

WACOAN

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Keeping Balance: Erin B. Shank

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KEEPING BALANCE

Erin B. Shank

Wife | Mother | Attorney

by Kathleen McKinney



Photo by Kathleen McKinney

While Erin Shank is passionate about helping those with financial difficulties, she realizes that her job doesn't always stimulate her creative side. Early on in their marriage, Shank and her husband, John, developed a passion for restoration, especially of historic homes. In addition to their weekend home near Lake Whitney, which is an ongoing labor of love, the Shanks have also renovated their historic 1905 home on Austin Avenue and Shank's previous law office at 23rd Street and Austin Avenue. The renovation of Shank's current law office, a historic home at 1902 Austin Avenue, is still in the works, but is up and running.

When she's not at the office or working on the office renovation, Shank relishes her time with her teenage sons and daughter. As a mother of three, including a child with special needs, Shank understands and empathizes with the challenges so many working moms face.

WACOAN: What type of law do you specialize in?

Shank: Bankruptcy. I've been a bankruptcy lawyer for 28 years. I have an office here in Waco, and I have an office in Killeen. In March, we are opening a third office in Groesbeck. Here, we have restored this office, and in Killeen, we just rent. In Groesbeck, we are renting and restoring. I'm trying to buy, trying to do a little restoration. Something's going to have to be done before I can move in. I like my surroundings to be a little prettier than that.

I have eight employees — three lawyers and five paralegals, legal assistants — and we

just represent people with financial difficulties. There are lots of them these days, and we are honored to do it. Primarily families and small businesses, some Chapter 11 work. I actually have a Chapter 12 going, which is the family farmer type of bankruptcy.

WACOAN: What does your husband do?

Shank: He was a banker for 28 years and then very recently decided to leave banking. Now he is with Belfor Property Restoration. If a business or even a family has experienced a disaster, like flood or fire, they come in and do the restoration. That's probably a lot more in line with what his interests are because we like restoring. We have a historic home, and we restored 2309 [Austin Avenue, the firm's previous location], although [1902 Austin Avenue, the firm's current location] was a much bigger project. We restored a place at Lake Whitney, and we're about to restore Groesbeck. We both really enjoy taking especially historic pieces of property and restoring them and finding the history of them.

This place was sad. The room we're in was the dog pen. You can see the scratches on the door. This was where [the former owner] kept the dog. There was no floor. You could see the grass growing through. It was just the subfloor. There were no working toilets, no working [air conditioning]. All of the woodwork was [painted] white.

We just really enjoy historic renovation. It makes sense for him to have left banking and to have gotten into renovation. It's not historic renovation; it's fire and flood, but he still definitely has an interest in it.

WACOAN: How did you become interested in renovation?

Shank: We bought a place at Lake Whitney right after we got married. It's kind of been a labor of love. We're still working on it now, but that's where we'll ultimately retire. It was just a '70s home, not anything like a project as big as this one, but we started knocking down walls and painting and changing white shag carpeting out — things like that. And we thought, 'Well, this is fun.' We lived first in Whitney and commuted here, and then we had three kids in three years, and that was not working. We needed to live in Waco. The kids were going to Waco Montessori at the time,

and I just wanted to find a small little place that was near Waco Montessori, and we could go to Lake Whitney on the weekend. We found [our current home], and it's not a small place. It [was built in] 1905, and it was in awful shape, so we did that project first.

Then 2309 [Austin Avenue] came about the same time. Then I was approached by somebody, and they bought the entire strip center. They wanted to tear it down. I wasn't planning on selling it, but they approached me, and I thought, 'OK.' I knew that this property [was available], so this has been our last project — well, Groesbeck will be our last. We say last, but this is kind of our passion.

My dad was a builder. I guess that was God getting me ready for this. Unfortunately, he died right after I got out of law school, so he's never gotten to see that we've taken his love for construction. He was in new construction, but he loved construction. If there isn't scaffolding or something around me, it's not home.

WACOAN: Besides renovating, do either of you do anything else creative?

Shank: I think probably why both my husband and I do this is because we have always been in jobs that are not creative. Law is not very creative, and he was a banker. Our creativity comes out in renovating.

