

Life in the Balance

Achieving Equilibrium in Professional and Personal Life

A Written Guide
Produced by the American Bar Association
Young Lawyers Division
Member Service Project 2002-2003

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This Guide will be distributed as a booklet at the 2003 Midyear Meeting and will also be available on the ABA/YLD website, www.abanet.org/yld. For more information, contact the ABA/YLD at (312) 988 -6231, 750 N. Lake Shore Drive, Chicago, IL 60611.

The Introduction to this Guide contains selected portions of two ABA Reports: "Balanced Lives: Changing the Culture of the Legal Profession," by the ABA Commission of Women in the Profession, 2001; and "Billable Hours Report," by the ABA Commission on Billable Hours, © 2002 American Bar Association. Both are Reprinted by Permission.

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Introduction

Life in the Balance

Whether you are a young lawyer or a 20-year veteran, chances are that you have recently seen at least one bar association article or live program that discussed the need to effectively balance professional and personal life. This year, the American Bar Association Young Lawyers Division Member Service Project is focusing on lawyers' increasing desire to maximize their effectiveness both at work and at home. One of the project components is this Guide, which is designed to serve as a starting point for those concerned about balancing their professional and personal lives.

A review of the existing reports and programs addressing the issue of balance reveals two consistent messages. First, it is likely that few lawyers will ever be able to claim that they have achieved perfect balance. However, use of the strategies identified in this Guide can help young lawyers achieve greater balance, which is crucial to their survival.

Second, not all strategies are effective for all individuals. Nonetheless, there is great value in identifying commonly effective strategies, and in having lawyers share their personal experiences for the benefit of others facing similar challenges.

To identify key strategies for achieving balance, this Guide discusses eleven topics, including physical health, personal relationships, professional development and others. Each section includes specific advice from lawyers and other professionals, a list of resources and first-hand stories from young lawyers who have dealt with the issue.

In addition to reading this Guide, the Member Service Team encourages young lawyers to read through several recent reports produced by various entities of the American Bar Association and other bar associations. The products of countless hours of work, each of these reports identifies issues that are sure to affect young lawyers in the years to come.

Summaries of these reports and other resources appear below.

Balanced Lives: Changing the Culture of Legal Practice

In 2001, the ABA Commission on Women in the Profession released a manual entitled "Balanced Lives: Changing the Culture of Legal Practice." According to the Commission, the manual is an extensively revised and updated edition of the Commission's 1990 publication, "Lawyers and Balanced Lives." It includes an overview of the challenges posed in accommodating lawyers' personal and professional commitments, along with recommendations for change and sample policies on alternative work schedules and family leaves. The manual is available for purchase, or can be viewed online at www.abanet.org/women/balancedlives.html.

The introduction to the Balanced Lives report provides an excellent summary of issues facing many young lawyers attempting to achieve balance in their lives. The report states (footnotes omitted):

The last quarter century has witnessed a dramatic growth both in the number of women in the profession and in the economic pressures that the profession faces. Women now constitute almost 30 percent of the American bar and about half of law schools' entering classes. Most of these women expect to combine their legal careers with significant family responsibilities. That expectation is also shared by growing numbers of men, particularly those in dual career couples. Yet today's lawyers are confronting pressures that make such a work/family balance increasingly

difficult to achieve. Such pressures also limit the time available for other important pursuits, including the pro bono work that many lawyers find central to a balanced professional life.

In most settings, the pace and competitiveness of legal practice have rapidly accelerated. Technological innovation has heightened demands for instant accessibility, and profit-related concerns have pushed billable hours to unprecedented levels. The result, as experts note, is a “culture clash” between personal and professional commitments. [...]

Lawyers remain perpetually on call – tethered to the workplace through cell phones, emails, faxes, and beepers. In some fields, unpredictable deadlines, uneven demands, or frequent travel pose particular difficulties for those with significant caretaking commitments. Unsurprisingly, almost half of surveyed lawyers feel that they do not have enough time for themselves or their families. Almost three-quarters of lawyers with children report difficulty balancing professional and personal demands. The number of women who doubt the possibility of successfully combining work and family has almost tripled over the past two decades. Only a fifth of surveyed lawyers are very satisfied with the allocation of time between work and personal needs. A desire for more time to meet personal and family needs is one of the major reasons lawyers consider changing jobs, and it is a more important consideration for women than for men.

Although most legal employers have made some significant efforts to help lawyers balance personal and professional commitments, these initiatives have often fallen short. [...]

These inadequacies in workplace structures carry a considerable cost, not only for individual attorneys but also for their employers, the profession, and the public. Excessive workloads are a

leading cause of lawyers’ disproportionately high rates of reproductive dysfunction, stress, substance abuse, and mental health difficulties. These, in turn, contribute to performance problems and liability risks. Inflexible schedules also are a primary cause of early attrition and glass ceilings for women in law firms. Part of the price is paid by employers, who incur excessive costs in recruiting and training replacements, and who cannot ensure diversity in upper-level positions. In addition, the absence of support for pro bono services shortchanges thousands of individuals with urgent, unmet needs, as well as thousands of lawyers who have traditionally ranked public interest contributions among their most rewarding professional experiences. According to ABA surveys, young lawyers’ greatest source of dissatisfaction with their legal careers is a lack of connection to the social good. Inadequate support for pro bono work deprives many practitioners of opportunities to realize the values that led them to law in the first instance.

These problems cannot be easily resolved. But neither can they be easily evaded. Increasing numbers of women and men with substantial family commitments are entering practice. Increasing numbers of lawyers, law schools, courts, and bar associations are registering concerns about pro bono responsibilities. A profession seriously committed to equal opportunity and public service must do more to translate its principles into practice, and to create more opportunities for balanced lives.

ABA Commission on Billable Hours Report, 2001-2002

In 2002, the ABA Commission on Billable Hours released a report discussing the effects that hourly billing have had on the legal profession. The report, which is available

online at www.abanet.org/careercounsel/billable.html, provides information on the current state of the profession, discusses alternative billing methods and recognizes innovative ways to avoid common pitfalls while working within the billable hours system. In the Preface, Robert Hirshon, 2001 -2002 ABA President, provides an overview of the Report (footnotes omitted):

It has become increasingly clear that many of the legal profession's contemporary woes intersect at the billable hour. The 1960s marked the coming of age of the billable hour – an economic model that was created to address antitrust concerns with bar association fee schedules, to provide lawyers with a better handle on their own productivity and, more urgently, to address clients' demands for more information about the legal fees charged.

Today, unintended consequences of the billable hours model have permeated the profession. A recent study by the ABA shows that many young attorneys are leaving the profession due to a lack of balance in their lives. The unending drive for billable hours has had a negative effect not only on family and personal relationships, but on the public service role that lawyers traditionally have played in society. The elimination of discretionary time has taken a toll on pro bono work and our profession's ability to be involved in our communities. At the same time, professional development, workplace stimulation, mentoring and lawyer/client relationships have all suffered as a result of billable hour pressures.

The profession is paying the price. Disaffection with the practice of law is illustrated by a feeling of frustration and isolation on the part of newer lawyers who, due to time-billing pressures, are not being as well mentored as in the past. Time pressures

also result in less willingness on the part of lawyers to be collegial, which only exacerbates work load since it necessitates that everything be put in writing. Not coincidentally, public respect for lawyers has been waning since the 1970s. All this at a time when lawyers are less interested in climbing the corporate ladder and more interested in life balance. Many lawyers indicate that they would gladly take a substantial pay cut in exchange for a decrease in billable hours.

[This Report] challenges the profession to look at value over cost when determining fair payment for services rendered. The billable hour is fundamentally about quantity over quality, repetition over creativity. With no gauge for intangibles such as productivity, creativity, knowledge or technological advancements, the billable hours model is a counter-intuitive measure of value. Alternatives that encourage efficiency and improve processes not only increase profits and provide early resolution of legal matters, but are less likely to garner ethical concerns.

That said, the outright elimination of time billing is not a likely proposition. In fact, time billing as one aspect of price-setting for legal services is an appropriate and necessary tool in certain situations. Our profession's goal, however, should be to adopt innovative billing methods that provide an accurate measure of value to the client and, at the same time, make the practice of law more fulfilling and enjoyable.

Other Reports and Resources

~ Since 2000, the ABA's Market Research Department has conducted "The Pulse of the Legal Profession," an ongoing study of trends and issues in the legal profession. The Department surveys both ABA and non-ABA members and releases annual reports

discussing the results of the surveys. For example, the 2001 report indicated that a majority of lawyers are satisfied with their careers, but have concerns about the direction of the legal profession and pressures on their personal lives. For more information on this study, contact Laura Metzger, Director of the Market Research Department, at (312) 988 - 5542, metzgerl@staff.abanet.org.

