IS THERE A KILLER AMONGST US

By Jon Cooper, Staff Editor

As the Northern Hemisphere prepares for its fight against influenza, are we at TJSL adequately prepared? The Obama administration this summer put together a panel to assess this winter’s ‘not so silent killer’, Novel H1N1, formerly known as “swine flu".

The flu that was first diagnosed in April has become a world pandemic. It was initially named the “swine flu” because laboratory tests showed similarities to the influenza virus that occurs in pigs. However further study revealed that this virus has two genes from flu viruses that circulate in pigs and birds (avian). These results facilitated a name change.

According to the CDC an average of 36,000 people die from typical flu-related complications each year. 90% of the deaths occur in adults age 64 and older. According to the Obama Administration, up to 90,000 deaths from H1N1 are possible, mostly affecting youths 6 months to 24 years old, pregnant women and health care workers. This is precisely what makes H1NI the killer amongst us. These numbers and target demographic haven’t been seen since the passing of the last major pandemic of 1918, which hit young people and working-age adults unusually hard. According to the White House, 83% of U.S. deaths and 71% of hospitalizations have occurred among people aged 5 to 64.

The Community Outreach Committee

By The Community Committee

The Thomas Jefferson Community Committee is committed to providing ongoing support to the city of San Diego. It is our mission to support the objectives of the administration and the student body. Our job is to bridge the widening gap between the community and students, faculty and administration.

Our goal is to create, as a supplement to the services provided by Thomas Jefferson’s faculty and staff, a student-based connection to the community which will strengthen the school’s ties to the community.

To accomplish this task, the Community Committee is committed to providing students with opportunities to create a greater network between the students and the surrounding legal community.

A few of the initiatives we are striving for this year are to create a coalition with non-profit organizations and legal aid clinics, complete an area analysis for the purpose of evaluating the current and future school locations and how it affects the community, hosting events that promote involvement between community members and students, and volunteering time to support and help others in the community who are not as fortunate and in need of assistance. We are optimistic that these initiatives will be met.

The Community Committee is excited to welcome the intelligent individuals of Thomas Jefferson with a commitment to serve their community in all capacities. We strongly encourage all students to participate in community activities and to be involved in local events. We embrace all questions, comments and concerns. We look forward to enthusiastically serving the community and the students of Thomas Jefferson.

If you would like more information please contact Mr. Hutchins at hutchijf@tjsl.edu.
A-Park-Alypse
By Brandi Haefs, Advertising Director

How many times have you circled the parking lot, thought you were going to be late because you were trying to hunt down a parking spot and finally decided to park on one of the streets (that you knew you weren’t supposed to) just to come out and see a flyer on your car that annoyed you even more? Though you might not admit it, I imagine everyone can relate as the semesters have started to fly by. I know that I’ve been there even with a little car that can squeeze into the smallest parking spot imaginable, but after sitting down with Dean Jeff Joseph, Counsel for Thomas Jefferson School of Law (TJSL), and Lisa Ferreira, Director of Student Services, next time I will think otherwise because I didn’t realize how good we have it.

With over 700 students this semester and just over 240 parking spots it’s easy to see the problem. As Lisa Ferreira notes, “All schools find parking challenging but the school tries to create opportunities and students need to be open to alternative options.” For comparison, at Cal West in the lot there is no parking garage or lot, no reserved parking. It’s available for all students and no student discounts for any public parking lots. Students there are treated just like the general public and it’s much worse than at TJSL.

My discussion with Dean Joseph further opened my eyes to the many issues with parking on the streets. The bottom line is that we all agreed not to park on certain streets and several unnecessary alterations have ensued. You never know who may be talking to. One day the neighbor you argued with, or the one who had to lug an arm full of groceries with their child several blocks because you took up all the parking in front of their house may be the judge you see in court.

So instead of complaining I decided to ask about solutions and surprisingly there are quite a few options to consider. TJSL has a great location with easy access to two trolley and bus stops that provide an easy commute.

Trolley and bus passes are a great alternative, which TJSL now subsidizes at a cost of $25.00 for a monthly pass. These passes are much cheaper than driving and it’s a lot easier.


2L Manifesto
“N0-Parking Flyers”
By Katie Tooma, Staff Writer

We all know parking is awful. So I’m not going to ramble on about it further. I’ve got another pet peeve that I’d like to address. The “don’t park here flyers.” I’m not a super environmentalist, but I care about the environment. I recycle, but I’m not going to throw my arms around a tree in protest. I appreciate the people who do but it’s just not my thing. However, why is the school wasting tuition money on paper and ink for flyers to tell students not to park where they are parking?

Last year my roommates narrowly missed the train station. Stabbing because they were trying to not deal with parking. I don’t want to scare anybody out of using that lot, in fact, wait, scratch that – go park in that lot. There’s sunshine, butterflies, and perhaps a pot of gold waiting under your car if you park there.

Aside from the few rude students who pick fights with residents and park in people’s driveways (idiot) the majority of us are not parking challenged. It’s a public road and unfortunately our parking options are limited.


Exercise Your Mind and Wallet
By Rob Breunig, Staff Writer

Ever lamented the lack of exercise in your daily routine? What law student really has the time to work out though? With the rigorous workload, sometimes it’s tough to fit in the bare essentials let alone time to exercise.

But I found a great way to fit it in. I bike! That’s right. I ride my bicycle to and from school. That way I get about a half hour of cardio every day and I never have much trouble finding a parking spot.

