.8	1,649.0	1,442.0	1,357.0	1,302.0	1,283.0	1,221.0	16,948.2

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, 2012, through December 31, 2012)**

Month	01 Family	07 Criminal	Total
January	\$ 400.00	\$ 1,000.00	\$ 1,400.00
February	300.00	500.00	800.00
March	0.00	0.00	0.00
April	0.00	0.00	0.00
May	0.00	0.00	0.00
June	800.00	2,250.00	3,050.00
July	1,200.00	1,500.00	2,700.00
August	800.00	0.00	800.00
September	500.00	1,750.00	2,250.00
October	300.00	1,200.00	1,500.00
November	500.00	1,500.00	2,000.00
December	0.00	2,000.00	2,000.00
TOTALS	\$4,800.00	\$11,700.00	\$16,500.00