? The Boston Bar Association has released several task force reports on issues related to balancing professional and personal life. Most recently, the Boston Bar Association Task Force on Work-Life Balance released "Facing the Grail: Confronting the Cost of Family - Work Imbalance; An Implementation Plan for Addressing Work -Life Issues in the Legal Profession." This report is available online at www.bostonbar.org/wfcpplan.htm.

~ The Lawyer's Guide to Balancing Life and Work: Taking the Stress Out of Success, by George W. Kaufman.

~ Life, Law and the Pursuit of Balance: A Lawyer's Guide to Quality of Life, Second Edition, by Jeffrey Simmons (Editor).

~ www.abanet.org/yld/satisfaction_800.doc.
ABA/YLD Career Satisfaction Survey, 2000.

~ www.abanet.org/yld/tyl/Nov2000/balance.html.
"Balancing Bar Involvement with Office Work," by Alan O. Olson, The Young Lawyer, November 2000.

Reflections From Young Lawyers

"It's much easier to begin your life and career with balance than it is to try to bring your life back into balance after chaos has evolved. If you do not demand balance in your own life, your employer will not demand it for you. My advice to all new lawyers is to decide what life components are important to you before beginning that new job (even if it's a transition from another one) and then to make time for each of those life components. I think that many people make the mistake of saying

'I'm going to kill myself working hard my first five years and then I can relax and have a family.' There's no requirement that you have a spouse or family in order to deserve balance. Demand it of yourself and others from day one or you will likely lose it forever. You create your clients' and your employer's expectations. Create expectations that are compatible with a healthy and balanced lifestyle. The question you have to ask yourself is: Do you work for a living, or do you work to make a living?"

"I am currently working on balance issues, especially time management. I have found that I am able to considerably lessen the stress and anxiety associated with constantly being 'on' (thinking about cases I am working on) by prioritizing life, not work, and by making a commitment to eating properly and exercising regularly - these allow me to relax by being 'off' (where I can stop thinking about work)."

"I wish I could offer the perfect strategy for achieving balance, but I simply can't. I don't know that it is achievable. I'm off and running at eight a.m. Monday and it doesn't even slow down until five p.m. on Friday. Saturday mornings are spent at the office, and then I have a whopping 36 hours to put all the pieces back together at home - cooking, cleaning, laundry, shopping, bills, socializing, phone calls, etc. I'd quit but I just can't afford it - my student loans are \$900 a month. I have six more years to go to pay off my student loans and I'm just going to gut it out."

"Many of us are high achievers. But as a result, we move quickly to the next position, award or assignment without taking time to enjoy the moment, the fruits of our labor. Enjoy and celebrate those moments with your loved ones. Those moments are special to them and healthy for you."

"I actually had some advice from my mother that proved extremely helpful. Who knew? She isn't even an attorney! She said, 'You don't have to give everyone so much of yourself to get the job done right. Try holding back some energy/emotion for family.' When

I am doing my job now, I say to myself, 'Remember to save for family.' My productivity increased because I work smarter and spend less time on things that do not have to do with my job and which do not serve my overall goals."

"Establishing priorities is key. Once you realize what's important in life – health, family – then it's easier to establish a balance. But it's accepting those priorities that's difficult. Making a list of what is truly important in your life and keeping it handy for those stressful moments helps to bring things into perspective."

"After five years as an Army JAG officer, I was excited to join a big, prominent national law firm. Overnight I doubled my salary. But after two years of being overworked and stuck in the library, I made a dramatic decision: to throw off the big firm life to start my own practice, which changed my life for the better."

"Prayer is very important to me – it allows me to focus and prioritize my goals. Also, it is very helpful that I have personal relationships with others and am able to express how I feel. My wife and I communicate and share duties and take time for the small things."

"I work in a large firm and I love it. Many people assume that I'm just working there short-term so I can make the big bucks and then move on. They also assume that I don't have balance in my life. But I do. I'll admit it takes discipline; I go to work early, I work extremely efficiently and I have limited non-work activities besides my family. The key for me is being organized, scheduling my time well and eliminating clutter. In exchange for

this organization, I am afforded the opportunity to work with those who shape the law in my area of practice. The resources available to me are second to none, and I work on high-profile cases that challenge me intellectually – that's why I went to law school! It is my hope that I will be made a partner and stay with this firm for the rest of my legal career.

"Law was not my second career – it was my fourth. While pregnant with my first child, I got my teacher's credential. Divorced when my three children were two, four and six years old, I worked on a voluntary basis on fundraising events for their school and our religious community. When my children were all in grade school, I decided to go to law school as a single parent. People have asked me how I managed it all. I often responded that I just flip the switch and go on auto-pilot, because if I had to stop and think about it, I couldn't do it anymore. The secret for me was not thinking about how I would do it all, but simply prioritizing everything that had to be done. Everything could be placed on my mental list according to deadlines and level of importance. Those things that were the most important and had the shortest deadlines got done first, and so on, in diminishing order. My personal motto, which I drummed into my three children regularly, is 'first the things I have to do, then the things I want to do.' I feel a sense of relief when I've completed all my responsibilities. Then I can enjoy rewarding myself by doing whatever I want afterward, with no monkey on my back to make me feel guilty about responsibilities I haven't attended to yet. Having said that, there are certain things that I do stop the clock for. I work out four times a week, come rain or come shine. I make time for my children when they need me. And most important of all, I take as many weekends out of town as I can afford (professionally and financially). Getting away gives your mind and soul a breather so you can get back to the grind with a refreshed perspective."

Physical Health

An Essential Element of Your Practice

Maintaining physical health contributes not only to a productive and successful career, but also to the overall quality of your life. Your physical health has many components, including prevention and treatment of diseases, weight control, physical fitness and stress management. Even small changes in these areas will improve your overall physical health, and thereby improve your life.

Start by asking yourself, “When was the last time I had a check-up?” If you can’t remember, or if it has been more than a year, schedule and keep an appointment. Ask your doctor about diagnostic testing appropriate for your sex, age and medical and family histories. Remember, early detection is key to the treatment of disease.

As recently reported in the media, more Americans are overweight or obese than ever before. If you think you may need to lose weight, ask your doctor if you should do so and how much. Then consider your options – can you accomplish your goals by yourself or do you need professional assistance? Don’t be afraid to ask your doctor to suggest a safe weight-loss program.

Everyone should incorporate exercise into his or her life. When work monopolizes your days, there is little time for much else, including exercise. However, its benefits are indisputable; in addition to improving your cardiovascular system, exercise helps control weight, reduce stress, increase energy and facilitate sleep. Find the hole in your day when you have time to exercise. Get an exercise partner who will encourage you to work out, or hire a personal trainer to assist you. Use weight bearing exercises to counteract bone loss and learn how to increase your flexibility.

On the days you really don’t have enough time, add physical activities to your day. For example, use exercise equipment while watching TV. Walk the dog. Park farther away and walk the extra distance. Walk down the hall to speak with someone rather than

using the telephone. Take the stairs instead of the elevator or get off a few floors early and take the stairs the rest of the way.

Maintain your exercise regimen when you travel. Stay at hotels with fitness centers or swimming pools – and use them! Take along a jump rope in your suitcase so that you may jump and do calisthenics in your hotel room. See the sights in new cities by walking, jogging or bicycling. Plan fun physical activities.

Practicing law is stressful, and attorneys’ inability to alleviate stress compounds the problem. In addition to proper exercise and nutrition, use other techniques to help ease stress. Try relaxing in a comfortable quiet area with your eyes closed. Clear your mind, take a walk or have a relaxing bath. Identify the activities that relax you and keep them part of your life.

Additional Resources

~ Make the Connection: 10 Steps to a Better Body – And a Better Life, by Bob Greene and Oprah Winfrey.

~ The Complete Book of Fitness: Mind, Body, Spirit, by Fitness Magazine (Editor) and Karen Andes (Contributor).

~ Mayo Clinic on Healthy Weight: Answers to Help You Achieve and Maintain the Weight That’s Right for You, by Donald D. Hensrud (Editor).

~ www.abanet.org/yld/tyl/tyl-feb2002.pdf.
“Be True To Your Heart,” The Young Lawyer, February 2002.

The following websites have helpful information on disease, exercise and other health-related issues:

~ www.medicinenet.com/Script/Main/hp.asp.

~ www.prevention.com.

~ www.healthfinder.gov.
~ www.healthcentral.com/home/home.cfm.
~ www.health.msn.com.
~ www.webmd.com.
~ www.virtualmedicalgroup.com.

Reflections From Young Lawyers

“I began both college and law school as an older student. As a result, both college and law school required me to balance my ‘regular life’ with school. The habits that I developed in that context have made balancing life and professional life easier. In essence, my life operates on a schedule – one that I make. Perhaps most importantly, I always make time for physical exercise. I prefer mornings because I go to work energized and clear minded. Also, I don’t need to hurry home to go for a run.”

