

Popular Threads on Solosez

How Much \$ Do Solos Earn?

It's the question that all prospective solo practitioners want to ask: "How much does a solo attorney make?" I've found few resources to answer this question, with the exception of this report by the Texas bar. It shows that in 2003, solo attorneys in the Lone Star State made of median of \$86,000 (see page 9). Predictably, the variation was all over the board. On [this site](#), Page 10 also shows the progression of solo income with years of experience. Does anybody know of any other online resources that discuss solo attorney earnings?

Abe Granderson

Funny you should mention that: our Florida Bar just published a [survey of income of lawyers](#):

In Florida, it's \$105,000 on average for a solo practitioner.

Ronald Jones, Florida

Thanks, this is just the sort of thing I was looking for. Now if I could just get someone to tell me what a solo patent attorney could expect....

Abe Granderson

Here's another [useful study by the Texas bar](#) - the lawyers per capita by each county. You can see the remarkable disparity between big cities and more rural areas. Even some of the fringe counties of Dallas (such as Johnson County, once rural, becoming suburban) have very few lawyers per capita. The Texas bar has encouraged new general practitioners to look at those counties. Some areas of law, such as mine (IP law), are more conducive to big cities. But the outskirts may be more viable for a new family law solo practice. Of course, I'm just saying what I've heard, I'm no expert. I've got at least a year before I hang a shingle. Any thoughts from the experienced solos out there?

Abe Granderson

Thanks for the post. I'm a 3-L thinking of going solo after graduation. The salary of starting family law associates seems really low in the Chicago area if you're not at one of the big firms. I think I could make more money going solo. Rachael Price, Chicago-Kent

I been saying this for 9 years, ever since I've been on this list; if you look at the archives I've discussed this in detail repeatedly; but, briefly: Locate

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where the clients are. This may be away from downtown by the courthouse. It may be away from urban areas. While some types of law almost require you to locate near the courthouse, because you are in court most days (criminal comes to mind), if you choose your practice area (transactional, probate, estate planning) you can avoid spending a lot of time in court, and if the courthouse is located away from the population center, clients will flock to you. Most people don't particularly like driving downtown, dealing with parking, etc. If they got a choice between a lawyer in their hometown, or a lawyer 45 minutes away, they'll choose the lawyer near them. Likewise, most cities and heavily populated areas have too many lawyers. About half of Florida lawyers are located in three counties: Dade, Broward and Palm Beach. The rest of the state has to share the other half of the lawyers. It is much easier to get clients in a suburban/small town location when you are the third, fourth, or fifth lawyer in town, than in a city when you are the two thousand and first lawyer in the city.

Ronald Jones, Florida

I disagree completely with the people who tell you that you will be making zero your first year - or close to it. My first year as a solo I made enough money to continue paying the bills, pay a few unforeseen expenses (adopting a child) and not using up all of my savings. Now, I had to hustle and do contract work and, even worse, contract workers comp work which is a bit like pulling teeth with no anesthesia, but you can make money.

I had a prior career where I made a good living, and while my first year didn't work out the same, it was close enough. Sure, I wasn't saving for retirement, but I don't plan on retiring anyway.

Its not just about the money, but don't kid yourself - it is about the money. If it weren't about the money, all of these people would be members of the Law School Consortium Project, would be giving all of the poor people who call pro bono representation, oh, and would be out of business.

You may not need the 740il, but you need the money. And you can make the money if you choose to put in the effort. And that does include the first year.

Jonathan Stein

Like Jonathan, I made some money my first year. Broke even at the 6mo mark (including paying off startup costs), then started turning a profit.

My office has been open almost 1-1/2 years now. No new Mercedes 500 SL in my garage yet, but I am earning a living and not freaking out at the end of each month about paying my expenses.

Amanda Benedict

I doubt I will be the only person to respond to your post.

I am willing to bet you are interested in going solo for more than monetary reasons or you would not be on this list-serve and you are not overly concerned with money or you would not be looking at family law.

HOWEVER -- let me please remind you that the real benefits of going solo are power, time-management, and the ability to occasionally work from home in your pajamas (which the largest firms usually allow occasionally anyways.)

The median salaries include people with years and years of experience and some of them started at firms and took clients or their reputation with them.

