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“Allow yourself to look past the age gap.”

“Many seniors struggle to afford necessities.”

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BECOMING A BOSS

Right now, in your career, “seniority” probably feels a long way off—theoretically possible but far from reality. You know the importance of availing yourself of the tools and opportunities to develop your skill set and expand your professional network to achieve that senior status—but your time may not allow you to act. Enter the ABA! We are committed to being your partner on your professional journey, both as a provider of developmental tools and as your guide to becoming a “boss.”

You have access to a full complement of tools, resources, and opportunities designed to reach your full potential. Our conferences, webinars, and other educational programming address the issues young attorneys face as they become established in the profession, on an array of topics such as managing law school debt, establishing your professional reputation, and identifying the next professional opportunity. Division resources such as TYL provide valuable insight to young lawyers and those new to the profession, as well as to those who may be transitioning to greater professional responsibilities.

Whether you are seeking an educational resource, training program, or professional networking event, we are here to support you as you make those boss moves.
Summertime with Marvel Studios

DAVE MORROW

Don't you just love the summertime? Renowned composer and pianist George Gershwin said it best: the "summertime and the living is easy." As young lawyers, we may have mountains of education debt and immense financial constraints, but visits to the beach, cookouts, and picnics are FREE in the summertime. I love nothing more than to be outside with friends with a glass of wine or my favorite cocktail—an old-fashioned—while enjoying the summer breeze. And, if we want to indulge ourselves more, we will splurge on a tried and true American tradition—summer movie blockbusters.

I still remember when I saw the film Independence Day in the summer of 1996. As a little, chubby, awkward sixth grader, I could barely contain my excitement about a film where aliens blow up the White House. Fast forward to 2018—the summer blockbuster tradition is still alive and well. This year, the summer has been packed with great movies such as Deadpool 2, Solo: A Star Wars Story, Jurassic World: Fallen Kingdom, and my personal favorite, Incredibles 2. (This 30-something will still pay real money to see a Disney film in the theaters!) Summer theatrical releases on average will gross $129.9 million domestically (United States and Canada) and $243.3 million internationally (everywhere else), leading to a total box office gross of $373.2 million. However, the behemoth of summer blockbuster success is Marvel Studios.

Marvel's latest summer film, The Avengers: Infinity Wars, had a worldwide opening weekend of $640.5 million and has already grossed more than a billion dollars in the United States and Canada. That is an incredible amount of money for one film, and lawyers have been involved with Marvel Studios' growth and blockbuster domination from the very beginning.

Initially Marvel Entertainment was an independent LLC based in New York, New York. However, in 2009 The Walt Disney Company acquired Marvel Entertainment for $4 billion. The Marvel-Disney deal is now considered one of the most profitable media deals in history. Playing key roles in the Marvel-Disney deal were John Turitzin, Marvel's general counsel and executive vice president; Marvel's lead outside attorney Carl Sanchez, a San Diego-based partner with Paul, Hastings, Janofsky & Walker; and Disney's lead outside attorney Chang-Do Gong, a New York City-based partner with White & Case. Chang-Do, Carl, and an additional 20 lawyers worked tirelessly for two weeks in 2009. Their legal representation required them to review thousands of intellectual property documents on every Marvel comic character—more than 8,000 characters over the last 70 years. On August 29, 2009, terms of the merger were agreed upon by all parties, and the legal teams met with their respective clients the following day for signatures.

So, the next time you watch another Marvel movie, remember to thank the work of three very talented senior lawyers and their small army of junior attorneys for their efforts to support and advise a massive merger that resulted in numerous blockbuster hits in the last decade.

DAVE MORROW IS AN ATTORNEY, EDUCATOR, AND CREATIVE WHO ENJOYS SPEAKING AND WRITING ABOUT ISSUES OF RACE AND DIVERSITY AND ALL THINGS POP CULTURE, TECH, AND FINANCE.
The Rise of ALSPs

J.B. RUHL

In March 2018, the General Electric Company (GE) contracted to have UnitedLex deploy its technologies and professionals to serve GE in 180 countries across several realms including legal operations, litigation support, investigations, e-discovery, forensics, and document review. The companies reported that the arrangement will reduce GE’s legal spend by 30 percent—about $40–$50 million annually—and will allow GE to redeploy up to 75 lawyers, some of whom will be transitioning to become UnitedLex employees.

Heard of UnitedLex? How about Integreon, Axiom, or Pangea? They are all examples of the new breed of alternative legal services providers (ALSPs), competing not only with law firms but also with other more established consulting companies that are moving increasingly into the legal services market.

This trend is not to be ignored—it speaks volumes about how the legal industry is navigating the post-normal times. Let’s examine what these ALSP entities do, why they are gaining traction, how they are operating, and where this trend is headed.

What?

The first aspect of this form of ALSP to play close attention to is that they are not merely outsourcing solutions, such as e-discovery operations or contract attorney and “secondment” firms. These ALSPs are providing a far broader range of services, including legal project and process management, contract portfolio risk analysis, intellectual property asset analysis, and internal document investigation. They have developed proprietary technologies to leverage their professional expertise at those functions. They employ licensed attorneys, technologists, risk management specialists, and other professionals. They are growing in number of employees, revenue, geographic reach, and lines of services offered. But they are not law firms and are not practicing law.

Why?

In his book Tomorrow’s Lawyers, Richard Susskind perceptively and concisely assesses many of the transformative forces at play in the legal industry. One of his core revelations is that many of the tasks traditionally lumped into the realms of “litigation” and “transactions” do not require a license to practice law. The same is true for compliance counseling. Document gathering and review, basic legal research, transactional due diligence, and form preparation do not require a licensed attorney. Providing legal advice and appearing in court generally do. But law firms have traditionally charged the same hourly rate regardless of this distinction, adjusting for complexity of the task by assigning work to junior or senior attorneys. The new ALSPs are providing those functions for clients more economically.

But there is more to it than that—ALSPs also are profitably offering functions law firms traditionally have never provided, or for which clients would not have paid at sticker price, and which in-house legal departments could not efficiently take on internally. For example, using natural language processing, machine learning, and other technological applications, ALSPs can gather, compare, analyze, and report back on huge document databases, such as large contract portfolios. They can deploy teams of legal project management experts to work alongside in-house attorneys to run more efficiently large litigation programs, such as same-kind contract litigation or insurance claim defense litigation. In short, these ALSP innovations allow clients to economically scale up and expand in-house legal management capacity on an as-needed or longer-term basis.