I just enjoy the historic nature of it. [Showing a picture displayed in her office.] We found this picture. These are the Colgin brothers. They're both doctors, and they grew up in this house. Their father and mother built this home. They were doctors, and they formed the Colgin Hospital, a women's maternity hospital. If you were pregnant and having a baby in Waco in the '30s, you went to their hospital, and this picture is taken of them in that hospital. So that's why a lot of people call this the Colgin house. I think it's fascinating to learn the history of the house and who lived here before. When I found this picture, I thought, 'I've got to have this.' It's so neat. And I have talked to one of their granddaughters who is still alive and lives on Austin Avenue.

WACOAN: Are either you or John from Waco? Why did you decide to settle here?

Shank: I'm from Dallas, and John is basically from Austin. So, Dallas ... Austin ... Waco is in the middle.

WACOAN: Did you also choose Waco because the federal bankruptcy court is located here?

Shank: Well, I went to Whitney on maternity leave with our first child and unexpectedly got pregnant with our second child. I practiced in Dallas for 13 years, but when I got pregnant with Billy on maternity leave, I knew that I wasn't going back, so we literally looked for the bankruptcy court closest to Whitney, Texas. That was how we made the decision. I joined Sheehy Lovelace & Mayfield and worked with them for about five years. Great experience there, but I really had a passion for representing families who are experiencing financial difficulties. I was doing some of that there, but they represent a lot of banks, and so I had conflict of interest. So I very amicably left. That would have been in 2000, so I've had my own firm going on 11 years.

WACOAN: Why did you open up the second office in Killeen?

Shank: Originally it was just one paralegal and me at 2309 [Austin Avenue]. I opened Killeen because in the same month, the guys who did all the Killeen bankruptcy — one died and one quit doing bankruptcy. And Killeen had a lot of problems.

My dad was in the Air Force, and my father-in-law was in the Air Force, and my husband is retired military. I come from a military family, and I knew that these military guys were really needing our help, so I opened an office down there. Originally, I thought I would go down there and just help out until the situation normalized but fell in love with the community, and I love representing soldiers. It's a very unique community, very different from Waco. So we're not shutting Killeen down. We're definitely there. The offices are different because we represent soldiers there, and in Waco, it's primarily families and small businesses. Groesbeck will probably be a lot more farmers and rural issues. That's what I like about specializing in just one area of the law. Some people might find that boring — you're doing the same thing over and over, but you put these interesting personalities and people on top of the law, and I think it's fun and fun to know the law so well. It's all I've ever done. I went to law school to become a bankruptcy lawyer.

WACOAN: How often are you at your Killeen office?

Shank: I spend one or two days in Killeen a week. The Waco office is the primary office because the bankruptcy court for all these offices is in Waco. The federal courthouse is here. If you file bankruptcy and live in Killeen, you're bankruptcy [court] is here. If you file for bankruptcy and live in Groesbeck, you're bankruptcy [court] is in Waco. It's in the Western District [of Texas].

I have a lawyer full time in Killeen, but I go down at least once a week. I supervise everybody and do all the court appearances, and I do all the harder cases and run the law firm, and that's a pretty full plate. Then my associate attorneys do the other cases under my supervision, the first appointments and client contact. We have the younger lawyers in the earlier processes and save me for court. I go to Killeen when they need me, but at least once a week.

WACOAN: What interested you in this field of law?

Shank: I took a year off between undergrad and law school just to think about it, and I went to work for a law firm in Dallas, and they put me in the bankruptcy department. It was fascinating. Then my father, God rest his soul, should have filed bankruptcy but died with all sorts of financial problems. I was a first-year lawyer when he died, and my passion just grew even more. Helping people. I wish I could have helped my dad. I'm helping my dad through helping these thousands of people.

There is a big myth out there that people file bankruptcy because they've been irresponsible, and that's just not the way it is. There's a divorce, cancer, a business failure — nobody intentionally has their business fail. I have a lot of people say, 'I bet you're really busy now because of the economy.' We stay busy. Health and divorce happen in good times and bad times, unfortunately. I really enjoy what we do because people have all these problems, but we can alleviate the financial problems that they're having, and then they can concentrate on their marital problems or their health problems.

WACOAN: Can you tell me a little about your children?

