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Money Talk: Fostering Effective Financial Conversations

OAAP Attorney Counselor Douglas S. Querin, JD, LPC, CADC I, recently had the opportunity to talk with Portland-area financial therapist Brian H. Farr, LPC, about how to have successful conversations about money. Brian works with clients who are having issues surrounding their finances. Their interview is summarized below.

Q: Brian, I assume finances are nearly always an important issue that should be periodically talked about by those in marital, couple, and partner relationships even in normal times. Why is it any more important today, or is it?

Right now is an important time to talk about finances because COVID-19 has upended finances for so many people. Revenue reductions for law firms and reduced take-home pay for individuals and families are not uncommon. Setting aside time to sit down for a conversation about finances can bring partners into alignment and strengthen relationships. When partners have equal access to critical financial information, creativity and problem-solving are enhanced.

If the money coming in is suddenly less than the money going out, partners must quickly recognize the new reality and take corrective action. Talking about money and working together to address financial problems will minimize misunderstanding and maximize success during an economic downturn.

Q. What are the primary goals of having these financial discussions?

Clarity is an important goal. Many problems with finances occur because partners are not looking at the same set of numbers or are not seeing the numbers in a similar way. In some situations, it will require patience and perseverance to develop a common understanding of the finances, but it is worth the effort to establish that clarity.

Developing a menu of possible actions is another goal for financial discussions. “Now that we have a picture of our current reality, what are the most viable options for moving forward? If needed, where can we make cutbacks?”

A third goal of financial conversations would be for partners to improve their skills at conducting financial conversations. Talking about money can be difficult! Financial uncertainty frequently triggers strong emotions. Learning how to create physical, intellectual,

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and emotional environments that support effective financial conversations is a worthwhile long-term goal for any financial discussion.

Q. So, where's the best place for people to start in preparing to have helpful discussions about their finances?

Time and location have an outsized impact on financial discussions. The potential success of these conversations will be compromised when the physical environment is full of distractions (e.g., electronic devices, children) or when the time available is squeezed or compromised (e.g., racing to the next meeting, hungry moments just before dinner, falling asleep). 80% of success is showing up. Choosing the right time and location will allow partners to be fully present for financial discussions.

Equal access to the financial data is another important factor at the beginning of money discussions. In some partnerships, one person has become the money management “expert,” which inevitably disempowers the other partner(s). Knowledge is power. The more knowledgeable money person needs to take responsibility for collecting and presenting the financial data in such a way that it can be understood by the other partner(s). This frequently requires extra time and patience from everyone involved. Equal access and genuine understanding of the partnership data are certainly worth the additional effort.

Q. Can you give some examples of helpful ground rules?

I think that scheduling financial conversations on the calendar can be very helpful. With some advance notice, participants are able to clear their heads and collect their thoughts. Establishing a timeframe for beginning and end provides a clear container. At the start of the meeting, it is good to summarize what you need to address and what you want to accomplish. When possible, I suggest beginning these conversations with the lower-stress financial issues to get some momentum, then tackle the potentially difficult or contentious issues.

The most important objective of a financial conversation is to stay connected enough to continue the conversation. Communication breakdowns can be extremely costly during an economic crisis. Participants in the conversation must take responsibility for their own emotions and reactivity, and eliminate blame. Grounding and conscious breathing

can be useful techniques for helping individuals stay present with the facts of a financial discussion. Establishing simple rules for a “time out” can also be helpful: how to request the “time out,” length of time for the cooling off, and commitment for returning to the conversation. At the end of the meeting, summarize the decisions and get clarity on all action items. Then take a moment to celebrate your successful conversation.

Q. Reviewing and talking about finances sounds like it could easily get very technical and complicated, especially if finances have not been routinely reviewed and discussed. Are there some basic categories that can be used to simplify the process?

This is an important point. People bail out of financial discussions that become too complicated. Household and small business finances are not rocket science: money comes in and money goes out. Developing a simple and clear way to track cash flow is critical. The four basic expense categories are: Mostly Fixed, Variable, Periodic, and Debt Payments. Each category has unique tracking characteristics, and each requires different strategies when expense reductions are needed. A wide variety of tracking systems are available. All of them can be effective if the reports are clear enough for all partners to understand.

To help with COVID-19 recovery, I have posted on my website a Household Finances Worksheet with a brief video explanation. This simple worksheet provides an easy pen-and-ink method for developing a quick financial snapshot of monthly expenses and income: <https://bhfarr.com/financial-therapy/>.

Q. What's next?

Given our current COVID-19 economic environment, many families (and law partnerships) are being forced to make cuts in their spending. After cash flow is divided into the four categories (above), the opportunities for and limitations to expense reductions become much clearer. Quick cuts to spending can usually be found in the Variable Expenses (e.g., food, entertainment, recreation) and the Periodic Expenses (e.g., dependent care, vacations, gifts). Not surprisingly, Mostly Fixed Expenses are more difficult to change, while reductions in Debt Payments typically require negotiations or restructuring. I encourage people to get clear (and creative)

CONGRATULATIONS, KAREN NERI!



