The Cram-Down

Tampa Bay Bankruptcy Bar Newsletter

Spring 1999

The President's Message

By Dennis J. LeVine

On January 28, 1999, I traveled with Judge Paskay to Washington, D.C. to testify at a public hearing before the Advisory Committee on Rules, Practice and Procedure of the Judicial Conference of the United States. The Committee is made up of judges and practitioners from around the country.

Fourteen witnesses testified, including six bankruptcy judges. The proposed amendments to Bankruptcy Rules 9013 and 9014 drew the most significant portion of the comments and criticism. The proposed changes to Rules 9013 and 9014 apparently came from a small group on the Committee who believe that uniformity of the Rules nationwide is of paramount importance. The judges and the practitioners testified that the proposed amendments to the Rules would have unintended adverse consequences on several fronts, such as the Court's scheduling of hearings. Many of the witnesses did not believe there was a need for the proposed new requirement for affidavits and orders to be filed with each motion and response. The proposed amendments also would not allow districts to promulgate and utilize local rules to vary the Rules to fit the specific characteristics of a district.

The Rules Committee will meet again in March to consider the written comments and testimony regarding the proposed changes in the Bankruptcy Rules. I testified that the current Local Rules, especially with regard to the negative notice procedures, worked very well and should not be changed. Judge Paskay, who was the last witness, made a number of pointed and direct comments to the members of the Committee regarding the proposed changes to the Rules.

I want to thank Judge Paskay for going to Washington D.C. and testifying. I also want to acknowledge the assistance of Judge Corcoran, together with Shirley Arcuri and the other members of the local committee on the Federal Rules. I believe the Association and its members were well served by sending representatives to Washington to personally voice objections at the hearing regarding several of the proposed changes to the Bankruptcy Rules.

Inside This Issue

View From The Bench

By Judge Alexander L. Paskay

WHAT IS NEW ON THE HILL

I am certain that all practitioners are aware of the frantic efforts primarily driven by the intense lobbying of the credit card industry that the consumer provisions of the Code be amended by the House and Senate, that the Conference came up with the final version, but in light of threatened presidential veto, it was withdrawn from consideration at the last minute and was not passed by the 105th Congress, thus H.R. 3150 did not become the law of the land. It was an open secret that the efforts to reintroduce similar legislation will be done shortly after the 106th Congress convenes.

During the month of January, there were five Bills introduced in the Senate. Most notable is S.260, introduced by Senator Gressley of Iowa, "Safeguarding America's Farms Entering Year 2000 Act." This Bill is designed to make the current Chapter 12, which expired on October 1, 1998 but was extended until April 1, 1999, a permanent part of the Bankruptcy Code.

On the House side, H.R. 706 was also introduced to make Chapter 12 a permanent part of the Code. In addition, there were numerous Bills introduced dealing with specific issues such as H.R. 624, Single Asset Bankruptcy Reform Act of 1999. The most significant among the Bills introduced was the Bill introduced by Congressman Andrews, H.R. 333, which is designed to amend the provisions of Chapter 7 as it relates to individual debtors. In anticipation that Congress will consider again a consumer bankruptcy reform legislation dealing with individual consumer debtors, Ranking Members of the House Judiciary, Conyers and Nadler, together with other members of the House, Jackson-Lee, Delahunt, Berman and Lofgren, circulated a letter to members of the House urging that Congress should take a second look at the need to overhaul any proposed bankruptcy legislation. The letter indicates an endorsement of this approach to "slow down" by the National Conference of Bankruptcy Codes, the American College of Bankruptcy, National Bankruptcy Conference, Commercial Law League of America and 24 additional agencies and organizations, including 59 professors of bankruptcy law.

Congressman Gekas, the prime moving force behind the legislation in the 105th Congress no doubt will introduce again his Bill which most likely will be patterned after the final version of the Conference Report which reconciled H.R. 3150 and S.1301 during the 105th Congress. It is fairly certain to assume that when the 106th Congress after the Lincoln Day recess earnestly resumes the legislative activity, there will be hot and furious activities on the Hill concerning an amendment to chapter 7, primarily focusing on the "means" test which was a prominent feature of both the House Bill and the Senate Bill passed during the 105th Congress.

