

The Cramdown

The Newsletter of the Tampa Bay Bankruptcy Bar Association

Editor-in-Chief, Adam Lawton Alpert, Esq., Bush Ross, P.A.

Summer 2008



PRESIDENT'S MESSAGE

by Donald R. Kirk, Esq.
Fowler White Boggess Banker

One of the Association's goals this year is to increase membership. With bankruptcy filings on the rise, the opportunities to increase membership exist. With that said, I would ask each of you to encourage your colleagues who are not members of the Association to join this year. If they ask "What are the benefits", you can respond with the below information.

The Tampa Bay Bankruptcy Bar Association sponsors programs that educate current and prospective members. We support programs that serve individuals unable to afford legal services. We also publish a quarterly newsletter (The Cramdown) with articles and information about bankruptcy issues, and assists in the administration of legal services to serve the public and the court system. Finally, we have a terrific website at www.brokenbench.org. On the web, you can find our membership directory, calendar of events, prior editions of The Cramdown, and other interesting information. Membership costs only \$75.00 a year.

benefit to our members. The lunches and seminars afford our members the opportunity to keep up to date with topical legal issues and procedures relating to bankruptcy practice, while at the same time obtaining CLE credit (including valuable ethics credits). Further, the cost of each CLE lunch is structured in such a way so that the Association only "breaks even".

Another tangible benefit is The Cramdown which prints articles relating to current bankruptcy issues. Most issues of The Cramdown contain an article written by one of our Bankruptcy Judges about a bankruptcy procedural or legal issue. The Association also publishes a directory with the contact information for court personnel, clerk personnel, panel trustees, and our members.

Less obvious, but perhaps most valuable, is the networking component for our members that promotes a cordial and efficient administration of justice (as well as cost effective services to our clients). We host CLE lunches, numerous receptions, brown-bag lunches, and annual parties. The Association also hosts an annual golf and tennis tournament, and the proceeds help subsidize or fund programs and activities conducted by the Association. In addition, the end of the year dinner is subsidized by the Association so that the event is affordable for all our members. These functions allow our members to interact with each other in an

The monthly CLE lunch programs provide a clear

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The *Cramdown* can be accessed via the Internet at www.flmb.uscourts.gov and www.brokenbench.org

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2007-2008

Shirley Arcuri

President's Message

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informal atmosphere that fosters a collegial working relationship, which in turn assists in the efficient resolution of disputes. These personal relationships sometimes make litigation more palatable.

The Association also provides a vehicle by which our members can serve our community. We are involved in the CARE program again this year. Since its inception, we have presented the CARE program at approximately 14 high schools in Hillsborough County and one college (The University of Tampa), reaching approximately 800 – 1000 students. The success of the program is directly tied to the participation of our judges and the 35 attorney volunteers who canvassed Hillsborough County to present the Credit Abuse Resistance Education program to high school juniors and seniors and college freshman. The program has received great feedback from the schools and we have received a number of requests to return.

Finally, the Association is committed to fostering positive relationships with the judiciary and court personnel. We host an annual lunch to thank the Bankruptcy Clerk's staff for the work they perform. The Association hosts a holiday party and co-sponsors The View From the Bench Seminar and reception where our members can meet the bankruptcy judges in a more informal setting. This year we add a dinner to the View From the Bench activities. Last year we helped sponsor a reception at the National Conference of Bankruptcy Judges. We hope to do the same when the NCBJ arrives in Tampa in a few years. Over the years, the Association has contributed money to fund scholarships for law students at Stetson University. Such activities help foster good will among our members, the Court, the Clerk's Office staff, and the community.

Membership has its privileges! Benefits such as CLE luncheons, The Cramdown, and a membership directory are obvious. Less obvious, but maybe more valuable, are the friends and better working relationships gained from being a member.

Caryl Delano Appointed As Bankruptcy Judge

by Lee Ann Bennett
Clerk of the Court

The Honorable Caryl E. Delano was appointed as a bankruptcy judge of the United States Bankruptcy Court for the Middle District of Florida, Tampa Division, on June 25, 2008. She graduated from the University of South Florida, B.A., cum laude, in English in 1976. She attended Indiana University School of Law – Indianapolis and Emory University School of Law, receiving her J.D. from Indiana University in 1979. Judge Delano practiced before the state and federal courts of California for fourteen years. In 1994, she returned to her hometown of Tampa, Florida, where she most recently practiced law with the firm of Addison & Delano, P.A. She concentrated her practice on bankruptcy and commercial litigation. Judge Delano has represented debtors and creditors in numerous Chapter 11 cases and related adversary proceedings. She is a member of The Florida Bar, The State Bar of California, the Business Law Section of The Florida Bar, the American Bankruptcy Institute, the Federal Bar Association, the Hillsborough County Bar Association, and the Tampa Bay Bankruptcy Bar Association.