After factoring in traffic, stoplights, and parking, driving doesn’t save much time. But if the health, convenience and environmental benefits still aren’t enough for you, I have other equally self-serving motivations. Research has consistently shown that the adrena-line gained from regular cardio workouts greatly improves memory and alertness. Two very helpful things for us law students. And I’d cite my sources in proper ALWD form but you all know how to use Google... Check it out. It’s for real. I save a bit of money on gas too. Granted, the more I work out the more I eat, so most of the money I save on gas is quickly lost on food; but it’s still a much better use of my money and my time.

And finally, I know many of you live much too far from the school to bike but I highly recommend you find some other way to fit regular exercise into your routine somehow. It really does help immensely with the studying.
Holy Medical Tape Batman, It's a Health Care Package at TJSL

By Jenni Leys, Creative Director

Health care has finally come to TJSL, in the form of Kaiser Permanente and... Wells Fargo? Here it is, affordable and slightly mandatory. “Wells Fargo,” you might ask? Let me break it down. There was a statewide meeting of the California law schools for the student services division. Golden Gate University, Southwestern and TJSL got together to offer a better health care plan for their students. The three law schools joined forces so that they could get Wells Fargo to broker a more affordable insurance plan. Why did they join forces? Well, you need to meet a quota of a certain number of students in order for the health plan to be as cheap as it is. The only way for the three law schools to meet this quota was to get together and combine their student bodies. Now, I know what you’re thinking. “Do the other law schools have the same exact plan as we do?” The short answer is no. TJSL has formulated its own insurance plan, outlined briefly below.

Kaiser Permanente.

For those of you unfamiliar with this giant insurance god, Kaiser is an insurance facility that houses all forms of doctors, from OB/GYN to Podiatrist to Physician to Ophthalmologist. I don’t feel that I need to elaborate much further on that. The short end of it is that Kaiser’s facilities are large in number, and large in cubic feet as well. The health insurance plan does not include eye care, but does include checkups (20 dollar co-pay), possible surgeries (250 dollar co-pay per procedure) and emergency room service ($30 dollar co-pay). This is strictly at a glance – I could go on, but why bore you with numbers.

F Goods feeling sick? They’re bound to find a doctor to look at you. At what cost (more numbers)? Logistically, it breaks down to this: Is it just you who needs coverage? $585 dollars for Fall Semester and $817 for Spring Semester. Would you like to add your spouse or domestic partner? The price doubles. Would you like to add your children? That will be $486 dollars in the fall and $677 dollars in the spring, for each child, if you please.

The insurance is comprehensive, includes pre-existing medical conditions and eye exams (though not contacts or glasses). There is no limit as to the amount of money the health insurance plan will spend on your medical needs. And with medicine being 10 dollars a pop for generic, 30 day stipends, that’s no joke. So it breaks down to this: TJSL sends out an email one day, telling everyone to opt out of the insurance if they don’t want it — otherwise they’ll be signed up anyway. People don’t opt out because... they forget, they’re on summer break, they didn’t check their email or some other dust in the wind reason. TJSL expands the opportunity to try and opt out. Some people are able to. Some people are not.

What’s this: Mandatory health insurance? Oh, yeah, did we forget to mention that? In order to opt out of the health insurance package you have to have your own health care that is comparable with the schools health insurance. So, all you schemers out there can’t go out and buy $42 dollar health insurance. TJSL decided to make the health insurance mandatory of its own volition (read: not a requirement the other schools have to follow). When asked why the school decided to do so, Ms. Ferreira responded that the insurance is mandatory due to past experience. The school has seen several students have unexpected accidents or illnesses that cause them to go into large amounts of debt. TJSL seeks to help eradicate this situation by making sure every student is covered.

The catch: You’re not going to be able to find health care at a cheaper price that is comparable to TJSL’s. No. TJSL has formulated its own insurance plan, outlined briefly above.

Thumbs Down:

Mandatory insurance is a terribl thing. A long awaited advance ment at the school: affordable health insurance for those of us who get hit by a door and end up with eight stitches on our foot. Can anyone say accident prone? Finally, we can afford to get rid of that bronchitis, or have that baby, or remove that whatever it is on your face. And yes, while the insurance is a great comprehensive help, what if your main condition revolves around your mouth (do not read foot in mouth syndrome)? Lasty, the eye exams: you can figure out what’s wrong with your vision and eyes but can do nothing to help fix it?

For more information on the TJSL health plan please see the pamphlets in the Student Services Office or go to: https://wfs.wellsfargo.com/tjsl

Caption describing picture or graphic.

Hello, more loans to pay for glasses that you may have had covered with that $42 dollar health insurance plan you had before. Overall, both sides have a point. So far, the response to the health insurance plan has been mostly positive. People appreciate having an affordable way to take care of themselves and have their basic annual checkups done. And TJSL’s argument that you don’t know what is going to happen to your health and so it is better to be prepared is a good one. But the minority of people who don’t want health insurance feel bullied. And here at law school, weren’t we taught that the minority counts and must be protected? Holy medical mess Batman!
KILLER

In Washington State, at one university alone there are over 2,600 suspected cases of swine flu. Though there have been no deaths, campus officials there have been proactive in handing out flu kits along with making public announcements. So what do we need to know? According to the CDC, “the symptoms of novel H1N1 flu virus in people include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills and fatigue. A significant number of people who have been infected with this virus also have reported diarrhea and vomiting.” These are the same symptoms as the typical flu. Discomfort typically lasts 3 to 5 days.