Shank: I'm a working mom. I have three children, [ages] 15, 14 and 12. Two boys and a girl, and our little girl has Down syndrome. The boys go to Vanguard and Rachel goes to G.W. Carver in a special ed class. I'm pretty proud of them. I had three kids in three-and-a-half years — not something I would really recommend [laughing].

People say, 'My children are so different,' and I didn't realize until I had three kids in three years how true a statement that would be. My oldest, [Paul], is a sophomore and just loves the theater and anything — he probably got it from us — construction. He just remodeled the basement here [at the law office]. It's the man cave. It's great. While I'm here working, it's nice to have somebody here to keep an eye on him.

My middle child, Billy, is very athletic and an amazing musician. Really gifted musically. He plays anything you throw at him — guitar, piano. He sings. He is in a little rock 'n' roll band at Vanguard.

And Rachel has Down syndrome and is pretty severely affected. You see those movie stars that have Down syndrome, and she's probably mentally about 2. She's just the love of my life. When I have a hard day and come home, she has that unconditional love. The boys are going to go through those tough teenage years, and I'm never going to have that with Rach.

I came home the other night, and she was asleep, and the boys and my husband were gone. I had had a pretty tough day, and I just sat in front of the TV in the kitchen, and she woke up and very quietly came in and put her arms around me from behind, and all the problems from the day just left. God gave her to me, and she's a special angel. She's a handful, though.

WACOAN: What does a typical day look like at the Shank house?

Shank: The alarm goes off at about 5:30 [in the morning], and we get everybody ready for school. I usually take my oldest and my youngest because Paul has his permit. He's 15, and he'll get his full driver's license when he is 16, so I like him to drive to school. I'm in the front seat, and Rachel is in the back. My husband takes Billy. It's just easier with three kids

to divide it up. Yes, we are taking two cars to the same school, but it's just easier for us to divide the morning up.

I usually take Rachel to school. I like that morning of seeing the teacher just for few minutes and saying hi and making sure everything is OK. Rachel is not verbal, so she can't come home and tell me, 'Today was bad,' or 'This happened.' I like that few minutes. I like to not put her on a bus. Waco ISD would send a bus, but I like that contact with her. Then I get [to work] about 8:15 [a.m.].

Rach and the boys are picked up from school. Rachel is 24/7. It's like having a 2-year-old, but one of my file clerks, who also lives in the carriage house behind the office, is Rachel's caregiver. She goes and picks up Rachel at 2:30 [p.m.] and then my boys at 4 [p.m.]. They all go home, and she starts them on homework, and Rach takes a nap. I get there about 5:30 [p.m.], and then it's dinner and homework and baths. When everyone goes to bed is when I look at administrative things for the law firm — paying the bills, doing the deposits, doing contracts. We're looking at buying some new bankruptcy software. I do at least about an hour and a half of work. I have a little home office that is part of our bedroom.

Then the weekends. Saturdays are bankruptcy-free days for me. I have made that commitment to my kids. I spend time with whatever they need. Sundays are church, and I try to spend the afternoon doing family stuff, and usually, after dinner on Sunday, I do the bills, you know — administrative stuff, getting ready for the week. But I'm not a workaholic. I don't work until three o'clock in the morning or whatever. I'm basically always home by 5:30 [p.m.]. Killeen days are a little different because of the commute, but I'm usually home by 7 [p.m.].

WACOAN: Are you involved in any organizations?

Shank: I was just elected as the president of the Central Texas Bankruptcy Lawyers Association. I'm in my second term; I've just been elected for another two-year term. I am co-chair for the [National Association of Consumer Bankruptcy Attorneys] for the state of Texas. I was president of the Austin Avenue

Neighborhood Association. I've cut back my volunteer time because it takes my time away from the children, and I just think I'll have time for that in about three years.

WACOAN: What does your family like to do together?

Shank: We like to go to our place at Lake Whitney. We've got a pool table there. I do a lot of my relaxing there. I like to cook, and they like to eat. They like to hang out at Lake Whitney, and they love to go tubing — that kind of stuff. We do a fair amount of traveling. We just got back from Kentucky and saw family over Christmas.

