

Here's to a GREAT 2020!

By: Sheryl Loesch, Clerk of Court

In this busy time of year, I thought about the myriad of items we each have on our “To Do” lists. This includes the responsibilities and various projects we have going on in our personal lives and all that we have going on in our work world. It’s tough not to let the stress of the season overwhelm our thoughts and actions.

Yes, this is a time of year to be thankful for what we have, especially when we look around and realize there are many people with great need. However, even though we know we each are fortunate in our own situation, we often feel as if we are being dealt a bad hand. None of us know what others have going on in their private lives or the personal strife they are facing. I remember when I attended a court unit executive leadership workshop conducted by Dr. Dale Lefever, where he told a story of a businessman riding home from work on a public bus. The bus was relatively quiet when the businessman got on the bus and remained that way as the bus made its way on its route and stopped at various points to pick up other people. When the bus stopped at a designated stop near a hospital, a man with three young kids boarded the bus. The man looked disheveled and distracted and was not paying attention to his kids. The kids were loud, rambunctious, and undisciplined. The businessman observed this unruly “scene” and thought to himself how inadequate the father was in not keeping his three kids under control, especially since the kids were making the bus ride rather miserable for the other passengers on board. The bus proceeded along its route and made other stops. The kids remained active and out of control. At one stop, an elderly woman boarded the bus. The woman observed the father and then the kids. She sat near the father and out of concern, politely asked him, “Sir, are you doing okay?” The father looked up at this elderly, caring woman and told her he and his kids had just left the hospital where his wife (and the mother of the three kids) had just passed away. He told the elderly woman he had no idea how to tell his three kids that their mother had just died.

We do not always know what other people are facing in their lives and are quick to make assumptions that are not correct. This caused me to think about a book that was popular several years ago that nearly everyone has read called *Fish*. As most of you know, the *Fish* book talks about the employees at a fish market located at Pike's Market in Seattle. Working with dead fish is not the most attractive job; however, the employees interviewed for the book were delightful and engaging and genuinely loved and enjoyed their job. The workers all seemed to embrace common approaches to work. First, the workers approach each day by choosing their attitude. The point is that a person can choose to go to work either happy or miserable. If a person looks for the worst in everything, they will find it everywhere. If you learn you have the power to choose your response to what life brings you, you can look for the best and find opportunities you never imagined possible. The second approach pointed out by the workers at the fish market was that of play. They stressed that work made fun is work that gets done. Play is not just an activity; it's a state of mind that brings new energy to the tasks at hand and sparks creative solutions. The third approach mentioned in the book was "Make Their Day." When you "make someone's day" (or moment) through a small kindness or unforgettable engagement, you can turn even routine encounters into special memories. The fourth (and last) approach mentioned in the book was being present. This was what the elderly lady practiced when she boarded the bus and noticed the distraught father and his kids. The practice of being there is also a great way to practice wholeheartedness and fight burnout. The art of being there is considered the glue in our humanity as being fully present for one another.

With the challenges we all face in the upcoming year, I hope we can each be present for each other, make each other's day, enjoy what our work world has to offer, and choose to look for the best in each and every day. I wish each of you a safe, healthy, and happy 2020!



Tina Mason Named Tampa Division Acting Deputy-in-Charge

During the December 4th staff meeting, the Tampa Division congratulated Tina Mason in her new role as the new Acting Deputy-In-Charge, effective December 1st. Kathy Deetz was the former Deputy-in-Charge for both the Tampa and Orlando Divisions and will now serve as Deputy-in-Charge for the Orlando Division. Thank you, Kathy for doing “double-duty” by serving both the Orlando and Tampa divisions for the last four years! And congratulations, Tina, in your new role!





Judge Jennemann to Receive Distinguished Federal Judicial Service Pro Bono Award

Congratulations to Judge Jennemann as the 2020 recipient of the Chief Justice's Distinguished Federal Judicial Service Award! The award recognizes an active or retired federal judge for outstanding and sustained service to the public, especially as it relates to the support of pro bono legal services, and will be presented by Chief Justice Charles T. Canady in a January 30 ceremony at the Supreme Court of Florida in Tallahassee. Judge McEwen was the first recipient of the award in 2016. Click [here](#) to read the complete Florida Bar article.