Judge Delano was appointed by the United States Circuit Court for the Eleventh Circuit, which appoints all bankruptcy judges in Florida, Georgia, and Alabama. Judge Delano graduated from Tampa Catholic High School in 1973. She and her husband have three children.



Providing Documents To Chapter 7 Trustees

by *Bowdre McAllister, Esq.*
Donica Law Firm, P.A.

All Florida Middle District Chapter 7 Debtors must provide the following information/documents to the Chapter 7 Trustees:

1. Complete bank statements covering the 90 days prior to filing bankruptcy, including the bank statements that contain transactions on the date of the bankruptcy filing.
2. Pay stubs for the 60 days prior to the filing date & the 1st pay period after the filing date.
3. Complete federal and state (if any) tax returns for the last two years if filed and the pending year's tax return.
4. Written payoff statements reflecting the balance owed for all vehicles, boats, trailers or other real or personal property reflected on Schedules A and B, including homestead property. The payoff **MUST** be in writing and prepared by the creditor. An oral payoff received from the creditor is **NOT** sufficient. Forms acceptable are reaffirmation agreements or a monthly statement that contains the payoff amount as of the filing date. The Statement of Intention indicating the intent to retain, redeem or surrender property must be produced along with the written payoff statements.

Written payoff statements reflecting the balance owed for all vehicles, boats, trailers or other real or personal property reflected on Schedules A and B, including homestead property. The payoff **MUST** be in writing and prepared by the creditor. An oral payoff received from the creditor is **NOT** sufficient. Forms acceptable are reaffirmation agreements or a monthly statement that contains the payoff amount as of the filing date. The Statement of Intention indicating the intent to retain, redeem or surrender property must be produced along with the written payoff statements.

5. Titles or registrations for all vehicles, boats, trailers or other personal property that is titled. NADA retail value will be used unless a written appraisal is provided by a certified appraiser; if a dispute exists an appraisal must be done at your expense. Chapter 7 Trustees will not accept CarMax appraisals and any others from non-certified appraisers.

6. The last two statements for all retirement and non-retirement accounts, including 401(k) plans, IRAs, mutual funds, etc. If the type of account is not evident from reviewing the statement, the plan documents describing the type of plan involved are required to be provided.

7. Deeds to all parcels of real estate owned by the debtor(s), or in which the debtor(s) had any kind of interest in within 1215 days of the filing of the petition together with closing statements for purchase of the real estate.

8. Closing statement and deeds for all real estate sold or transferred within the year before the filing date.

9. Copy of credit counseling certificate(s).

10. If the Veteran's exemption is applied, form DD-214.

11. Proof for special expenses claimed, i.e. school, food and clothing expenses receipts, under the Means Testing provision.

If all applicable documents are not received by the Chapter 7 Trustees, by email or regular mail, at least seven days before the first 341 Meeting of Creditors, the Meeting may be continued, and Debtors (or their attorneys) will be required to file with the Court the rescheduled date and time which must be served upon the entire creditor matrix.

Many Debtor attorneys have been mailing out the documents 7 days before the Meeting, and this does not satisfy the rule as the Trustees are not receiving the documents in mail until a day or two before the Meeting or after the Meeting. If mailing documents, Debtor attorneys should mail them out and have them postmarked at least 14 days before the Meeting. All document submissions should

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Providing Documents

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include the Debtor name, Case Number, and date of 341 Meeting.

Trustee document preferences:

The following Middle District Chapter 7 Trustees **PREFER** Debtor attorneys send the above documents to their email addresses:

Andrea Bauman	abauman@epitrustee.com
V. John Brook	vjohn@tampabay.rr.com
Carolyn Chaney	carolyn.chaney@earthlink.net
Angela Esposito	awesposito@verizon.net
Steve Meininger	slmeininger@earthlink.net
Beth Scharrer	bethscharrer@tampabay.rr.com
Traci Stevenson	tstevenson@tampabay.rr.com
Susan Woodard	Woodard@tampabay.rr.com

The following Middle District Chapter 7 Trustees **PREFER** Debtor attorneys send the above documents via hard copy:

Lauren Greene
Larry Hyman
Shari Jansen
Doug Menchise
Angela Stathopoulos

PLEASE NOTE: FAXED COPIES OF THE ABOVE DOCUMENTS ARE NOT ACCEPTED BY ANY OF THE CHAPTER 7 TRUSTEES.

