

Making Clients Whole

Clients' Protection Fund Is Investment in Lawyers' Good Name

by Dawn Chase

In September 2009, the Virginia State Bar shut down the bankruptcy practice of Roanoke attorney Ann Marie Miller and revoked her law license a month later.

At the time, three hundred clients claimed she owed them \$214,335 in fees for services she had not performed. The individual claims ranged from \$200 to \$2,810, for representation in Chapter 7 and Chapter 13 bankruptcies. The court-appointed receiver who took over Miller's practice was able to recover only enough assets to refund less than 20 cents on the dollar to the clients.

In most other consumer transactions, the clients would have been left holding the bag for the balance.

But the victims of Miller's practice mismanagement are likely to get full refunds, thanks to the Virginia State Bar's Clients' Protection Fund (CPF), established by Virginia lawyers to help victims recover their losses from dishonest attorney conduct.

As of August 23, 2010, Miller's former clients have submitted 156 claims totaling \$139,278.21 to the Clients' Protection Fund, said Jane A. Fletcher, VSB counsel to the fund. The board that administers it is processing the claims now; \$34,620.21 in claim checks have been written so far.

A VSB assistant bar counsel, an attorney for the Bankruptcy Court for the Western District of Virginia, and Roanoke City Circuit Judge Clifford R. Weckstein moved quickly to protect the interests of Miller's clients after the bar received complaints that she was not communicating with them or working on their cases.

"The receivership was approved less than one year ago, and was able nearly to complete its process of winding down

Ms. Miller's practice and distribute available funds to clients in a relatively short period of time," Fletcher said. "The Clients' Protection Fund Board also has worked very hard to investigate a lot of claims in a relatively brief period, to try to get money to Ms. Miller's bankruptcy clients so they can pay new lawyers to continue their cases."

This is a typical result for the Clients' Protection Fund, which pays claims against lawyers after other payment sources — bonds, insurance, and the lawyers themselves — have been exhausted or are not available.

During a meeting in September, the CPF Board awarded \$1,500 — a refund of fees — to a woman who claimed she had not received services from her attorney. His law license subsequently was suspended for impairment. A board member investigated the client's claim and reported he found "no evidence of any time spent on the case" by the lawyer.

The claimant rose to thank the board. The decision, she said, had "turned my faith around in the system — in the legal system, in the justice system."

After she left, board Chair Cary A. Ralston said, "We are the face of the bar."

Clients' protection funds began in the early twentieth century in the English commonwealth countries. In the United States, the funds — administered by the state bars or supreme courts of states — receive money through mandatory assessments on lawyers, legislative budget appropriations, and voluntary contributions. Virginia was the fourth state to offer this opportunity for clients to obtain redress.

In Virginia, the fund is underwritten not by taxpayers, but by an annual \$25 assessment on Virginia lawyers. The fund is administered through the VSB by

a fourteen-person board of volunteer lawyers and laypersons, with support from Fletcher and other bar staff. Board members investigate claims, determine whether claims meet the fund's criteria, and make the awards.

For a claim to qualify under Clients' Protection Fund rules, the lawyer can no longer be practicing and the loss must be caused by dishonest conduct that arises from legal or fiduciary services provided to the client.

Awards have been made in cases in which the lawyer:

- stole or embezzled money or property earmarked for a client or for a payment on the client's behalf;
- could not refund, or refused to refund, the portion of a client's fee that the lawyer had not earned;
- did sham work that did not advance the client's goals; and
- performed work that was fraudulent or unethical, such as preparing documents with information the lawyer knows to be false.

Individual awards from the Clients' Protection Fund are limited to \$50,000 per client petitioner. The cumulative cap on awards for any one lawyer is 10 percent of the net worth of the fund when the first claim is made. In August 2010 the fund contained \$4.5 million.

On occasion, a case involving lawyer dishonesty is so large that, because of the balance of the fund and the number of victims, only a portion of the losses can be restored. A recent example is the case

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of Woodbridge lawyer Stephen Thomas Conrad, who settled personal injury claims, failed to inform the clients that their cases had settled, and stole all or a portion of the proceeds. Conrad's law license is now revoked and he is serving a federal prison sentence.

The Conrad case was one of the biggest in the fund's history. Conrad's clients filed almost \$3.7 million in claims. The fund's maximum aggregate payout was capped at \$411,165, which was divided among 140 petitioners.

But big-money fraudulent operations such as Conrad's are rare. Most claims on the Clients' Protection Fund are within the fund's capacity to cover.