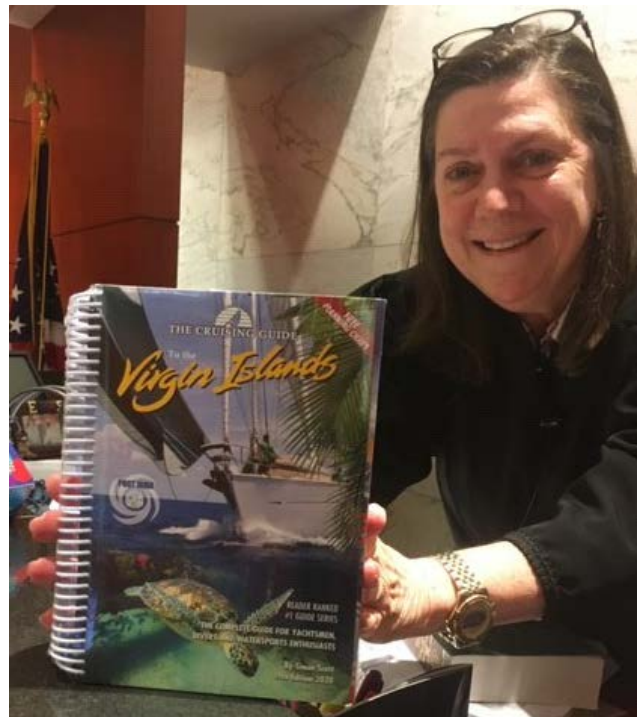
To Success

What Success Looks Like in a Small Chapter 11: Cruising with a New Product

Cruising Guide Publications, Inc. (“CGP”) is a long-standing, family-owned publisher of guidebooks to the Caribbean, targeted to the cruising sailor. In late 2017, the demand for guidebooks to cruise the Caribbean took a powerful hit in the form of Hurricane Irma. The devastation she caused to the Leeward Islands and the Virgin Islands led to a reduction in CGP’s sales, its accounts receivables becoming difficult to collect, and advertising revenues becoming virtually non-existent. Consequently, CGP turned to chapter 11 in 2018 to try to save its business by restructuring its secured and unsecured debt while attempting to get a guidebook back into production as the islands got back to rebuilding.

And that plan worked. As Judge McEwen (the presiding judge on the case) is seen holding in the accompanying picture, the *2020 Post-Irma Cruising Guide to the Virgin Islands* is a reality! Its sales page on Amazon says, “This 2020 edition will mark our 38th year of assisting sailors and vacationers cruising the tropical waters of both the British and U.S. Virgin Islands.” CGP’s principals are an older couple who have worked in the business for years. No doubt they are grateful that the bankruptcy system gave them the opportunity to right their boat, so to speak.

Now CGP has cruised out of bankruptcy, its final decree having been entered at the end of December. Instead of shutting down, this nearly 40-year business was saved by bankruptcy. Doesn’t this sweet small business success story make you want to hug the Bankruptcy Code?





Upcoming Bar Events

Fort Myers

March 26
12:00 p.m.

SWFBPA Meeting featuring Chief Judge Delano –
“The State of the District”
Federal Courthouse Building Jury Assembly Room

Jacksonville

March 11
12:00 p.m.

JBBA Luncheon featuring Chief Judge Delano –
“The State of the District”
The River Club

Orlando

February 20
12:00 pm

CFBLA Luncheon featuring Jonathan Sykes and Denise Dell-
Powell – “Proper Service” and presentation of the Kevin E.
Mangum Memorial Volunteer Service Award
GrayRobinson

February 28
12:00 pm

OCBA Bankruptcy Committee Meeting featuring Laurie K.
Weatherford, Chapter 13 Standing Trustee - Recent
Developments and Best Practices
OCBA Center

March 19
12:00 pm

CFBLA Luncheon featuring Andrew Layden and Tiffany Payne –
“Small Business Bankruptcy Code Provisions”
GrayRobinson

May 15

CFBLA Annual Seminar and Chief Judge Delano – “State
of the District”
The Citrus Club