Thanks to Trustees John Brook and Steve Meininger for their help with this Article.

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People On The Go

by *Bowdre McAllister, Esq.*
Donica Law Firm, P.A.

Nicole Herther-Spiro is now a law clerk for Judge Williamson.

Patrick M. Mosley, formerly with Berman, PLC, is now a law clerk for Judge McEwen.

Kathleen DiSanto is Judge Delano's new (and first) law clerk. She previously interned for Judge Paskay.

Lisa Mills, formerly a Case Manager on Judge Glenn's team, is now the Courtroom Administrator for Judge Caryl Delano.

Laura Stevenson is now the half-time Judicial Assistant for Judge Delano and remains the half-time Judicial Assistant for Judge McEwen.

The Honorable Erik P. Kimball, formerly with Akerman Senterfitt's Orlando office, has been appointed a bankruptcy judge in the Southern District of Florida, West Palm Beach Division.

Stephanie Crane Lieb is now an associate with Trenam Kemker. She is practicing in the firm's bankruptcy and creditors' rights and commercial litigation groups. Lieb was Judge McEwen's law clerk before entering private practice.

William ("Gill") Lazenby is now an associate with GrayRobinson, P.A. He is practicing in the firm's Bankruptcy, Creditor's Rights, and Commercial Litigation Section. Lazenby was Magistrate Judge Pizzo's law clerk before entering private practice.

Steven M. Berman has become a partner with Shumaker Loop & Kendrick, LLP in its Bankruptcy and Creditors' Rights practice section. He will be practicing in Tampa and California. He has been admitted to the California bar and will reside in California and telepractice in Tampa.

Michael P. Brundage is now a shareholder in the Bankruptcy and Creditors' Rights Section of Hill Ward Henderson. Andrew W. Lennox has also joined the firm's Section as an associate.

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People on the Go

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Jeffrey C. Hakanson, solo practitioner, has been offered an Officer Commission in the U.S. Army, JAG Corps. He will report to Fort Lee, Richmond, Virginia, on October 26, 2008, to start his Officer training school that will include several weeks of study/training at the University of Virginia Law School. Hakanson should achieve the rank of Captain during his Officer Training, and is unsure where his first duty station will be.

M. Lynn Pope is now "of counsel" with David W. Steen, P.A.

Barbara Leon and **Jane Sobotta** have joined Buddy D. Ford, P.A., as associate attorneys practicing Debtor Bankruptcy law.

Mara B. Mandell, formerly with Buddy D. Ford, P.A., now practices with Terry E. Smith, Chapter 13 Trustee.

Kim L. Kaszuba has joined The Solomon Law Group, P.A. as an associate. She was previously an associate with Buddy D. Ford, P.A.

Retired **Judge Tim Corcoran** begins a four-year theology program for the Roman Catholic priesthood at the Blessed John XXIII National Seminary in Weston, Mass (website:blessedjohnxxiii.edu). He has closed his local law and mediation practice and is being sent to the seminary by the Bishop of the Diocese of St. Petersburg. Judge Corcoran plans to serve the local diocese after he completes his seminary studies and is ordained. During his time at the seminary, he will be back in Tampa for regular academic holidays, and his email address remains the same (tcorcoran@mindspring.com). Word has it that in extraordinary cases, he *may* be willing to mediate during his time in Tampa during regular academic holidays, summers included. The TBBBA wishes him all the best in his new vocation!

"People on the Go" future submissions can be emailed to bowdre@donicalaw.com

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Case Update

by Lynn W. Sherman, Esq.
Hill Ward Henderson

FLORIDA'S OFFER OF JUDGMENT STATUTE APPLIES TO NON-CORE ADVERSARY PROCEEDINGS.

On July 2, 2008, the Eleventh Circuit Court of Appeals held that Florida's offer of judgment statute, Florida Statutes Section 768.79, applies in non-core adversary proceedings commenced in the Bankruptcy Court. *Menchise v. Senterfitt*, 2008 WL 2597046 (11th Cir. July 2, 2008). In the case, the individual Chapter 11 Debtor filed a complaint for pre-petition legal malpractice against a law firm as an adversary proceeding in the Bankruptcy Court, and the reference was withdrawn by the District Court. During the pendency of the District Court case, the defendant served the Debtor with a proposal for settlement pursuant to Florida Statutes Section 768.79. The Debtor did not accept the proposal for settlement. Ultimately, summary judgment was awarded in favor of the defendant law firm, and the District Court awarded the defendant its attorneys' fees under Section 769.79.