“When I was 30 years old, I was diagnosed with high blood pressure. The diagnosis was a wake-up call for me. I come from a family with a history of high blood pressure, heart disease and weight problems. Frankly, when my doctor suggested that I consider taking medication to lower my blood pressure, it really scared me. Being a reasonably intelligent person, I knew what I needed to do: dramatically change my lifestyle and, most importantly, increase my exercise. But knowing what needs to be done and doing it are two different things. For me, it will be a lifelong challenge. It’s not realistic for me to plan to run ten hours a week – I do not stick

with it. But walking four times a week for 30 minutes is feasible, so I try to commit myself to that.”

“Like my father, I started smoking when I was 17. And just like my father, I have battled my addiction for years. Now, my dad has lung cancer, and once again I’m reminded that I need to work on quitting. But it’s not easy. I honestly don’t know if I’ll be able to do it, even though I know that my life may depend on it.”

“After practicing law for six years, I decided to start an exercise program. I began karate and worked up to a second degree black belt. I also made simple changes like getting up 20 minutes early and biking on a stationary bike for 20 minutes before work.”

“As a new lawyer, I remember thinking I never had time to exercise. I would work during my lunch while watching other lawyers in my office go to the gym. How did they find the time? Finally, I joined the local gym and made myself take time off during the day to exercise. I found that a break in the day helped reduce the anxiety level that builds throughout the day. I also discovered that I do some of my best thinking while running on the treadmill. If my schedule conflicts with my workout, I try to change the time of my workout rather than cancel it altogether. I discovered that with exercise, like everything else in life, if you do not make the time, you do not find the time.”

Strategies

1. Schedule and keep annual physicals. If your doctor does not suggest it, ask about routine blood pressure, cholesterol and blood sugar screenings.
2. Eliminate or reduce your use of tobacco products.
3. Get a good night’s sleep no less than four nights a week.
4. Incorporate a regular exercise program into your life. If you must, schedule exercise time on your business calendar and treat it as any other important appointment. Look for opportunities to be active and have fun at the same time.

Nutrition

Nutrition Today – Home and Away

If your workplace is like most, food is a major motivator for attendance at events. Conventional wisdom provides, “If you feed them, they will come.” However, the food served at such events is frequently high in fat and calories and low in nutrition. These meals do little to improve diets already suffering from bagel and cream cheese breakfasts, fat-laden lunches, vending machine dinners, late-night fast food and quick meals at the airport (or worse – on a plane). Fortunately, there are ways to make nutritious choices at home, at work and on the road.

A nutritious diet helps maximize your performance and energy levels. It helps ward off diseases such as heart disease, stroke and diabetes. It helps decrease your cholesterol, blood pressure and excess body weight. It helps you handle stress. Essentially, if you improve your diet, you will feel better in every respect.

Start with little changes. Add more fruits and vegetables to your meals. Skip the fried food. Learn how to read a nutrition label. Understand what a serving size really means. Identify your daily vitamin nutritional requirements and try to satisfy them.

You should also be more aware when eating take-out or ordering in a restaurant. Learn how to order a nutritious meal. Don't hesitate to ask how something is prepared. Start with a salad and fat-free or low-fat dressing. Eat grilled items instead of fried. Order vegetable side dishes – especially if they are steamed. Try fresh fruit for dessert. One of the best sources is the American Heart Association's webpage discussing how to eat out, located at www.deliciousdecisions.org

Travel brings additional impediments to proper nutrition, especially if you are in an unfamiliar environment. Airports, airlines and room service are not known for healthy food selections. With minimal planning, you can increase your choices. Bring a bag lunch to the airport so you control your meals. Look for grilled sandwiches or steamed entrees at

the airport. Order yogurt and fruit instead of a croissant. Ask room service to grill your meal or hold the cream sauce. Substitute a salad for the french fries that accompany your meal.

Finally, use your research skills to find books and articles with flavorful, low-fat quick meals. For example, attorney Flavia Tuzza published a book entitled Legaleats: A Lawyer's Lite Cookbook, directed at busy professionals who want to improve their eating habits. Ms. Tuzza points out that it takes as much time to order and wait for pizza delivery (or some other fast food) as it takes to prepare a nutritious meal. These resources can provide the tips and tricks that will help you improve your diet – thereby helping you feel better and perform better.

Additional Resources

~ The Healthy Kitchen: Recipes for a Better Body, Life, and Spirit, by Andrew Weil and Rosie Daley.

~ Nutrition For Dummies, by Carol Ann Rinzler.

~ Quick & Healthy Cooking For Dummies, by Lynn Fischer.

~ www.abanet.org/yld/tyl/oct2000/healthysnack.html. “Can't stop to eat? Try a healthy snack,” The Young Lawyer, October 2000.

~ “Top Tips for Business Trips: How to Stay Healthy When Travelers' Stress Strikes,” 87 A.B.A.J. 75 (May 2001).

~ “Road Warriors: They travel to the ends of the earth doing document productions, negotiating deals and trying cases. What they know about business travel could make your next trip a breeze,” 81 A.B.A.J. 84 (Nov. 1995).

~ “Survival Strategies: Lawyers who become involved in cases evoking strong public reaction can help protect themselves from financial difficulties and emotional stress by listening to advice and suggestions from counselors and veterans of these legal wars,” 79 A.B.A.J. 65 (Nov. 1993).

~ www.americanheart.org. The American Heart Association provides resources on topics such as diet and nutrition.

~ www.prevention.com. Online magazine on health, weight loss and nutrition.

~ www.nutrition.gov. Online federal government site on nutrition.

~ www.eatright.org. American Dietetic Association website.

~ www.cookinglight.com. Online magazine on healthy eating with an easy-to-navigate search engine for recipes.

~ www.dietitian.com. Ask a registered dietitian and nutrition counselor questions about fat, calories, body weight or your personal diet.

Reflections From Young Lawyers

“After working late hours while traveling, I often just order a sandwich from room service. I usually don’t order french fries, but I tend to eat them when they are already on the plate. Now, I have room service substitute a salad or fruit. Then I order sorbet for dessert.”

“When I became pregnant, I became less concerned about how much I ate and more concerned about making sure that I ate enough of the nutrients I needed for a healthy pregnancy. In the course of making sure I ate at least two fruits and three vegetables a day, I learned that if I eat those foods first, I am often not hungry for the fatty and high -sugar foods that I used to eat. Thus, my advice is to focus on eating first what your body needs nutritionally; you may find that in doing so, you satisfy your hunger and avoid problem foods. Also, eat every few hours – a 150 calorie snack may prevent you from becoming over-hungry, which for me often lead s to over-eating.”

Strategies

1. Never skip breakfast – it is the right start to your day.
2. Drink six to eight glasses of water per day.
3. Eat five or more servings of fruits and vegetables each day and six or more servings of grain products, including whole grains.
4. Include fat -free and low -fat milk products, fish, legumes (beans), skinless poultry and lean meats.
5. Choose fats and oils with two or fewer grams of saturated fat per tablespoon, such as liquid and tub margarines, canola oil and olive oil.
6. Limit your intake of high -calorie, low -nutrition foods such as soft drinks and candy.
7. Limit your consumption of foods high in saturated fat, trans fat and/or cholesterol, such as full -fat milk products, fatty meats, tropical oils and partially hydrogenated vegetable oils.

Stress Management

Handling Daily Stressors

Most lawyers would probably agree that stress, in some form, is an inevitable part of a legal career. All lawyers, regardless of the type of law they practice, face the pressure of deadlines, the demands of clients and the expectations of colleagues. Add to that the press of financial obligations and the needs of family and friends, and it is no wonder that we often experience the cognitive, emotional and physiological responses that define stress.

Stress responses are not always negative. They are essential when immediate personal threats must be faced. In addition, some people become more productive in response to stress, actually finding that it helps them to focus on goals and mobilize resources.

However, for many lawyers, stress is not productive, but destructive. It can lead to physical illnesses such as heart disease, depression and a compromised immune system. It can also hinder the ability to effectively handle daily tasks and responsibilities.

Feeling overwhelmed and unable to cope with high levels of stress may signal the need for significant and profound life changes. But there are numerous effective, yet simple, ways to address stress. The key is to make a choice to face stress and to consciously take time to implement strategies for minimizing its negative impact on your life and practice.

In a nutshell, as the resources below explain, the key to survival is reducing the causes of stress when possible (e.g., avoiding last-minute deadlines) and taking steps to alleviate the effects of stress on our minds and bodies (e.g., relaxation techniques, physical exercise).

Additional Resources

~ [Stress Management for Lawyers: How to Increase Personal & Professional Satisfaction in the Law](#), by Amiram Elwork and Douglas B. Marlowe (Contributor).

~ [Living With the Law: Strategies to Avoid Burnout and Create Balance](#), by Julie M. Tamminen (Editor).