The median salary for a first year solo is pretty much zero. Save up \$100 to pay the forbearance fee on your student loans type salary. I could go on but do not want to dwell on this fact. I'll be honest -- partly I went solo WHEN I DID (I always planned on going solo, just in a few years) was because I had 2 cases to bring into my office and I was told I would be paid a finder's fee for them instead of a percentage. It signaled to me a lack of respect for my seniority (do not laugh senior attorneys -- I am a fifth year attorney and at most firms that is still something!) and a lack of pathway to partnership. ALSO -- I can get more money taking the cases on my own. So certainly money can be a factor when going alone, but at your stage, I would not place too much value on these figures.

Just my 2 cents...

P.S. How do you like Chicago-Kent? That was my second choice school and I almost went there, but then could not bear to change cities and careers in one fell swoop so I stayed in L.A., much to my family's dismay.

Amy Kleinpeter, Pasadena, California

I know my Lexis rep was able to tell me which outlying cities have more attorneys and which less. Especially if you are wanting to set up family law in people's "home area" this is really valuable. (However that is defined where you live -- here there is Westside, South LA, Downtown, Eastside, the two valleys and South Bay and people can be 1 mile away from each other but if it is in a different zone, forget about it, they will not go there.)

Amy Kleinpeter, Pasadena, California

OK seriously, if I didn't make any money, wouldn't the bill collectors have shut me down by no? Forgive me for being irritable, but I have the flu and I am still at work because duh! I am an attorney and that is what we do.

Why on earth would I talk about anything BUT net revenue or actually a little less than that since part of the net needs to go back to the business to build up a cushion for future unexpected expenses.

You may make a million your first year, but if you plan on breaking even, you are being reasonable. If you make more, hooray. If you do not, well,

your taxes will be darn low.

Amy Kleinpeter, Pasadena, California

I just had my 35th law school reunion at Georgetown and was shocked to learn the tuition is now \$37,000. per year. It was \$2,000. per year when I started in 1968. The average Georgetown law graduate has loans of over \$100,000 between law school and college now. That is why my 19 year old son goes to the University of Maryland at Frostburg (tuition, room, board and books about 14k per year now) and my 16 year old son will be going to one of the University of Maryland campuses too.

Joel P. Bennett, Washington, DC

I love Chicago-Kent, I've had lots of great experiences at the school! I actually live in the northwest suburbs so I don't get to enjoy the city of Chicago as much as I would like to. You're absolutely right in that money is not the reason why I am interested in practicing family law or going solo, I should have made that clear! I have been working as a law clerk with a family law practice and I've absolutely loved it. I've also worked at my school's family clinic and externed with a family law judge. The problem is that I worked for a few years before going to law school and if I took an associate position, I'd be making the same money as 3 years ago only now I have \$120,000 in law school debt!!! Long term I see myself going solo, but the dilemma is whether I should hold off, pay off some debt, save more money, etc, but if I'm making little money as an associate I think I'd rather just dive in and start my own practice. Even though I know my first year would not likely be profitable, at least I'd be investing in my own practice and would have something to show for it long term. I should add that I am married and fortunately we can live off my husband's salary, but that doesn't account for my law school debt that needs to be repaid!

Rachael Price, Chicago-Kent

Something to keep in mind in making your decision would be the fact that if you work for someone else, you don't have overhead expenses coming out of your salary. Sure, starting out as an associate in the Chicago area at a smaller firm doesn't pay very well, but it is going to be easier to start your own practice after some clients and other attorneys know who you are than if you just start out of nowhere. Not that it can't be done. A friend of mine started her own practice the second she passed the bar out in Oregon, IL, and it seemed like she was doing pretty well from the beginning, but I don't think that's the norm. Even if you only work for a firm for a year or so, that will give you courtroom experience that you don't presently have, and time to get acquainted with other attorneys in the area so as to increase your sources of obtaining clients before you even get started. It wouldn't be a total waste to get some experience working for someone else without having to worry about overhead expenses before you jump in to running your own business.

Lesley A. Hoenig, Morris, Illinois

I agree with one major exception. Experience is key. Many jobs out there today do nothing to prepare you for the world of private practice. Firms these days are not mentoring young attorneys the way they used to. In other words, some can be a waste of time. I've seen some young attorneys come out with a few years under their belt who have never seen the inside of a courtroom on a case of their own. My only advice in this respect is to select a job that will give you the experience you want. Pay should not motivate you at this stage because it's difficult to put a price tag on quality experience. Otherwise, you'd be better off going solo from the start. You may be simply wasting time by taking a "job" for the sake of getting then often recommended "two years" experience. Either way, it isn't easy. As with anything else in life, if you work hard and want it bad enough, you'll get it. The money will come if you keep busy and stay on top of things. Best of luck.