Practitioners should keep alert and follow closely these developments because whatever version will ultimately emerge no doubt will seriously impact practicing bankruptcy law as it is now practiced.

As anticipated, Congressman Gekas introduced on February 24, 1999 the Bankruptcy Reform Act of 1999. The Bill is expected to be identical to the final version of H.R. 3150, the agreed upon version by the Conference which reconciled the differences between the Senate and the House Bill. The Bill will be co-sponsored by Rep. Boucher, Rep. McCollum and Rep. Moran. In his speech before the Credit Union National Association on the 23rd of this month, Gekas said that he is confident that the Bill will pass the House and Senate.

At this point it should be noted, however, that the Conference version was withdrawn from consideration because of the threat of presidential veto. It also should be pointed out that the democratic leadership held a press conference on February 24, 1999, headed by Rep. Nadler, a ranking member of the Subcommittee on Commercial and Administrative Law, Consumers Union and other organizations also expected to oppose any version of the "means" test which is an integral part of the Bill introduced by Gekas.

The House also considered this week H.R. 36 which is designed to revamp the Federal debt collecting system by increasing sanctions against delinquent debtors, giving the Government authority to hire private collectors and allowing the Government to sell and absolutely assign delinquent federal debts to private parties.

The Clerk's Corner

by Charles G. Kilcoyne and Bobby Cater

ADVERSARY PROCEEDINGS

The Clerk's office is experiencing significant delays in closing adversary proceedings after the entry of default. Your assistance in promptly prosecuting these adversary proceedings is requested.

Some may be under the belief that an entry of default is the same as a final default judgment. This is mistaken. In fact, an entry of default is just the beginning of the process. Nonetheless, many parties do nothing once an entry of default is placed on the docket. The consequence of taking no action can be serious. If a party allows a default entry to languish on the docket, then, after a certain period of time, the court will enter a conditional order of dismissal based on a party's failure to prosecute. Because the order is only conditional, the party has in effect another bite at the apple. Typically what happens next is that the attorney will receive the conditional order, file a response, and oftentimes convince the judge to set it aside. Yet, after all this, the party will again fail to file the necessary documents to turn the same entry of default into a final default judgment. The predicament is a potential repeat of the court issuing another conditional order and the party filing another response.

To avoid all this, practitioners are directed to follow M.D. Fla. L.B.R. 7055-2. This rule lays out the requirements necessary to obtain a default judgment.

Briefly, the proper procedure to complete an adversary proceeding by default requires the moving party to submit to the Court the following documents:

1. motion for entry of default
2. proposed entry of default
3. motion for judgment by default and attached affidavits in support of the allegation set forth in the complaint.
4. affidavit of non-military service (where applicable).
5. proposed order granting motion for judgment by default
6. proposed judgment.

Adhering to the rules will save the court, the clerk, and ultimately the client the time and costs currently spent on this avoidable problem.

Court House Kiosks – Information at Your Fingertips

A new fixture has been added on the Bankruptcy Courthouse floors in the Sam M. Gibbons United States Courthouse. The Court has installed its touch screen kiosk systems on both the 8th and 9th floors, outside the elevator doors.

With a touch of a finger, these systems display general information, public notices, local rules, and county maps. More importantly, the kiosks provide lawyers and members of the public online access to each Bankruptcy Judges' Courtroom calendar. Next time you visit the Courthouse, please stop by one of the kiosks and try it out.

Clerk's Seminar in April

The Clerk's Office and the Tampa Bay Bankruptcy Bar Association have tentatively scheduled a "nuts and bolt" seminar for legal assistants, paralegals, and attorneys. The seminar will focus on what assistants and practitioners need to know when dealing with the Clerk's office. Issues to be discussed will include important procedural information like filing requirements, schedules, petitions, and other topics. Currently, the seminar is scheduled for April 28, running from 8:30a.m. until 11:45a.m. at the Hyatt Regency Westshore. Lunch is planned from 12:00 noon till 1:30p.m. with one of the Bankruptcy Judges scheduled to give an address. For more information, please fax requests to the office of Allyson Hughes, P.A. at (727) 842-8151.