~ [Overcoming Depression](#), by Demitri Papolos and Janice Papolos (Contributor).

~ [Who Moved My Cheese? An Amazing Way to Deal with Change in Your Work and in Your Life](#), by Spencer Johnson and Kenneth H. Blanchard.

~ [The Pursuit of Happiness: Discovering the Pathway to Fulfillment, Well-Being, and Enduring Personal Joy](#), by David G. Myers.

~ www.webmd.com. Searching for “stress” on this search engine reveals numerous articles and strategies discussing the causes of stress and resources for dealing with it.

~ www.apa.org. The American Psychological Association’s website provides numerous resources on stress, depression and other mental health issues.

~ www.mentalhelp.net. This site offers general information and resources regarding most major mental health issues.

~ www.mentalhealth.com. The highlight of this website is its exhaustive list of links to sites on individual mental health issues.

~ www.mindtools.com. Provides tools for handling practical issues such as organization, time management and stress management.

Reflections From Young Lawyers

“My advice is to remember, when things get rough, ‘This too shall pass.’ It helps me to realize that there is a light at the end of the tunnel. If it looks like the rough time is not going to pass, then I know that it’s time to

start looking to make a major change.”
“You become your thoughts. You will never be released from the burden of stress until you decide and believe in what is truly important to you. Your actions will begin to conform to your goals only after you deeply internalize your values. Any other ‘solution’ taken before this is merely a band-aid on a festering wound.”

“I think it is important to remember why you became an attorney. I got involved in the ABA/YLD when I was working at a private firm and was very frustrated with the lack of professional development there. I loved the camaraderie of the ABA/YLD and its dedication to public service. When the firm

downsized and eliminated my position the day before the annual meeting, it was the support of my ABA/YLD friends that got me through a daunting and stressful time.”

“Remember not to lose sight of the fun things in life. Take vacations and treat yourself to some time away from the office. And it’s not a vacation if you check your voicemail!”

“Try to remain spiritual. Surround yourself with others in the profession who try to maintain balance and remind you when you step too far. Without balance, your practice will ultimately fail. If you are overwhelmed, seek help.”

Strategies

1. Try to maintain a positive attitude. Finding ways to enjoy what you do can make actually doing things much easier.
2. Consider your expectations. Make sure that your own standards are realistic and allow for the inevitable human mistakes.
3. Create a pleasing professional environment. Make sure that your office or work space is as pleasant as possible. Bring in photos of family and friends or a picture from a desired vacation destination for inspiration. Remember what you are working for!
4. Do something for someone else. Whether it is pro bono legal work, tutoring children or helping with Habitat for Humanity, volunteering can be a welcome break from the grind of legal work and can help build perspective.
5. Take time to manage your physical health. Eat well, exercise, monitor use of alcohol/caffeine/nicotine and get plenty of sleep.
6. Take time for yourself. Pursue hobbies, take vacations and interact with friends and family.
7. Try not to internalize criticism. Although lawyers are often quick with negative comments, let go of what is not constructive.
8. Know your goals. Review your short-term and long-term goals frequently and make sure that you continue to move in the right direction to achieve them.
9. Learn to relax. Take time every day for meditation, prayer, yoga or some other activity that is focused solely on relaxation.
10. Listen to others. If stress or depression is affecting your life, your friends and family may notice before you do. If they express concern, ask them what they see.

Substance Use and Abuse

When Enough is Enough

Given the daily stressors lawyers face, including those imposed by clients, colleagues, families and themselves, it should not be surprising that many in the legal profession look for ways to escape. But while the occasional glass of wine or bottle of beer, the monthly poker game or an hour or two surfing the Internet are all harmless and socially acceptable ways to deal with stress, these behaviors can escalate into abuse and addiction.

The statistics regarding addictive behaviors are sobering. According to the 2001 National Household Survey on Drug Abuse, as of 1999, an estimated 15.9 million Americans were current users of illicit drugs. Approximately one-fifth of persons aged 12 or older participated in binge drinking at least once in the 30 days prior to a 2001 survey, and heavy drinking was reported by 5.7 percent of the population aged 12 or older. Moreover, research suggests that attorneys experience drug and alcohol abuse at a rate higher than that of the general public. In addition, although statistics on other types of addictive behaviors are more scarce, it is estimated that significant segments of the population have addictions to, among other things, food, gambling and the Internet.

Fortunately, the legal profession has not turned a blind eye to the problem of addiction among its attorneys, or to the effect of addiction on the delivery of legal services. Most states have some type of lawyer assistance program available to help lawyers confront their own addictive behavior, as well as resources for assisting co-workers, family members or friends with behavioral issues. In addition, numerous ABA entities have tackled the issue of addiction and recovery through programs and publications. Finally, the ABA Commission on Lawyer Assistance Programs provides education and contact information for lawyer assistance programs.

The following resources and strategies are intended as a starting point for those seeking

information on addiction. However, those who are struggling with their own addictive behavior, or the behavior of someone else, are strongly encouraged to seek professional assistance. Although some people are able to overcome addiction on their own, most people require help to implement treatment and build support in order to successfully and permanently overcome addiction.

Additional Resources

~ www.aa.org. Alcoholics Anonymous provides informational materials on AA programs and referrals to local AA groups.

~ www.wsoinc.com. Narcotics Anonymous offers information and resources, including referrals to local NA groups, on drug addiction.

~ www.ncadd.org. The National Council on Alcoholism and Drug Dependence, Inc., offers educational materials on alcoholism and phone numbers of affiliates that can provide referrals to local treatment resources.

~ www.ncpgambling.org. The National Council on Problem Gambling, Inc., is a clearinghouse for resources, including diagnostic tools, on gambling addiction.

~ www.abanet.org/legalservices/colap. The ABA Commission on Lawyer Assistance Programs provides, among other resources, contact information for lawyer assistance programs in each state, as well as in Canada and the U.K. ABA members suffering from an addictive disorder, stress, depression or other mental health problems can contact the Commission for assistance by calling the ABA Service Center at 800-285-2221, Ext. 5359. Callers will be given the number of the lawyer assistance program in their area where they can obtain confidential assistance.

~ www.abanet.org/legalservices/colap/barnettstatement.html. "Understanding, Aiding Addicts," by Martha Barnett, 2001.

~ www.abanet.org/legalservices/colap/lapsteinstatement.html. "Aiding the Practice Impaired," by Robert Stein, 2001.

~ www.abanet.org/genpractice/magazine/julyaug2001/julyaug01.html. "Bumps in the Road," by the ABA General Practice, Solo & Small Firm Section. The Section devoted an entire issue of its magazine to addiction, including diagnostic tools, information on resources and recovery success stories.

~ www.abanet.org/yld/tyl/Dec2000/depression.html. "Dealing with Depression," by Jane H. Herrick, The Young Lawyer, December 2000.

Reflections From Young Lawyers

"My parents were not big drinkers, and I never considered myself to be a heavy drinker. I drank perhaps once a week in college and law school, but that was all. However, a few years ago I was working at a job I did not enjoy. I knew it was time to move on, but I was hesitating; I kept telling

myself that I needed to do one more year so that I wouldn't be seen as a job-hopper. There came a time when I started drinking wine every night when I came home from work to help me decompress. It took me only a few weeks to realize that I was using alcohol to relieve the stress and unhappiness I was experiencing at work. Within two months, I gave my notice and have never regretted it. The advice I would offer other young lawyers is to remain aware of when and how you are using alcohol and other substances to cope with stress and unhappiness. Recognize the warning signs and seek help early on if you cannot make necessary changes on your own."

"As a family law and juvenile law practitioner, I have seen the effects of addiction first hand. Too many times I have seen litigants contemplating bankruptcy because of jobs lost to addiction, or money lost to gambling and drug purchases. I encourage young lawyers to watch for signs of addiction in themselves, their co-workers and their clients. Educate yourselves about the causes and treatment of addiction, and don't be afraid to speak up when you see someone in need."

Strategies

1. Avoid being judgmental. Whether facing your own addictions or those of someone else, remember that addiction is a disease, not a moral issue.
2. Be self-aware. Objectively examine your behavior to help determine whether you have a problem.
3. Seek help. It is rarely easy for people to accept that they have a problem. However, the sooner a person gets help, the better the chances for a successful recovery.
4. Keep hope. With treatment and support, most individuals are able to stop addictive behavior and rebuild their lives.

Family Responsibilities

Caring For Loved Ones

Many young lawyers face the challenges of caring for both their own children and their parents. Most experts agree that being proactive and planning ahead are crucial to successfully facing these challenges.

To respond to the increasing need for referrals for both health and daycare needs for children and elders, many communities have developed referral services. Young lawyers are encouraged to investigate these services before the need arises, so that important decisions can be made in a deliberate, thoughtful way.

