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SUITE 300
222 NORTH LA SALLE STREET
CHICAGO, ILLINOIS 60601-1081

312.704.3000

TELEFAX 312.704.3001

WAUKEGAN, ILLINOIS
FT. LAUDERDALE, FLORIDA
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WRITER'S DIRECT DIAL NO.

(312) 704-3759

February 22, 1995

FILE NO.

ARMADILLO CLUB MEMBERS

Susan Luther
Stacy Feldman
Randy S. Schreiber
Mary Licari
Mari Enriquez
Cathy Crisham
Susan Narimatzu
Hope Nightingale
Aberdeen Marsh
Karen J. Golden
Mariola Withers

Bonnie Bagdon
Pat Kelly
Jeanette McDonough
Jill Berkeley
Theresa Rooney Williams
Ellyn Dorf Hoffman
Marge Orbon
Mary Stafford
Fran Norek
Amy Paulus
Eileen Miller

Ann Frolik
Mary Pat DeChant
Joanne Lendway McMahan
Mary Sliwinski
Brigid Kennedy
Priscilla May
Bridget Kelly
Nancy Caron
Mary McGahey
Kathy Frost
Virginia Vermillion

Dear Members:

The next meeting of the Armadillo Club will be held at 12:00 noon on Friday, March 3, 1995, at Cafe Bacetti's which is located at 312 West Randolph. Please call by 5:00 p.m. on Thursday, March 2, 1995, to advise whether you will be able to attend lunch the following day.

For those of you may be new to the Club, the following will provide you with a brief history, goals and rules. The Club was started approximately two or three years ago by Ellyn Dorf Hoffman, Karen Golden and myself, three women coverage attorneys with similar interests, similar gripes and similar appetites. One day at lunch, we decided it would be fun to widen our circle, and therefore, we began to invite other similarly situated women to join us.

The purpose of the Club is purely social. We have no lofty ideals and do not attempt to satisfy CLE requirements over lunch. Nor do we attempt to remedy the ills of society.

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There are other organizations that admirably perform those functions, and we do not want to impinge upon them.

Some of our members work in-house for insurance companies or other corporations. In keeping with the idea that our purpose is purely social and that the Club is one made of up friends, we request that all members view this as an opportunity to socialize with friends, not potential clients. Potential new members must be involved with or practice in the insurance coverage area.

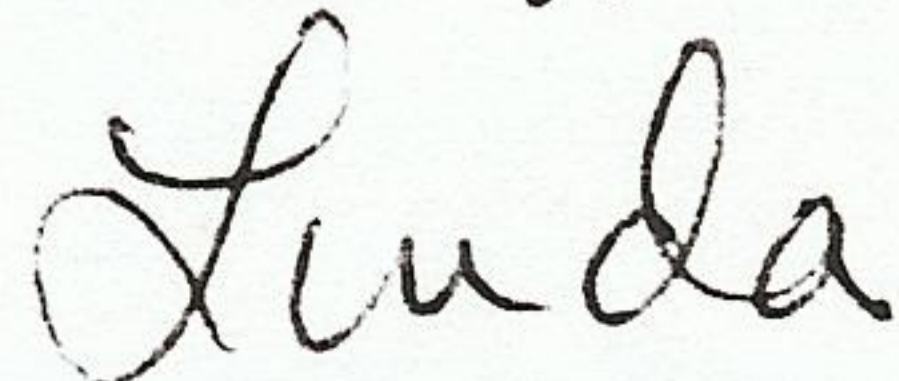
Other than the above guidelines, we have no rules, no set meeting date and no formal structure. We like it like that. I try to send out a notice of a luncheon once a month and request you or your secretary RSVP by 5:00 p.m. the day before the scheduled luncheon, regardless of whether you can come or not. I don't want to leave anyone out and it makes a big difference if 20 show up when 12 RSVP. Likewise, if at the last minute something comes up, please try to let me know. It is equally uncomfortable to have a restaurant set aside an area for 20 and then have 12 show up.

Finally, the Club derives its name from an endorsement which precludes coverage for bodily injury caused by an armadillo in excess of 50 pounds. I will try to bring extra copies of the endorsement for anyone who would like one.

All in all, our small group of three has grown to over 30. Although it would be a miracle if everyone could attend each meeting, we typically have from 10 to 20 at any particular luncheon. We have found that it gives us an opportunity to socialize, network, gossip and eat. What more could a coverage attorney want?

I look forward to seeing those of you who can attend on March 3. New members should come prepared with an opinion regarding Hillary's latest hair style. I would also like everyone to come up with at least one suggestion for a restaurant, since I have long ago run out of novel ideas.

Sincerely,



Linda A. Weaver

LAW/jw