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Tampa

February 4, March 3, & April 7 12:00 p.m.	TBBBA Consumer Lunches <i>Sam M. Gibbons Courthouse, 5th Floor Training Room</i>
February 7	TBBBA 2nd Annual Broken Bench & Busted Clay Charity Sporting Clays Tournament benefitting the Ryan Nece Foundation <i>Tampa Bay Sporting Clays, Land O'Lakes</i>
February 11 12:00 p.m.	TBBBA CLE Luncheon featuring Chief Judge Delano – “The State of the District” <i>The University Club</i>
February 12 12:00 p.m.	Judge McEwen’s Young Lawyer Mentoring Program <i>Sam M. Gibbons Courthouse, 5th Floor Training Room</i>
March 10 12:00 p.m.	TBBBA CLE Luncheon featuring Chris Jarvinen, Berger Singerman – “Claims Trading” <i>The University Club</i>
April 14 12:00 p.m.	TBBBA CLE Luncheon featuring Judge Williamson – “Will this Dog Hunt?” <i>The University Club</i>



Jacksonville Bankruptcy Bar Association

By: James C. Eidson, Esq.

On Wednesday, December 18, 2019, the JBBA hosted its annual holiday party at the Volstead Lounge, located at 115 W. Adams Street, Jacksonville, Florida 32202.

On Wednesday, March 11, 2020, at noon, Chief Judge Hon. Caryl E. Delano will deliver her annual State of the District presentation at the River Club, 1 Independent Drive Suite, 3500 Jacksonville, Florida 32202.



Central Florida Bankruptcy Law Association

By: Esther McKean, Esq.

On October 2, 2019, CFBLA hosted our Division's clerk and support staff at the Citrus Club for a luncheon in their honor. It is a meaningful tradition for CFBLA to take a moment each year and appreciate the work of the clerks and support staff. They are truly the key to making the bankruptcy court process run smoothly and efficiently for both debtors and attorneys alike.





On November 14, 2019, Ewald Auctions sponsored an event for CFBLA members at TopGolf. Thanks to Ewald Auctions for sponsoring a great event.



On November 21, 2019, CFBLA hosted Stephanie Lieb and Ashlyn Robinson of Trenam Law who presented an informative luncheon on *Cryptocurrency and Blockchain in Bankruptcy Cases*.



On December 11, 2019, members of CFBLA gathered together to celebrate the holidays and to thank Judge Jackson for her services. The CFBLA Bar will miss her as she transitions to the Jacksonville Court.



As a true holiday blessing, CFBLA's administrator, Noreen Shaughnessy-Benford, received in November a needed kidney transplant. She has a few more weeks of

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recovery ahead of her but, is doing well. Please keep Noreen in your thoughts for a speedy and full recovery.

CFBLA provides its members with a number of CLE and networking opportunities. If you have not already done so, be certain to begin or renew your membership. Go to <https://www.cfbla.org/membership> to become a member.



Orange County Bar Association Bankruptcy Committee

By Carina M. de la Torre, Esq., Chair

On October 25, 2019, David McFarlin, Esq. gave a presentation about small business cases under the Bankruptcy Code and the Small Business Reorganization Act of 2019, which added a new subchapter V (Small Business Debtor Reorganization) to Chapter 11 of the Code.

On November 22, 2019, Robert Branson, Esq. and Tammy Branson of Branson Law PLLC and Christie D. Arkovich of Christie D. Arkovich, P.A., gave a presentation regarding the early implementation of the Student Loan Management Program in the Middle District of Florida, including a review of the amended administrative orders and best practices for debtors participating in the program with both the Department of Education and private student loan servicers.

On December 11, 2019, the Bankruptcy Committee co-hosted a Joint Holiday Party at the Sunroom in Orlando with several other committees of the Orange County Bar Association, including the Business Law, Criminal Law, Elder Law, Real Property, Professionalism, and Solo & Small Firm Committees.

On February 28, 2020, Laurie K. Weatherford, the Chapter 13 Standing Trustee for the Middle District of Florida, Orlando Division, will speak about recent developments and best practices in Chapter 13 practice in the Middle District of Florida, Orlando Division.



CASE LAW UPDATE FOR Q1 2020
ISSUE OF THE COURT CONNECTION

Editors:

Bradley M. Saxton & C. Andrew Roy, Windersweedle, Haines, Ward & Woodman, P.A.

Eleventh Circuit Cases

Smith v. Haynes & Haynes, P.C.