Many who have dealt with the increasing challenges facing aging parents and relatives suggest holding a family conference at which the elder and the family members can openly and honestly discuss options. Researching the financial factors that may influence future care before such a conference can help avoid creating unrealistic expectations for everyone (e.g., planning on in-home, 24-hour care that is actually cost-prohibitive for many). Also, young lawyers may want to consider talking with their parents about long-term care insurance and other long-term care plans when their parents are still vibrant, the goal being to avoid last-minute decision-making, which is only made more difficult when the young lawyer is trying to maintain a law practice.

With respect to finding daycare and healthcare providers for children, colleagues and neighbors are often the best referral sources. In addition, community referral agencies, family resource centers and the local Chamber of Commerce are invaluable resources.

Finally, as the reflections from young lawyers on the next page suggest, there may be creative solutions for finding more time to provide care directly to children and aging parents, such as exploring flexible schedules and on-site daycare options.

Additional Resources

~ [Real Solutions for Caring for Your Elderly Parent](#), by Grace Ketterman and Kathy King.

~ [Respecting Your Limits When Caring for Aging Parents](#), by Vivian E. Greenberg.

~ [Caring for Yourself While Caring for Your Aging Parents: How to Help, How to Survive](#), by Claire Berman.

~ [The Complete Idiot's Guide to Caring for Aging Parents](#), by Linda Colvin Rhodes.

~ www.ftc.gov/bcp/online/pubs/services/apact. Provides articles and statistics through the Aging Parents and Adult Children Together (A/PACT) program.

~ [The Working Parent Dilemma: How to Balance the Responsibilities of Children and Careers](#), by Earl A. Grollman and Gerri L. Sweder.

~ [The Unofficial Guide to Childcare](#), by Ann Douglas.

~ [The ABCs of Hiring a Nanny, Expanded Version](#), by Frances Anne Hernan.

~ www.acf.dhhs.gov/index.html. The official government website of the U.S. Department of Health and Human Services, Administration for Children and Families, provides links to local resources.

~ www.ed.gov/offices/OERI/ECI/digests/98october.html. This article explains the role of local Family Resource Centers.

~ www.abanet.org/yld/tyl/jan01/parents.html.

“Talked to Your Parents Lately?” The Young Lawyer, January 2001. This article discusses long-term care insurance.

Reflections From Young Lawyers

“Ever since my grandfather died, my grandmother needs extra attention. She can provide for her daily needs, but needs regular visits and calls. To meet this need, her four adult grandchildren devised a plan to ensure that grandma has regular calls and visits. We compare our calendars and make sure that one of us contacts her at least every other day. Even that minimal contact has helped her maintain her vitality and continue to remain in the home that she loves.”

“I am the mother of a three-year-old and have been practicing law for six years. I am the type of person who must have balance in my life in order to be happy. Although I love my daughter more than anything else, I know I would not be happy being a stay-at-home mom. Instead, I have made choices in my life that allow me to have a career and spend quality time with my family. First, I moved back home after graduating from law school. Having my family nearby provides a tremendous support network. My mom watches my daughter while I am at work, and other relatives fill in when needed. Second, I took a legal position with the government. I made the conscious decision to choose quality of life over salary. I normally work eight to

five, Monday through Friday, and have all holidays off. I have a flexible schedule so I can take my daughter to doctor appointments, etc. I am extremely happy with the balance I have achieved in my life.”

“I achieved a better balance in my life by leaving a large firm practice for a two-person practice. After the birth of my child, I was able to bring her to work with me every day for the first year. During her nap and play times, I worked. During eating times/fussy times I was devoted to her. I came out of it not feeling like I missed out and yet that I was able to keep up with my clients. She still comes to work with me one day a week, and I don’t work on Fridays. In order to do this, you must have a supportive partner as well as support staff who are willing to grab the baby for you if she cries when a judge is on the phone.”

“I have two young children at home, so achieving balance is basically impossible. The closest I have come is to maximize my productive time in the office. I arrive about 6 a.m. and bill at least five hours by lunchtime. I knock off four more hours in the afternoon, and I’m home by six for dinner and time with the girls. It’s not ideal, but it’s better than when I was working from 9 a.m. to 9 p.m. My employer has been supportive; as long as I put in my hours, I can leave as early as 4 p.m. if I want to.”

Strategies

1. Just say no! As a working caregiver, your time is precious. Just because you are asked does not mean you have to give your time away. Saying no is the appropriate response in many situations and we just forget, or are afraid, to say that magic word. Practice being more assertive and saying no to others so you can say yes to your family and yourself.
2. Plan and prepare for the inevitable and unthinkable. You’ll never regret the preparation and will benefit greatly when it comes time to deal with a crisis.
3. Remember your family will be there even when this job is over – if you treat them right.

Personal Relationships

Developing and Maintaining Friendships and Other Relationships

One of the most common complaints of young lawyers is that their jobs leave them little time for a “personal life.” Whether one is seeking friendship or a life partner, the daily practice of law can make meeting new people and developing relationships difficult.

For those in existing relationships, the practice of law presents a different set of challenges. When is one more late night at the office too much for a relationship to withstand?

These issues, of course, are not unique to lawyers. There are a wealth of books and articles that attempt to help people of all ages “find that special someone” and “make friends for life.” A survey of these materials reveals several consistent suggestions.

First, schedule time for relationship building and maintenance. Whether that means making plans for Saturday nights, dinners during the week or phone calls over lunch, make that time a priority. Author Stephen Covey describes this process as making deposits in one’s “emotional bank accounts” with loved ones. If you fail to make regular deposits, there will not be sufficient funds when you need to make a large withdrawal (such as when you have a two-week trial in Idaho and you have to miss your spouse’s holiday party for the second year in a row).

Next, continue to maintain outside interests that will allow you (perhaps along with your partner) to interact with people outside the workplace. For many attorneys, combining this goal with exercise, such as participating in a softball league, is both efficient and rewarding.

Although long-term goals are important, it is imperative that young lawyers do not forget to live in the moment. Significant others can only hear so many years of “things will be better after I finish this law school exam/bar

examination/first year in the firm/trial” before they are unwilling to continue putting off the life you planned together.

Finally, keep in mind that developing and maintaining relationships is not a goal one can simply accomplish and then check off the list. Rather, relationships require ongoing effort, and in turn provide ongoing rewards.

Additional Resources

~ [The 7 Habits of Highly Effective Families: Building a Beautiful Family Culture in a Turbulent World](#), by Stephen R. Covey and Sandra Merrill Covey.

~ [Dr. Phil Getting Real: Lessons in Life, Marriage and Family](#), by Phil McGraw.

~ [The Relationship Cure: A Five-Step Guide to Strengthening Your Marriage, Family, and Friendships](#), by John M. Gottman and Joan DeClaire.

~ [The Seven Principles for Making Marriage Work](#), by John M. Gottman and Nan Silver.

~ [The Treasure Of A Friend](#), by John C. Maxwell and Dan Reiland.

~ [Comrades: Brothers, Fathers, Heroes, Sons, Pals](#), by Stephen E. Ambrose and Jon Friedman (Illustrator).

~ [Friendshifts: The Power of Friendship and How It Shapes Our Lives](#), by Jan Yager.

~ www.lawyerslifecoach.com. This website features links to articles that discuss balancing life and work, including articles on personal relationships and family.

Reflections From Young Lawyers

“My best friends from law school and I were shocked to realize that we had not gotten together since a wedding more than three years before. We kept promising that we would plan an event but never did because something always interfered. A few weeks ago we all got together for a weekend of eating, shopping and pampering (massages, pedicures and manicures). We had such a great time that we plan to do it every year!”

“A group of friends and I are dedicated to a monthly “W(h)ine Night,” where we get together for some wine and some whining about issues in our lives, most often involving career and family obligations. You’d be surprised how fast the whining turns into laughter and into brainstorming about solutions. So often, what one of us is facing is something others have gone through before. These nights are so rejuvenating that they are one of things I most look forward to when life gets stressful.”

“I was one of those law students who went straight from college to law school. When I finally got my first full-time, permanent job after law school, one of the most difficult challenges I faced was getting over the feeling that things were temporary. For my entire life, my time was divided into semesters, and I looked forward to completely new experiences every six months. I realized that I

was not skilled in putting down roots or investing in relationships that were not school-related. Meeting people in a new community, as I had to, was quite difficult. Even now, most of my friends are other young lawyers. But I’ve been trying to get to know other people at my church and by serving as an usher at the local community theater. I continue to remind myself regularly that this is my life, and I need to put in the effort to develop relationships here and now, as opposed to at some vague time in the future.”