Recent Supreme Court/ Eleventh Circuit Decision Involving Bankruptcy Law

By Donald R. Kirk

In United States v. Milton (In re Haas) No. 97-6823 (11th Cir. Dec. 14, 1998), the Eleventh Circuit held that a debtor's Chapter 11 Plan could not reclassify the status of their employment "trust fund" tax obligation from a priority claim to a secured claim. The debtor owed the IRS both income taxes ($617,000) and employment taxes ($68,000), both of which were secured by tax liens. Under section 506(a), claims secured by liens on estate property are secured only to the extent of the value of the collateral. In this case, the collateral was valued at $259,000. Employment taxes are priority claims pursuant to section 507(a)(8)(C). The plan only provided for nominal recovery for unsecured creditors.

The Eleventh Circuit held that by treating the employment "trust fund" tax debt as a secured claim, rather than as a priority unsecured claim, the plan reduced the recovery by the IRS for its income tax claim from $259,000 to $191,000 ($68,000). The court reasoned that by ignoring the priority status of the employment tax claim, the plan impermissibly adjusted the priority of the claim. An adoption of the debtor's plan in essence would have caused the IRS to forfeit the priority rights Congress specifically assigned to a portion of the IRS's claim. The IRS would have thus received less protection than Congress intended for its claim.

People On The Go

Leonard H. Gilbert recently became a partner with the law firm of **Holland & Knight**. He will chair the firm's national financial institutions, creditors' rights and bankruptcy practice group.

Robert C. Stokes joined the law firm of **Shumaker, Loop and Kendrick** in August of 1998 as an associate. Mr. Stokes worked as a legislative aide for U.S. Senator Ted Stevens (Alaska) from 1993 to 1997. Mr. Stokes earned his B.A. from Cornell and his J.D. from Georgetown Law in 1998.

Ginnie Van Kestern recently joined the law firm of **Powell, Carney, Hayes & Silverstein, P.A.**, where she will specialize in commercial work outs and creditors' rights. Ms. Van Kesteren has practiced bankruptcy law since 1980. She served as an attorney advisory with the United States Trustee in the Tampa Division for three and a half years. Ms. Van Kesteren has served on the Board of Directors of the Tampa Bay Bankruptcy Bar Association.

Sharon Drucker joined the law firm of **Ketchey Horan, P.A.**, as an associate. Ms. Drucker received her B.A. from U.S.F. and her J.D. from the University of Florida.

Edmund S. Whitson, III, has joined the law firm of **Carlton, Fields, Ward, Emmanuel, Smith & Cutler** as an associate. Mr. Whitson will continue his practice in bankruptcy, commercial litigation and healthcare litigation. Mr. Whitson received his J.D. with honors from the University of Florida and his undergraduate degree from the University of Virginia.

Lynn V. Cravey was recently named a partner at the law firm of **Ruden, McClosky, Smith, Schuster & Russel, P.A.** Ms. Cravey will continue her practice in bankruptcy and commercial litigation.

Benjamin E. Lambers and his wife, Jane, are pleased to announce the birth of their fourth child, Nicholas Andrew Lambers.

Alberto F. Gomez and his wife, Nicole, are pleased to announce the birth of their first child, Matthew Joseph Gomez.

Contact Donald R. Kirk at (813) 222-2022, (813) 229-8313(fax) or dkirk@fowlerwhite.com w/contributions to the column, including moves, awards or other happenings concerning TBBBA member

Eleventh Circuit Upholds Sanctity of State Court Judgment Interest Calculations

By Edwin G. Rice

The 11th Circuit recently had occasion to consider the binding effect of a state court judgment's interest calculation on a chapter 11 debtor and its bankruptcy estate. Community Bank of Homestead v. Torcise, 162 F.3d 1084 (11th Cir. 1998). In Community Bank, a secured creditor, Community Bank of Homestead, obtained relief from automatic stay to pursue a foreclosure of its collateral in the Circuit Court of Dade County, Florida. As part of the state court foreclosure proceeding, the creditor obtained a judgment which provided that the debtor was liable for the principal balance, plus contractual default interest accruing at 18% until the time of the foreclosure, and post-judgment interest at the Florida statutory rate of 12%.