How?

The simple answer to how ALSPs can do this is that they are not law firms. More specifically, they are not partnerships owned by the equity partners, which is how most US jurisdictions require licensed attorneys to organize their business model. A law firm’s investment in technology development and non-partner professional employees thus is funded by the partners, who must be licensed attorneys, and sourced either out of partnership profits or loans to the partnership. By contrast, ALSPs can take outside investment in the form of equity or debt from a broad variety of investors, allowing them to fund research and non-attorney resources at levels law firms generally cannot, or will not, match.

Whether to relax this ownership restriction has been a long-standing debate within the legal industry. The United Kingdom recently relaxed the restriction in 2007, allowing legal practices using “alternative business structures,” but the...
United States has seen little in the way of departure from the historic partnership model. Until recently, restrictions on unauthorized practice of law also worked to tamp down the rise of alternative business models, but the new breed of ALSPs are not practicing law. This should not be seen as a “loophole,” but rather as an innovation that may lead to reexamination of the way we structure legal services businesses more broadly.

To Where?
Given their explosive growth and the buy-in from major corporate clients, ALSPs are likely here to stay and to expand. Lawyers in traditional practice settings will increasingly be asked to work alongside, or even take marching orders from, ALSPs. And as their economies of scale grow, ALSPs will begin providing services to government agencies, medium-sized businesses, and nongovernmental organizations. Eventually, though, traditional law practices may also begin to bring this suite of services into their reach as well, either by forming, teaming with, or investing in independent ALSP entities or expanding and innovating (including on price) to provide the same services internally. In fact, as this column headed to press, the law firm of LeClairRyan announced it had agreed to outsource 300 of its employees to UnitedLex to provide non-attorney services from secretarial work to project management back to the firm.

In short, add ALSPs to the list of innovations in the post-normal times!

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HOW TO DEVELOP SUCCESSFUL RELATIONSHIPS WITH OLDER OFFICE STAFF

NANCY BOWEN, TERESA COREY, ANN HELMS, LYNN HESS, AND MICHELLE LESLIE

You have successfully navigated the rigors of law school, bested the bar exam, and secured your dream job. In your first week, you encounter legal professionals who have been working longer than you have been alive and whose wisdom and insights frequently go untapped—legal assistants, administrative assistants, secretaries, and paralegals, all commonly referred to as staff members. Most young lawyers have never been in a position to delegate work to staff members, and it could be difficult to approach someone who is older than you. Rather than being consumed by hesitancy, allow yourself to look past the age gap and realize that a seasoned staff member is your biggest asset and will benefit you in the long run. Here is a guide to help young attorneys develop a successful relationship with older staff members.

R.E.S.P.E.C.T. The childhood adage “respect your elders” should carry over into your legal career. Remember to give staff members the respect that they deserve. They have been in their position for many years and are familiar with workplace policies, procedures, and culture. Remember, mutual respect will provide you with the benefit of years of experience.

The Only Stupid Question Is the One Not Asked. Do not assume that all you need to know is what you learned in law school; asking questions will allow you to tap into staff members’ experiences. For example, experienced staff members know the idiosyncrasies of the senior partners, where to find templates and forms, and how to complete a complicated court filing. Over the years, staff members also have established relationships and familiarity with court personnel, opposing counsel’s support staff and vendors, and can best determine who to contact to successfully accomplish tasks. Most importantly, staff members have seen countless young lawyers succeed and fail. Asking questions will help you avoid professional pitfalls.

Effective Communication Is Key. Avoid stress or tension with staff members by explaining your expectations and needs early on and often and allow staff members to communicate their expectations as well; communication is a two-way street. When possible, do not wait until the last minute to delegate assignments. In addition, provide advance notice of deadlines, upcoming projects, and your vacation and travel schedule so that staff members can properly plan the work day and keep others informed.

No One Is Perfect. Even the most senior staff member will make mistakes. Keep in mind that most mistakes can be easily corrected. If you discover a mistake or error, work with the staff member to correct the mistake and respectfully ensure that it does not happen again. If the mistake was your fault, never blame the staff member; you risk losing the support of an ally.

Know When to Give Praise. Give staff members credit where credit is due. Just like young lawyers, older staff members appreciate affirmations that they are valued and are doing a great job.

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Navigating Change
Finding the Career Shoe That Fits

RENEE GALLAGHER

When I entered law school, most people assumed that I would work in a law firm after graduation and for much of my career. I started in a law firm, but as I learned more about practicing in the law firm setting, I discovered that it was not a “shoe that fit my foot comfortably.” If your current firm or practice area don’t feel like the right fit, do not fear making a change.

Change Is a Part of Life. Changing jobs or areas of practice can be exciting but also intimidating. A change of work environment not only exposes you to new work settings but new ways of thinking, different personalities, and people who have different backgrounds. Over the last 17 years, I have worked in the law firm setting, in state government, and in a large insurance company. With each job, I have gained new skills and learned a great deal about how to use my legal skills in a different way. Many attorneys reach a plateau, or a place where they do not feel challenged in their work. This may lead you to want to leave the law or change your practice area: you can do either. Change is good.

Attorneys Can Do More than Practice Law. The skills learned while practicing law are transferrable to other types of work. The ability to analyze facts and identify gaps or inefficiencies, researching statutes and regulations to develop policies and procedures, project planning, and many other types of skills are typical with most attorneys. Consider how much you learn in the practice of law with time management, organizing and managing a schedule. You also learn how to negotiate and work with many different personality types.

If you are thinking about leaving the practice of law, consider what you enjoyed studying in your undergraduate studies. Think about what you find interesting or what you enjoy learning about when you are not looking at legal documents. Ask friends who are non-attorney professionals about their jobs or companies. Research other professions and what certifications or degree preparation is required to enter those professions. Try to gain a certification in an area. There are numerous opportunities out there: Network. Network. Network!

You Can Change Your Practice Area. Again, even if you want to continue practicing, the hardest thing to do is to understand what you really want to do. Figure out how to get more information and learn about where the open positions are for that area of law. Being a member of a bar association, either state or local, and participating in a subcommittee is a good way to meet other attorneys in that area of practice. Warm up your law school contacts and make time for informational lunches. Networking is key to learning about where openings and information are located.

You may need to pick up a class or additional continuing legal education units to learn the current issues and challenges for a particular area of law. Whatever it takes, it is worth it. Just remember that change is good, but informed change is best. See change as an opportunity to find a shoe that fits your unique foot and wear it comfortably as you continue your professional journey.