Statistics (taken from the WHO website) indicate that well over 1 million Americans caught H1N1 in spring and summer months when flu influenza hardly ever circulates; more than 500 died. In July, England was reporting more than 100,000 infections a week. Most amazing to longtime flu researchers, this new H1N1 strain seems to account for about 70 percent of all flu now circulating in the world. In Australia, eight of every 10 people who tested positive for flu had the pandemic strain. As schools around the U.S. are preparing to inoculate children in what could be the largest vaccination campaign since the days of polio, the Obama administration has estimated that as many as half of all Americans could contract this virus.

The influenza virus can be destroyed by heat (107°F or 42°C); however, in speaking with the medical professionals, these temperatures are not safe for human life. As recommended, the government bought 195 million doses of vaccine and will ship them as they are complete; starting with 45 million doses or so in October for state health departments to dispense. Secretary of Health and Human Services Kathleen Sebelius indicated that all Americans who receive the vaccine may need two shots. [One shot has shown positive signs as of late, but more research is required.] This means that if the vaccine arrives on schedule for mid-October, most will not have full immunity to the virus until November. Well into the height of the flu season. Speaking with Dean Beth Kransberger, she informed me that the Thomas Jefferson, as well as local officials, are working diligently to monitor these health concerns and any other health issues that may affect our community. Firstly the school has already installed “grab and go” disinfectants in almost every classroom. (As a cautionary note, these disinfectants are composed of about 60% of ethanol which is highly flammable in its liquid form, so please for your safety follow the manufactures advice: thoroughly rub the disinfectant onto your hands, and wait until the drying and evaporation process has occurred to expose yourself to open flames… this includes smoking). Our custodial staff has taken extra measures to disinfect table tops, door handles, and other high germ areas. The school has also been working with James Cooper in our IT department to utilize our “high quality audio and visual equipment to facilitate any web based lectures that may become necessary.”

Dean Kransberger asks that we all act responsibly. This means updating our contact info, telephone numbers and best contact information on IQ web, as well as not coming to school sick.

Dean Kransberger stressed the importance of diligence. We are a population of around 900, and 40% of our students fall into the demographic of most likely to be affected. “If we all just pause and remember basic cautionary actions, we will all be able to continue with our work and studies. This means that if we are sick or feel as though we may have flu symptoms we need to be open and honest with ourselves and one another.” If the issues of absences and attendance arise, Dean Kransberger reiterated that “the school proceeds with each of you [as] individuals and on a case by case basis.”

In the event that one of us becomes ill, we can utilize our affordable health coverage. Seek medical advice, contact Lisa Ferrara’s office or a senior member of our staff to relay health related issues, but most importantly tell someone. Dr. Tweenor of the San Diego County Health Department “advises all individuals to remain diligent and obtain a flu vaccine this season. Even if they (you) don’t obtain the vaccine for H1N1, the seasonal vaccine will still offer protection and help ease the need for additional resources.” Vaccines will be available at your doctor’s office, walk in clinics, and through various pharmacies.

Maxed Out: Burden of Debt

By Michael Murillo-Zuniga, 3L Class Representative

This article is about the particulars of U.S. government policy which led to high debt or the philosophical debate on what constitutes proper government spending. Rather, this is about national debt itself and its peril. As everyone who has student loans wonders how they can earn enough to pay off his or her debt, governments must do the same. All the money raised by bond sales must be paid back with interest. The best way to think about national debt is that the U.S. is perpetually in law school incurring debt every year to pay for nutrition while working at McJob’s making payments. Eventually the payments shall be more than can be earned at the McJob.

Contrary to popular belief, there has only been one time throughout the history of the entire United States of America that the national debt has been zero January 8, 1835 under President Andrew Jackson. When the Revolutionary War ended, the U.S. national debt exceeded $75 million and it took until 1835 for the U.S. to pay it all off! War costs money. As a rule of thumb, debt comes from war. The three peaks of debt coincide with the largest wars the U.S. has ever fought – Civil War, World War II, and the Revolutionary War. The relationship between the Gross National Product (GNP) and the total national debt best illustrates when the nation incurs more debt and when national debt retracts. A dollar today is worth far less than a dollar in 1900. In those three instances, the ratio between GNP and national debt exceeded 1. For each instance the U.S. fought back and decreased national debt through balanced or surplus budgets.

Today is a different story. If anyone was keeping score, the debt ratio as of early 2008 for both public (in the mid-0.6) and private debt (in the mid-0.4) is about what it was or lower than in the 1990s. The War on Terror and the Second Gulf War with the subsequent occupation of Iraq did not bring the ratio to the high of the 1990s. But everyone is worried about the future and national debt. Why? What changed?

It’s simple. It can all be summed up in one word: Dollar. The dollar was the most dominant currency in the world. Currency backed economies used the dollar almost exclusively to back their national currencies. If AIG was too big to fall, the U.S. dollar was exponentially much, much bigger–too big for the world to let it fail. Now nations are still using the dollar but have supplemented it with the Euro, Yen, and some have even gone back to the old gold standard. The dollar is becoming less important and thus the necessity to purchase U.S. debt decreases. If and when the world decides to stop buying U.S. debt, it would be like Pay-Day Loans shutting down your account just as your phone, water, electric, cable, and rent payments are due. Not a situation any of us would like.
Faculty Spotlight: Interview with Professor David Steinberg