“My wife is the most understanding woman in the world. Years ago, before we were married, she supported our long-distance relationship for over a year while I tried practicing law in a new city. But even her patience faded after hearing me, for months on end, complain about the job and, at the same time, refuse to consider moving on to something else. Ultimately, she sat me down and told me that although she was not giving me an ultimatum, she did not see that our relationship could withstand the continued strain of the travel and my unhappiness at work. Shortly thereafter, I found another job that eliminated the traveling and offered me more challenging work in a less stressful environment (albeit at a lower salary). We are now married and although we live on less than I would have made at my former job, we live well. More importantly, we have the time to spend with each other that is absolutely necessary to making our marriage work.”

Strategies

1. Schedule time for relationship building and maintenance.
2. Participate in non-law-related activities that allow you to meet people outside the workplace.
3. Keep in mind that while work emergencies may justify canceling plans once in a while, few relationships can survive frequent cancellations on a regular basis.
4. If relationships start to falter, consider whether counseling may provide helpful assistance.

Financial Survival

Money: Saving It, Protecting it, Insuring it

Every day we are bombarded with thousands of opportunities to spend money, invest, protect our assets and provide for our loved ones in case of the unthinkable. Today's insurance, retirement and investment markets are packed with hundreds of companies and thousands of salespeople fighting for our attention and money. What can you do to protect your nest while building your nest egg? One common piece of advice: research your options and find advisors and salespeople you trust.

The growth of the Internet has provided investors and consumers with myriad sources of information on selecting and purchasing insurance, retirement funds and other financial products. For those who lack the time or energy to fully investigate every potential purchase, finding a financial advisor or salesperson you can trust is crucial. To find that trustworthy individual, start by talking to your colleagues, family and friends. Often, they make the best referral sources.

Making and following a budget is also imperative for financial survival. Whether you make thousands or hundreds of thousands of dollars a year, a budget is the first and most important step you can take toward putting your money to work for you, which is preferable to being controlled by your debt and forever falling short of your financial goals. To begin your trek on the path to financial survival, you must first budget your day-to-day financial affairs to enable you to pay the bills and still do the things that bring you satisfaction and enjoyment. Making and following a budget is not always easy – many of us panic when we hear the word budget. Instead of thinking of a budget as a financial prison cell, think of it as an instrument to achieve financial success. For some, using computer programs to track progress adds just

enough excitement to keep the budget on track.

Additional Resources

~ The Lawyer's Guide to Retirement: Strategies for Attorneys and Their Clients, by David A. Bridewell and Charles Nauts (Editors).

~ Wealth Building for Professionals: It's Never Too Early to Plan for Your Retirement, But It Can Be Too Late! by Julien P. Ayotte and Gerhard H. Harms.

~ How to Protect Your Life Savings: From Catastrophic Illness and Nursing Homes: A Financial Handbook for Financial Survival, by Harley Gordon.

~ The Financially Challenged: A Survival Guide for Getting Through the Week, the Month, and the Rest of Your Life, by Wilson J. Humber.

~ www.abanet.org/yld/tyl/June2002.pdf. "Ensure Adequate Coverage For Your Human Life Value," by George Kavalauskas and T. Patrick Wilson, The Young Lawyer, June 2002. Discusses life insurance needs.

~ www.abanet.org/yld/tyl/oct2001.pdf. "Your Personal Finances, Keeping What You've Got," by Linda Hartley, The Young Lawyer, October 2001.

~ www.abanet.org/yld/tyl/sep2001.pdf. "Take Advantage of Your 401(k) Plan, NOW!" by Greg Long, The Young Lawyer, September 2001.

~ www.abanet.org/yld/tyl/sept2000/disabilityinsurance.html. "I'm Young and Healthy – Why Do I need Disability Insurance?" The Young Lawyer, September 2000.

Reflections From Young Lawyers

"I read a book that changed my views on work and money. It's called, Your Money or Your Life: Transforming Your Relationship With Money and Achieving Financial Independence, by Joe Dominguez and Vicki Robin. The book asks the reader to consider how many hours one must work to pay for each purchase and the time and money spent preparing for and recovering from work (commuting, dry-cleaning clothes, shopping for work attire, decompressing after work). I highly recommend this book – it doesn't provide specific answers, but rather suggests a process for arriving at the answers that work for the individual reader."

"My third year in law school, I received a cold call from a financial planner who was calling law students and seeking to establish relationships with them for their future financial planning needs. My husband and I decided to take him up on his offer. The planner, also a young professional, spent over an hour with us, talking about debt management, retirement planning and insurance needs. We were impressed with his knowledge and openness. He explained that he does earn commissions on some products that he sells, and that there may come a time when he would charge us by the hour for his services. Ultimately, over the last ten years, we have opened money market accounts and have purchased life and disability insurance. However, we never felt pressured to buy, and have never paid him any additional money for his time. Every time we need to evaluate our 401(k) allocations, we call him and, within a day, he calls back with his suggestions. Given our limited time, this free service alone has been invaluable. I guess the most important thing is that we trust him. I advise all young lawyers to seek out a planner that they do trust and can work with – it's worth the effort."

Strategies

1. Budget today to ensure financial survival tomorrow, next week and next year.
2. Develop a plan, either on your own or with professional guidance, that allows you to save and invest for both the short-term and long-term.
3. Carefully consider your insurance needs. You will receive calls, letters and other solicitations to buy insurance – be an informed consumer.
4. If you have a family or other dependents, you must have life insurance. Recognize that buying non-cancelable policies when you are healthy and the policies are inexpensive can be an excellent way to provide for your dependents.
5. Purchasing disability insurance and long-term care insurance is not easy or inexpensive, but many financial planners will tell you that it makes sense in many cases. Once again, conducting your own research and finding someone you trust to advise you on this decision is imperative.
6. Even though you may not have many tangible assets, your future income-earning ability is a great asset. Protect this asset by adequately insuring yourself against liability. Carefully evaluate your car insurance and homeowners' insurance, and consider whether an umbrella policy (which is often inexpensive) can provide the income and asset protection that you need.

7. Think twice before you combine finances with your roommate or significant other.

Debt Management

Are Your Student Loans and Other Debt Keeping You Up At Night?

Finding freedom from debt can be an enormous task. Many young lawyers are faced with extremely burdensome student loans, automobile debt, credit card balances and home mortgages. As we enter the profession, our “new lawyer” salaries often will not allow us to pay everything off as quickly as we imagined in law school.

For many new graduates, the most pressing issue is student loan repayment. The obvious advice is to make the monthly payments, and make them on time. In many cases, paying through automatic withdrawal eliminates late payments and can actually result in lower payments, as many lenders will lower the interest rate if auto withdrawal is used. Lawyers for whom the standard repayment schedule is not financially viable should investigate loan consolidation and loan deferment. Even those who can afford their current loan payments may want to consider consolidating loans to lock in a permanent lower interest rate. The federal student loan interest rates have been very low the last two years, so now is an ideal time to investigate this option.

Managing credit card, auto and home debt can be equally daunting. In the last two decades, the amount of unsecured consumer debt has soared. According to a recent story that appeared on the cnn.money.com website, “How Deep is Your Debt,” the average individual credit card debt is \$2,411 and the average household credit card debt is \$8,367. In addition, the average automobile loan is \$20,650 and the average mortgage loan size is \$184,000. Repaying these debts requires continuous effort, and, in some cases, professional assistance. If you find yourself having difficulty making payments, do not hesitate to seek assistance before your credit rating suffers. Most communities have organizations or agencies that can help with

consumer credit, debt and budgeting issues. In addition, there are hundreds of websites dedicated to helping individuals reduce spending and manage debt. Finally, consider seeking assistance from a financial planner who can suggest how to prioritize your debt payments.

Additional Resources

- ~ To find out more about Federal Consolidation Loans, contact a local higher education institution’s financial aid office, your lending institution or the U.S. Department of Education Federal Direct Consolidation Loans Information Center (www.loanconsolidation.ed.gov, (800) 557-7392).
- ~ www.wisbar.org/wislawmag/2002/07/george.html. “Consolidating Law School Debt,” by Richard D. George, Wisconsin Lawyer, July 2002.
- ~ www.briangale.com/slc/studentloandebt.html. “Student Loan Debt and How To Conquer it,” by John L. Trench, III, Podiatry Online, October 10, 2000. This article features an in-depth analysis of consolidation procedures and pitfalls for the debt-burdened graduate or professional.
- ~ www.nfcc.org. This website of the National Foundation for Credit Counseling offers articles and contact information on over 1,300 local credit counseling agencies.
- ~ www.consumercounseling.org. This is the website for Consumer Credit Counseling Services of America.
- ~ money.cnn.com/2002/10/21/pf/millionaire/q_millionaire_debt/, “How Deep is Your Debt?” by Annelena Lobb, November 5, 2002.

~ Credit Card & Debt Management: A Step - By-Step How -To Guide for Organizing Debt & Saving Money on Interest Payments , by Scott Bilker.

~ How to Get Out of Debt, Stay Out of Debt & Live Prosperously, by Jerrold Mundis.