940 F.3d 635 (11th Cir. Oct. 25, 2019)

District Court, in a ruling issued prior to the 11th Circuit's ruling in *Slater v. U.S. Steel Corp.*, 871 F.3d 1174 (11th Cir. 2017), granted summary judgment to defendant on basis that debtor's failure to schedule a claim in her bankruptcy case was a bar to her pursuing that claim later under the principle of judicial estoppel. The Eleventh Circuit reversed in part and held that following *Slater* an evidentiary hearing is required to determine whether the debtor's failure to list the claim was intended to make a mockery of the courts.

Randolph Sellers, et al v. Rushmore Loan Management Services, LLC

941 F.3d 1031 (11th Cir. Oct. 29, 2019)

Chapter 7 debtors received a discharge. After the discharge, the servicer of their mortgage continued sending monthly statements which showed the amount due. Debtors filed suit in District Court under the FDCPA and FCCPA and sought class status. Servicer raised as a defense that the Bankruptcy Code precluded or preempted the FDCPA and FCCPA. The District Court denied class certification, concluding that the question of whether the Bankruptcy Code precluded and/or preempted the FDCPA and FCCPA presented an individualized rather than a common issue. The Eleventh Circuit reversed and remanded, finding the District Court abused its discretion in determining that the servicer's preclusion/preemption defense raised an individualized issue.

District Court Cases

In re O'Steen

2019 WL 6001891 (M.D. Fla. Nov. 14, 2019)

On appeal from bankruptcy court's ruling that debtors, who successfully defended a discharge action, were not entitled to fees under the reciprocal fees provision of Fla. Stat. § 57.105, district court (reluctantly) concluded that, despite the plainly permissive language of § 57.105, case law almost universally treats the reciprocal fees provision as mandatory.

Thus, the district court reversed and remanded for the bankruptcy court to award the debtor's their fees.

Bankruptcy Court Cases

In re Paul C. Larsen, P.A.

2019 WL 6208658 (Bankr. M.D. Fla. Nov. 20, 2019) (Delano, C.J.)

After trial in which trustee sought to hold corporate principal liable for debts of debtor corporation under alter ego theory, bankruptcy court determined that evidence presented did not support a finding of alter ego.

In re Ferris

2019 WL 6690564 (Bankr. M.D. Fla. Dec. 6, 2019) (Funk, J.)

After trial, bankruptcy court concluded that mortgage servicer willfully failed to credit Chapter 13 debtors' pre-discharge mortgage payments under plan and caused damage (including emotional distress) to debtors. Court awarded debtors their attorneys' fees, \$10,000 in emotional distress damages, and \$25,000 in punitive damages.

In re Palm Ave. Partners, LLC

2019 WL 6971160 (Bankr. M.D. Fla. Dec. 17, 2019) (Williamson, J.)

Bankruptcy court concluded that investor-creditors held certain direct claims against debtor's principal, but other claims, like breach of fiduciary duty claim, were derivative claims that ordinarily could only be pursued by debtor-in-possession or trustee. In this case, the bankruptcy court permitted the investor-creditors to pursue the derivative claims for the benefit of the estate.

Fourth Quarter 2019 Pro Se Clinic Volunteers



Jacksonville

Jay Brown - 1
Edward Jackson - 2
Nina M LaFleur - 1
Sarah Mannion - 1
William McDaniel - 1
Preston Oughton - 1
Kevin Paysinger - 1

Orlando

Professor Linda Coco & Students from Barry University - 18
Alec Solomita - 10
Frank Wolff - 4
Amy Goodblatt - 1
Justin Luna - 2
Joshua Tejes - 3
Daniel Velasquez - 3
Joseph Mancuso - 2

Tampa

**JUDGES ARE (MOSTLY) ALL SMILES ☺ ABOUT TAMPA'S
FOURTH-QUARTER 2019 PRO SE CLINIC VOLUNTEER HOURS**
Thank you, Volunteers!

