

MILITARY SPOUSE JD NETWORK



A Bar Association for Military Spouses

Volume 1, Issue 10

April 20, 2012

Idaho Rule is Final!

Mission

Advocating for bar membership and admission,

Encouraging hiring military spouses, and

Supporting military spouse legal professionals.

When we began working in Idaho last September I had little optimism that the rule we were drafting would actually be adopted this time around. With only three weeks to draft and submit the rule, there was little time to get the legal community on board. No other state had done so, nor had we gotten the support of the ABA. At the time, it was a novel idea, which coincidentally, was perfect for a state like Idaho.

The annual fall resolution process, by which rules are submitted and considered, was clearly laid out in the rules. It contained dates and timelines and created a process far easier to navigate than I had expected. After presenting the rule at four district bar association meetings and achieving eighty-



MSJDN Member Kimberly Espinosa with Diane Minnich, Executive Director of the Idaho State Bar, holding a copy of the Order adopting Rule 229

four percent approval, Rule 229 was recommended to the Idaho Supreme Court and approved in late January. But once it was approved I could do nothing but wait. The rule would not officially be adopted until the Court issued an Order doing so, and it was here the timeline ended. We could only guess when the Order would be issued; and so, with bated breath, we waited. And then I

began to worry. What if the Court had reconsidered their decision? What if something came up that caused concern within the Court? I fought the urge each week to contact the Bar just to see if anything had been heard.

Finally the day came when the Order was issued. Idaho had become the first state to

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JD NETWORK

Ask the Hiring Attorney with Shauna C. Bryce, Esq.

Q: *What's the difference between preparing for a telephone interview and an in-person interview?*

A: Dear Preparing to Interview:

Some telephone interviews are really initial, screening interviews done by Human Resources or hiring personnel to confirm that you meet the basic requirements of the job before they spend time and money advancing your candidacy in their system. Or sometimes, phone interviews are done due to geographical distance; perhaps you're graduating from law school in Texas and you're applying for a job back home in Rhode Island. In that case, the telephone interview may be substantively the same as the one you would have if you visited the employer's office.

Let's assume the telephone interview will be the same as the in-person one. In other words, the call is a substantive interview by your would-be supervisor or a member of the hiring committee.

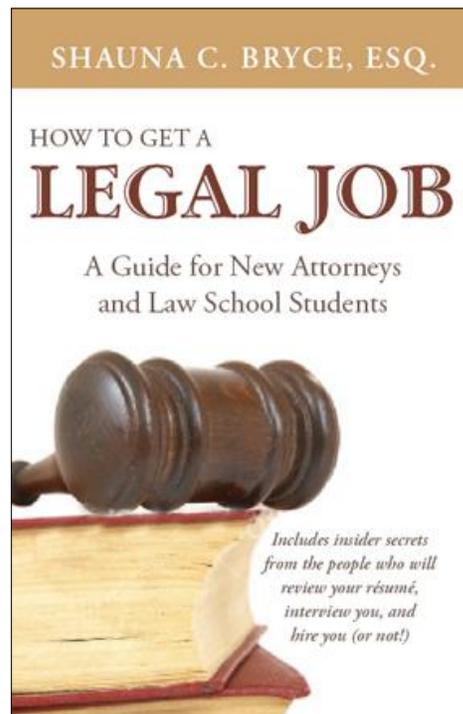
Content-wise, you need to prepare the same way regardless of whether the interview is by

phone or in-person—reviewing your resume, cover letter, job application, writing samples, and any other relevant information; developing your themes and illustrative anecdotes; understanding why you made your decisions in life and what you've learned from them; what benefits you offer the employer or what problems you can help them solve; etc.

You may even want to dress the part, putting on your suit and dressing as if you were going into the office. It may sound silly and a waste of time, but dressing for the interview will help put you in the correct frame of mind. Dressing professionally will make you feel professional, and that feeling will carry through in your demeanor and in your voice on the phone.

Since you're not going to be in the office, however, *you* are in control of your physical environment, not the employer. That means you are responsible for a clear and reliable phone line, and making certain there are no interruptions or distractions on your end. (It should go without saying that you should not answer your call waiting either.)

Remember that it's very easy to become distracted during a phone call, so eliminate the possibility as best you can. Turn off electronics



you don't need, make certain the dog has already been walked, and alert other members of your household (or otherwise at the location) to keep the background noise down. Block out more than enough time for your call—if you are told the call will be 30 minutes, block out 90 minutes (20 minutes before the call, 30 minutes for the call, and additional time for the call to run long). Find a quiet, organized space to take the call. Clear your desk or table of everything not related to the job interview. Keep a pen and pad of paper handy to take notes.

Take advantage of the fact that your interviewer can't see and spread out your resume, cover letter, and other documents so

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bryce legal

CAREER COUNSEL

Idaho, *continued*

adopt a rule altering bar admission requirements for military spouse attorneys! I went online and there it was: the Order adopting Rule 229. I went to the rules governing bar admissions and there it was: *Military Spouse Provisional Admission*. It was visual confirmation of the months of hard work we had spent here in Idaho, the perfect ending to this chapter of the story. “We applaud the Military Spouse JD Network for taking the initiative on this issue and commend the commitment that Kimberly showed throughout the process”, says Diane Minnich, Executive Director of the Idaho State Bar. “We are honored to be the first state to adopt this rule.”