The Oregon Attorney Assistance Program (OAAP) is pleased to announce that OAAP Attorney Counselor Karen A. Neri, JD, MA, graduated from George Fox University in May 2020 with a master's degree in Marriage, Couple, and Family Counseling. We congratulate her on her accomplishment!



with their understanding of the available options for spending reductions. Then prioritize the options and take action. Do not wait until the money runs out. When confronting a cash flow challenge, take action as soon as possible.

Q. Clearly this process is not a one-time event. What are the parties supposed to do once they have (hopefully) had these discussions?

From my experience, meeting twice a month to review finances is ideal. The meetings can be much shorter when partners meet twice a month, and problems can be addressed quickly. Monthly meetings can also be effective, but there are 30 days of transactions to review, rather than 14 days, so the meeting will be longer.

The purpose of regular, rather than haphazard, financial discussions is to monitor and more effectively navigate financial reality. Partners not meeting regularly would be like driving an automobile with the gauges hidden and one eye closed. Why would you do that to yourself?

Q. I'd imagine these kinds of discussions could quickly become very stressful and might produce some significant anxiety, fear, and/or anger. What recommendations would you make to keep some of these emotional issues from interfering with a successful process?

Yes, talking about money can be very stressful. Financial discussions frequently trigger strong

emotional responses connected to feelings around success, survival, and even self-concept. "Who am I in the world if my finances are threatened?"

As I said earlier, the time and location of these conversations has a significant impact on the quality of the conversation. When participants are fully present, there are fewer misunderstandings, which reduces confusion and emotional reactivity. Self-calming techniques are always useful when navigating stressful situations (e.g., mindfulness techniques, conscious breathing, short breaks for stretching, or yoga). It is also a good idea to HALT the conversation when one or more participants are hungry, angry, lonely, tired.

I believe it is important to accept and honor the significant differences that partners bring to these financial conversations. One person might be very comfortable with financial data while the other is uncomfortable. One might be low-key and calm while the other tends to be more anxious. Family of origin financial histories also run the gamut in many partnerships, and these differences must be recognized, honored, and woven into the fabric of successful financial conversations.

Blame is one of the biggest culprits for derailing any financial discussion. Something about money makes finger-pointing much easier than self-reflection. When one partner starts the "blame game," the other partner(s) will usually fire back with more

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blame or just withdraw into silence. To prevent these cycles, each participant must identify and take responsibility for their own tendencies toward blame. Establishing a “safe word” to end blame attacks may sound extreme, but blame is so toxic that it must be stopped if partnership financial conversations are to be successful.

Finally, when partners are committed to the long-term success of their partnership, that commitment can serve as the guiding light during these discussions. A genuine (and spoken) desire to protect the partnership during times of crisis will provide both motivation and emotional grounding during difficult financial conversations.

DOUGLAS S. QUERIN, JD, LPC, CADC I
OAAP ATTORNEY COUNSELOR

BRIAN H. FARR, LPC

Share Your Experience

You can help other Oregon lawyers by sharing your personal experience of managing or recovering from behavioral or mental health issues like chronic stress, depression, anxiety, or problem substance use; or in dealing with challenges like grief, loss, or family changes. Would you like to share...?

- Challenges you've encountered while sheltering in place
- Tips you've discovered for maintaining self-care or well-being
- Acts of kindness you've performed yourself or witnessed others doing
- New habits or practices that you intend to continue post-COVID

Your stories and comments will be anonymous. Submitted stories may be published on our website or a future issue of our *inSight* newsletter. For more information, contact Bryan Welch at bryanw@oaap.org.

Introducing the New OAAP Blog, “Thriving Today”

The OAAP attorney counselors are pleased to bring you current information that you can use to enhance your well-being and provide you with tips and food for thought. On occasion, look for guest writers who will certainly enhance our blog content.

To view blog posts or to subscribe to the blog, visit <https://oaap.org/thriving-today/>.

Below are the posts currently on the blog:

- June 8 – Why Compassion Matters
- May 28 – Getting Unstuck from in the Uncertain Place
- May 20 – The Best 12 Minutes of My Day
- May 8 – Oregon Legal Community Acts Kindly: The Icing on the Cake to Lawyer Well-Being Week
- May 6 – Inspiration: A New Breath
- May 5 – Acts of Kindness Improve Well-Being
- May 1 – Lawyer Well-Being Week Kickoff
- April 29 – Meaningful Social Connections and Building a Community
- April 21 – Now Might Be a Great Time to Start a Meditation Practice (It's Easier Than You Think)
- April 8 – Things to Do While Sheltering in Place
- April 1 – Moving Beyond Social Distance Towards Expansive Solidarity
- March 26 – THRIVING...Despite Challenge: A Brief Roadmap for Lawyers

How to Comfort a Loved One During COVID-19

In the time of the coronavirus, it's not uncommon for old friends to call or for extended family to have dinner over video chat.