After the foreclosure proceeding, the debtor sought in bankruptcy court to collaterally attack the state court judgment's interest components. The bankruptcy court determined that interest would accrue as provided for in the foreclosure judgment. The debtor appealed and the district court reversed holding that the state court foreclosure judgment violated Florida law by imposing interest on interest and that § 506(b) of the Bankruptcy Code required pre-judgment and post-judgment interest to be calculated at the contract rate.

On appeal to the 11th Circuit, the court analyzed the issue as a classical collateral estoppel case. The 11th Circuit recognized that collateral estoppel prevents relitigation of an issue resolved in a prior judicial proceeding, provided that (1) the identical issue has been fully litigated, (2) by the same parties, and (3) a final decision has been rendered by a court of competent jurisdiction. The Court concluded that the chapter 11 debtor was bound by the state court's determination of interest due, irrespective of whether the state court ruling was correct. The 11th Circuit explained that if the district court's determinations with respect to "interest on interest" and § 506(b) of the Bankruptcy Code were relevant in determining the amount of the secured creditor's claim, then these arguments should have been raised in the Florida circuit court.

Obviously, bankruptcy practitioners should act to preserve their clients' rights in state court or other non-bankruptcy forums, notwithstanding that a bankruptcy case is pending, because the ability to relitigate in bankruptcy court issues decided in non-bankruptcy forums is limited.

CALENDAR OF EVENTS

Date	Event	Time	Location
March 17, 1999	TBBBA CLE Committee Lunch	Noon	Offices of Morse, Berman & Gomez, P.A.
* **			
March 18-19, 1999	The Florida Bar Business Law Section Seminar	8:30 a.m. – 4:30 p.m. 8:30 a.m. – 4:30 p.m.	*Tampa, Florida ** Miami, Florida
March 25, 1999	TBBBA Mini View From The Bench	Noon	The Tampa Club
April 15-17, 1999	ABI Spring Meeting		Washington, D.C.
April 21, 1999	TBBBA CLE Committee Lunch	Noon	Offices of Morse, Berman & Gomez, P.A.
April 28, 1999	TBBBA The Bankruptcy Seminar For Paralegals and Legal Secretaries sponsored by the Clerk's Office	8:30 a.m. – 1:30 p.m.	Hyatt Westshore
May 14, 1999	Golf Tournament	1:30 p.m.	WestChase Golf Club
May 19, 1999	TBBBA CLE Committee Lunch	Noon	Offices of Morse, Berman & Gomez, P.A.
May, 1999	TBBBA CLE Program	Noon	TBA
June 17, 1999	TBBBA Annual Dinner	6:00 p.m.	TBA
August 4-7, 1999	ABI Southeast Regional Seminar		Amelia Island, Florida

Behind Bars: Bankruptcy Fraud in the Middle District of Florida

By Sara L. Kistler

The Portable Stores

On January 30, 1998, Suzanne Levin pleaded guilty to five counts of bankruptcy fraud, including conspiracy to commit bankruptcy fraud, concealment of assets, fraudulent receipt of estate property, embezzlement from a bankruptcy estate and money laundering. Levin was sentenced to 24 months imprisonment. Her 82 year old father, Sidney Kaplan, was convicted after trial on four counts of bankruptcy fraud, sentenced to probation, directed to pay restitution in the amount of $70,000, and assessed a fine of $20,000. Phillip Dawson, a co-conspirator, was sentenced to six months house arrest and five years probation on one count of conspiracy to commit bankruptcy fraud. The indictments and subsequent convictions were obtained after the matter was referred to the United States Attorney by the Tampa Office of the United States Trustee.

Levin owned or controlled several corporations which operated retail stores in Georgia and Florida that sold portable electronic equipment. In March, 1991, The Portable Stores, Inc., Florida Portable Stores, Inc., and The Portable Stores of Georgia, filed voluntary petitions for relief under chapter 11 of the Bankruptcy Code.

In May 1992, during the pendency of the cases, Suzanne Levin, Sidney Kaplan and Phillip Dawson formed a new corporation, The Portables, Inc., to market the same type of corporation, Levin, Kaplan, and Dawson sold inventory belonging to the bankruptcy estates; they then converted the sale proceeds to their own use. Levin and Kaplan also embezzled estate funds by conducting a "cash only" liquidation sale of the debtors' inventory and converting part of the proceeds to their own use. Finally, Levin attempted to engage in a monetary transaction with funds derived form the bankruptcy fraud.