By Jeremy M. Evans, Editor-in-Chief

For those who have not had the pleasure of meeting Professor David Steinberg or taking one of the courses that he teaches, Professor Steinberg is a wonderful teacher and has one of the biggest hearts for students. At almost any moment, the Professor is willing to field questions about his courses, law school politics, and policy, and life in general. Currently, I am enrolled in his criminal procedure course. I have found that Professor Steinberg teaches the law in a way that students can retain the information while making the classroom lecture an experience with videos, practical examples, and funny jokes. When students are called upon with the deck of cards containing the enrolled student’s names on the individual cards, Professor Steinberg will precede the course question with a personal question — where are you from? Then, once the class and the Professor have heard where the student is from, Professor Steinberg will say “BooYah,” which is preceded by a thing or person found from the local area where the law student claims as his hometown. As you can imagine, the thing or person just the “BooYah” gets the students laughing and ready for a legal discussion. If a student answers the question correctly, with knowledge of the subject or reading, or with confidence in his argument, Professor Steinberg will bring out the “Cow-Horn” or rather the “Moo-Horn.” The “Moo-Horn” is just that, a box like object that when turned upside-down makes a “Moo” sound like a cow. The Moo-sound is a confidence builder for sure and funny!

Well, now that you have an introduction to Professor Steinberg, below is a transcript of the interview that I had the pleasure of completing with the Professor. The following should be read with a smile on your face:

Jeremy Evans: Hello Professor Steinberg. Thank you for interviewing for the faculty spotlight section for the student-run Informer Newsletter.

Professor Steinberg: Thank you! Jeremy Evans: Okay Professor, where were you born?

Professor Steinberg: San Francisco, California.

Jeremy Evans: Giants BooYah?

Professor Steinberg: However, I grew up in San Bruno, California.

Jeremy Evans: Where is that?

Professor Steinberg: Near the San Francisco Airport. Suzanne Summers is from there.

Jeremy Evans: Very Nice.

Professor Steinberg: That is important information for your readership.

Jeremy Evans: Of course it is. Where did you attend Undergrad?

Professor Steinberg: Northwestern.

Jeremy Evans: Where did you attend law school?

Professor Steinberg: Stanford. Although they are still denying it!

Jeremy Evans: How long have you been at Thomas Jefferson School of Law (TJSL)?

Professor Steinberg: Fall of 1998.

Jeremy Evans: Great. Which subjects do you teach at TJSL?

Professor Steinberg: Criminal Procedure, Supreme Court Advocacy, Law & Religion: Constitutional Litigation Practice, and Criminal Law and some other courses along the way.

Jeremy Evans: What is your prior practice?

Professor Steinberg: I was a clerk for a federal district judge in New York, John Walker Jr., right after law school. Then I worked for a law firm in Chicago. Then taught for the University of Pittsburgh and then Vermont Law School.

Jeremy Evans: Thank you, a very distinguished career.

Professor Steinberg: Thank you! That is very kind of you to say. Jeremy Evans: What is your favorite car?

Professor Steinberg: Law school.

Jeremy Evans: Good. Okay, done with that. Two more questions.

Jeremy Evans: What is the best advice you can give to law students?

Professor Steinberg: Silence...

Jeremy Evans: To incoming 1L’s?

Professor Steinberg: A tougher question...I would say...

Professor Steinberg: Enjoy! Jeremy Evans: Good, very important. Good advice.

Jeremy Evans: Last question: One problem you see with the criminal justice system?

Professor Steinberg: Too many.

Jeremy Evans: Okay...

Professor Steinberg: Wait...what to do with illegal drugs? There is not enough room in prisons for all the people that cross paths with illegal drugs. And, well...okay, I will say it...I am also not convinced that legalization is the answer.

Jeremy Evans: Those are the questions I have. Thank you again for your time Professor! It is much appreciated.

Professor Steinberg: Thank you and my pleasure.

Jeremy Evans: I am also not convinced that legalization is the answer...

Jeremy Evans: Play it Again Sam, a Woody Allen movie. Heard of it?

Jeremy Evans: No.

Professor Steinberg: It is old.

Jeremy Evans: Okay. What is your favorite song?

Professor Steinberg: Hmm, let me think about that. A tough question.

Jeremy Evans: We can come back to it.

Professor Steinberg: I will get back to you on it.

Jeremy Evans: Thank you. Next question.

Jeremy Evans: What is your favorite car?

Professor Steinberg: Anyone that nons.

Jeremy Evans: Okay, a word association question Professor. I say a word, and you say the first word that comes to mind — whatever that word may be.

Professor Steinberg: Okay...

Jeremy Evans: Thomas Jefferson?

Professor Steinberg: Law school.

Jeremy Evans: Those are the questions I have. Thank you again for your time Professor! It is much appreciated.

Professor Steinberg: Thank you and my pleasure.

Jeremy Evans: I was a clerk for a federal district judge in New York, John Walker Jr., right after law school. Then I worked for a law firm in Chicago. Then taught for the University of Pittsburgh and then Vermont Law School.

Jeremy Evans: Thank you, a very distinguished career.

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Professor Steinberg: Okay...

Jeremy Evans: Thomas Jefferson?

Professor Steinberg: Law school.

Jeremy Evans: Those are the questions I have. Thank you again for your time Professor! It is much appreciated.

Professor Steinberg: Thank you and my pleasure.

That fiesta that was looking for a place to happen has found the perfect place.

"The Informer Newsletter, Student Bar Association, and Thomas Jefferson School of Law do not endorse the consumption of alcoholic beverages. If you do consume, consume responsibly!"
By Albie Masland, Staff Writer

I am excited to have the opportunity to write the Fall IL manifesto this year for The Informer.

First, a little bit about myself, a getting to know me session if you will: I come from a little slice of heaven known as Carlisle, Pennsylvania. I attended all levels of school up until this point in a 2 mile radius of my family home, a big reason why I chose to get out of Dodge and explore the wonders that San Diego has to offer while in law school. I love all sports and hope to combine my legal career and my passion for sports either as an agent or in the front offices of a professional sports team.

