

## Editorial Board

### Chair

Francis J. Larkin

### Members

Peter D. Baird  
George H. Cain  
Robert S. Carr  
Charles A. Collier Jr.  
Harry L. Hathaway  
Marvin W. Maydew  
Edward J. Schoenbaum  
Selma Moidel Smith  
Harold G. Wren

### ABA Publishing

#### Director

Bryan Kay

#### Editor

Melissa Ladwig

#### Art Director

Daniel Mazanec

### Advertising Opportunities

Address contracts, insertion orders, and inquiries to:

### Advertising Business Manager

Anne C. Bitting  
312/988-6115  
bittinga@staff.abanet.org

### Advertising Sales Director

Bill McDonough  
312/988-6114  
mcdonoughb@staff.abanet.org

Address advertising material to:

### ABA Section/Division

**Advertising Sales**  
321 N. Clark Street  
Chicago, IL 60654-7598  
312/988-6115  
fax 312/988-6030  
adsales@abanet.org

Cover illustration  
by Daniel Mazanec

## features

# 6

**An Excerpt From**  
*While America Aged: How Pension Debts Ruined General Motors, Stopped the NYC Subways, Bankrupted San Diego, and Loom as the Next Financial Crisis*

*Roger Lowenstein*

# 14

**Dispute Resolution and the Quest for Justice**

*Jean R. Sternlight*

# 19

**Creating the Public Affairs Roundtable**

*Ronald S. Miller*

# 23

**Who Has the Capacity to Vote?**

*Charles P. Sabatino and Sally Hurme*

# 27

**Mediating Elder Disputes in Assisted Living Facilities**

*Carolyn L. Rosenblatt*

# 30

**Good Friday in Northern Ireland: Inspiration for a New Career as a Writer**

*Paul Wylie*

## departments

# 33

### In Print

**Protecting Moscow from the Soviets**

*Larry Hammond*

# 35

### Estate Planning

**The Single Client and the Difficulties of Estate Planning**

*Jay A. Soled and Herbert L. Zuckerman*

# 36

**Making Technology Work for You**

**The 2008 Experience Guide to Holiday Shopping**

*Jeffrey Allen*

# 42

**The Savvy Investor**

**Captive Insurance Companies for Closely Led Businesses and Their Owners**

*Richard M. Colombik*

# 44

### Ethics

**The Strange History of the Witness-Advocate Rule**

*Thomas Spahn*

# 46

### Senior Housing

**Downtown High-Rises Offer Urban Lifestyle for Retirees**

*Jane Adler*

*Experience* (ISSN: 1054-3473) is published three times a year by the Senior Lawyers Division of the American Bar Association, 321 N. Clark Street, Chicago, IL 60654-7598. The views expressed here have not been approved by the Division, the House of Delegates, or the Board of Governors of the ABA. Periodicals postage is paid at Chicago and other mailing offices. Any ABA member who is at least 55 years old, or who has been licensed to practice law for 25 years or more in a state, the District of Columbia, Puerto Rico, or a U.S. territory or insular possession, becomes a member of the Division by sending an application and annual dues of \$40 to the Senior Lawyers Division, ABA, 321 N. Clark Street, Chicago, IL 60654-7598. Dues include \$12.50 for a subscription to *Experience*. ABA membership is a prerequisite to Division membership. For information, call 800/285-2221. Institutions and individuals not eligible for Division membership because of age or lack of ABA membership may subscribe to *Experience* for \$45 per year (\$55 for residents outside the United States and its possessions). Per-copy price for members and nonmembers is \$12. Send requests for subscriptions and back issues to the ABA Service Center, 321 N. Clark Street, Chicago, IL 60654-7598, or phone 800/285-2221. **Postmaster:** Send changes of address to *Experience*, ABA Publishing, American Bar Association, 321 N. Clark Street, Chicago, IL 60654-7598. Requests for permission to reprint articles should be sent to copyright@abanet.org. Copyright © 2009 American Bar Association.