Alexander Charles Wallace

Chapter 7 debtor, Alexander Charles Wallace pleaded guilty on October 20, 1997 to two counts of a four count indictment charging bankruptcy fraud and subornation of perjury.

In March, 1994, Wallace filed an individual chapter 7 case on his own behalf as well as a business chapter 7 case on behalf of Eugene Alexander, Inc., a dress designing concern owned by Alexander Wallace and Eugene Stutzman. Wallace refused to cooperate with chapter 7 trustee, and verbally threatened persons involved in the bankruptcy cases. Because of his conduct the chapter 7 trustee resigned from the case. No other panel trustee would serve in the Wallace case, so the United States Trustee was appointed chapter 7 trustee.

While the cases were pending, Wallace tried to conceal property of the estate from the chapter 7 trustee. As a result of his concealment, after notice and hearing, the bankruptcy court denied Wallace the right to claim any real or personal property as exempt. Consequently, he induced two of his associates to claim ownership of the property he had attempted to conceal and procured the associates' perjured testimony during an evidentiary hearing conducted in the bankruptcy court.

An indictment was returned in May, 1997 and Wallace was taken into custody on May 1, 1997. At a May 7 hearing to consider bail, United States Magistrate Thomas Wilson denied bail and determined that Wallace represented a "danger to witnesses in the case." Wallace also waived his right to a speedy trial and remained in custody until the April, 1998 sentencing hearing where he was sentenced to time served and released.

The Ackermans

On February 17, 1998 the Grand Jury returned a five count indictment charging Elizabeth Denise Ackerman and James Albert Ackerman with conspiracy to commit bankruptcy fraud, devising a scheme to defraud, alteration of court documents with intent to defraud and false statements in connection with a bankruptcy case. The Ackermans were arrested on February 18 and arraigned on February 19, 1998.

Elizabeth and James Ackerman altered official bankruptcy court documents and created fictitious documents that they provided to their creditors in an attempt to forestall the collection of debts. After Elizabeth Ackerman filed a chapter 7 on December 12, 1996, the Notice of Commencement was altered to name her non-debtor husband as a debtor, state a false filing date, and provide a false date for the first meeting of creditors. The Ackermans then sent two different altered Notices of Commencement to creditors to prevent the repossession of two vehicles, one of which had been purchased with checks written by James Ackerman on a closed bank account. Elizabeth Ackerman was also charged with making a false and fraudulent statement in bankruptcy schedules filed with the court.

On August 28, 1998, Elizabeth Ackerman pleaded guilty and was sentenced to five months home detention and 36 months probation. Restitution was ordered to Ken Marks Ford, and Ford Motor Credit. The indictment against James Ackerman was dismissed.

Cheryl Whitaker

On June 26, 1998, Cheryl Whitaker entered a guilty plea to one count of bankruptcy fraud under 18 U.S.C. §152. Specifically, Whitaker was charged by information for embezzling property of the estate and of the post-confirmation debtor. While employed by Pinellas Medical Anesthesia Associates, Inc., a chapter 11 debtor, Whitaker made unauthorized purchases using the debtor's American Express corporate credit card and remitted payment for such

Continued on page 7

Continued from Page 6

purchases with funds of the debtor corporation. She also negotiated checks drawn on the bank account of the debtor, made payable to her or for payment of her personal expenses, and falsified information contained in the monthly operating reports.

In November, 1998, Whitaker was sentenced to six months house arrest (wearing a monitor) and three years probation.

Martha Donavan

In September, 1998, Martha Donavan, a former employee of the Locator Services Group, Ltd., of Boston, Massachusetts, pleaded guilty to one count of bankruptcy fraud under 18 U.S.C. § 152 and one count of mail fraud under 18 U.S.C. § 1341 as charged in an information filed by the U.S. Attorney's Office in Boson. The criminal charges were brought as a result of Donavan's action in fraudulently seeking turnover of unclaimed funds held in the Registry of the U.S. Bankruptcy Courts in Tampa, St. Louis and Denver.