I thoroughly enjoy dancing and as a result I love all things MUSICALLY associated with Michael Jackson. I have 3 songs on a rap CD, as my ala, The Grand Alibabatross. I love cheese steaks, donuts and coffee ice cream in that order. I dislike cheeses, donuts and coffee ice cream in that order. I dislike sharks, though I am terrified of sharks, though I am borderline ice cream in that order. I dislike cheese steaks, donuts and coffee ice cream in that order.

My work experience since undergrad has been as an assistant kindergarten teacher (I’m great with colors and shapes) and as a legal assistant where I worked for the past year and a half. I work where I worked for the past year and a half. I hope this background information, rife with mostly unnecessary facts about me, will help to shed some light on the person that is speaking with you through this manifesto.

As I write this manifesto I do not intend to discuss the dry aspects of time spent in the library, the considerable time spent on consideration or the wonder that is personal jurisdiction. While I will cover topics related to class and the legal world we now operate in, I hope to do so in a comedic manner. With that said, here are the top ten things I have absorbed over the last four weeks of class.

1. Tortfeasor is a hilarious word and should be used whenever possible.
2. The term “But for” as applied to Criminal law makes me giggle every time.
3. I sit in the same room for every class all week long. I thought I was going to be challenged by law, not my ability to sit still.
4. If you are going to get a study room, shoot for those that have windows. Ventilation is crucial to a productive work environment.
5. Professors Kaye and Bissom-Rupp come up with some excellent hypothetical situations.
6. What I always thought was “Assault” is actually “Battery,” note taken.
7. Professor Joseph is “The Man.”
8. Pizza is pretty much everywhere.
9. I can “Totes McGotes” do this law school thing. Thomas Jefferson + San Diego = Awesome. Feel free to email me with suggestions of topics you would like to see addressed in this manifesto. I may be the one writing it, but we’re all experiencing this together.
10. Albie Masland

maslanah@tjsl.edu

The term “But for” as applied to Criminal law makes me giggle every time.

Student Organization Spotlight – Law Students for Reproductive Justice: More Than Just an “Abortion Club”

By Jen Kish, LSRJ President

Last March I mentioned to a colleague that I was in the planning stages of helping to found a new on-campus organization called Law Students for Reproductive Justice, or LSRJ. Upon hearing the name of the organization, my colleague replied, “So... you’re founding an abortion club?” At first I was stunned by the question. To me, there was so much more to “reproduction” than just abortion. I hear “reproduction” and I think “having babies,” not necessarily “abortion.” And then it dawned on me that this is exactly why I wanted to help start this organization: to expand the dialogue about reproductive justice and demonstrate that there is more to it than abortion.

Reproductive justice does not mean you have to label yourself simply as pro-choice, pro-life, or apathetic. It’s about the right of all people to have access to health care; especially reproductive health care. This includes the right to choose whether to have children or not to have children and the right to decide when to have those children. It’s about the right of all people to have informed, consensual, unobstructed decision-making ability about their education, career, sex, and contraception. It’s about the refugee woman at risk of deadly infection because she does not have a clean place to deliver her baby. It’s about the migrant worker exposed to chemicals in the field that hinder their reproductive capacity in the future.

The Thomas Jefferson Chapter of Law Students for Reproductive Justice is fortunate to be part of a national network of lawyers and students committed to fostering the next wave of legal advocates for the reproductive justice movement. With over 75 chapters of LSRJ at law schools in the US and Canada, the Thomas Jefferson Chapter is the second chapter in San Diego and one of the newest chapters in the country. We are very lucky to have a supportive national office and strong relationships with such advocacy groups as National Organization for Women, Center for Law and Social Policy, ACLU, and more. The national office has worked tirelessly to provide us with educational materials, and internship and fellowship opportunities for us to pass along to our members. For more information about LSRJ, visit http://lsrj.org. For information about how to get involved with our chapter, visit http://lsrj.org/tj. Please email us at lsrj@tjsl.edu.
**“GRIPEs”**

**Student Loans - Easing the Burden of Repayment**

By Jeff Hutchins, Staff Writer

As an active 2L student at Thomas Jefferson (TJSL), I am reminded daily of the amazing diversity we have at our school. The admissions department does a wonderful job of accepting aspiring lawyers from numerous states, religions, ethnic backgrounds, sexual orientations and points of view. Even with TJSL’s diversity one grieving truth is shared by most: student loans.

For all the student lawyers that are in denial or have forgotten we borrow somewhere in the ballpark of six figures. This estimate only includes the cost of tuition and accrued interest. Throw in case books, living expenses, and weekly bar reviews the figure rapidly approaches $150,000. Katie Tooma, a 2L at TJSL states, “With my undergraduate debt I am graduating from Law School with about $250,000 in student loans.” This high number is not uncommon.

I was motivated to address this topic because the burden of debt is overwhelming. Let us not forget the majority of students share this concern. As a 2L I have had a year to cope with this reality. When I get my loan statements from Citibank I no longer feed my amazement that once I graduate I no longer buy debt. Since few (if any) banks are offering consolidation most students are stuck with a 6% to 8% interest rate. One potential downside to consolidation is the loss of any benefits provided by your current loan. Make sure to compare details of your existing loan to the proposed consolidation closely.