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WORD!

“IF YOU DON’T LIKE HOW THINGS ARE, CHANGE IT. YOU ARE NOT A TREE.”

—JIM ROHN

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The Valentine’s Day massacre at Marjory Stoneman Douglas High School by Nikolas Cruz was initially blamed on the poor response from the Broward County Sheriff’s Department and school security. However, an investigation by the SERAPH School Safety team has found a much darker series of failures by adults in Cruz’s personal and school life.

**Question 1:** When did his adoptive parents know he had violence issues?

**Answer:** Cruz displayed signs he was deeply troubled even as a toddler. He threw a four-month-old into a pool. The child was crawling on a back porch, and Cruz, who was two years old, picked him up and threw him in.

**Q2:** How many times did the police come to Cruz’s home?

**A:** Forty-five calls for service relating to Cruz or his brother from 2008 to 2017, not the twenty-three calls claimed. Nineteen of the calls were when Cruz was a child starting at the age of nine. He committed serious assault and violence against his mother and animals. No arrests.

**Q3:** Did mental health professionals break the law and fail to report his behavior as a danger to himself and others?

**A:** He jumped out of the back of a bus, a school district report stated. He was “punched numerous times” for using racial slurs toward a peer.

He had “hate signs” (including a Nazi symbol and the words “I hate N—”) drawn on his book bag.

“I looked close and I saw he was holding a dead bird near his genitalia,” Hemans [a student at the school] said. “I saw some feathers and I knew it was a bird. That was disturbing. But I just looked away because it wasn’t my business.”

A tipster to the FBI later reported that Cruz once took a dead bird into the kitchen of his home and cut it open, saying he wanted to see inside.

An unidentified peer counselor alerted Marjory Stoneman Douglas High that Cruz drank gasoline “in an attempt to commit suicide,” was “cutting himself,” and “wished to purchase a gun.”

An investigator with Florida’s Department of Children and Families spoke to Cruz, but his therapist ultimately advised that he was “not currently a threat to himself or others” and did not need to be committed.

**Q4:** Did school officials provide the care required by Florida law and Federal USDOE law under IDEA?

**A:** In general, school districts are required to provide kids with physical, emotional, or intellectual disabilities a free education in the “least restrictive” setting, and to accommodate the needs of such students.

Under the federal law IDEA (Individuals with Disabilities Education Act) Cruz was supposed to be disciplined and monitored using very specific protocols (see https://sites.ed.gov).

“The 19-year-old Cruz was transferred six times in three years, the Miami Herald reported, but never expelled, taken into custody or arrested. He opened fire Feb. 14 at Marjory Stoneman Douglas High School in Parkland, killing 14 students and three teachers.”

Evidence is clear that Cruz was aware of his abilities and did not want to be placed in an alternative school, which the district did before the shooting. Where is the IEP (individualized education plan for Cruz related to his issues)? What was the official plan for Cruz related to decades of violence known by his family and school officials?

**Q5:** Did the school district and the sheriff’s department collude under a federal program to prevent Cruz from being arrested for assaults and other crimes?

**A:** The school and the sheriff’s department were part of an ill-conceived federal program called PROMISE. The Promise Program (a Department of Justice federal grant program under the Obama administration) provided funding to local police departments and school districts for ignoring certain crimes committed by minority students.

“The facts pattern that has emerged strongly suggests it [the Promise Program] played a role,” according to the Manhattan Institute. The program allowed Cruz to stay out of the system which then allowed him to purchase firearms.

This article discusses issues of general interest and does not give any specific legal or business advice pertaining to any specific circumstances. Before acting upon any of its information, you should obtain appropriate advice from a lawyer or other qualified professional.

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A Tale of Two Attorneys
Stories of Nontraditional Legal Careers

SELENA E. MOLINA AND CHELSEA GLYNN

You have been spending your days and nights at your law firm, churning away, billing hours, with no end in sight. What you have been longing for is a fresh start—a new beginning where you can do something different, with more meaning. Despite this lurking feeling, the fear of the unknown is paralyzing. The prospect of leaving your law firm is daunting and you do not want to lose everything that you have worked so hard to achieve. However, these two stories are proof that the path to a successful career is not always linear. While one route to success might be from associate to partner at the same law firm, there are a multitude of alternatives. Here are two true stories of what can happen if you do decide to take an alternative path.

THE STORY OF RICK CARROLL
No aspect of the old adage “youth is wasted on the young” seems quite so true as that of the study abroad semester or the gap year—a rite of passage for many college-age students who get the opportunity to work their way through the pubs of Europe (while dutifully sending their parents photos of them visiting all of the historical sites). For the more adventurous amongst us, a gap year may entail volunteering in East Africa or “finding oneself” in Thailand.

After practicing corporate law for four years, and amid the crisis that plagues everyone as they realize that they have largely wasted their 20s, I had two distinct thoughts: (1) I did not know nearly enough about corporations and the financial principles underlying the legal work I was practicing, and (2) I really needed to get out and see the world.

On a whim, I applied to one (and only one) business school—Oxford—and was somehow admitted. Fast forward a few months, and I had quit my job, sold most of my worldly possessions, and was on my way to England, but not before first trekking across much of North Africa and the Middle East (which was in the midst of the Arab Spring).
Arriving at my residential college at Oxford (St. Edmund Hall—founded in 1236), I was given the customary black robe and instructed to wear it for all academic events. Here I was, a corporate attorney, nearing 30, and playing dress-up in a Hogwarts gown. College dinners were in black tie with—as has been done for nearly 800 years—all the students reciting long prayers in Latin before each meal.

This was a surreal experience. And, for a time, it was my life.

Starting the MBA, there was some trepidation that I was going to be out of my league. Certainly, this place would be filled with hard-charging hedge fund managers and aspiring titans of industry. And yes, my colleagues were all incredibly accomplished. But what I found was a group of brilliant, generous people who, like me, just needed a break from the “real world” to reflect on their lives and, frankly, to have a lot of fun.

With these new friends, my weekends were spent exploring European cities (courtesy of those ridiculously cheap Ryan Air plane tickets), while my weeknights were spent travelling across Great Britain. At some point, a group of us took a vacation from our gap year—spending a month traipsing around China and East Asia.

I even managed to learn a little bit about business and graduate with my MBA.