Since the fund paid its first claims in 1978, it has awarded \$4.5 million to satisfy 1,160 claims. While some of those claims were the result of outright theft, many were due to a lawyer's death, impairment, or abandonment of practice. Paying back the fund is a condition of license reinstatement, and collection

action is brought against an attorney or his estate, but the fund rarely recoups payouts.

"The Clients' Protection Fund is a very effective public protection tool after clients have suffered losses in the rare instances of lawyer dishonesty," said Karen A. Gould, executive director of the Virginia State Bar. "Virginia lawyers should be commended for this tangible investment in the good name of their profession."

The fund had by far its biggest year in fiscal 2010, when it paid 218 claims that totaled \$900,560 — many of them related to Conrad. Those claims in 2010 were against only seventeen attorneys — a minuscule portion of the twenty-nine thousand lawyers in active practice in Virginia.

"The fund is a low-risk, high-yield investment in the legal profession," Gould said.



SAVE THE DATE

Virginia State Bar 73rd Annual Meeting

June 16–19, 2011
Virginia Beach, VA

Virginia State Bar Card Revised

Beginning in the 2010–11 fiscal year, the Virginia State Bar is providing permanent bar cards to members with the following statuses:

- active;
- active/Virginia corporate counsel (VCC);
- active/military legal assistance attorney (MLAA);
- associate;
- judicial; and
- emeritus.

Associate members were sent a permanent bar card after they paid dues for 2010–11.

Temporary cards with an expiration date of December 31, 2010, were sent to active, active/VCC, active/MLAA,

and emeritus members when they paid their 2010–11 dues. In December, the bar will send them permanent cards with no expiration date.

No temporary cards will be sent to judicial members. They will be issued permanent cards in December.

Retired and disabled members no longer will be issued bar cards.

A member who changes status to active, associate, judicial, or emeritus will be sent the appropriate bar card at no charge.

Replacement cards will be provided for a \$10 fee.

In the past, the VSB annually sent all dues-paying members bar cards that expired in a year.

Initiated at the request of President Irving M. Blank, the change saves the bar the annual cost of printing and mailing cards to its forty-five thousand members.

The bar is also going to make changes that will permit security personnel at courts and correctional facilities to verify that an attorney has not been suspended or revoked, through a VSB-maintained online database.

The new cards will not include photos, but the VSB hopes eventually to issue cards with photos provided by members.

Questions about bar cards should be addressed to the VSB Membership Department at membership@vsb.org or (804) 775-0530.

In the Matter of a Virginia Lawyer Perspectives on the Disciplinary System

The Virginia State Bar’s Disciplinary Conference — an annual gathering that brings together the volunteers who sit on district disciplinary committees and the Disciplinary Board — met in Lexington July 15 and 16, 2010.

Among the volunteers and bar prosecutors were two attorneys with considerable experience representing lawyers who face disciplinary charges. In a panel discussion with prosecutors and the chair of the VSB Disciplinary Board, Craig S. Cooley of Richmond and Bernard J. “Ben” DiMuro of Alexandria described the defense side of professional regulation.

“Representing a lawyer can be quite maddening,” Cooley said. “Getting them to focus on this case — they don’t want to do it. They go into denial. They stick their heads in the sand.”

Some respondent lawyers apply the behaviors that got them in trouble with the bar to their relationship with their defense lawyers. They don’t communicate. They procrastinate.

“I try to get my client in,” Cooley said. “I make them cut their cell phone off. I cut my cell phone off. I don’t let them ramble for two hours. I try to make them focus. I make them bring their file.” As they talk, Cooley assesses the case. Is the complaint fabricated? Should his lawyer client capitulate? Or “is this a case we’ll have to go to war on?”

Cooley tries to help the respondent set a tone of candor and cooperation and to “stipulate what you can.” “You need to get the client to avoid sarcasm,” he advised. With credibility established, the respondent then can challenge and negotiate the contested charges and the sanctions.

“So many of these circumstances I don’t perceive as being adversarial,” Cooley said.



Left–right: William E. Glover, chair of the VSB Disciplinary Board; VSB Counsel Edward L. “Ned” Davis; defense lawyers Craig S. Cooley of Richmond and Bernard J. DiMuro of Alexandria; and Harry M. Hirsch, deputy bar counsel and panel moderator.

DiMuro agreed with the civil approach. “Hat-in-hand goes a long way to resolving issues,” he said.