Consolidation: Since students take subsidized Stafford Loans, unsubsidized Stafford Loans, and Grad Plus (the difference between each type is the lender and interest rates) it is common for graduates to have numerous loans. Consolidation occurs when a bank buys every loan and turns it into one loan with a weighted average interest rate. This helps by requiring only one monthly payment. With multiple lenders it is difficult to place them in deferment (placing loans on hold while in school) and keep track of payments once loans are due.

This option has been affected by the mortgage crisis. Four years ago it was possible to consolidate and get your interest rate down to 3-4%. With the credit crisis, investors are no longer buying debt. Since few (if any) banks are offering consolidation most students are stuck with a 6% to 8% interest rate. One potential downside to consolidation is the loss of any benefits provided by your current loan. Make sure to compare details of your existing loan to the proposed consolidation closely. See www.loansconsolidation.edu.gov for further information.

Income-Based Repayment (IBR): In theory this option is awesome. Basically it adjusts your monthly payments in accordance with your monthly take home. Unfortunately the devil is in the details because as Marc Berman points out, “there is a potential pitfall.” This program works by factoring in the poverty level of your state, the amount of debt, and the size of your total income. The problem comes when your income supersedes a set ceiling that is predetermined by the IBR plan. If your income is greater than the ceiling, the graduate is kicked out of the program and must repay all the missed interest and the principle.

The program also allows you to accrue this lapse will place interest due. If the first years out of law school are financially trying, this program is compatible with a graduated payment (interest-only payments) for the first 2-3 years after graduation. Lastly the loan can be prepaid without penalty at anytime where normally other programs have penalty fees. The only downside to extending the repayment is the cost of the loan. The quicker the loan is paid off the less interest is accrued.

Above are helpful web links for further information but the best resource is our Finical Aid Director – Marc Berman. He is very helpful and knowledgeable. After speaking with Marc I now open my loan statements and place them on the fridge as if they were my elementary school report card. If you are not independently wealthy and have student loans make sure to at least visit http://www.tjsl.edu/post_graduate or make an appointment at the Finical Aid Department on the second floor of the CVB to get some well needed advice.

Marc Berman likes this path the most. To qualify all the student loans, just as with the IBR, must be federal. This program is a sure bet because the minimum payment must cover the interest due (unlike the IBR, which can be less than the interest due). If the first years out of law school are financially trying, this program is compatible with a graduated payment (interest-only payments) for the first 2-3 years after graduation. Lastly the loan can be prepaid without penalty at anytime where normally other programs have penalty fees. The only downside to extending the repayment is the cost of the loan.

The Informer Newsletter
Deep Breaths

By Jenny Goldman, Staff Writer

People from all over the world want to relax and no wonder us law students seek the same. What is the best way to relax not only during exams, but also throughout each semester? Here are some things I found helpful from my experience that may also benefit you.

Prioritize. Law school may seem to be the most important priority, but when put into perspective it is just one small piece of the puzzle we call life. Family, friends, health and happiness are more important than getting A's and that keeps me grounded.

Study smarter, not harder. I have learned that it’s not the quantity of time you put into studying and preparing for exams; it’s the quality. I organize my time, plan my schedule and when I study I am focused.

It doesn’t mean anything if you can’t apply it. I often relate new concepts I learn to life experiences. If I can apply what I learned in law school to an outside example, I know I am prepared to handle whatever an exam may present.

Practice what you preach. I take time each day to mentally and physically relax. In today’s world of go-go-go it is easy to be overwhelmed. It is critical to take personal time every day to reflect on what is significant. I cannot stress this enough.

It is the journey not the result. Sometimes I feel that it takes longer to understand one concept as compared to another, but it is essential that I never stop trying to improve. If I know that I am trying my best, it gives me the confidence to succeed.

Good lawyers don’t always get 4.0s. Occasionally, there is no correlation between one’s success in law school and one’s accomplishments. To know that I can still be a great attorney without having the pressure of getting all A’s puts my mind at ease.

Ask for help. It is never too early or too late to acquire the advice of someone who is willing to help. I have found that seeking the advice of faculty and my peers is equally beneficial.

Law school can be an overwhelming, yet exciting experience. I have found that the first step necessary for success is learning how to relax. It gives me confidence to know that I can overcome any situation that may arise in law school if I am mentally prepared. I continue to improve my relaxation skills each day, and I continue to see the results in my work.

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Sudoku

Submit your finished Sudoku Puzzle to the SBA office for a chance to win a prize.

Name:____________________________

Email:____________________________

Phone Number:____________________

Puzzles will not be accepted after October 2nd, 2009
Back To School Bash Recap

By Thomas Jefferson

“The Back to School bash was a great success this year and from the feedback the SBA has received it was the largest turnout ever for the event. Law students, SBA officers, Alumni, student leaders, professors, faculty and staff, the new 1L class, and family members sang karaoke, even some of the administration got involved and sang some of their favorite tunes.

Brandon Leopoldus and Katie Tooma ran the BBQ all night and fed the crowd of nearly 350 people. Even Professor Golden brought the family dog - a nice surprise! The event, which began at 6:00 pm, was complemented by a beautiful sunset at the Rowing Club “island” in Mission Bay. All in all, a great start to the beginning of the year providing a wonderful outlook for the upcoming year. Thank you too all who made it out and we missed if you if you missed it.”

Phi Alpha Delta Initiation

By Trisha Byniczka

On Sunday September 13th, Phi Alpha Delta (PAD) welcomed 22 new members into the Franklin Chapter. We are very excited to introduce these members into the law profession at TJSL to form strong bonds with other students on campus where they will learn integrity, professionalism, service, diversity and innovations. We hope all the best for these new leaders in the advancement of their law profession careers.