Idaho is home to only one active duty military installation and will see relatively few military spouse attorneys come through. However, those that do will now have another reason to love Idaho (yes, there are many!). And Mountain Home AFB may suddenly find itself on many more dream sheets. I can see it now, the look of confusion on the faces of those at AFPC (Air Force Personnel Center) when they suddenly see Mountain Home becoming a sought-after place to be stationed. That is, of course, until the other states adopt rules of their own, of which I am now highly optimistic.

*By: Kimberly Espinosa
MSJDN Idaho Lead*

Ask the Hiring Attorney, *continued*

that you can reference them easily and without the sound of paper rustling in the background. Write a “cheat sheet” or checklist of your themes, anecdotes, and other information you want to be certain to cover. Pull up the company website on your computer along with the profile of your interviewer—but don’t allow yourself to fall to temptation to surf the net during your interview. Have a glass of water at hand in case you need a quick sip.

Just like you would do if going into the office, prepare what you need the day before your interview and have it all in place. Then “arrive” at your interview at least 10 minutes in advance (make sure you know whether they are calling you, or whether you are expected to call them). You don’t want to sound rushed because you are scrambling to gather what you need.

One major difference between a phone interview and an in-person interview is the quality and type of feedback from your interviewer. You cannot see your interviewer. There is no body language or physical feedback, and so it’s harder for you to tell whether your answers are off-track, too long, or otherwise not connecting with your interviewer, or whether your interviewer is listening closely and nodding

his head enthusiastically. That means it’s even more important to pay attention, stay on-track, and be succinct and clear. Don’t be afraid to ask, “Does that answer your question?”

Of course, your interviewer cannot see you either, so the tone of your voice is very important. Vocal placeholders—like, um, uh—and verbal ticks can be more obvious, as are pauses in the conversation. And smile! Smiles change your voice quality as well as your emotional state. The expression will go unseen, but not unheard.

Good luck! And please keep me posted.

Sincerely,
Shauna

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Author’s Bio: Shauna C. Bryce, Esq. practiced law and served on a law firm hiring committee before starting Bryce Legal Career Counsel, a boutique offering resume writing and other career services for lawyers. www.brycelegal.com She’s also the author of the acclaimed “How to Get a Legal Job: A Guide for New Attorneys and Law School Students.” www.howtogetalegaljob.com Please submit questions to admin@brycelegal with “Ask the Hiring Attorney” as the subject. Unfortunately, questions can’t be individually answered, but may appear in future columns.

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Financial Challenges

A recent article on CNNmoney.com regarding the financial challenges faced by military families caught my eye as I am a new military wife. My husband and I went through our first “PCS” [Permanent Change of Station] together within the last six months and are learning firsthand just how financially challenged we have become. The more I read, the more I realized that we weren’t alone although every family’s story is unique. Most articles focus on young, financially inexperienced, service members, while others touch on the struggles of the career military family. My husband and I don’t fit either mold, but the struggles remain the same. As a single parent for all of my adult life, my daughter was grown and out of the home by the time I married my husband. By my own accord, I was “established,” I had a career, owned a home and of course, carried all of the corresponding debt.

Shortly after getting married, we received our first set of orders to move. We would be staying in the same state and moving eight hours away to a small island some call “paradise.” Like anything else, paradise came with a cost: I left my job as a first year associate attorney and took a position in a non-legal field along with a \$20,000 a year pay cut. I left the townhouse behind – empty with no prospective renters in sight. While we both decided that Geo-

bacheloring wasn’t an option for us, little did we realize all of the consequences that follow with leaving a home behind. I like to think that I am a bit more financially sophisticated than the average twenty-year old, but at the end of the day, all my sophistication did not prepare me for what lie ahead. Forget the fact that until we found a tenant we would be supporting two households; trying to maneuver through uncharted territory has been nothing short of a nightmare.



Like most promissory notes, one of the conditions precedent to obtaining financing, is the requirement that the applicant/owner live in the home, also referred to as owner occupancy. Any break in the conditions could be considered a default and trigger the acceleration clause in the mortgage documents. I had to obtain permission from my lender to move out of the home [which can be obtained by faxing a copy of the orders and requesting said permission to move]. That, in turn, set off the insurance company which promptly notified me it would not be

renewing my homeowners’ insurance policy. In a state like Florida this can be devastating and has been known to send some homeowners directly into foreclosure, without passing go and without collecting \$200.00. Luckily, I obtained a fire policy upon proof that a tenant was now living in the home.

Other than the bi-weekly back and forth paper pushing contest with my lender, I have also had to deal with the tax implications of not living in the home. First goes the homestead tax exemption – the property tax bill just doubled. Second, goes the itemized deductions for mortgage interest and real estate taxes. A “married filing jointly” status raises the standard deduction and if not met, anything itemized is lost. Since we didn’t have rental income in 2011, we aren’t able to use any of those items to offset it and in the end we wound up owing the federal government!