Lawrence D. Burroughs II

I practice primarily in three rural counties west of Austin (Burnet, Blanco and Llano). When I set up my solo practice in 1998, Austin (Travis County) had an attorney ratio of 1:100 (one attorney for every 100 people). The counties where I practice had an average of approximately 1:1000. Since then, quite a few attorneys have moved into my area. Quite a few non-attorneys have as well. The ratio is now about 1:600. The state average is about 1:300.

I chose to set up my practice here for many reasons, but a major one was the fact that there were a lot more potential clients per lawyer here than there were in the big city up the road.

Neal A. Kennedy, Marble Falls, Texas

You might make zero NET revenue, after expenses, but if you truly make zero revenue in a year, you've been in solo practice about 10 months too long. If you can't get some paying clients after a few weeks in practice, you need to rethink your marketing and/or career choice. Unless you are doing pure contingency cases, which take a while to begin paying off, you should have some revenue.

You gotta hustle; take out ads announcing your opening, make darn sure you have a sign by the side of the road with your phone number on it, meet and greet the local bankers, chamber of commerce, other lawyers, etc.

Ronald Jones, Florida

The Florida bar has a program called SCOPE- Seek Counsel of Professional Experience. It is voluntary, but basically if a 'new' lawyer has a question you can call up and they'll put you in contact with a lawyer who has experience in that area; you call them and they'll be happy to talk to you.

One hint: I used it once with a sticky family law situation: I spoke to a real old timer in Jacksonville, did what he told me to and it wound up the way he said it would. I sent him a thank you letter at the end, telling him how helpful he was and that it resulted the way he said it would.

He calls me up and says he's been doing this SCOPE for 20 years, talked to hundreds of attorneys, and this is the very first thank you letter he has ever received; and that if I ever had any questions, please call him. Point is, a thank you goes a long way.

Ronald Jones, Florida

Rachael, no particular thoughts on going solo as a rookie or solo salaries. What caught my attention in your message was the amount of student loan debt you have from law school. It's truly shocking. I graduated from Marquette Law School in 1986. I thought their tuition was high then - it was \$12,000/year. I haven't followed what has happened with law school tuitions since then so I guess I'm out of touch in a big way. \$120K is mind-boggling. It's a mortgage on your life!

Ross Kodner

Really just depends how much of a safety net you think you need. Because Amy is right. The yearly income for the first year of a new solo law practice is probably zero, especially if you're doing it right out of law school. How much family support do you have? Is the husband's income enough? Are you willing to get a loan forbearance? Are you willing to skimp financially and forget about new furniture for a couple years? Things like that.

Also, how emotionally tough are you? Be honest about this because it really is nerve-racking. I went solo right out of law school because all the government jobs were taken and I couldn't stomach life as a private practice associate (besides, no one was hiring in my chosen specialty). That was a year ago, and only now are things starting to pick up to the point where my wife and I can see the light at the end of the tunnel. It's been really rough. I recall being physically ill on several occasions and my health really took a hit from stress and occasional depression.

I don't want to be too bleak here. I absolutely feel it was the right choice for me. The whole job profile fits me perfectly and I get totally energized by finding my own technological solutions, seeing my own business and advertising plans pay off, and taking the clients I want and seeing their lives improved. I also feel that a small firm can potentially do everything a big law firm can do at a fraction of the cost, and 10 times more efficiently. Biglaw is largely a bunch of dinosaurs just waiting to be outsourced to death. And big business clients aren't going to put up with those ridiculous pricing models for much longer.

By the way, don't buy anything you don't absolutely need. For example, buy a couple tables at the right height instead of a desk if it's cheaper. Look at virtual offices instead of paying rent on a permanent office. I work from home to keep overhead low - in family law with violent ex husbands

and the like, you'll probably want somewhere else to meet clients just for safety reasons. Collaborate with other attorneys. Keep your technology simple and useful, and only upgrade to the fancy practice management programs when you can see the cost-reduction benefits it will bring to your practice clearly. Yes, Time Matters is pretty nice. But if you only have 3 or 4 clients, it's mostly a waste of money. Get free stuff off the internet (as long as it's good), ask around for deals, be ruthless about your spending.