The Debtor appealed the award of attorneys' fees, contending that Section 768.79 does not apply in non-core adversary proceedings, and that the statute is preempted by Federal Rule of Civil Procedure 68. The Eleventh Circuit rejected both arguments. The Eleventh Circuit expressly ruled that Section 768.79 applies to actions filed in federal court, rejecting the holdings of two Middle District of Florida cases holding that the section applies only to cases filed in Florida state courts and not to suits filed in federal courts sitting in the State of Florida. The Court of Appeals, citing *Travelers Casualty & Surety Company of America v. Pacific Gas & Electric Co.*, 127 S. Ct. 1199 (2007), further rejected the Debtor's argument that the application of Section 768.79 in bankruptcy adversary proceedings would frustrate the purpose of the Bankruptcy Code. Finally, the Eleventh Circuit held that Rule 68 does not preempt Florida Statutes Section 768.79. The holding in *Menchise v. Senterfitt* will apply to any action based upon state law, even if that action is pending in federal district court.

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New Florida Law Causes Concern

*by Suzy Tate, Esq.
Jennis & Bowen, P.L.*

Florida Statute Section 501.1377, which was passed earlier this year to address foreclosure fraud, has raised some concerns among attorneys working with consumer debtors. The new law prohibits “foreclosure-rescue consultants” from engaging in foreclosure-related rescue services without executing a written agreement with specific provisions, charging a fee before completing all of the services contained in the agreement, among other things. A person who violates the law will have committed an unfair and deceptive trade practice, as defined in the Consumer Protection Chapter of the Florida Statutes, and subject to remedies and penalties of up to \$15,000 per violation.

The issue with the law is that a “foreclosure-rescue consultant” is defined as a person who directly or indirectly makes a solicitation, representation, or offer to a homeowner to provide or perform, in return for payment of money or other valuable consideration, foreclosure-related rescue services. The law has exclusions to this definition, but does not include “attorney” within those exclusions. Under this definition, an attorney working with a consumer to provide legal representation in a foreclosure action could conceivably be subject to the law.

This issue has been brought to the attention of Florida’s Attorney General Bill McCollum. In response, Mr. McCollum issued a letter approving the exclusion of “a person licensed to practice law in this state” from the definition. Mr. McCollum finds authority for his determination under Section 501.13722(2)(b)2, which allows “a person acting under the express authority or written approval of...HUD or other department or agency of the U.S. or this state to provide foreclosure-related services” to be excluded from the definition.

During the July Consumer luncheon held at the bankruptcy courthouse, Judge Williamson and Judge McEwen discussed the new law with local bankruptcy attorneys. During the luncheon, it was noted that “attorney” was included in the exclusions section in a previous draft of the law, but inexplicably the reference was removed in the final version. The judges stated that even if the Attorney General’s determination did not provide a defense, an attorney could claim the law unconstitutionally infringes on bankruptcy law and interferes with the attorney-client relationship. The judges added that if the law became an issue in one of their cases, they would be willing to act quickly to review the issue.

Jeffery W. Warren Receives McClurg Award

*by Adam Lawton Alpert, Esq.
Bush Ross, P.A.*

On June 12, 2008, the Tampa Bay Bankruptcy Bar Association presented Jeffrey W. Warren with the Douglas P. McClurg Professionalism Award. The award is presented to an individual attorney who exemplifies over a period of years the traits demonstrated by Douglas P. McClurg during his lifetime. The criteria for the award are outstanding effectiveness in the presentation of matters to the Bankruptcy Court, a reputation for thorough preparation, civility and courtesy to opposing counsel, appropriate courtroom demeanor, ethical conduct and professionalism at the highest level and long term service to the bankruptcy bar. It is the highest award of the Association.

Mr. Warren is a founder Bush Ross and has served as the firm’s president since 2002. He received his undergraduate and law degree from the University of Florida. He has represented numerous clients in insolvency matters, including The Celotex Corporation, and successfully argued this landmark case before the United States Supreme Court.

Mr. Warren is a fellow of the American College of Bankruptcy and has been listed in The Best Lawyers in America for bankruptcy law. He is recognized as one of Florida’s “Legal Elite” in the Florida Trend magazine, as one of America’s leading business lawyers in the Chambers USA ranking, and as a Florida “Super Lawyer” in the survey compiled by Law & Politics magazine. He is rated “AV” by the Martindale Hubbell Law Directory.