The good thing about no longer being a solo practitioner is I can actually leave for a bit. When I was a solo practitioner, I could never leave because what if a client had a problem and I was gone? I can leave now. I have good people around me, and I knew when I left for Kentucky that there was not going to be a problem, and if there was, I would handle it when I got back, and they could handle it while I was gone. I have excellent people around me, and that's very important.

WACOAN: Do you have any family nearby?

Shank: No, that's a real challenge. We have no grandparents close by and no siblings close by, since neither of us is from Waco. We do all the parenting ourselves, and that's tough, especially with a disabled kid, that's 24/7. But I have a great husband, and we have a great relationship. Somehow, it just all happens. I envy folks who have grandparents in town or even siblings that they can get help with. Unfortunately, that's probably something that comes with having children when you're older. We had kids in our late 30s and our early 40s. Unfortunately, our parents are deceased. John has a stepmother, but she's in Colorado. She's great, but you can't just take the kids over and say, 'We want to go on a date.'

WACOAN: Do you and your husband ever get to go on a date?

Shank: Well, yes, because Rikki, our caregiver, is excellent. We're involved in a dinner club, and we get to go about every third month. There are so many things that the kids are doing on the weekends, and the kids take so much first place with us. So we go on dates, but we'll go on more when they're gone. They'll

be gone before you know it. I looked at Paul as he walked off, and he's a sophomore. He'll be gone in two years. I'll have John for the rest of my life. I want to give as much time to my kids and so does John.

We go on vacation, and we take them. We went on our 10-year anniversary, and we took the kids. We work. We're gone from them so much during the day that I don't want to go on vacation without them. That would be so sad. And they're good kids. Then, with Rachel being disabled, it's hard for us to leave her. Especially for any extended period of time. She's epileptic and Down syndrome and asthmatic and non-verbal, so she can't say, 'Gee, I'm not breathing real well right now.' There's just not a lot of people you can leave her with that you can trust, and there would be a lot of people who would be scared of that.

WACOAN: How does Rachel do with other people?

Shank: Wonderfully. She's never met a stranger. Most Down syndrome people, if you've met them, they're just lovely. I was at a doctor's appointment with her one day, and I was talking to the in-take clerk and talking about insurance, and I was in this conversation. I knew Rachel was behind me and everything was OK, but I turned back around, and she had convinced this guy who was in the waiting room to read her a book. He didn't speak English. It didn't matter to her. He was just reading in Spanish this book, and she was totally engrossed in the whole thing. I was so embarrassed, and he was just, 'Oh, no!' He loved it. So my little bit of Spanish came out. She's never met a stranger, but you have to be careful. She would climb in anyone's car. You really have to watch her.

WACOAN: How have you dealt with the challenges of having a child with special needs?

Shank: Growing up, there was a Down syndrome child that lived across the street from us, Margie. I used to go over there and play all the time. She had the best Barbie doll collection because she had been 6, or whatever, for 30 years, and she was about 40 years old and still playing with Barbies. So when I was 6, 7, 8, she had the cars and the houses, and it was just like Barbie doll heaven. I remember just

loving that. I spent probably four or five years growing up with Margie.

I did not have amniocentesis with any of the children, and I turned 41 a month after I had Rachel, and you're at a higher risk when you're an older mom and an older dad — I didn't realize that the age of the dad also contributes to Down syndrome. But when they told me she had Down syndrome, I thought, 'Oh, Margie.' I really think that was God getting me ready for Rachel. I wasn't the least bit scared about Down syndrome because I felt like I almost had a sister [with Margie], and it really made sense why God put Margie in my life.

What I wasn't braced for was the epilepsy and the lung problems. But luckily, we've had some really good doctors. She's healthy now, but she's been hospitalized 50 times, and she's 12. One of those stays was 27 days, so she's been a challenge. So many of my clients have to file bankruptcy because of medical problems, and I am so much more empathetic because I've lived that. In a lot of ways, she's really affected my practice for the better. I can understand how medical problems can impact a family financially.

WACOAN: Do you have any advice for other working moms?

Shank: I think if you're going to raise three kids with three offices and have a marriage too, I think organization is huge. I keep a list of things to do. I'm a big list keeper. I'm trying to convert that to electronic, put it on my iPad or iPhone, but I'm not there yet. I love my list and scratching it off.

Also, I'm not afraid to delegate. I surround myself with really good people. I'm not afraid to give them assignments and let them do it.