DiMuro has worked on both sides of the VSB disciplinary system. He remembers that, as a former chair of the Disciplinary Board, “it’s not particularly fun to sit in judgment of your colleagues.” As a former VSB president, he was a strong advocate for lawyer self-regulation, which he said “rides on the back of a very under-resourced staff,” as well as volunteers.

Most respondent lawyers practice in solo or small firms and are “generally good people who lack skills in law office management,” he said. District committee and board members should keep in mind the difficulties of practicing law, he told the conference attendees.

As a defense lawyer, DiMuro said, he has a quibble with the system: He would like his clients to be able to challenge the bar’s evidence before a subcommittee decides whether to set the matter for hearing.

A disciplinary subcommittee acts as a grand jury, in that it can refer a case to a district disciplinary committee or the Disciplinary Board for hearing. A subcommittee’s meetings are closed to the public and attended only by its members and bar prosecutors. A subcommittee also can dismiss a case or impose minor private or public sanctions.

Disciplinary Board Chair William E. Glover of Fredericksburg told the volunteers that the administrative process for disciplining lawyers is different from what they might expect based on their experience with the criminal justice process. The bar has “very few of the resources available to them of the ordinary sheriff’s office,” he said. “It is not possible ... for bar counsel to be delivering to you a perfect case.”

Glover describes the subcommittee as an impartial, quasi-judicial arbiter that winnows out cases that should not be prosecuted or that merit only minimal sanctions.

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Bar Counsel Edward L. Davis emphasized the time line of bar cases and the pressure the prosecutors are under to identify, from about four thousand complaints or “inquiries” received in a year, the cases that suggest a serious violation of professional rules and a threat to the public; to investigate and present their findings to the district subcommittees; and to prosecute the cases that are referred for full hearings.

Glover said the success of the discipline system is essential to legal profession’s privilege of self-regulation, and he feels the process is functioning well. “It’s public. It’s reasonably efficient. It’s conducted by people who understand what is required to protect the public,” he said.

Keep Up with the VSB — Read the E-News

Have you been receiving your Virginia State Bar E-News?

The E-News is an important way of keeping informed about your regulatory bar.

We only send it out once a month — a brief summary of deadlines, programs, rule changes, and news to keep you on track professionally.

We e-mail it to all VSB members, except for those who opted out of receiving it.

If you didn’t get yours, check your spam filter for October 1 and see if it’s in there.

If your Virginia State Bar E-News is being blocked by your spam filter, contact your e-mail administrator and ask to have the VSB.org domain added to your permitted list.

Notice to Members: MCLE Compliance Deadline Is Oct. 31

Your compliance deadline for mandatory continuing legal education is October 31, 2010. Go to <https://member.vsb.org/vsbportal/> and log in to review your MCLE record and certify your attendance.

If you do not have access to the Internet, you may contact the MCLE Department at (804) 775-0577 to request that a copy of your transcript be mailed. Mailing of the Interim Report has been discontinued.

The MCLE End of Year Report (Form 1) will be mailed in early November. Please review the report and, if incomplete, amend as instructed. Amended reports must be received by the bar no later than 4:45 pm on December 15, 2010.

A new limitation on prerecorded MCLE programs has been postponed until the compliance year ending October 31, 2012. See the current regulations and other MCLE compliance information at <http://www.vsb.org/site/members/mcle-courses/>.

F O R T Y - F I R S T A N N U A L

CRIMINAL LAW 2011 SEMINAR

FEBRUARY 4, 2011
DoubleTree Hotel, Charlottesville

FEBRUARY 11, 2011
Williamsburg Marriott, Williamsburg

Video Replays in Several Locations
MCLE Credits (including ethics credit) Pending