If this matches you fairly well, great. I'm not sorry I did it. But it is rough.

Seth D. Rogers, Longmont, Colorado

I agree that in a certain sense, it's never "not about the money."

Trying to make money isn't just a matter of being self-interested, it's also a part of running an ethical law practice. When your business is hurting financially, it makes you that much more vulnerable to pushing the ethical envelope in order to get paid. This is why you should usually drop a client who isn't paying (unless you're at peace with making a pro bono thing of it): the client's non-payment will color the advice you provide and the services you perform. It basically raises a bit of a presumption of bias. Your objectivity is called into question since you are now placed in an adversarial relationship with your client. It's the same with business income generally. Prosperous attorneys are more likely to be ethical attorneys. They are simply less vulnerable to the urge to make a killing at someone else's expense. Not always, but I think it's generally true.

Furthermore, your emotional health and job competence may also suffer due to prolonged financial trouble. This can also result in substandard legal representation.

Financial vulnerability often means vulnerability in other areas. And that's certainly not in your clients' best interests.

That's why I've always felt that good business practice IS good legal ethics.

Seth D. Rogers, Longmont, Colorado

By the way, I was talking about "zero" INCOME. Not zero REVENUE. I made enough to pay for business operating expenses early on, but not much more than that. I short, the business has only very recently started to become profitable. Before then, getting by was a matter of family support, non-legal work, and loan forbearance. Hope that clarifies things a bit.

Seth Rogers

Rather than a mortgage on life, isn't it an investment in a future? College grads earn over a Million Dollars more than HS grads, Law grads ought to do at least that much better than stopping at college (tuition for other grad programs will be comparable - so use against college grads).

Big investment, but potential for bigger payoff, in a risk/reward kind of system.

The reports shown earlier also show incomes increasing over past 5 years, so using current dollars to create a future growing income, paid back with modestly inflated \$.

Lots of debt, but for a good cause.

Boy, I hate to disagree with Ross.

Ted A. Waggoner, Rochester, Indiana

Right, Bruce and I had a lawyer who graduated in 1989 in the other day, lost his license and fighting family members in court pro se. He wasted his opportunity (and an hour of my time).

I was doing a macro-econ analysis. And Bill Sr. had the law degree!--

Ted A. Waggoner, Rochester, Indiana

I have read several of the postings on this subject, and speaking as someone who came out of law school and hung out my shingle a couple of years ago, I have a few recommendations.

1) Get a Line of Credit. There are times when you have to come up with cash fast and you don't need to be worrying about it. Once you have been admitted to the Bar you should be able to get at least a \$10,000. LOC with little more than your signature from the SBA through your local bank.

2) Get nice business cards and Network, Network, Network! It is the best way to get clients no matter what area of law you are practicing.

3) If you don't have another lawyer that you can use as a mentor, try to find one. See if your local bar has a mentor program. I have only encountered one attorney out of probably 25 that wasn't more than willing to give me advice when asked.

4) However, I have found that the best source of information for someone starting out is a legal assistant with a few years of experience. They know all the do's and don'ts as well as the ins and out's of the courts and local rules.

5) Don't be afraid to ask the court clerks for information, they to are a wealth of knowledge

Good Luck.

Timothy M. Lee

Amazingly, I have found a nearly inverse relationship between the percentage of contingent fee cases in my practice, and my annual income. Over the course of a 20-year career I've found that unless one is doing high

risk-high reward personal injury, products liability or professional malpractice work, it makes little sense to be doing contingent fee work as a solo. It adds a quotient of unpredictability and emotional upheaval that is intolerable.

Many of you on this board who are much newer to practice may be enticed by the possibility of large recoveries and correspondingly large fees if you can "score big" in a contingent fee case. As Phil Esterhouse used to say to his officers at morning roll call in "Hill Street Blues" (am I now showing my age???), be careful out there. Screen potential clients and cases carefully as if you were an investor looking to take an equity position in a privately held company. Contingent fee cases are an investment of your time, your money, and in some cases, your health and well-being.