Amazingly, other than some new student loans, my time off cost me nothing and gave me so much. It was one of the most fulfilling experiences of my life, filled with adventures, unforgettable experiences, and new, lifelong friends (many of whom are now clients!).

At the end of this gap year, it was surprisingly easy to transition back into corporate law. It may be hard to appreciate when you’re deep in law firm life, but it is completely possible (and healthy) to take a break from the legal grind.

Thus, to all the young lawyers out there: Throw caution to the wind and quit your job!

Rick Carroll is counsel at Saul Ewing Arnstein & Lehr in Wilmington, Delaware, where he concentrates his practice on corporate advisory and governance matters. He may be reached at rick.carroll@saul.com.

THE STORY OF SCOTT PERKINS

I am always a little bit surprised when I hear someone talk about knowing—just knowing—from an early age that they wanted to be a lawyer. That is decidedly not how I ended up practicing law. Rather, I was a history major in college and decided to go to law school—as did many of my contemporaries—based on the oft-repeated cliché that “you can do anything with a law degree.”

The recession of the last decade made a lot of people rethink the wisdom of proceeding to law school based only on the somewhat vague advice that took me there. But I believe that the statement itself is a true one. After leaving law school, I spent close to seven years at a large firm with a practice targeted on corporate and commercial litigation. It was a great experience and could be exciting work, but I didn’t have the focus and desire to continue doing just that type of work for the rest of my career. I had always been interested in politics and government, but was nervous about leaving the (relative) safety of a good job in private practice and switching to something else. After a lot of soul-searching, I decided to act on my interests and take an opportunity to move into government service—and I’m thrilled that I did.

What followed were three of the most rewarding years of my career. First at the Delaware Department of Justice and later as deputy legal counsel for Governor Jack Markell, I was able to work with some of the smartest, most dedicated individuals in government on both policy and legal issues. It taught me—better than any book—exactly how government works, and what needs to be done to keep government working well. And, given the wide range of legal issues that come before a government lawyer, it opened my eyes to areas of the law that I was not familiar with but have now grown to love.

Now back in the private sector, I am working on developing a practice that utilizes my commercial litigation background, my government experience, and my newer interests in health policy and law. I am happier in my work than I have been before—and it never would have happened if I had not taken the time to leave the well-worn path of private practice to engage in government service.

When law students or young lawyers come to me and ask for career advice, this is the story I tell them. And I suggest that if you remain open to leaving the “safe” path of staying in private practice, you can both grow as a lawyer and find new areas of the law that might change the way you work. Whether it is through government service, volunteering with charity organizations, working with legal aid organizations, or something else entirely, you should find something you are passionate about and not worry too much about taking time to pursue it. It worked out well for me so far, and it may work out for you, too.

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So, if you are unhappy in your law firm job, remember, a legal background can add value in almost any career. The law and the skills it teaches (including persuasive writing, research, oral communication, problem-solving, public speaking, working with others, analytical thinking, and organization) touch every aspect of the world we live in. Find an industry or path that excites you and believe and advocate to prospective employers that your legal training is a benefit to their organization.

Entering into a new industry may force you to start at a lower position than you feel you deserve or as compared to your lawyer job. Keep in mind, though, that your lawyering skills and advocacy can help you advance quickly within that industry once you have a foot in the door. There is no one-size-fits-all formula to success, but by staying true to yourself and working hard, good things will happen. Your career satisfaction and happiness are worth it.

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How to Pay Off Your Student Loans While Also Saving for Retirement

CATHY PARETO

One of the most expensive degrees you can earn is a law degree. According to a recent issue of US News & World Report, many law students finish their education with student loan debt amounts ranging from $38,000 to more than $180,000. For many recent graduates, the burden of this debt may leave them feeling like they should just focus on repaying the loan amount as fast as possible and at all costs. After all, no one likes the feeling of having debt. While this may seem like a good strategy, you may end up hurting your long-term financial goals including your retirement. So how do you tackle both paying off your debt and saving for retirement? By making the right choices early on in your career and by having a clear financial plan.

MAKE THE RIGHT CAREER AND LIFESTYLE CHOICES EARLY

It should come as no surprise that the higher the amount of debt you have, the more money you will need to make to repay it. This means that you will have to make some very important decisions early on in your career to help you maximize your earnings, reduce your debt, and begin saving for tomorrow.

Relocate. This is the time in your life when you will have the most flexibility when it comes to where you live. Take advantage of it by finding a job in a state or city where salaries are higher. Of course, you also will have to factor in the cost of living before deciding if the move is right for you along with other practical considerations. If you are not licensed to practice in the state that you are considering moving to, you will need to negotiate items such as having the firm or employer pay for and allow you to take some time to complete a bar review preparation course and to sit for the bar exam. You should also find out if your prospective employer will pay for you to keep your current legal licenses and accompanying CLE courses.

Negotiate Job Offers and Raises. Do your research on salary trends for the position and location you want, and always try to negotiate the original offer. When it comes to raises, always be willing to take on extra work and make it known that you want to get to the next level. Keep a record of all your contributions that go above and beyond your responsibilities so you can negotiate a raise.

Work for a Larger Law Firm. Larger law firms tend to offer higher salaries and better benefits, and some may even offer new recruits help with some student debt repayment. Working for a larger firm will not only help you start to build a great network of colleagues and experience, but the right firm on your resume today could also help you land your next dream job tomorrow, perhaps at a smaller firm. If you are not able to land a job at a larger firm, do not despair. Think strategically. Visualize the position you want to have in the future and accept a position at a firm that will provide you with the experience you need to get it.

Live Below Your Means. Making a decent salary doesn’t mean you should blow it on rent in the trendiest, coolest apartment building. It also doesn’t mean you should rack up credit card debt to live a lifestyle you can’t afford. Remember, you have your whole life ahead of you along with a very long earning potential. If you buckle down today, you will thank yourself tomorrow.

Have a Career Plan. Your career is your business and as such you need to have a business plan to succeed. Create a plan for yourself that includes not just goals but steps to get there. If your goal is to make partner within a certain number of years, then you need to be laser-focused on the steps you need to take to get there. Start by knowing the promotion process at your firm and setting achievable milestones.