Attorney	Total
Barnett, Michael	10
Boudreaux, Maria	3
Case, Kenneth	6
Dammer, Samantha	5
Elliott, James	3
Ferrell-Anton, Becky [SRBP]	1
Fogarty, Dan [SRBP]	1
Gomez, Al	1
Hooi, Michael [SRBP]	1
Jacobs, Eric	2
LeVine, Dennis	3
Noah, Belinda	5
O'Brien, Kevin	2
Papa, Frank	1
Parwani, Rinky	1
Petry, Kelley	1
Robens, Mark [SRBP]	1
Sherman, Lynn	2
Sierra, Timothy	3
Stevenson, Traci	4
Stichter, Scott [SRBP]	2
Zooberg, Peter	1
Unfilled Slots	10* ☹

SRBP=Stichter firm

Business lawyers can learn how to staff the clinic and fill future unfilled spots by observing a consumer lawyer during clinic hours and/or watch the following video (available at the Court's website by going to The Source/Online CLE Credit portal):
No Excuses: Learn how to Staff the Pro Bono Clinic.

2019 Total Tampa Division Pro Se Clinic Volunteer Hours

A heap of thanks to these proven producers!

Attorney	Total
Barnett, Michael	24
Berman, Steve	1
Bidwell, Ron	1
Boudreaux, Maria	8
Case, Kenneth	20
Clark, Bryce	1
Dammer, Samantha	18
DeLeon, Robert	7
DePaul, Wendy	4
Elliott, James	7
Ferrell-Anton, Becky	1
Fogarty, Dan	3
Geller, Robert	14
Gomez, Al	8
Hale, Matthew	3
Halloran, Patti	7
Hamad, Sanad	4
Hart, Barbara	1
Hooi, Michael	2
Jacobs, Eric	2
Joyner, Mary	7
Landkammer, John	7
LeVine, Dennis	8
Lim, Angelina	5
Markham, Mike	1
Murray, Megan	1
Noah, Belinda	5
Noel, Nicole	2
O'Brien, Kevin	7
Oguntebi, Kemi	4
Papa, Frank	6
Parwani, Rinky	4
Petry, Kelley	10
Robens, Mark	4
Salahutdin, Taira	7
Sharp, Susan	2

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Sherman, Lynn	9
Sierra, Timothy	19
Standley, Harrison	1
Stevenson, Traci	11
Stichter, Scott	6
Stricker, Lauren	3
Tenev, Petia	2
Vaughan, Lori	2
Zooberg, Peter	1

Important note to volunteers: The Thirteenth Circuit's Pro Bono Committee will recognize 2019 pro bono service of 20 hours or more at its annual awards ceremony on April 16, 2020, at 5 p.m. at the HCBA building (next to Stetson's Tampa campus on Tampa Street). The above hours have already been reported to the committee. If you have more hours to report to get you to 20 or beyond and want to be recognized, please contact Jena Hudson IMMEDIATELY at jhudson@bals.org to report any additional hours resulting from other pro bono service you undertook in 2019.



Judge McEwen's Quarterly Mentoring Program 2020

SAVE THE DATES for Judge McEwen's Quarterly Mentoring Program for lawyers new and not so new to the practice of bankruptcy. Upcoming dates are:

February 12
May 13
August 12
November 18

Sam M. Gibbons U.S. Courthouse in Tampa, 5th Floor Training Room, Noon-1:30pm

Topics to be determined.

Suggestions for topics? Please email them to Judge McEwen's Judicial Assistant, Dedra Gann at dedra_gann@flmb.uscourts.gov.

About the Mentoring Program

Each quarter, Judge McEwen will present a short program on the basics of lawyering in bankruptcy court. Participating lawyers will have the opportunity to discuss and ask questions concerning the topics discussed as well as raising other issues or questions of interest or concern. In this way, answers will be available to new lawyers to help them work through problems and they are offered senior lawyer guidance to help them develop professionally, ethically, and responsibly.

Although the program is generally designed and geared for lawyers within their first five years of practice or new to the practice of bankruptcy law, anyone is welcome.

Lawyers wishing to participate simply need to come. No "sign up" or registration is required. Participants are invited to bring a brown bag lunch if they wish. Canned drinks are available from the vending machines open to the public on the 3rd Floor of the Courthouse.

There is an e-mail distribution list for announcements and other communication with the participants. If you'd like to be added to this distribution list, please e-mail Dedra Gann at dedra_gann@flmb.uscourts.gov.



Judge McEwen's Make Me Smile Moments

Another Reaff Success Story (or, Sometimes the Lender Does Better by Playing “Let’s Make a Deal”. . .)