Donavan, acting under the name of DeNapoli Refund Services Group, filed fraudulent requests for payment of unclaimed funds using the names of fictitious individuals, altered documents, and a drop box to which funds were mailed at a Mailboxes, Etc. in Boston.

The fraudulent activity was discovered in the Tampa case of *In re Glados, Inc.*, Case No. 83-2049-8B7 when Donavan filed a motion for payment of unclaimed funds in the amount of $45,029.51, on behalf of Billy Ray Addison of Brooklyn, New York. Attached to the motion were a limited power of attorney signed by bill Ray Addison, a New York drives license for Billy Ray Addison, a copy of an electric bill for Billy Ray Addison, and the affidavit of Josh Butler, general counsel for DeNapoli Refund Services Group.

The investigation conducted by the Tampa Office of the United States Trustee revealed that the Billy Ray Addison, who allegedly signed the limited power of attorney submitted with the motion, died in 1988; that the drivers license submitted as proof of identity actually belonged to another individual; and that Josh Butler was not a member of the Bar of Massachusetts and that his Bar Number had never existed. The matter was referred by the Tampa and Boson Offices of the United States Trustee to the United States Attorney in Boston.

Ms. Donavan is currently awaiting sentencing.

Levitt and Littlejohn

On February 4, 1999 Charlotte Levitt and Marilyn Littlejohn were each charged by indictment with one count of violation of 18 U.S.C. § 152(1), bankruptcy fraud, and one count of 18 U.S.C. §371, conspiracy. Charlotte Levitt was also charged with two counts of violation of 18 U.S.C. §1503, obstruction of justice, and one count under 18 U.S.C. § 1623, subordination of perjury. Littlejohn was also charged with one count of obstruction of justice and one count of subordination of perjury. The case was referred to the United States Attorney by the Tampa Office of the United States Trustee after it was learned that Charlotte Levitt had allegedly concealed various bankruptcy estate assets, including household furnishings and other personal property, by transferring the property to the possession of her neighbor, Marilyn Littlejohn. During the trial of an adversary proceeding brought pursuant to 11 U.S.C. §727, both Ms. Levitt and Ms. Littlejohn allegedly provided perjured testimony to the Bankruptcy court regarding the disposition of the property. Further, during the course of the adversary proceeding, testimony was adduced alleging that Ms. Levitt and Ms. Littlejohn attempted to influence the testimony of witnesses called to testify in the proceeding.

Message From the Office of The United States Trustee

By Sara Kister

The Office of the United States Trustee is located at Timberlake Annex, 501 E. Polk St., Ste. 1200, Tampa, 33602.

The Administrative Offices of the United States Trustee are located on the 12th floor of the Timberlake Annex while the meeting rooms, waiting room and attorney-client rooms are on the first floor. All persons attending meetings of creditors will be required to pass through a security checkpoint and move into the waiting room prior to attending their particular meeting. Attorneys should advise clients to allow extra time for the security check and to find parking in the downtown area.

THE TAMPA BAY BANKRUPTCY BAR ASSOCIATION

Officers – 1998-1999

Chair:
Michael P. Horan
Ketchey, Horan
P.O. Box 500
Tampa, FL 33601-0500
Phone: (813) 223-9395
Fax: (813) 221-1348

President:
Dennis J. LeVine
Dennis LeVine & Associates
P.O. Box 707
Tampa, FL 33601-0707
Phone: (813) 253-0777
Fax: (813) 253-0975

Vice President:
Russell M. Blain
Stichter, Riedel, Blain & Prosser, P.A.
110 Madison St.
Suite 200
Tampa, FL 33602
Phone: (813) 229-0144
Fax: (813) 229-1811

Secretary:
John D. Emmanuel
Fowler, White, et al.
501 E. Kennedy Blvd.
Suite 1700
Tampa, FL 33602
Phone: (813) 228-7411
Fax: (813) 229-8813

Treasurer:
Zola L. Forizs
James, Hoyer, Newcomer,
Forizs & Smiljanich, P.A.
P.O. Box 1259
St. Petersburg, FL 33731
Phone: (727) 823-3837
Fax: (727) 822-2969