LONG-TERM FINANCIAL PLANNING

It is not good enough to know where you want to be in the future, you must plan to get there. Think of yourself as a business that needs a business plan. Your financial plan can be divided into two equal parts—reducing your debt and increasing your net worth.
Reduce Your Debts

Create a Budget. As a financial planner, I see a countless number of individuals who make high six-figure salaries, yet they still have a hard time saving. To make it worse, some don’t know where their money is going. For your financial health, it’s not how much you make, but rather how much you spend. Before you get started on reducing your debts, you need to get a good handle on your expenses. This requires that you organize your spending. You can use online applications such as Mint or invest in a more comprehensive tool like Quicken to help you do this. These tools allow you to download data directly from your bank and categorize it into meaningful blocks and then create reports to show you where your money is going. Once you have categorized your spending, you can create a budget and look for areas that may need improvement. Surely, you will be able to save a little money somewhere.

Student Loan Repayment. When paying down your student loans, start by getting organized. Put together all your student loan information in one place, including the amount you owe, the interest rate, the payment amount, and the terms.

You should explore refinancing your loans if they have high interest rates (rates ranging from 6 to 9 percent). Bear in mind that certain factors, such as your credit score, may impact your ability to refinance your loans. If your interest rate is low, consider consolidating your loans so you only have one payment to make. This may save you money that you can use to put away into retirement and into paying down your loan.

If refinancing is not an option, then consider making extra payments to the loan with the highest interest rate. This will accelerate the time it takes to pay it off and will save you some money on the interest that you owe. Once you are done paying down one loan, use half the money you had been paying for the first loan and send it to the second highest interest rate loan and the other half into a retirement account.

And while it can be tempting to bump up your lifestyle when you get a raise or a bonus, try to resist the urge. Remember your long-term goals. There will be cool vacations and nice apartments or homes in your future. Split your raise or bonus amount into your two buckets: debts and retirement.

Reduce Credit Card Debt. Credit card debt is one of the most expensive types of debts you can have if you are not able to pay off the balance each month. The reason for this is that credit cards charge interest on top of interest also known as compound interest. For example, if your revolving balance is $10,000 and your APR is 17 percent, this means you will have a daily interest rate of 0.0466 percent. Let’s see what this looks like in just 5 days.

<table>
<thead>
<tr>
<th>BALANCE</th>
<th>APR</th>
<th>DAILY RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>17</td>
<td>0.000465753</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DAY</th>
<th>DAILY INTEREST APPLIED</th>
<th>NEW BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>DAY 1</td>
<td>$4.66</td>
<td>$10,004.66</td>
</tr>
<tr>
<td>DAY 2</td>
<td>$4.66</td>
<td>$10,009.32</td>
</tr>
<tr>
<td>DAY 3</td>
<td>$4.66</td>
<td>$10,013.98</td>
</tr>
<tr>
<td>DAY 4</td>
<td>$4.66</td>
<td>$10,018.64</td>
</tr>
<tr>
<td>DAY 5</td>
<td>$4.67</td>
<td>$10,023.31</td>
</tr>
</tbody>
</table>

As you can see, the daily balance grows each day as the interest rate is applied to the new balance. To make matters worse, making minimum credit card payments will probably mean that you will only be making interest payments so it will take you a long time to pay off the principal amount.

If you have multiple credit cards with revolving balances, make a plan to pay off the highest interest rate credit card first, and then use the money you had been sending to that first card to pay off the second highest interest rate credit card, and so on. This is sometimes called the “roll down” method.

Increasing Your Net Worth

Protect Your Credit. Nothing will make life more difficult than having bad credit. Not only will this impact your ability to borrow money in the future at a reasonable rate, but it also can limit your job opportunities as many preemployment background checks include checking your credit report. So, protect your credit report and score and make sure you monitor it on a regular basis to ensure that there are no mistakes. If your credit score is not so great, work on it by making payments on time, limiting new credit inquiries, and reducing your debt amount.

Take the Free Money. I often am surprised by how many people end up leaving free money on the table when they choose not to join their employer’s 401(k) plan. Most large organizations offer what is known as an employer match, which basically means that your employer will match your 401(k) contribution dollar for dollar up to a certain amount. At a minimum, you should try to contribute up to the match. If you can afford more, you should save more into your 401(k) plan if it offers reasonable investment choices.

The Power of Compounding. The reason I don’t advocate for people to focus solely on paying down their student loans is because of the powerful impact of compound interest. To quote Albert Einstein, “Compound interest is the eighth wonder of the world. He who understands it earns it, he who doesn’t pays it.”

The earlier you start saving for retirement, the more time your money has to grow with compound interest and help you achieve your goals. Don’t give up this time. No one ever regrets starting to save for retirement early.

As I tell my clients, the key to financial success is having a plan. If you put in the effort to get organized and live within a budget at the beginning of your career, you will be in a much better financial situation later. Having a better financial position means that you will have more choices when it comes to where you want to live and where you want to work.
A Q & A with Three Attorneys

MARGO BROWNELL, VAISHALI RAO, AND KYLE EVANS GAY
Why did you go to law school?

Kyle Gay (KG): I went to law school because I believed that a law degree would provide me with excellent training for many potential careers. Mentors told me that in law school I would learn how to think differently and creatively about problem solving. I believed that these and other skills would be broadly applicable in many fields and would empower me to be creative in crafting my own unique career path either inside or outside the practice of law.

Margo Brownell (MB): I had been a journalist for several years prior to going to law school, and while I enjoyed that career, I knew my calling was to be an advocate rather than a journalist. I wanted to learn the skills that would enable me to help people and businesses navigate legal complexities and obtain just results, and I was drawn to the intellectual challenge of law school and the legal profession.

(To MB) How did being in the Peace Corps influence you and your career?

MB: I have always had a drive to serve and to address injustices that I see. That impulse led me to sign up for the Peace Corps, where I worked in Morocco with kids who were disabled by polio. That same drive inspired me to become a lawyer because law gives one the skills to make a difference when people face some of life’s most difficult situations.
What are the biggest challenges you faced in your first few years of practice?

Vaishali Rao (VR): The biggest challenge I faced when first starting out was learning that there is not always a right and wrong answer, but rather, there is good judgment and bad judgment.

MB: There were two big ones: gaining confidence I was doing a good job as a lawyer (every lawyer recognizes that “deer in the headlights” look of a new lawyer) and finding work-life balance. When you start practicing, everything is new, takes a long time to figure out, and you worry about whether you are getting it right and doing your job well. Put that on top of the desire to be a good mother and spend time with your kids (I had a third-grader and fifth-grader at the time), and it makes for a stressful combination. Figuring out how to work through all that was very challenging.

(To VR) What influenced your decision to change career tracks from government to law firm?