Alan S. Fanger, Newton, Massachusetts

Wow. Please let me be clear that I mean no disrespect to anyone for what I am about to say, but that analysis of the pay-off from hourly billing alone just firmly cemented my goal to limit my practice to contingency and flat-fee cases. I actually have a few hourly cases right now and my flat-fee cases sometimes involve additional work done on an hourly basis; however, getting rid of that hourly metronome hanging over my head was one reason I went solo.

It is not that I work less now, but I do find I look at things differently. For example, I used to never mind sitting waiting in court -- hey, I was billing! Now, I have to work to be zen about those down times because I know I have tasks to complete, clients to meet, and 800 other things on my list. However, I still can fall into a 4 hour research session in the evening without hardly noticing the time -- the long chunks of work are still the same. And I do not feel like a failure at the end of a day where I met with 2 potential (probable) new clients and after an hour of trying, finally had that important 5 minute phone conversation with the court clerk but only billed 1.4 or whatever ghastly number it ended up being. I guess billing as a solo would be different then billing hourly as an associate, but I am happy to keep my hourly billing to a minimum!

I agree with the previous poster who said a mixture of billing types is probably best. I do plaintiff-side employment law (contingency) and consumer bankruptcy (mostly flat-fee) and hopefully as my practice grows, that will result in a livable salary in all years with a hefty bonus in others.

Amy E. Clark Kleinpeter, Pasadena, California

I also practice probate litigation. On what do you base the contingency fee? Do you represent only distributees in such arrangements or have you also represented creditors (thus seeking a percentage of the amount collected from the estate)?

Benjamin Sanchez

I've always thought that the best business model is to diversify. Thus, if you're taking low end court appointed work, handle high paying work as well. Or take a few contingencies as "gravy" but earn your keep from regular billable clients. In that situation, you don't feel pressed to settle cases prematurely and if you hit a case that's a big payoff, you can think of the money as a bonus.

I would agree that most firms earning the millions off class actions have already gotten themselves established, so that they can keep turning the money over and reinvesting. A law school classmate of mine started a practice over and reinvesting. A law school classmate of mine started a practice after receiving a large bonus from a class action at his former firm; he used that money to help fund a massive class action against Coke, which paid off big time (\$20 million for his firm which at the time was just 4 people). As far as I can tell, he's simply reinvested that money in a couple of big class actions moving forward, but now that there's a "working fund" so to speak, there's no problem

Carolyn Elefant

Bob's post points out the limitations of the billable hour. As he describes, best case scenario, if you bill every possible hour, you still won't crack \$200k. The way big firms make more \$\$s is associate leverage, for small firms, it's by taking contingency or other high risk matters. I realize for many (myself included) \$200k seems like a great amount, but also as Rob points out, to bill that much, you need to work twice as hard.

Whether you use flat fees, contingency or outsourcing, try to develop ways to wean yourself off a 100 percent billable model or you'll find yourself right back in the same spot as a biglaw associate.

Carolyn Elefant

This is an interesting thread. We all work our tails off as lawyers, and as solos, wear many hats. I myself am an hourly guy, I bill at \$250 per hour. I make decent money, but it involves pumping out the billable hours. Luckily I basically enjoy research, writing, hearings, etc... I do mostly real estate, business and probate litigation. I agree that there is a "ceiling" on hourly billing that's hard to crack. I keep looking for a good type of contingency case to take, which fits in with my practice. I've got a few, but nothing that's going to provide a major windfall if it wins. I just don't see my photo on a bus bench with a sign that says "have you or anyone you know been injured?".

David A. Silverstone, Hollywood, Florida

There is one more thing to throw into the mix. About 90% of my work is plaintiff's PI work. But, I also do expert witness work for insurance coverage and claims matters. I bill between \$300 and \$400 per hour. That's not bad money for using my already existing knowledge. Now, granted most people can't do that or it would no longer be expert witness work, but I am guessing someone like Carolyn can do it with energy regulatory matters.

Also, on the contingency cases, track your time. You may find that you are earning a lot less than \$200 or so per hour on most cases.

Just a few thoughts. Now back to moving.