PAD also cordially invites anyone interested in great national connections, social networking with TJSL alumni and older students, Scholarships, website benefits and discounts, and help with your first year courses to our last initiation of the semester on September 30th in room 101 at 7:30pm. Interested? Join PAD on Facebook to find out more about this Growing Law Fraternity or www.padcommunity.org.

ABA – Law Student Division: Fall Leadership Summit

By Sarah McClory; ABA Representative

The Fall Leadership Summit provides a wonderful opportunity for students to begin voluntary association with the American Bar Association and the Law Student Division. Law students and attorneys are cordially invited to join the ABA Law Student Division for the 2009 Fall Leadership Summit, October 9-11, in Berkeley, California. The theme for this year’s conference is Transactions, Trials and Trends. Law Students will have the chance to gain a valuable insight from some of San Francisco’s best attorneys, activists, and judges.

This is a great opportunity for Law student leaders, or prospective Law student leaders, to attend meetings on ABA initiatives, learn how to implement programs, how to maximize your law school’s access to the ABA grant funds, and be challenged to think critically about your legal education.

The valuable opportunities available to attendees during the Leadership Summit include:

- Learning from practicing attorneys about wine law, trial practice, legal writing and transaction work.
- Gaining a competitive edge by enhancing your legal knowledge in any area of the law not often taught at law school, such as drug policy trends, mediation trends, and judicial trends.
- Cultivate your leadership skills through practical approaches and tips from other student leaders and experienced attorneys;
- Law student leaders can learn how to effectively set a vision and agenda for the coming year and for law school leaders who will follow; and
- Take home valuable tips and strategies for planning and implementing law school activities and events.

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The San Diego County Bar Association (SDCBA) invites Thomas Jefferson students to take part in any of the following events taking place through October. The SDCBA’s online calendar (www.sdcba.org/calendar) includes comprehensive event information, so be sure to check there if you are interested in a particular program as you will be able to download CLE flyers, read about programs and most importantly, register for seminars and events. Please keep in mind that while it is rare, changes to event times or cancellations do occur at the last minute, however, up-to-the-minute event information is maintained on the SDCBA online calendar.

SPECIAL EVENTS AND PROGRAMS:

October 19 – Lyceum Mentoring Program
The SDCBA’s Lyceum Mentoring Program helps new attorneys make connections with more seasoned attorneys in select areas of practice. During the program’s upcoming fall term, third year law students will be paired with attorney mentors. Mentors and mentees meet one another on October 19 at the fall term kick-off event. The pairing of mentor and mentee is for a six-month time period. During this time the pair is to meet at least three times (including the kick-off event). The Lyceum Mentoring Program is a wonderful opportunity to get on-one-one time with attorneys, and to start to develop long-term professional relationships. To sign up to participate in Lyceum, email Janet Grant at grant@sdcba.org.

October 27 - Dialogue on Diversity
The SDCBA’s Ethnic Relations and Diversity Committee will hold its annual Dialogue on Diversity CLE and networking event on October 27 at the SDCBA Bar Center. This annual event brings together prominent speakers highlighting diversity efforts in the legal field and also includes a post-seminar networking reception. More information, as well as event registration information will be available soon at www.sdcba.org/dialogue.

November 4 – Ethics CLE & Networking Event
Law students are invited to attend a special CLE seminar focusing on ethics in the legal profession which will be followed by a reception for both attorney and student participants. This event is a great opportunity to meet and mingle with SDCBA members and also gain valuable insight into the profession. Registration for the seminar and networking event will be posted soon on the event calendar available at www.sdcba.org.

San Diego Book Project
The “San Diego Book Project” works with A Plus Surplus Inc, a partner to St. Vincent de Paul, to sort, organize and distribute books to organizations such as schools, assisted living facilities, juvenile detention facilities, etc. at no charge. The San Diego Book Project is looking for volunteers to help in the sorting and distributing of the books to organizations. The next two sorting dates are Saturday, October 3 and Saturday, November 6. Volunteers can also arrange date and time of visit to the A Plus Surplus warehouse at their convenience. The A Plus Surplus warehouse is located at 841 14th Street San Diego 92101.

If you are interested in getting involved in the San Diego Book Project or know of an organization that could use children’s or adult books, please email Mike Meaney and Lori Mendez at lrmendezplc@sbcglobal.net.

Let Them Eat Veggies Landscaping Project
The National AIDS Foundation/Josue Homes is seeking volunteers to help create a beautiful garden full of good vegetables and pretty flowers. Tasks will include digging, placing soil in pre-build flower boxes, and planting. Volunteers will be working along with the residents. The National AIDS Foundation/Josue Homes has a mission to empower individuals and families living with HIV/AIDS to reach self-sufficiency by offering a supportive living environment, nutritious meals, and social services through collaborative partnerships. In 1988, responding to the growing AIDS crisis, Father Joe Carrell and St. Vincent De Paul Village formed the National AIDS Foundation/Josue Homes and established the first residence for homeless people with HIV/AIDS. Comprehensive support and guidance is provided for 38 individuals who may stay at the homes 18 months if needed. This volunteer opportunity is a collaborative effort between the SDCBA and the ABA TIPS (Tort Trial and Insurance Practice) Section, and is open to all SDCBA members. Volunteers are needed on October 9 between 9:00 a.m. and 12:00 p.m. To register to volunteer, click here.