The only other recipients of the prestigious award are Don M. Stichter, Leonard Gilbert, and Harley Riedel.

McClurg died in a hunting accident in 2002. McClurg was one of the founding directors of the Association and served as president and chair. He provided an unparalleled example of professionalism.

The Association established the award in his honor in 2003. Each year the Association assembles a selection committee consisting of former chairs of the Association, past recipients of the award and a sitting United States Bankruptcy Judge to determine if an individual is properly deserving of the award, which need not be given on an annual basis.

**UNITED STATES BANKRUPTCY COURT, MIDDLE DISTRICT OF FLORIDA
Year to Date Filing May 2008**

C. TIMOTHY CORCORAN, III

Retired United States
Bankruptcy Judge
Middle District of Florida
and
Certified Circuit Civil
and Federal Mediator

is available
to serve as
mediator
arbitrator
counsel
and
co-counsel
in commercial and
business litigation
in state and federal courts
including reorganizations
and insolvencies

	Current Month Prior Year	Current Month	Year to Date last CY	Year to Date this CY
Jacksonville	507	631	2316	3149
Orlando	535	1052	2318	4637
Tampa	1109	1762	4778	8107
District	2151	3445	9412	15893

**District Wide Filings, Main Case Filing Analysis
May 2008**

2008	CHAPTER 7	CHAPTER 11	CHAPTER 12	CHAPTER 13	CHAPTER 15	MONTH TOTAL	YTD TOTAL
Jan.	1618	29	1	1016	0	2664	2664
Feb.	1791	23	0	1084	0	2898	5562
March	2205	37	0	1087	0	3329	8891
April	2327	29	0	1201	0	3557	12448
May	2319	29	0	1096	1	3445	15893
June	0	0	0	0	0	0	
July	0	0	0	0	0	0	
August	0	0	0	0	0	0	
Sept.	0	0	0	0	0	0	
Oct.	0	0	0	0	0	0	
Nov.	0	0	0	0	0	0	
Dec.	0	0	0	0	0	0	
Total	10260	147	1	5484	1	15893	

**UNITED STATES BANKRUPTCY COURT, MIDDLE DISTRICT OF FLORIDA
Year to Date Filing June 2008**

	Current Month Prior Year	Current Month	Year to Date last CY	Year to Date this CY
Jacksonville	487	713	2803	3862
Orlando	558	1064	2876	5701
Tampa	1028	1852	5806	9959
District	2073	3629	11485	19522

**District Wide Filings, Main Case Filing Analysis
June 2008**

2008	CHAPTER 7	CHAPTER 11	CHAPTER 12	CHAPTER 13	CHAPTER 15	MONTH TOTAL	YTD TOTAL
January	1618	29	1	1016	0	2664	2664
February	1791	23	0	1084	0	2898	5562
March	2205	37	0	1087	0	3329	8891
April	2327	29	0	1201	0	3557	12448
May	2319	29	0	1096	1	3445	15893
June	2520	58	0	1051	0	3629	19522
July	0	0	0	0	0	0	
August	0	0	0	0	0	0	
Sept.	0	0	0	0	0	0	
Oct.	0	0	0	0	0	0	
Nov.	0	0	0	0	0	0	
Dec.	0	0	0	0	0	0	
Total	12780	205	1	6535	1	19522	



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UNITED STATES BANKRUPTCY COURT, MIDDLE DISTRICT OF FLORIDA
Year to Date Filing July 2008

	Current Month Prior Year	Current Month	Year to Date last CY	Year to Date this CY
Jacksonville	499	751	3302	4613
Orlando	619	1101	3495	6802
Tampa	1149	1819	6955	11778
District	2267	3671	13752	23193

District Wide Filings, Main Case Filing Analysis
July 2008

2008	CHAPTER 7	CHAPTER 11	CHAPTER 12	CHAPTER 13	CHAPTER 15	MONTH TOTAL	YTD TOTAL
Jan.	1618	29	1	1016	0	2664	2664
Feb.	1791	23	0	1084	0	2898	5562
March	2205	37	0	1087	0	3329	8891
April	2327	29	0	1201	0	3557	12448
May	2319	29	0	1096	1	3445	15893
June	2520	58	0	1051	0	3629	19522
July	2553	17	0	1101	0	3671	23193
August	0	0	0	0	0	0	
Sept.	0	0	0	0	0	0	
Oct.	0	0	0	0	0	0	
Nov.	0	0	0	0	0	0	
Dec.	0	0	0	0	0	0	
Total	15333	222	1	7636	1	23193	