V I R G I N I A S T A T E B A R
A N D V I R G I N I A C L E

In Memoriam

John Andrew Basham
Virginia Beach
September 1968–March 2010

William R. Blandford Jr.
Powhatan
December 1946–July 2010

Michael Ivan Coe
Washington, D.C.
January 1971–January 2010

William M. Cohen
Arlington
December 1939–March 2010

Charles Jasper Cooper
Arlington
March 1929–November 2009

J. Albert Ellett
Roanoke
August 1924–July 2010

Robert Epstein
Virginia Beach
April 1930–April 2010

Dominick Jack Esposito
Glen Allen
April 1926–July 2010

Raymond Vincent Ford Jr.
Hamilton
January 1944–December 2009

Harry Walker Garrett Jr.
Bedford
January 1936–June 2010

James A. Glascock Jr.
Richmond
March 1918–January 2010

Cornelius J. Husar
Herndon
December 1931–October 2009

Alfred N. King
McLean
August 1931–July 2007

James Roland Kuhn
Houston, Texas
November 1945–October 2009

George B. Little
Richmond
September 1925–July 2010

Jo Desha Lucas
Chicago, Illinois
November 1921–May 2010

Gerard Robert McConnell
Alexandria
June 1955–March 2010

Dennis Gerald Merrill
Ashland, New Hampshire
November 1941–July 2010

Walter H. Morse
Amherst
February 1920–June 2010

Kelly Combs Necessary
Tazewell
January 1968–February 2010

David W. Parrish Jr.
Charlottesville
February 1923–July 2010

Kirby Hugh Porter
Mechanicsville
May 1960–July 2010

Joseph C. Redmond Jr.
Ashburn
June 1924–November 2009

Edward H. Rountree
Gwynn
December 1924–August 2010

Paul N. Sameth
Timonium, Maryland
August 1937–April 2010

John Rogers Sims Jr.
Nellysford
April 1924–August 2010

Kristen Michelle Smith
Virginia Beach
January 1972–February 2010

Hon. Reid M. Spencer
Norfolk
March 1924–June 2010

Hon. Irvin Douglas Sugg
Hampton
August 1918–July 2010

Bobby Wayne Tucker
Chesterfield
March 1938–August 2010

John M. Wilson Jr.
Sarasota, Florida
July 1915–July 2010

William R. Yates
Richmond
January 1921–April 2010

Cynthia D. Kinser Elected Virginia's Chief Justice

Cynthia Dinah Fannon Kinser, a justice of the Supreme Court of Virginia for thirteen years, has been elected by her fellow justices to serve a four-year term as Chief Justice.

She will be the first woman to serve as Chief Justice.

She will assume the administrative post on February 1, 2011, succeeding Leroy Rountree Hassell Sr., who served two terms. Investiture details are not final.

Throughout her career, Kinser has lived in Southwest Virginia's Lee County, where she plays organ at the First United Methodist Church in Pennington Gap and helps run a family cattle farm.

Kinser was appointed to the Court in 1997 by Gov. George Allen. A 1977 graduate of the University of Virginia School of Law, she was law clerk to U.S.

District Judge Glen M. Williams of the Western District of Virginia. She went into private practice, was elected Lee County's commonwealth's attorney in 1980 and served as a Chapters 7 and 13 bankruptcy trustee. From 1990 until her appointment to the Supreme Court, she was a U.S. magistrate judge.

She has been president of the Lee County Bar Association, a member of the Virginia Trial Lawyers Association, treasurer of the Lee County Arts Association, and a member of the board of directors of the Holston Conference of the United Methodist Church Foundation Inc. She served on the Virginia State Bar's Ninth District disciplinary committee.

A former 4-H All Star, she served on the Virginia 4-H Foundation's initial board of directors from 1987 through 1990.



Reminder:

Amended Virginia Appellate Rules Are in Effect

Amendments to Parts 5 and 5A of the Rules of the Supreme Court of Virginia are among rule changes that went into effect July 1, 2010. The amendments affect appellate procedure in the Supreme Court of Virginia and the Virginia Court of Appeals. The current rules are posted on the Virginia's Judicial System website at <http://www.courts.state.va.us/courts/scv/rulesofcourt.pdf>.

Local and Specialty Bar Elections

Hispanic Bar Association of Virginia

Juan Ever Milanes, President
Grace Morse Brumagin,
Vice President
Kristina Aurelia-Magraner Cruz,
Secretary

Peninsula Bar Association

Artisha Khadilah Todd, President
Adrienne Rachelle Mauney,
Vice President
Kenyetta Aduma Twine, Secretary
Brian James Smalls, Treasurer

Impact of Divorce on Children Described in New DVD

The Virginia State Bar Family Law Section, with funding from the Virginia Law Foundation, has updated *Spare the Child*, a production that advises parents on how to minimize the long-lasting damage of divorce on children.

Spare the Child will be available on DVD and can be viewed on the section's website, <http://www.vsb.org/site/sections/family/>, beginning this fall. The program is available in English and Spanish, with subtitles in both languages for hearing-impaired persons.

The production replaces a popular video that the section released in 1997. The update includes more diversity; addresses break-ups of cohabiting as well as married parents, and describes collaborative family law and other dispute resolution approaches that are now available.