Your friends and family may also be reaching out for support as they grieve the loss of their typical routines and navigate the uncertainty of the future.

You want to help, but it's not always easy to know what to say to comfort someone you love – especially when physical distancing measures mean you can't drive to your friend's house to sit with them or give them a hug.

So what can you do?

Dr. Kendra Read, an acting assistant professor with the UW School of Medicine's Department of Psychiatry and Behavioral Sciences and an attending psychologist at Seattle Children's, explains how you can comfort your loved ones.

Check in with yourself first

Before you try and talk with your loved ones about their worries, check in with yourself first.

Read likens this to oxygen masks on an airplane: You have to put on your own mask before you can help someone else.

"It's important to allow time and space to care for yourself and to cope with your own emotional responses," she says. "This will allow you to better comfort another person."

Another reason to first cope with how you are feeling? People look to one another for how to respond to events and mirror each other's emotions.

This means, if you're trying to comfort a friend but are panicking yourself, your friend will pick up on your true feelings through your tone and facial expressions and then mimic your response.

By being mindful of how you're feeling – and how you are conveying your feelings – you will be able to better support your friends and family.

32ND ANNUAL DINNER FOR LAWYERS, JUDGES, AND LAW STUDENTS IN RECOVERY



Please join the Oregon Attorney Assistance Program on October 2, 2020, at the 32nd Annual Dinner Celebrating Lawyers, Judges, and Law Students in Recovery at the Hotel Monaco in downtown Portland from 6:00 to 9:30 p.m.

If you have any questions or to register, contact Doug Querin at douglasq@oaap.org or Bryan Welch at bryanw@oaap.org. Dinner is \$40 per person.

Validate your friend's emotions

One of the best ways to support your friends is to let them know it's OK to feel whatever they are feeling.

Anxiety is a completely normal response to a pandemic – as is grief, frustration, and even feeling normal.

"People may have a lot of different emotional reactions to the changes caused by COVID-19, and all of these reactions are acceptable and valid," Read says.

When you are talking with a friend, make sure to actively listen to what they are saying, and then let them know what they are feeling is real and normal.

You don't need to solve the problem to comfort your friend, Read notes. Just having a conversation where you support what your friend is feeling can be incredibly helpful.

You can also share if you've been feeling some of the same things as your friend. Saying, "this has been hard for me, too" is a way to help them feel understood and less alone.

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Stay with the uncertainty

Whether it's in person or on the phone, there may come a point in time when you've listened and validated your friend's emotions, but they aren't feeling any better.

Now what?

It's normal to feel like you don't know what to say, and it's important to remember that you don't need to solve the problem or have all the answers.

Instead, lean into the uncertainty.

"The truth is we tackle uncertainty every minute of our lives," Read says. "We never know what is going to happen next, and most of us typically do OK managing this."

Give your friend the time to express what they are feeling and then be there with them as they ride through their emotions.

Remind them that they can handle uncertainty – and that they've already done so in their life every day thus far.

Be with your friend (even if you're far away)

If you live with the person you are trying to comfort, giving them a hug or sitting with them while they process what they are feeling can help show them that they don't have to face things alone.

If you don't live together, find creative ways to check in and emulate that same sense of togetherness, whether it's a group text, call, or video chat.

Even if you don't know what to say, just staying on the line with your friend can let them know that you are there for them.

And for a sense of physical closeness, Read recommends using video chat while you go about daily tasks.

"Just setting up video chat when you're both cooking dinner and hearing the sounds of each other's lives can be comforting," she says.

Encourage self-care

Help your friend find ways to care for themselves and make life more predictable during the pandemic.

If they currently can't work, they may feel bored, overwhelmed, or that their days lack meaning.

Read recommends keeping some semblance of a schedule and doing small daily routines, like getting up around the same time each day and putting on new clothes (even if it's just a fresh pair of sweatpants).

Small actions can help bring a sense of control and stability – and a great way to add routine is to go back to the basics.

Make a pact with your friend that you will both prioritize healthy habits to support your physical and mental health during this time.

Drink plenty of water, get enough sleep and food (yes, it is important to eat breakfast), and try to exercise and get some fresh air.

It's also important to take a break from scrolling.

Remember how we mirror each other's emotions and reactions?