Jonathan Stein

You don't need a bench. Haven't you read Ben Glass's GLM program? It is geared for PI attorneys and will get you more PI work than you can handle if you follow it, but it works in almost any practice area. If you want to look at it, go to www.ethical-lawyer-marketing.com

Jonathan Stein

Recently, I did my own survey with people who felt comfortable chatting, and I was very enlightened by the strong salary range that solo's worked themselves up to. They each said that the first couple of years were rough, and after that it was clear sailing. In Ohio, I came up with the figure of \$75G-\$250G per year. (people working full time) I was surprised, I did not make that my first year, but I am so pleased to say that it was higher than 0. In fact there were never any zero weeks. I certainly also talked with some who have made a million for more than a couple of years. I don't think this is any worse than private practice. For me, being alone is troubling, but now I work with others often, and this has made all the difference for me. I really work well in team environments and solo's sometimes can find themselves alone. Happy 14th to all! May a client walk in and make your day productive.

Mary Jo Hanson, Powell, Ohio

Two questions re the ones making \$250+: Were they true solos? How much of their practice was contingency?

Meyer Silber

Although I do not disagree with many of the comments made, it is important to draw a distinction between a solo and a partner in a firm.

It is true that partners can make money off of their associates. However, their overhead is usually much higher than a solo. Solos, whether billing hourly or doing contingency work, are in a unique position to run VERY lean on overhead and to use technology to its fullest extent to save on overhead. Solos can ditch staff, outsource some tasks, and charge just as much as a partner in a firm. Why pay someone a salary with benefits to transcribe your words when Dragon Naturally Speaking 9 does the same thing for a one time payment of \$200 to purchase the software? Although revenue for a solo may be slightly less than a partner in a firm, because we are usually doing administrative tasks that a partner is not doing, expenses should be MUCH lower, which should result in higher or comparable income.

Michael D. Day, Meriden, Connecticut

David, you don't necessarily need to do PI, or to look for the "gold mine" case, to start taking contingency fee cases.

Do you have potential clients come to you to challenge a will? You can do that on a contingency (say, a % of the increase in their distribution above where they are under "bad" will, or % of their distribution without any offset).

You don't necessarily need something where you're making enough to retire on. You're looking for cases where you think, at the end of the day, you'll end up with a larger fee than if you had taken it hourly. Simple is good. I'll take a simple case, with mostly uncontested facts, and pretty clear law, all day long. You collect a nice fee and move on.

The "bad" thing about the big cases is that the other side puts up a big fight. The case takes years, and you may end up spending a lot of time (and possibly money, depending on your retainer) to get to the end. It's easy to marvel at the lawyers who made tens of millions on the tobacco cases

Patrick Begos

It is pretty easy to determine how much solos make. First assume that the best of the lawyers are hard pressed to bill 40 hours per week. Most probably bill around 30. Multiple that times your billing rate. Take off 10% for uncollectible and 50% for overhead. That means that the best of lawyers will earn around \$200,000 per year if his billing rate is \$250.00/hr. That is a good living, but I have found that to bill 40 hours a week, I have to work around 80 hours a week. Without good contingency cases, I think my income would stay below \$100,000 per year. Throw in contingency cases, and you never know what you will make. Usually, I consider \$175,000 to have been a successful year. Some years, you make well into the 6 figures if your cases are good and you bring them home.

Robert W. "Robby" Hughes, Jr., Stone Mountain, Georgia

I began taking probate cases, or will contest cases, on a contingency. It has been very good to me.

Robert W. "Robby" Hughes, Jr., Stone Mountain, Georgia

I have never repressed a creditor, although I would have no problem doing so. Usually represent heirs, beneficiaries, and would-be heirs and beneficiaries.

Robert W. "Robby" Hughes, Jr., Stone Mountain, Georgia

What was interesting to me about the data and the discussion is how

scattered the data is for solos. Some years they seem to beat out small firm practice and others not.

This is about how it is for me with a primarily contingency fee practice. While I noticed others say that they don't worry about making the bills, I still worry about that after 10 years on my own!

Income fluctuates wildly. My first year out I profited about \$13,000 - but two big chunks of that came at the beginning of my start and the end of that year. In between was nerve racking.

I also had a year just that bad several years later. It wasn't so bad then though because the year before I made far more and the year after I made beaucoup more. So I was OK, but it was still a little worrisome and I seriously considered punting.

Maybe one of these days I will make a million or more. I would like to concentrate on those bigger cases if I still didn't have to worry about cash flow so much. I just filed a class action with a big firm. We will see.

Sincerely,

Sterling L. DeRamus, Birmingham, Alabama

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