UNITED STATES BANKRUPTCY COURT, MIDDLE DISTRICT OF FLORIDA
Year to Date Filing August 2008

	Current Month Prior Year	Current Month	Year to Date last CY	Year to Date this CY
Jacksonville	551	636	3853	5249
Orlando	693	1116	4188	7918
Tampa	1267	1778	8222	13556
District	2511	3530	16263	26723

District Wide Filings, Main Case Filing Analysis
August 2008

2008	CHAPTER 7	CHAPTER 11	CHAPTER 12	CHAPTER 13	CHAPTER 15	MONTH TOTAL	YTD TOTAL
Jan.	1618	29	1	1016	0	2664	2664
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May	2319	29	0	1096	1	3445	15893
June	2520	58	0	1051	0	3629	19522
July	2553	17	0	1101	0	3671	23193
August	2461	29	0	1040	0	3530	26723
Sept.	0	0	0	0	0	0	
Oct.	0	0	0	0	0	0	
Nov.	0	0	0	0	0	0	
Dec.	0	0	0	0	0	0	
Total	17794	251	1	8676	1	26723	19522

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REPORT OF THE NOMINATING COMMITTEE

Under our bylaws, each year a Nominating Committee is formed to propose a new slate of Officers and Directors for the Association. The current President, Shirley Arcuri, automatically becomes the Chair for the next bar year. The Nominating Committee has proposed the following Officers: For President, Donald Kirk. For Vice President, Luis Martinez-Montfort. For Treasurer, Elena Ketchum. For Secretary, Kelley Petry. The Nominating Committee has proposed the following Directors: 1. Adam Alpert; 2. Lara Fernandez; 3. Brad Hissing; 4. Robert Wahl; 5. Carrie Lesser; 6. Edward Peterson; 7. Stephanie Anthony; 8. Mike Markham; 9. Patrick Tinker.

Our bylaws provide that other nominations for these positions may be made by any 5 members in good standing, who file with the current Secretary of the Association, Donald Kirk, at least 10 days prior to the election meeting a petition setting forth the names of such nominees. The election meeting will be our May 13, 2008 luncheon meeting. Therefore, the deadline for nominating petitions will be Friday, May 2, 2008. If no nominating petition is filed, then the proposed slate of officers and directors will be deemed elected.

CARE Program Facts & Figures

by Elena Para Ketchum, Esq.

Stichter Riedel Blain & Prosser, P.A.

Since the kick-off of the Middle District's CARE (Credit Abuse Resistance Education) program in June 2007, the CARE committee has presented the CARE program at approx. 14 high schools in Hillsborough County and 1 college (University of Tampa), reaching approx. 800 - 1000 students. The success of the program is directly tied to the 100% participation of our bankruptcy judges and the 35 strong attorney volunteer force who canvassed Hillsborough County to present the Credit Abuse Resistance Education program to high school juniors and seniors and college freshman. The program has received great feedback from the schools and we have received a number of requests to return again. In addition, the CARE program and our own Judge May, who has been central to the beginning and immediate success of the program, was featured in a news broadcast by Channel 8 featuring the program. All are welcome to view the feature which is posted on the Court's website at www.flmb.uscourts.gov/videos/default.htm.

The C.A.R.E. Program was started by Bankruptcy Judge John Ninfo of the Western District of New York, with its goal being "to alert middle school, high school and college students to the many consequences of consumer credit abuse." Materials are available for presentation in school classroom and assemblies by bankruptcy judges, attorneys and trustees. Please check out the C.A.R.E. website at www.careprogram.us.

For more information about the CARE program, please contact:

Elena Para Ketchum, Esq.

Stichter Riedel Blain & Prosser, P.A.

110 E. Madison Street, Suite 200, Tampa, Florida 33602-4700

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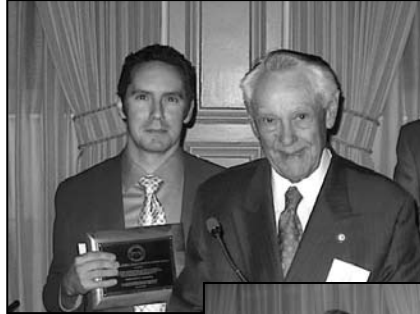
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