~ www.abanet.org/yld/tyl/tyl_mar2002.pdf.

“Battling Credit Card Debt,” by Andrew J. Dunbar, The Young Lawyer, March 2002.

Reflections From Young Lawyers

“When the interest rates went down, I decided to buy a house. By buying a home that was less expensive than what I could have afforded, I was able to roll my student loans into my mortgage. I only have to make one payment on my two biggest debts, the interest is tax-deductible, and I don’t have to worry about the rules and limits of tax deduction of student loan interest. It may not work for everyone, but I’d suggest looking into it.”

“My husband and I were able to afford our student loan payments, but we were intrigued about locking in lower interest rates through loan consolidation. We learned that there are pros and cons to consolidating, and that it’s not always a good idea to combine the debt of two spouses. In the end, we consolidated our

loans individually. Our loans are now extended for a longer period of time, but there is no prepayment penalty, so we can pay them off early if we choose to do so.”

“For the first time in over 10 years, my wife and I finally are credit card debt -free. It feels wonderful! We were able to pay off about \$18,000 in debt by buying a home that requires only 15 percent of our gross income for the monthly payment. We also drive high-mileage cars. By living in a more modest home and not buying new cars, we saved about \$600 a month that we were able to pay toward the credit card debt, so that in less than three years, the debt was paid. Now, we put that same \$600 in a money market account each month to use when we decide to purchase a home or car in the future. We have pledged never to get in credit card debt like that again.”

“When I graduated from law school I went to work for state government. My employer never mentioned that my state had a student loan forgiveness program for state attorneys, but, thank goodness, a co-worker did. Anyone working in government or non-profit legal services should carefully investigate whether there is a loan forgiveness program that may apply, whether it’s through the state, the lawyer’s law school or elsewhere.”

Strategies

1. Student loan consolidation may be useful, but it’s not ideal for everyone. Research carefully and make informed decisions.
2. To help assess your current debt situation, commit to making a complete list of all of your debts and assets, including the interest rates and minimum monthly payment amounts. Use this document to create a common-sense budgeting plan and then stick to it.
3. Don’t be afraid to seek professional help with debt management, especially before you have delinquent bills. Making a formal plan may increase the likelihood that you will follow through.
4. Think about that next credit card purchase – if you can’t afford it today, will you really be able to afford it when the bill comes at the end of the month?

Professional Development

Fostering Professional Relationships

One of the things law students hear when they discuss professional development is “network, network, network.” To many, this advice conjures up images of slick -talking, palm-pressing lawyers who show less than genuine interest in those they meet. The reality is that networking, both in and beyond the workplace, lays the crucial groundwork for professional development.

Professional development begins within the workplace. No matter how hard one works to become known in the legal community, a lawyer’s effectiveness is dependent on relationships with co-workers. A young lawyer who respects and makes a point of getting to know both attorney and non-attorney co-workers will be spoken of highly, whether at a partners’ meeting or in the break room. Conversely, a lawyer who has alienated fellow attorneys or support staff will be less effective, no matter how affable he is with others outside the workplace.

This does not mean that young lawyers should fake interest in others, or “lay it on thick,” as some do. Rather, young lawyers should take an active interest in those around them, even if doing so requires intentional effort at first. As time passes, inquiring about co-workers, recognizing others’ accomplishments and developing positive professional relationships at work will become second nature.

The same techniques can be practiced in the legal community, at bar association meetings and at continuing legal education functions. Again, developing one’s conversational skills in a way that demonstrates genuine interest in others is crucial for developing professional relationships.

In addition to networking, professional development includes continuing to develop one’s own lawyering skills and substantive knowledge. The most successful lawyers do not complete their education in law school

they consider those three years to be an introduction to lifelong learning.

Employers vary greatly in the amount of energy and resources they are willing to expend for a young lawyer’s professional development. Anecdotal evidence suggests that young lawyers’ increasing willingness to “job hop” has made employers less likely to provide support for continuing legal education, bar association involvement and mentoring programs. (Ironically, young lawyers often cite this lack of support for professional development as a reason for leaving.)

Young lawyers must recognize that their professional development is up to them, which means that they may need to read substantive law magazines at home or attend local bar association functions on their own time. Although this may not be as appealing as more expensive options (e.g., CLE at sea, national bar meetings), these activities can serve the same purpose: helping the young lawyer develop her own interests and potential, and helping other lawyers recognize those same attributes in her.

Finally, young lawyers should seek to have, and ultimately become, mentors. Mentors can be found both at and away from work. Many bar associations even have formal mentoring programs that will pair newer lawyers with experienced lawyers.

Additional Resources

~ [The 7 Habits of Highly Effective People](#), by Stephen Covey. This best-selling guide to personal effectiveness features suggestions on working with others, prioritizing time and other strategies.

~ [Professional Networking for Dummies](#) and [People Power: 12 Power Principles to Enrich Your Business, Career & Personal Networks](#), by Donna Fisher.

~ Bigwig Briefs: Careers Options for Law School Students – Leading Partners Reveal the Secrets to Finding the Right Firm/Company, Choosing the Best Practice Area, In interviewing, Finding a Mentor, the Bar, Negotiating for a Higher Salary and More, by Aspatore Books Staff (Editor).

~ Be Your Own Mentor: Strategies from Top Women on the Secrets of Success, by Sheila Wellington, et al.

~ The Lawyer’s Guide to Mentoring, by Ida O. Abbott.

~ For a list of formal mentoring programs, visit <http://professionalism.law.sc.edu/materials/etrmentoring.htm>. The list was compiled as part of a project of the University of South Carolina School of Law’s Nelson Mullins Riley and Scarborough Center on Professionalism.

~ The ABA has various programs, including ABA Career Counsel, a central clearinghouse for information on finding jobs and enhancing careers, located at www.abanet.org/careercounsel/home.html. For information on ABA CLE programs, check out www.abanet.org/cle.

Reflections From Young Lawyers

“Every few years I am shocked to see that an attorney is rude and hostile to support staff. Once, a new associate told me that he had to ‘lay down the law’ early to prevent problems in the future. I take a different approach and I honestly believe it works. I treat everyone from my secretary and paralegals to the mail room personnel the same way I want to be treated. Not surprisingly, I find that they respect me and are willing to go the extra mile when I ask. This strategy makes work more enjoyable and means that I have people I can count on to assist me when I need it.”

“I was scared to death when my firm ‘strongly suggested’ that I develop a contact list of other attorneys. However, I compiled a list of my friends from law school, national, state and local bar associations and other people I have met. Every year I send them all holiday cards and touch base over the year to see how they are doing. I generally consider these people my friends so I am happy to maintain the relationships. Meanwhile, my firm is happy that I have legal contacts all over the country.”

“Your reputation as a lawyer means everything. Do whatever it takes to make and keep it a good one.”

Strategies

1. Train yourself to take an active, genuine interest in your co-workers and professional colleagues in the legal community.
2. Seek out mentors in your workplace, in the legal community and through formal bar association programs.
3. Get out there! Although it may seem uncomfortable at first, check out a bar association luncheon, introduce yourself to a new hire and make a point of trying to make at least one new professional contact per week.
4. Continue to develop your own substantive legal interests. Join bar associations that provide you with regular reading materials and programs in areas that interest you.
5. Continue to develop interests outside the law and stay informed about current events.

Efficiency at Work

Getting it Done and Doing it Well

We often hear attorneys complain that they feel like hamsters – they are running around in circles without getting anywhere. Most offices contain inefficiencies that drain productivity. Simple changes can often increase efficiency, leading to a savings of time, energy and money. Those who have mastered efficiency at work offer several concrete suggestions.

First, the most efficient people do not just create a list – they also use it. These people start the day by reviewing and revising the list to reflect deadlines, which helps them prioritize. Then, they consider delegating items on their list and do so as appropriate.

Second, use the technology that you already have. If necessary, take a course to understand the benefits of equipment or software. Expand your use of email. Many daily communications may be accomplished easier through email than by telephone. It also saves you time by creating an instantaneous record of the communication. Recognize as you use existing technology that the software that your office purchased several years ago may be obsolete. Updates or new technology may increase your efficiency by permitting you to finish tasks faster or run multiple software applications simultaneously.

Third, consider using new technology to increase efficiency. For example, many practitioners use case management software to manage the details of contacts, calendars and other file information. Likewise, legal professionals increasingly use handheld Personal Digital Assistants. These devices can help you reduce clutter by organizing your calendar, address book, to-do list and memo pad; further, all of the information is easily backed-up on your computer.

Fourth, as you are using technology, recognize that there are times when the constant flow of information drains energy and productivity. Ask yourself whether instant messages, emails and phone calls distract you and decrease your productivity. If so, consider

making changes that help you focus your attention on specific tasks, such as letting your voicemail answer your calls and returning your calls at a later time.