VR: In many respects, I was very happy with my career at the Attorney General’s Office. I worked on exceptional cases with extraordinary people—attorneys and non-attorneys alike. But, I think I always knew that at some point I had to spread my wings and challenge myself in different ways. It was a difficult decision to leave, but I have to admit I was excited by the challenge of changing sides. I think learning a different perspective helps you grow as a lawyer, and so does working with new people.

What financial goals did you have early in your career? How have they shifted?

KG: Aside from a personal goal of satisfying my law school debt as soon as possible, I was fortunate that my career goals were not tied to finances. At any point in time, I pursued career opportunities that I thought would help me learn and develop as an attorney and that would provide me an opportunity to have a seat at the table. Freedom from financial concerns also enabled me to seek out these opportunities and make career changes based on the work rather than the salary.

Have you ever experienced a workplace conflict that was primarily the result of generational differences (e.g., technology, workplace attire, finances, etc.)?

KG: Absolutely. One time when I was on a conference call with an older partner, I was simultaneously reviewing an expedited filing on my phone so that I could provide the paralegal feedback that would move that process forward. The partner assumed I was surfing the internet and shared his dissatisfaction with my behavior with his colleagues. That generational misconception and miscommunication turned into an office-wide discussion about how different generations leverage technology in the workplace.

VR: Yes. But it’s a fine balance between recognizing that bias exists, but not dwelling in it so much that you create your own obstacles. When I was first starting out, I had my guard up more; I thought no one would take me seriously because of my youth. I spent (or maybe wasted) a lot of time being anxious over it. Over time, I learned that the one thing that transcends generational differences is hard work. I started focusing more on being good at what I do and finding the right people in an organization to support me.
Workplace attire is one common area where generational divides appear. What, in your opinion, is appropriate? What is not?

**MB:** I am in favor of feeling comfortable at work. I believe that one should be able to “dress for their day,” (i.e., casual dress including jeans) if one will be working at one’s desk and not meeting with clients or in court. I see law firms going that way. When it comes to court, suits are still a must for women (no one wants to run afoul of a judge who insists on jackets in the courtroom). But in mediations and client meetings, it can be appropriate for women to forego a suit for a dress, skirt and sweater set, nice pants and jacket, etc. My basic rule is to look nice and respectful while expressing my own style, but my outfit should never distract or be the object of attention.

**VG:** (1) Dress how you want to be perceived. Your outfit should be an enhancement to your personality and intellect, not a detraction. (2) Dress to bolster your credibility. As a lawyer, all your cues—verbal and nonverbal—should support your position and enhance your case. Attire is one of them. For example, when I worked in consumer protection and had to interview consumer victims, I wouldn’t wear a blazing power suit so that the consumer felt comfortable to talk openly with me. On the flip side, when I negotiated those same matters as the lead negotiator against senior partners at top tier law firms, I dressed up. In those situations, I wanted to be their equal. (3) If you are second guessing, don’t wear it. (4) Ask for another opinion. You may think you know for sure that something is appropriate, but you have no idea how others are perceiving you until you ask. (5) Test what you look like when you sit down.

**KG:** There is no one definition of appropriate workplace attire. As a litigator, I always wear a suit to any formal proceeding such as a deposition or hearing. But at all other times, even when meeting with clients, I believe business casual is appropriate.

**VG:** (1) Dress how you want to be perceived. Your outfit should be an enhancement to your personality and intellect, not a detraction. (2) Dress to bolster your credibility. As a lawyer, all your cues—verbal and nonverbal—should support your position and enhance your case. Attire is one of them. For example, when I worked in consumer protection and had to interview consumer victims, I wouldn’t wear a blazing power suit so that the consumer felt comfortable to talk openly with me. On the flip side, when I negotiated those same matters as the lead negotiator against senior partners at top tier law firms, I dressed up. In those situations, I wanted to be their equal. (3) If you are second guessing, don’t wear it. (4) Ask for another opinion. You may think you know for sure that something is appropriate, but you have no idea how others are perceiving you until you ask. (5) Test what you look like when you sit down.

**KG:** Honesty, professionalism, and collegiality. I also prioritize service to the bar and to my local community.

**VR:** Producing valuable and impactful work, honest relationships, and grit.

**MB:** I prioritize honesty and abiding by the highest ethical standards at all times. If that means challenging a client’s position, or admitting a mistake, oversight, or poor decision to a partner, so be it. It is important never to cut corners on being honest and ethical.

**KG:** Having a child did not change my perspective as a lawyer, my goals for my career, or my drive to achieve professional success. But having a child dramatically changed how and when I work. I used to stay at the office late to get my work done. Now I arrive at work as early as I can after caring for my child in the morning. I also consistently leave work by 6pm at night to spend time with my child before she goes to bed. Then, as soon as she goes to bed, I sign back in to finish my work late at night. The change initially required me to communicate clearly with my colleagues, and it has required continued constant communication around expectations.

**VR:** Balancing work and family is a challenge every day. I have a three-year-old and a two-year-old, so I don’t have any sage advice. It’s a challenge just getting to work in the morning! I remember when I first had my oldest, I constantly wanted to quit or work part-time. I kept thinking, “this is crazy,” about juggling everything. But a big blessing was that I couldn’t quit for financial reasons. Before I knew it, I had made it through a couple of years of parenting and full-time working. I think everyone achieves some version of balance (if that really is a
thing) in their own way. A big part of it is just being honest about the struggle, asking directly for what you need, talking with other working parents, and constantly reassessing who needs what on a particular day (including me!).

**MB:** As mentioned, it is constantly a challenge to balance the demands of litigation with that of parenting. I dealt with this challenge in several ways over the years. During my third year of practice, I cut down on business travel by switching from the national firm where I started my practice to a regional firm. From my sixth to tenth year, I was part-time (as low as 60 percent time) to get flexibility in my schedule and reduce my billable goal so that I could have more time with my kids. Throughout my career I have worked from home when necessary (obviously that is much easier now than it was in the old days). Now I am an empty-nester and I am back to full-time and have too much time to work! It is important for both law firms and lawyers to understand that everyone’s needs and demands change over the years as they raise kids and age, and to retain women (in particular), firms need to be flexible and take the long view. New lawyers should seek out an employer with policies and a culture that supports families and treats its lawyers holistically (i.e., not only as practitioners but also as parents and well-rounded people with hobbies and outside interests).