Directors

Rodney Anderson
Holland & Knight LLP
400 North Ashley Drive, Suite 2300
P.O. Box 1288
Tampa, FL 33601-1288
Phone: (813) 227-6721
Fax: (813) 229-0134

Steven Berman
Morse, Berman & Gomez, P.A.
400 N. Tampa Street, Suite 1160
Tampa, FL 33602
Phone: (813) 301-1000
Fax: (813) 301-1001

Daniel J. Herman
Pecarek & Herman, Chartered
200 Clearwater-Largo Road S.
Largo, FL 34640
Phone: (813) 584-8161
Fax: (813) 586-5813

Allyson Hughes
7604 Massachusetts Avenue
New Port Richey, FL 34653
Phone: (727) 842-8227
Fax: (727) 842-8151

Sara L. Kister
Office of the United States Trustee
4919 Memorial Highway, Suite 110
Tampa, Florida 33634
Phone: (813) 243-5000
Fax: (813) 243-5022

John J. Lamoureux
Carlton Fields
One Harbour Place
P.O. Box 3239
Tampa, FL 33601-3239
Phone: (813) 223-7000
Fax: (813) 229-4133

Edwin G. Rice
Glenn, Rasmussen & Fogarty, P.A.
P.O. Box 3333
Tampa, FL 33601
Phone: (813) 229-3333
Fax: (813) 229-5946

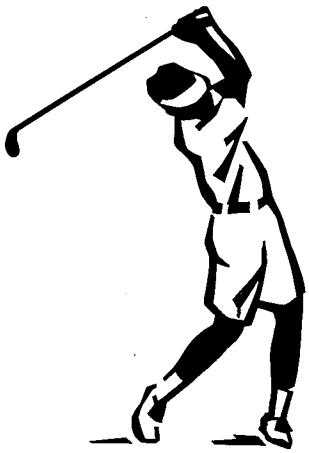
Patrick R. Smith
Debt Relief Legal Center
324 N. Dale Mabry Highway, Suite 100
Tampa, FL 33609
Phone: (813) 871-3319
Fax: (813) 871-3616

The Tampa Bay Bankruptcy Bar Association
Committee Chairs 1998 – 1999

The Association is looking for volunteers to assist us this coming year. If you are interested in getting more involved with the Association or one of the Standing Committees, please contact anyone of the Association officers or the Chairperson(s) listed below.

Committee	Chair(s)	Telephone	Facsimile
Membership and Election	Rodney Anderson	(813) 227-6721	(813) 229-0134
Meetings, Programs and Continuing Legal Education	Steven M. Berman Allyson Hughes	(813) 301-1000 (727) 842-8227	(813) 301-1001 (727) 842-8151
Publications and Newsletter	Steven M. Berman John J. Lamoureux	(813) 301-1000 (813) 223-7000	(813) 301-1001 (813) 229-4133
Court, United States Trustee, and Clerk Liaisons	Daniel J. Herman Sara L. Kister	(813) 584-8161 (813) 243-5000	(813) 586-5831 (813) 243-5022
Long-Range Planning	Michael Horan	(813) 223-9395	(813) 221-1348
Computer Access Users	Edwin G. Rice	(813) 229-3333	(813) 229-5946
Community Service	Patrick R. Smith	(813) 871-3319	(813) 871-3616

The Association's Membership Directories were recently mailed out to all our members. If the information in the directory has changed or is inaccurate, please write or call Rodney Anderson with corrections.



Tampa Bay Bankruptcy Bar Association Golf Tournament

When: Friday, May 14 at 1:00 p.m.

Where: WestChase Golf Club
10217 Radcliffe Dr., Tampa
(813) 854-2331

Format: Four person scramble

Fee: $50 per person (includes golf and box lunch)

Application

Golfer(s)	Handicap	Telephone Number

Please make checks payable to:
Tampa Bay Bankruptcy Bar Association

Send Application and fee to:

Mike Markham
911 Chestnut St.
Clearwater, FL 33756
Phone (727) 461-1818 Fax (727) 443-6548
E-Mail – mikem@jbpfirm.com

Please include all team members (if you have a team) on the same application. Individuals or groups of less than four will be randomly teamed into four person teams. Anyone and everyone is eligible – friends, clients, family, non-bankruptcy attorneys. Even judges!