SECTION & COMMITTEE MEETINGS:

Thursday, September 24, 2009
5:15 PM - 6:00 PM – Community Service Committee - San Diego Book Project Friday, September 25, 2009
12:00 PM - 1:00 PM Bar History Committee Meeting
Monday, October 05, 2009
5:15 PM - 6:15 PM Children at Risk Committee

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Wednesday, October 07, 2009
12:00 PM - 1:00 PM Insurance Law CLE - The Delgado Opinion is Here - What It Means for You and Your Clients

Thursday, October 08, 2009
12:00 PM - 1:00 PM Environmental Law CLE - Update on San Diego's Transportation and Infrastructure Situation

Tuesday, October 13, 2009
12:00 PM - 1:00 PM Taxation Law CLE
5:00 PM - 8:00 PM SDCBA and THLA CLE - EOB with Bonnie Dumantis and Judge Rubin

Wednesday, October 14, 2009
12:00 PM - 1:00 PM Labor & Employment CLE

Thursday, October 15, 2009
8:00 AM - 9:00 AM Business Law CLE
12:00 PM - 1:30 PM Law Practice Management CLE

Thursday, October 15, 2009
5:00 PM - 9:00 PM CFLS Fall Seminar CLE - Representing Problem People
6:00 PM - 9:00 PM CFLS Fall Seminar

Tuesday, October 20, 2009
12:00 PM - 1:00 PM Immigration Section CLE
5:00 PM - 9:00 PM Children at Risk CLE

Wednesday, October 21, 2009
12:00 PM - 1:00 PM Bankruptcy CLE
12:00 PM - 2:00 PM SDCBA CAL CPA CLE with Alan Gin

Thursday, October 22, 2009
12:00 PM - 1:00 PM Estate Planning CLE - Effective Methods of Evaluating Clinical Capacity and Undue Influence
12:00 PM - 1:00 PM Law Practice Management CLE
5:00 PM - 9:00 PM Mexican Bar Liaison CLE - The Importance of the Crisis on Cross-Border Transactions

Tuesday, October 27, 2009
12:00 PM - 1:00 PM Family Law CLE - Attorney Fees and Fee Arbitration
5:00 PM - 7:30 PM Dialogue on Diversity with Judge Delissa Ridgway, U.S. Court of International Trade

Wednesday, October 28, 2009
12:00 PM - 1:00 PM YNLD CLE

Thursday, October 29, 2009
12:00 PM - 1:30 PM Representation of Problem People
October 2009

**A Haunting Halloween!!!**

By Raj Matani, SBA Social Chair

That’s right TJSL it’s that time of year again! The annual Halloween Party is just around the corner. This year, your friends at the SBA are pulling out all the stops to make Halloween 2009 the best ever! On Friday October 30th, 2009, TJSL will be hosting an EXCLUSIVE party for students, faculty, staff, and their guests at the Keating Hotel in downtown San Diego beginning at 9 p.m.. Tickets will be $25 and can be purchased in the courtyard – times will be announced later this week.

Each ticket includes TWO free drink tickets for our special TJSL Halloween drink. The fun continues with prizes for best costume, scariest costume, and much more!!! Stay tuned to the Informer, touch screens, and emails from the SBA for updates.

**Fast Facts:**

**What:** 2009 TJSL Halloween party

**When:** October 30th, 2009 at 9pm

**Where:** Keating Hotel, Downtown

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**Intramural Sports**

**Football**

Well, another year of intramural football is coming to an end this weekend. With only minor alterations and no serious injuries, football this year has been a major success. There was one team that went 3-0 (PAD) in the regular season and will play in the Championship Game this weekend against a familiar opponent, the Ambulance Chasers, who finished 2-1 and their only defeat was at the hands of the PAD team.

There were three other teams that went 2-1, but lost the tie-breakers to play in the championship game. This weekend’s schedule is as follows:

- **Sunday, September 27th**
  - 11:00 am TJSL Seminoles awarded 7th Place
  - 12:00 PM Something Clever v. Ron Mexico
  - 1:00 PM Ambulance Chasers v. Cool Team
  - 2:00 PM PAD v. Team W/O a Name - Championship Game

So, come out and support your team and enjoy all the festivities in Mission Bay Park.

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**Soccer Season is right around the corner, sign up immediately for your chance to be a part of the fastest growing sport in the world or just at TJSL. Games will be played on Saturdays at Clairemont High School starting on Oct 3rd. You must have a minimum of eight players to sign up a team, as least two of which must be female. If you would like to sign up a team but cannot get eight players, please inquire about the free agent list.**

Entry forms are due via email or in person, along with the $40 team entry fee by 5pm on September 30th.

Contact: Kevin Vesely sbaathletics@gmail.com

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**DEAR EDITOR Section**

If you have any questions, concerns, issues, problems, or want to talk about a situation, feel free to submit a paragraph or two to Jeremy Evans, Editor-in-Chief at professorevans@msn.com. The question and answer will be posted and addressed in the upcoming issue of The Informer Newsletter. Of course, all submissions will remain anonymous. Thank you!

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**OBJECTIONS Section**

Do you have something to say? Maybe a quote, a blurb, a comment, in the moment or reflective, you can submit them to the Informer and we will run them! If you do, look for an update on the "Objectives" section from the SBA. All submissions will remain anonymous and are subject to editing. Thank you!

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**CLASSIFIEDS Section**

Do you need ad space to sell, market, or advertise? Please contact the Informer at evansjm@tjsl.edu. Thank you!
Want to become a better lawyer?

Dive into the American Bar Association.

SURVEY LAW SCHOOL
Pass the Bar
Save Money – up to $100 off bar review!
Become a better lawyer

Join today! Visit www.abanet.org/join