**How is your career now different from how you imagined it would be as a fresh attorney?**

**MB:** As a junior associate, I don’t think I had a clear idea of how my career would progress and what it would be like to be a senior woman lawyer or even how long I would last in law. There were senior lawyers that I knew I did not want to be like, those who will tell you the negatives (you can figure those parts out on your own). Second, listen so acutely that the silence of your voice is uncomfortable. Third, try new things and take calculated risks—it is called the practice of law for a reason. Fourth, other working parents, and constantly reassessing who needs what on a particular day (including me!).

**What advice would you give an attorney who is five years or less out of law school?**

**KG:** My advice to young attorneys is to seek out opportunities to build the skills specific to you field or practice area. If you do not have access to those opportunities in your day-to-day practice, then seek out pro bono practice or professional development programs offered by the bar or through national programs. Expect to get pushback on these non-billable activities and be prepared to clearly articulate how these programs will help you develop your practice.

**VR:** Generally, I don’t like to give advice to newer attorneys. I prefer to exchange ideas. I find that everyone’s journey is unique; newer attorneys are just as smart and capable as seasoned ones, and often have their own perspectives to share with me that equally influence my journey.

However, if I was forced to break my own rule, this is what I would say: First, surround yourself with people who have a passion for the law and their legal careers rather than those who will tell you the negatives (you can figure those parts out on your own). Second, listen so acutely that the silence of your voice is uncomfortable. Third, try new things and take calculated risks—it is called the practice of law for a reason. Fourth, exceptional people who are sincere stand out in any setting. Finally, believe you have what it takes. You need to convince yourself before you can convince anyone else.

**MB:** First, remember that every day is a new dawn—challenges will be overcome, problems solved, mistakes corrected, wisdom gained, and if you stick with your practice, you will be an excellent lawyer and get huge satisfaction out of your career. Second, even if you have no idea how to answer a question, you always can confidently say "let me check on that and get back to you," and still come off as knowing what you are doing.


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Managing a career and family, and balancing those needs along with your own, can be challenging. As a mother of four teenagers and the owner of a busy practice, I get it. Now, add in the needs of aging parents on top of all your other obligations, and life can feel like handing an anvil to someone who is drowning. Here are some tips to help you better manage when life happens.

Before you talk to your parents about any planning they have put in place, it is helpful to go through the process yourself. Your best resource is an experienced elder law attorney. Elder law is a specialty within the probate and estate planning practice, and elder law attorneys will identify potential problems as well as provide resources. They tend to work with a team of professionals who can offer more comprehensive planning. Even if your parents have an existing estate plan, you need to know where they store it. If possible, make an electronic copy and keep it stored securely. Ask where they store their relevant financial information, and if their plan has not been looked at in the last five years, it is time for a review. Ask your parents how they feel about nursing home placement and if they have long-term care insurance. If you do not know where to start, call an experienced elder law attorney who can ask questions you may not want to and who can construct a plan that meets your parents’ current and future needs.

If you are concerned about managing your aging parents’ care needs, there are several public and private resources. Private resources are typically through long-term care insurance or other investments and savings. Some Medicare Advantage plans provide for long-term care; however, Medicaid is most often the only long-term care resource available. An elder law professional will be able to assess your parents’ needs and provide options that will help meet their wishes and needs. You can find an experienced elder law attorney through national organizations such as Elder Law Answers (www.elderlawanswers.com) and the National Academy of Elder Law Attorneys (www.naela.com).

Do not be afraid to ask for help, whether it is from your spouse, siblings, in-laws, or coordinating professionals. However, do not resent those who fail to volunteer or do not meet your expectations. After your parents are gone, they are the family that is left. Never promise anyone that you won’t put your parents in a nursing facility. You do not know what may be ahead for them and you don’t want to make promises you can’t keep. Working with an elder law attorney can help pull together a comprehensive care plan as well as guide your family through struggles and provide emotional support throughout the process.

MICHELE P. FULLER IS THE OWNER OF THE MICHIGAN LAW CENTER, PLLC. SHE MAY BE REACHED AT MICHELE@MICHIGANLAWCENTER.COM.
September Is National Preparedness Month—Are You Ready?

ANDREW J. VANSINGEL

I thought hurricane season was over.

I will never understand Saul Silver’s infatuation with the 80’s sitcom 227 in the movie Pineapple Express. Silver, played by James Franco, recites this line from the show, and it makes me wishful for a time when hurricane season was “over.”

Wishful because it supposes that there is an ending to hurricane season. The National Oceanic and Atmospheric Administration cites that the Atlantic hurricane season officially began on June 1, 2018, and ends on November 30, 2018; however, millions of people are still reeling from the 2017 hurricane season. In 2016, the first system was reported on January 12, and the last system dissipated on November 25. Indeed, I thought hurricane season was over.

September is National Preparedness Month, and although we are a few months into the “official” hurricane season, there is no time like now to make sure that you are ready for any type of disaster, not just hurricanes.

There are several things that you can do immediately to make yourself ready for any disaster, starting by visiting Ready.gov, which provides information on disasters, such as volcano eruptions, active shooters, and cybersecurity. Think about the disasters you may encounter and learn what you can do to plan accordingly. Ready.gov covers each category in simple and easy-to-understand sections of “Before, During, and After,” followed by links to useful resources. Be sure to take the critical last step after creating a plan, which is to communicate the plan to others (your rally point is not helpful if you are the only one aware of where it is). Although we spend most of our waking hours at the office, readiness is not just a workplace exercise—champion readiness at home and in your workplace.

It is also worthwhile to educate yourself on insurance basics. United Policyholders (UP) (uphelp.org) is a nonprofit organization and partner of the Young Lawyers Division Disaster Legal Services Program (YLD DLS). UP’s mission is to be a trustworthy and useful information resource and an effective voice for consumers of all types of insurance and does not take money from insurance companies. The only thing not difficult about insurance is finding a way to put off learning about it. For example, what if your home is flooded by rain after your roof is destroyed during a storm? Will this be covered under your homeowner’s policy, or through a flood policy? Do you need both policies? Thankfully there are resources such as UP available to help you make informed decisions.

Legal issues undoubtedly arise after a disaster. Survivors may have consumer claims, issues with an insurance company, or even appealing denied Federal Emergency Management Association (FEMA) claims. Many times, especially after floods or hurricanes, survivors need to replace legal documents, such as titles to property and social security cards, which may be needed to make an insurance claim or apply for disaster benefits. You can circumvent the need to replace these legal documents by keeping separate copies in a safe place, such as a safe deposit box or electronically on the cloud. National Disaster Legal Aid (www.disasterlegalaid.org) is also a partner of the YLD DLS program, and its website has a wealth of resources for disaster survivors, from replacing legal documents to how to talk to children about disasters.