Fifth, recognize that poorly run meetings waste time and damage morale. If you are in charge, consider whether the issues may be addressed via email instead of in a meeting. If an in-person meeting is necessary, set a time limit and an agenda for the meeting. Keep the discussion moving so that each person has an opportunity to contribute, but keep the group on task.

Finally, try to begin work earlier so that you may leave earlier. Frequently, when you work late, you arrive late the next day. Beware of this vicious cycle. Instead, try to arrive earlier and start your day before everyone has arrived.

Additional Resources

~ [The Personal Efficiency Program: How to Get Organized to Do More Work in Less Time](#) (2nd Edition) and [The High-Tech Personal Efficiency Program: Organizing Your Electronic Resources to Maximize Your Time and Efficiency](#), both by Kerry Gleeson.

~ [Escape From Voicemail Hell / Boost Your Productivity By Making Voicemail Work For You](#), by Paul LeBon and Sara Karam (Editor).

~ [Please Don't Just Do What I Tell You, Do What Needs to Be Done: Every Employee's Guide to Making Work More Rewarding](#), by Bob Nelson and Ken Blanchard.

~ [Organizing Your Work Space: A Guide to Personal Productivity \(A Crisp Fifty-Minute Book\)](#), by Odette Pollar, et al.

~ From Yellow Pads to Computers: Transforming Your Law Office With a Computer, by Kathryn M. Brawman and Fran Shellenberger (Editor).

~ Becoming Computer -Literate: A Plain - English Guide for Lawyers and Other Legal Professionals, by Carol Woodbury.

~ A Survival Guide for Road Warriors: Essentials for the Mobile Lawyer, by Daniel S. Coolidge and J. Michael Jimmerson (Contributor).

~ www.abanet.org/tech/ltrc/mobicomm.html. Provides information on handheld devices and mobile commuting.

~ www.abanet.org/lpm/. This website for the Law Practice Management Section features articles on a range of topics, including legal technology and law firm management skills.

~ www.abanet.org/genpractice/home.html. The website for the General Practice, Solo and Small Firm Practice Section covers the latest practice trends, office technology and legal developments and offers quick tips on running your practice efficiently.

? www.abanet.org/yld/tyl/Nov2000/helpme.html. “Can Somebody Please HELP Me!” by Angela F. Williams, The Young Lawyer, November 2000.

Reflections From Young Lawyers

“When I feel overwhelmed with a project on a deadline, I send all of my phone calls to voicemail and instruct my secretary to tell everyone (except my boss) that I am unavailable. This permits me to handle the project without interruption and handle any phone calls later. Also, I often feel like it is easier to just perform a task than to delegate it to my secretary or paralegal. Then I remind myself that I have a wonderful support staff that is more than capable of accomplishing projects. While I may have to spend some time explaining the project, my staff can complete the project while I work on something else.”

“Every once in a while, you’ll have a day at work when you simply are not getting anything done. When that happens, go home. Take care of something else you need to take care of. Rest. Pick up the dry cleaning. Make a balanced dinner. Play with your kid. Get the oil changed. Go for a walk. Do something else. Otherwise, you are just wasting time when what you need to do is free up the mental space to be productive. Start fresh another day.”

Strategies

1. Eliminate clutter. Develop a filing system for your personal papers (e.g., memoranda, copies of timesheets) and update it faithfully. Open and review your mail right away, then immediately get rid of anything you do not intend to keep.
2. Use technology to streamline your work. Make sure that technology has a purpose and accomplishes that purpose. Take training if necessary so that you can use the technology efficiently and effectively.
3. Don’t forget to delegate. Having the wrong person performing the wrong work drains efficiency and profitability.
4. If you don’t have Internet access, subscribe today. You don’t know what you are missing!

Alternative Careers/Work Arrangements

Thinking Outside the Box

Faced with demanding jobs and the difficulty of balancing work life and personal life, many young lawyers become frustrated with the legal profession. In a May 1999 ABA Journal article, one member of the ABA's Law Practice Management Section noted: "Burnout, the tyranny of the billable hour, the incidence of divorce and family breakup among lawyer families, the dissatisfaction with the practice of law, all of these are the unfortunate hallmarks of the practice today."

In response, some lawyers choose to explore alternative work arrangements such as working part-time or implementing flexible work schedules. Although the 2001 report from the ABA's Commission on Women in the Profession suggests that many attorneys do not believe that they can adopt alternative work arrangements without negative professional consequences, numerous attorneys have successfully done so in a variety of different legal settings.

However, for some, modifying work arrangements is not feasible, or not enough. This leads some lawyers to seek non-traditional legal careers, such as contract lawyering, or to leave the practice of law altogether. Regardless of whether attorneys want to change the circumstances of their legal employment, or to use their skills in non-legal careers, there are numerous resources that can help identify individual needs and goals, and the types of careers or work arrangements that can fulfill them.

Additional Resources

~ What Can You Do With a Law Degree? A Lawyer's Guide to Career Alternatives Inside, Outside & Around the Law, by Deborah Arron.

~ The Complete Guide to Contract Lawyering: What Every Lawyer and Law Firm Needs to Know About Temporary Legal Services, by Deborah Arron and Deborah Guyol.

~ The Lawyer's Career Change Handbook: More Than 300 Things You Can Do With A Law Degree, by Hindi Greenberg.

~ America's Greatest Places to Work With a Law Degree and How to Make the Most of Any Job, No Matter Where It Is, by Kimm Alayne Walton.

~ "Cash-and-Carry Associates," by Debra Baker, ABA Journal, May 1999.

~ www.abanet.org/yld/tyl/Sept02.html. "Careers In and Out of Law," by Hindi Greenberg, The Young Lawyer, September 2002.

~ www.abanet.org/yld/tyl/tyl-may2002.pdf. "Tips on Making a Part-Time Arrangement Work," by Tammara F. Langlieb, The Young Lawyer, May 2002.

~ www.abanet.org/yld/tyl/march01/reducedhours.html. "Reduced-Hours Arrangements in Law Firms," by Beth Boland, The Young Lawyer, March 2001.

~ www.abanet.org/women/balancedlives.html. "Balanced Lives: Changing the Culture of Legal Practice," ABA Commission on Women in the Profession, 2002.

~ www.abanet.org/genpractice/lawyer/complete/sp96gol.html. "Telecommuting: An Alternative Work Arrangement that Really Works," by Nicole Belson Goluboff, The Complete Lawyer, Spring 1996, Vol. 13, No.2.

Reflections From Young Lawyers

“When it comes to alternative work schedules, my advice is not to be afraid to ask for what you want. I found the job of my dreams, but I had already decided that I could not work five days a week. I told them I would be thrilled to accept the job, but I needed Fridays off. They accepted! They got a happy employee and I have a job that allows me to spend time on other parts of my life.”

“Perhaps the most important thing that I have learned about exploring alternative work arrangements is that there is no ‘right answer.’ Once I stopped looking for the definitive solution, I was better able to evaluate my desires and options. For me, the solution was working part-time.”

“When I decided to have children, I thought I would have to leave my firm because of the high billable requirement. But after talking to others, I realized that my firm had gradually changed its policy on alternative work arrangements. In fact, the majority of the attorneys who are moms work part-time. Now I work in the office three days a week, albeit at a reduced salary, so that I have more time with my family but still advance my career.”

“I have a six-month-old baby at home and my husband works long hours, so achieving balance is hard work. That being said, I feel that I have been able to achieve an excellent balance by slightly reducing my work schedule and by keeping proper boundaries in place. If I have a trial or an emergency motion, I’ll make work the priority and my personal life has to give. Otherwise, I put my work down and get home to spend some quality time with my son.”

Strategies

1. Recognize the need for change. If you dread going into work every day, it is probably time to consider a significant change.
2. Talk to people about their jobs. Ask people you know who are happy with their jobs about what they do and what they like about their jobs. You may identify a career or work arrangement that you hadn’t previously considered.
3. Know your priorities. There is no such thing as the perfect job. You may have to give up promotion potential or benefits for more time off, or accept a reduced salary in order to take a personally rewarding job. Knowing what is most important to you will allow you to identify which compromises are acceptable and which are not.
4. Be patient and persistent. The ideal career opportunity may not present itself immediately and your law firm may not agree to your proposal for an alternative arrangement immediately, but with persistence, you should be able to find or develop something that meets your needs.
5. Have a plan. When asking your employer to make a change in your work arrangement, make sure that you have thought about the details. Employers will be more receptive if you can show them how the arrangement will benefit not only you, but also the firm or company.
6. Follow through. If given the opportunity to try an alternative work arrangement, make sure that you can handle your responsibilities, or immediately confer with your employer about making changes if you cannot. If you fail to do so, you jeopardize not only your own arrangements, but also the opportunity for others to be allowed to make similar arrangements in the future.