In the program, former Virginia First Lady Anne B. Holton, a former

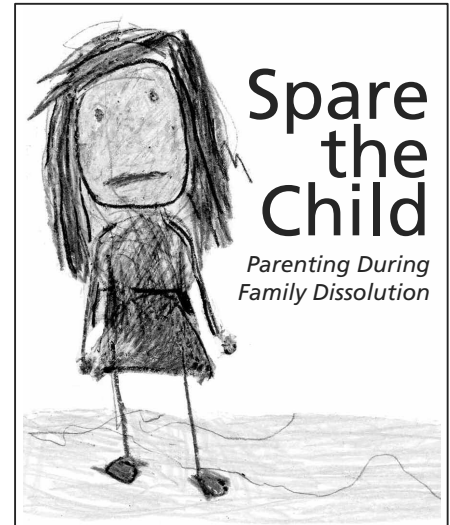
juvenile and domestic relations judge; sitting judges; attorneys; and counselors describe the effects of divorce on children, what will happen in the courtroom, and alternatives to court for resolving family law disputes.

Adult children of divorce recall their pain at parental conflict and losing contact with extended family members as well as a parent.

Regent University Professor and section board of governors member Lynn Marie Kohm, who chaired the subcommittee that developed the program over the past three years, called the new production "timeless."

Spare the Child will be used in court-ordered parental education and by mediators and family law attorneys. "I use it in my law school classroom," she said. "It's going to be widely viewed."

Production costs were supported by a \$44,500 VLF grant.



For questions about obtaining the program, contact Shannon Quarles at quarles@vsb.org or (804) 775-0512.

Lawyers Helping Lawyers Celebrates 25 Years

For twenty-five years now, Virginia's Lawyers Helping Lawyers has been providing confidential assistance to members of the legal profession impaired by substance abuse and mental health problems.

The nonprofit organization, which operates on a shoestring with a two-person paid staff and a statewide network of dedicated volunteers, celebrated its anniversary September 24 and 25, beginning with a dinner and followed the next morning by a volunteer training session and continuing legal education program and other activities.

The featured dinner speaker was Don H. Major, a Kentucky lawyer who has been in recovery from alcoholism

and drug addiction since 1981. He now serves on the Kentucky Bar Ethics Committee, works with Kentucky's Ethics Hotline, volunteers with the Kentucky Lawyer's Assistance Program, and travels nationally as a speaker and trainer at Alcoholics Anonymous conferences.

A DVD about the history of Virginia's Lawyers Helping Lawyers program was debuted. Copies can be obtained by contacting LHL Executive Director Jim Leffler at JLeffler@VaLHL.org or (804) 644-3212.

Lawyers Helping Lawyers

Confidential help for substance abuse problems and mental health issues.

For more information, call toll free: (877) LHL-INVA (545-4682), or visit <http://www.valhl.org>.

Virginia Law Foundation Promotes Rule of Law, Access to Justice, and Law Education

by Whittington W. Clement
President, Virginia Law Foundation

The Virginia Law Foundation (VLF), founded in 1974, is the nonprofit organization that best represents the charitable interests of the legal profession in Virginia. The foundation offers the opportunity to affect the lives of those who benefit from projects funded through our grant-making process and, at the same time, to improve the image of our profession.

The foundation has been well-served by the appointment of individuals—lawyers and laypersons—nominated by the Virginia State Bar and the Virginia Bar Association to serve on its board of directors. These individuals consistently bring to the board dedication and experience that have contributed to the foundation's success.

The board's principal responsibility is the thoughtful stewardship of the almost \$10 million endowment that resulted from the Supreme Court of Virginia's decision to authorize the foundation to administer Interest on Lawyers Trust Accounts funds collected from practicing attorneys in the 1980s and '90s. The VLF's financial resources are supplemented each year by generous contributions from attorneys and others throughout the state. Over the last five years, for example, more than \$330,700 in donations was received. Our grants have supported projects that fall generally within these broad categories:

- providing civil legal services to the poor,
- promoting improvements in the administration of justice,

- educating the public about law and the legal profession, and
- supporting public service internships for Virginia law students.

Just as the legal profession has changed dramatically over the years, so too has the direction of the foundation. Starting in 2007 under the leadership of John A.C. Keith of Fairfax, a former VSB president, we on the board of directors have reevaluated how we can become more effective stewards of foundation funds and how we can truly become *the* charitable arm of the legal profession in the commonwealth. Through that reevaluation, we sharpened our mission to focus upon three callings:

- to promote the rule of law,
- to provide greater access to justice, and
- to pursue law-related education.