Hopefully this information gives you a nudge in the right direction. Just remember—when you fail to plan, you plan to fail.

The Disaster Legal Services program of the American Bar Association Young Lawyers Division (YLD) exists to respond to the unmet legal needs that arise after natural disasters. Through a partnership with FEMA, the YLD provides disaster legal services to low-income disaster survivors following a presidentially declared “major disaster” as defined in the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

ANDREW J. VANSINGEL is the Coordinator of the Disaster Legal Services Program for the American Bar Association Young Lawyers Division.
Aging in Place—It’s Not as Easy as It Sounds

NATALIE KEAN

As we grow older, our needs increase, and the needs of our parents, grandparents, and loved ones change. Yet, even as our needs change, most of us and our loved ones retain the desire to choose where and with whom we live. According to an AARP survey, most older adults say they want to age in place, meaning at home. However, as a growing number of Americans age into poverty and spend more of their Social Security checks on health care, it’s becoming increasingly challenging for seniors to afford the care and services they need to remain safely at home.

Under these challenging circumstances, it’s important to plan to support our loved ones and all older Americans in their desires and decisions to age in place. The first step is to know the facts about the challenges today’s seniors face.

Most seniors live on fixed incomes and have limited ability to pay for copays, prescriptions, and other medical care out-of-pocket expenses, especially when most of their income goes toward keeping a roof over their heads and food on the table. Social Security retirement benefits provide a basic but very limited income. According to the Kaiser Family Foundation, Medicare beneficiaries spend on average more than 40 percent of their Social Security checks on medical expenses and half have incomes less than $26,200 and savings under $75,000. This means that many seniors struggle to afford necessities. Medicare provides seniors with important access to basic health care, but there are gaps in the program.

Medicare is the federal health insurance program that covers most Americans more than 65 years old. Most of us are familiar with Medicare and assume we’ll rely on it when we retire. Medicare covers basic health care services, including hospital stays, doctors, and prescription drugs. But Medicare doesn’t cover many services older adults need, such as long-term care, dental, vision, and hearing aids. This means that unless seniors have health coverage other than Medicare, they will have to pay out of pocket for these often-necessary services.

While some seniors can afford private insurance to fill in the gaps in Medicare, many also rely on Medicaid. Medicaid is a state and federal insurance program for people with lower incomes. Medicaid is the key to health care access for millions of Medicare beneficiaries. It helps low- and moderate-income seniors pay their Medicare premiums. For those with the most limited incomes, Medicaid also covers Medicare copays and other services such as dental, vision, and hearing. And, most importantly, Medicaid ensures that millions of seniors who have exhausted their savings can get the long-term care they need, whether at home or in a nursing facility. Medicaid, thus, may be an option for seniors, depending on income.

Aging in place is dependent on effective person-centered planning. It means seniors oversee their own care and make decisions about where they want to live, and that there is a plan for carrying out their wishes. This is especially important for individuals who are socially isolated or who have limited or declining capacity to make decisions. When individuals can get the support they need to remain safely in their community, they are likely to live longer and enjoy a greater quality of life.

Clearly, aging in place is not as easy as it sounds for many older Americans. But understanding the challenges they face helps us support our loved ones, all seniors, and in turn ourselves to age with dignity in the communities we each choose.

NATALIE KEAN is a staff attorney with Justice in Aging in Washington, DC. She advocates to ensure federal policies support low-income older adults’ access to health care through Medicare, Medicaid, and the Affordable Care Act.
Dealing with Difficult People in the Workplace

KEVIN UNDERHILL

There's no getting around it. You will encounter someone in the workplace with whom it's difficult to get along. Because you're a lawyer, that point could well come as soon as you walk in the door. And so, you will quickly need to develop skills for dealing with such people. Print out this guide and hang it in front of your face, or maybe tattoo it on the inside of your forearm, so you'll know what to do in an emergency.

HAVE A GOOD PLACE TO HIDE
The best way to deal with difficult people is to avoid them. Your capacity to do this at work is limited, so don't underestimate the value of a good hiding place. Remember, your colleagues are just as intelligent and terrified as you are, so the obvious places will go quickly. You don't want to open a cupboard and see it's already full of coworkers trying to hide, frantically waving you off. Time is short, and you just wasted some.

REMAIN CALM
Well, your failure to hide effectively means you now must confront this person. Now you must remain calm, and appear calm, which won't be easy because you'll be panting and sweating due to your frantic failed efforts to hide.

CLAIM TO HAVE AN UNPLEASANT TROPICAL DISEASE
Malaria is a good one because it explains the sweating and shortness of breath. Don't panic and throw out something like ebola—that'll draw way too much attention, and later you'll have to explain your failure to die.

TRY TO UNDERSTAND THEIR MOTIVATIONS
Often people only seem difficult because you don't really understand where they're coming from. Instead of just reacting, try to imagine what's motivating them. Or, if you're not good at imagining things, maybe go through their trash at home to see what you can learn from that.

EXPLAIN YOUR OWN MOTIVATIONS
Someone who seems difficult may be reacting to a perception that you are difficult. Often the explanation is that this person was raised in a cult where the members informed on one another in a desperate effort to gain favor with the leader, thus developing an acute sense of paranoia, but it is also possible that there has simply been a misunderstanding.

ATTEMPT TO BUILD RAPPORT
This may be difficult with those who are truly loathsome, but few people really are. Consider biting the bullet and trying to connect with these individuals on a personal level. Invite them to lunch, or to dinner, or to join the pit crew of your Formula One racing team. Anything will do—it's the shared experience that matters. Don't take this person to the opera, though, because opera sucks.

WHEN YOU GET MIXED MESSAGES . . .
Mixed or even contradictory messages are more common than you might think. Often, it's easier to just ignore the message you don't like and pretend you've both agreed to the other one. Most likely, the other person will either believe you or be happy to join you in pretending they never had that bad idea in the first place. (Not even kidding about this one. It worked during the Cuban Missile Crisis. Look it up.)

REMEMBER, LIFE IS SHORT
This is important for at least two reasons. First, it will help with perspective. Life is just too short to get angry or upset every time someone is being difficult. Do the best you can. Second, because the most difficult people are probably older than you are, you can always cheer yourself up a little by remembering they'll probably die before you do. It's not ideal, but it's something.

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