Now at home, I don't know how you do it at home raising teenagers. It's hard with teenagers. They're growing, and they're busy, and I just try to be there for them and help them with what's going on. And really, they'll be gone before you know it — the boys, obviously not Rachel. Right now, my new hobby is laundry, but I'll be able to go back to calligraphy and piano and taking a Spanish class and all the things I always wanted to do and all my hobbies, but there will be plenty of time for that when they are gone. I remind myself of that when I'm

doing my eighth load of laundry.

WACOAN: What are some things you like to do to relax and de-stress?

Shank: I like to cook, and that is a good thing. Some people might think that's nerve-racking, but for me, cooking is creative and a de-stressor.

I like to play the piano. We have a piano at home, and I've been playing the piano since I was about 7 years old. I played the piano yesterday and the day before. It's something I can just go to if Rachel is taking a nap or even in the other room watching a 'Barney' or something. I'm a B-minus piano player. I would love to be great, but just five or ten minutes twiddling the ivories will just take my blood pressure down. But that's really the only thing I have time do. I don't really even read anymore. I read the newspaper every day.

I used to do a lot of sailing. But on the weekends, I don't want to go sailing unless [the kids] are there. That's why I don't go sailing anymore. Rachel doesn't swim. I don't really like to even get on a boat with her because it just scares me. Of course, I put a life jacket on her when we're on a boat on Lake Whitney, but it just scares me. We're trying to teach her to swim. We've spent the last two summers one-on-one. Her caregiver, Rikki, is trying to teach her to swim in a neighbor's pool. It's just a big bathtub to her. She doesn't have the concept of, 'I've got to kick and stay up.'

We were at this neighbor's house, and they had a pool. The whole time we were there, I was scared to death, so I was just standing by the pool. Sure enough, Rachel just jumped right in that pool and so did I, fully clothed. They said, 'Somebody would have jumped in.' And I was like, 'Nope.' Shoes, wallet, everything — I was in the pool. That's a mother's love. That's how dedicated you are.

Life with a disabled kid, it changes you in a lot of ways because, socially, I have a 2-year-old. Well, she's 12, and then we had her brothers, so really, I've had babies for 15 years. If you go to someone's house, and they have a lot of breakables, or they don't have kids, it really restricts you, socially. Not that they don't want us there, but I'm just a little more hesitant to take her just anywhere. If they have a pool, it scares me. She doesn't have the

thought of, 'I'm going to fall, and that would hurt.' She might actually even go close to the edge because she'd love to see you react. It's different parenting. When she was born, I didn't know, and I'm glad I didn't know because there is no preparing for Down syndrome. She's such a special person, and I'm never going to have empty-nest syndrome. People who are hoping for grandkids, well, I'm always going to have a little girl.

WACOAN: What have you liked about living in Waco?

Shank: I like that it's smaller. I grew up in Dallas and it's huge. Some people find a smaller community hard — 'everybody knows each other's business.' I like a smaller community. I think it's easier to raise kids. I like the fact that I'll go to H-E-B and run into two or three people that I know. One night, I went to Walmart on a Friday night with Paul, and we ran into six clients. He was about 7 at the time, and he was like, 'Mommy, you know everybody at Walmart.' I just like that.

I like that we've become part of the community with our historic renovations. If we restored two houses in Dallas, who cares? It would just be one of a zillion things that are being restored in Dallas. Whereas people here are, 'Hey, you're restoring that house,' or, 'Didn't you do that office?' Even people I don't know have heard our name. I think that's cool that we can be a bigger part of the community. I know the [Waco] mayor. The mayor of Dallas? I can't even tell you who that is.

I have definitely enjoyed my association with Baylor. I taught there for 11 years as an adjunct, in bankruptcy. I'm not teaching there now, but I enjoy the friendships I have there, and I think it's great we have such an excellent university so close. I think Waco is a great town to raise kids in, and I love it.

I didn't go to Baylor. I went to Texas Tech Law School and Trinity for undergrad, and I remember thinking, 'I'm going to go to Waco, and nobody is going to like me because I didn't go to Baylor.' It's been very accepting of this little Texas Tech grad, and my husband went to UT. We've been very warmly received.

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