Empowered Women: Support Group for Women Lawyers of Color

Starting in August/September 2020, the OAAP will be offering the six-session support group, Empowered Women, that focuses on women lawyers of color in the first 10 years of practice. Join us to develop connections and find support with those who share similar concerns as women lawyers of color. Obtain helpful tools and strategies for addressing stress, including race-based trauma. Learn ways to develop grit and a growth mindset as part of professional development, and be empowered to use self/community-care as your path to authenticity and perseverance.

Empowered Women will be facilitated by OAAP Attorney Counselor Karen A. Neri, JD, MA, LMFT intern. For more information or to reserve a space, contact Karen Neri at karenn@oaap.org or at 503.226.1057, ext. 11.

If your friend is constantly reading news updates, they are likely being bombarded with scary anecdotes and overwhelming statistics, which they can then internalize and reflect by feeling scared and overwhelmed themselves.

Instead of being glued to a device and constantly checking the news, encourage your friend to set specific times when they will catch up on important information from reputable sources, like the Oregon Health Authority, the Centers for Disease Control and Prevention, or the World Health Organization. Or offer to relay essential information to your friend if reading the news is too much for them at the moment.

“A key piece to coping with all of our anxious thoughts is to practice being critical and selective consumers of all of this information, even our own thoughts,” Read says. “Try considering what is true, what is helpful in the moment.”

Enjoy the lighter side

Not everyone will want to dive into how they are feeling – and that’s OK too.

Sometimes the most comforting thing is to take a break from all things coronavirus and instead have a light-hearted conversation, whether it’s discussing a funny event from your day or sharing your post-Netflix-binge thoughts on “Tiger King.”

Now is also a great time to reach out to loved ones you haven’t spoken with in a while, particularly those who live alone or might need to hear a friendly voice.

Schedule a virtual happy hour to not only check in, but also to reminisce about old memories, laugh, and take a moment to relax.

Lean on mental health professionals and resources if you need them

There may come a time when you need to reach out for some extra support.

“I don’t want people to feel like they have to be a mental health professional for the ones they love,” Read says. “You don’t need to become the expert overnight.”

If you feel out of your depth, it’s OK to point your friend toward online mental health resources or to encourage them to seek help from a professional.

This is especially true if you are struggling with your own emotions.

It’s OK to be honest and tell your friend if you are having a hard time and can’t dive into a conversation.

Instead of trying to console your friend at that moment, you can tell them that you are feeling overwhelmed, too, and then maybe share an online resource that you’ve found helpful.

This abundance of new online resources is just one example of the many ways people have risen up to care for their communities.

For Read, these acts of support provide some hope in this difficult time.

“One really positive thing coming out of all this is the way people are coming together and finding ways to connect.”

It’s a silver lining that might just give you and your loved ones a little bit of comfort.

EMILY BOYNTON

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OAAP COUNSELORS: ◆ SHARI R. PEARLMAN ◆ DOUGLAS S. QUERIN ◆ KYRA M. HAZILLA ◆ BRYAN R. WELCH ◆ KAREN A. NERI

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Tanya Hanson, JD, Editor
503.639.7203

OAAP ATTORNEY COUNSELORS

**Shari R. Pearlman (Gregory),
LCSW, JD**
OAAP Assistant Director
sharip@oaap.org

Douglas S. Querin, JD, LPC, CADC I
douglasq@oaap.org

Kyra M. Hazilla, JD, LCSW
kyrah@oaap.org

Bryan R. Welch, JD, CADC I
bryanw@oaap.org

**Karen A. Neri, JD, MA, LMFT
Intern**
karenn@oaap.org

FINDING MEANINGFUL WORK

The OAAP holds a periodic six-session networking and support group for lawyers making job or career transitions called “Finding Meaningful Work.” The sessions assist lawyers in creating a personalized job search plan; developing a mission statement and elevator speech; learning and practicing networking skills; and honing job search skills. The group is facilitated by OAAP Attorney Counselor Karen A. Neri, JD, MA, LMFT Intern. To participate, please contact Karen at 503.226.1057, ext. 11, or at karenn@oaap.org.

CAREER SELF-ASSESSMENT

The OAAP attorney counselors can help you assess your career path and career opportunities. If you would like information about self-assessment, contact OAAP Attorney Counselors Shari R. Pearlman (Gregory), LCSW, JD, at 503.226.1057, ext. 14, or at sharip@oaap.org, or Karen A. Neri, JD, MA, LMFT Intern, ext. 11, or at karenn@oaap.org.

LAWYERS IN TRANSITION PRESENTATION CALENDAR

A “Lawyers in Transition” guest speaker is featured in conjunction with the Finding Meaningful Work group at the OAAP, 520 SW Yamhill, Suite 1050, Portland, Oregon 97204. These presentations are open for anyone to attend. See the calendar below for scheduled speakers.

Speaker will be announced via broadcast email

For current information on upcoming Lawyers in Transition speakers and topics, please visit the OAAP website at www.oaap.org and click on Events.