We have also shifted our focus from a variety of relatively low-dollar but worthwhile projects to those that create a larger impact in fulfilling our mission. The most prominent example of that new direction is our \$100,000 grant toward replicating the Nuremberg Courtroom at the Virginia Holocaust Museum in Richmond. That historic judicial proceeding, in which Nazi leaders were granted a fair trial with protections of due process, is a remarkable example of the rule of law at work in the twentieth century. The Virginia Law Foundation has received many accolades for the partnership with the

museum. For the last three years, the foundation has held a public Law Day Conference at the museum on topics related to the rule of law.

The foundation also provided seed money to the Virginia Bar Association in 2008 for a Rule of Law Project initiated by G. Michael Pace Jr. of Roanoke, then VBA president and now a member of the VLF board. As Mike best describes the project, its purpose "is to better educate middle school students about the importance of the rule of law as the basis for the freedoms we enjoy and improve the likelihood that they will become informed and active citizens of the world." (VBA NEWS JOURNAL, Vol. XXXIV, June/July 2008) We have now spent or committed \$125,000 toward this undertaking, most recently by allocating grant funds to local bar associations to administer the program in middle schools in their communities.

And the foundation provided \$44,513 for the Virginia State Bar to produce an update of *Spare the Child*, a program that helps parents understand the potential harm of uncivil behavior on children in divorce, custody, and child-support battles. See story, page 23. The program is court-ordered in some Virginia localities. More than thirty thousand parents will see the program annually.

The foundation also was established to recognize excellence in the practice of law and public service. That objective is met by the Fellows Program, for which individuals are selected annually. Almost four hundred individuals from all corners of Virginia have been so honored; they represent about 2 percent of the

active members of the legal profession in the commonwealth.

Although the foundation is blessed with a large endowment from which our gifts can be made, we nevertheless have worked to increase our development efforts. Not surprisingly, the fellows have led the way in their annual giving. In fact, the newest class of fellows helped to underwrite the cost of the foundation's public service internship program this summer.

To bring the fellows even closer to the work and activities of the foundation, we recently converted the Fellows Council into a committee of the foundation. We hope that lawyers recog-

nized as fellows will feel more inspired to participate in the charitable activities of the foundation.

Finally, the board of directors is considering hiring a full- or part-time chief executive officer who ideally would be a senior member of our profession. That person would serve as our ambassador and liaison to law firms and bar organizations throughout Virginia. The board will continue to consider other ways in which we can promote the rule of law, access to justice, and law-related education and, at the same time, help promote the image of the legal profession in Virginia.

On behalf of the VLF board, I hope you will support, financially and otherwise, the ongoing efforts of the Virginia Law Foundation as it works to broaden its reach as the leading philanthropic organization for the legal profession in Virginia.

VIRGINIA LAW FOUNDATION DONATION FORM

Name _____

Address _____

City _____ State _____ Zip+4 _____

Phone Number _____

Email address _____

The enclosed contribution is
in memory of _____, or
in honor of _____

If you would like an acknowledgement card sent, please include the name and address of the recipient below.

Name _____

Address _____

City _____ State _____ Zip+4 _____

Please make checks payable to Virginia Law Foundation, 600 East Main Street, Suite 2040, Richmond, VA 23219.

Donations may also be made online via PayPal, by visiting our website at www.virginialawfoundation.org.



- Friend \$50
- Mentor \$100
- Associate \$250
- Partner \$500
- Founder \$1,000
- Trustee \$2,500
- Other Amount: \$ _____ for
 - Unrestricted Gift
 - Endowment
 - Law Day Programming
 - Public Service Internships
 - Appalachian School of Law (Grundy)
 - George Mason University School of Law (Arlington)
 - Liberty University School of Law (Lynchburg)
 - Regent University School of Law (Virginia Beach)
 - University of Richmond School of Law (Richmond)
 - University of Virginia School of Law (Charlottesville)
 - Washington & Lee School of Law (Lexington)
 - William and Mary School of Law (Williamsburg)
 - Rule of Law Programming
 - Oliver Hill PSI Fund

The Virginia Law Foundation is a 501(c)3 organization. Donations are tax deductible to the extent allowed by law. The Foundation is registered as a charitable entity with the Commonwealth of Virginia. A financial statement is available upon written request from the Office of Consumer Affairs.