Out of curiosity and frustration, I started researching the various resources available to military families. The most easily accessible resource was the internet and the wealth of information available with the touch of a few keystrokes. General Google searches using key words and phrases such as “financial challenges military,” turns up a plethora of news articles, which in turn, lead to other tidbits of information,

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Storming the Hill with MOAA

Hon. Erin Wirth, MSJDN co-founder, participated in MOAA's annual Storming the Hill event on February 18th.

Every year, MOAA's chapter presidents, spouse council, actively serving council, and staff meet with key policy makers to discuss issues of concern to military families.



Her team included Maj. Jim Strong, Wisconsin MOAA chapter president and Kathy Partain, MOAA staff member. Photo above is with Rep. Tom Petri (R-WI). She made some great connections for MSJDN.



This year, the primary topics were force reduction, health care benefits, and retirement. Judge Wirth met with representatives from her home state of Wisconsin. Both members and their staff were very interested in hearing the viewpoint of military families.

Finances, *continued*

including White House fact sheets outlining programs designed to provide housing relief for Servicemembers. One can be found at <http://www.whitehouse.gov/the-press-office/2012/03/06/fact-sheet-president-obama-announces-new-steps-provide-housing-relief-ve>. This particular fact sheet had a lot of great information and educated me on various programs I did not know existed.

Next, I turned to some of the social networking groups I belong to, and while the information provided may not always be 100% accurate, it can lead you down the right path, or at the very least broaden your horizons. In particular, I joined in on a discussion where an individual was asking whether to short sell or rent her home after PCS'ing. I commented that while short selling seemed like a

good idea on the surface, it could be troublesome for maintaining a security clearance [not to mention the 1099-C the bank may send you for any cancellation of debt or if the bank decides to sue for a deficiency judgment after foreclosure]. Another individual provided a link to a message released by the Coast Guard that essentially stated a foreclosure or short sale would not, in and of itself, be the determining factor in revoking one's security clearance. On the other hand, I read an article written as recent as March 20, which stated that indebtedness was the top reason for revoking security clearances. Who is more correct? I'm not so sure I want to find out.

Lastly, I gave my local Fleet & Family Services office a call and spoke to the personal financial specialist. While my questions

weren't the norm because the majority of the families stationed in my locale don't own property, he was more than willing to help answer questions or direct me toward an answer. Additionally, there are income tax clinics available that provide free tax preparation services on most military bases if your household adjusted gross income is under \$57,000.

To date, I haven't found my magic solution. I have learned more than I ever wanted to about HAMP programs, HAP programs, HARP programs, and loan to value ratios. I am glad to see that there is an effort to promote awareness of the financial challenges unique to military families. I am especially excited about the new head of the Office of Servicemember Affairs – you may have heard the name: Holly Petraeus, as in Mrs. David Petraeus.

*By: Catherine P. Mueller,
MSJDN Member*



Join Lori Volkman and Mary Reding in DC on May 10

Lori Volkman and Mary Reding will be our guests at an MSJDN happy hour on Thursday, May 10, from 5—8 pm in DC.

Lori Volkman recently appeared on CNN. Her published work includes an article in Reader's Digest. She writes the award winning blog, Witty Little Secret. She will tell us about her experiences blogging, publishing, and leading the MSJDN Washington state team.

Mary Reding, MSJDN co-founder and Executive Director has been busy working on the states, with an emphasis on California and Arizona. She will give us an update on MSJDN initiatives.

We are finalizing details. Please email Sally Reddy at membership.msjdn@gmail.com to RSVP and for details on location. It will be metro accessible in DC or Northern VA. We hope you will join us!

MSJDN seeks volunteers to serve on the Board and as Officers

Board members will set MSJDN policy objectives and provide oversight. Board members are required to attend monthly meetings via teleconference expected to be held on the Second Wednesday of each month at 7:30 pm EST. Only 2 missed meetings are permitted per board year.

Officers will be responsible for day to day operations. We anticipate selecting a President, Vice President, Treasurer, and Secretary. Officers are expected to be available on a regular basis to meet the needs of the network. Special projects may be assigned as necessary.

Applicants for board and officer positions should submit a statement of interest including 1) which position(s) you would be interested in, 2) why you are interested in the position(s) and 3) relevant experience including any special skill sets (financial accounting, marketing, management) that would be an asset to the network. Please attach a copy of your resume, including details of any community or volunteer experience. Email by May 2, 2012, to both milspouse.bar@gmail.com and briefcounsel@msn.com.

All applicants must provide two references. One reference should be a past or current MSJDN member and if none is available, a personal reference. The second reference should be from someone familiar with your work but not affiliated with MSJDN. For references, provide: 1) Full name, 2) Daytime or evening phone number (indicate which), 3) Email address, 4) Relationship to reference, 5) Length of time you have known reference, and 6) why you choose this reference.

MSJDN depends on volunteers and we need your support to be as effective as possible.

Thank you!

Contact Us

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Thank you to all our great state coordinators, team members, and volunteers!