Jane Sobotta “volunteered” (let me arm-twist her in open court) to take a chapter 7 debtor up to the clinic to call the lawyer for the lender that held a lien on his car. He had been trying to get through to attempt to negotiate a better deal on a reaffirmation agreement as he was five months behind in his installment payments. The lender’s lawyer had refused to speak with him. Ms. Sobotta was able to get through and explain that I wanted the lender to discuss settlement with the debtor. Once Ms. Sobotta explained the debtor’s plight and his options, the lender’s lawyer immediately agreed to a deal that was beneficial to both parties. And the lender’s lawyer agreed that I could call him in open court to confirm the deal. Absent a deal, the debtor would need to convert to a chapter 13 to save his car by paying the arrearages over 36-60 months. If he remained in a chapter 7 and the lender moved the arrearages to the end of the loan, the loan would be paid out in a little over two years. To put icing on the debtor’s cake, Ms. Sobotta also worked out a waiver of the lender’s cross-collateralized credit card claim, making it dischargeable. If the debtor had surrendered the car, the lender knew there was no equity in it to satisfy any part of the credit card claim. The Court thanks Ms. Sobotta for her pro bono assistance with the matter.

Another Make Me Smile Moment....

This time a consumer debtor’s counsel, Christopher Ikerd, made me smile over the results of a negotiated redemption with Toyota Motor Credit Corp. And the lawyer didn’t require me to beg him to go try. He did it out of the box. No reaff. Just a redemption motion. And just how much did his work save the clients? Almost \$9,000! Now that’s an example of how the reaff vs. redemption game should be played—assuming there is a redemption lender available. (This time it was Prizm. Some past redemption blurbs in this space involved 722redemption.com.) Remember, if you don’t try, it will never happen.



Tampa Courtrooms Get a Needed Face Lift

By Hon. Catherine Peek McEwen

How frequently do you change your carpeting? The Sam M. Gibbons United States Courthouse opened about 23 years ago, in 1997. Time to change the carpet.

Noticing how threadbare and faded the bankruptcy courtrooms' carpeting had gotten—not to mention the body oil stains (which stubbornly defied cleaning) on some of the fabric counsel chairs, one wag observed that it is time for a face lift. We hope you like the new, uniform look, which can be seen in Courtroom 8B. The new interior design continues the sand and black marble palette of the public hallways into the courtrooms, contrary to the dissonance that the original interior design created with its blue accents (which faded to purple in the carpeting over time) and sometimes mismatched burgundy counsel chairs.

The new carpeting is the same as some of the district court courtrooms, including the ceremonial courtroom on the 17th floor, and is done in carpet tiles, which are easier and cheaper to replace if they get dirty or stained. Notice the predominately sand and dark grey threads in the weave along with the more subtle colors to add interest. The galley seat cushions and seat backs are covered with a charcoal and sand-flecked fabric that complements the carpet. The new light-grey counsel chairs match the rear-wall fabric panels and the grey streaks in the marble on the front walls behind the bench. And they are comfy. The back hallways are getting a similar facelift, too, including paint that brightens the formerly dark, drab walls.

We hope you won't be inconvenienced as the updating continues throughout the 8th and 9th floors. Hopefully, the comfy new counsel chairs will make it worthwhile.



Procedure Manual Committee Update

Two New Procedures and Other Updates

In late January, we will add two new procedures to our Procedure Manual:

Case Filing on Behalf of Another Person (LR 1002-1); and

Motion to Substitute or Motion to Withdraw (LR 2091-2).

We also will add these five new sample forms to help lawyers who need to withdraw or substitute counsel: Motion to Withdraw as Counsel; Notice of Withdrawal as Counsel; Motion/Notice for Substitution of Counsel; Order Granting Motion to Withdraw as Counsel; and Order Granting Motion for Substitution of Counsel. We hope these procedures and forms will help you.

We also will change these existing procedures:

- **Motions to Redact and Restrict Information** – update the procedure to implement recent Bankruptcy Code and Rule changes;
- **Motions for Relief from Stay** – update the filing checklist to make sure parties include in *both* the motion and in the order granting stay relief detailed information about automobiles [insert year, make, model of vehicle and vin #] or real property [insert legal description of real property]; and
- **Motion to Compel** (Bankruptcy and Adversary) – update the filing checklist to change the Negative Notice period from 21 to 14 days.

The next release also will introduce the new **Chapter 13 Trustee pages** which are similar to the existing Chapter 7 Trustee pages. The Chapter 13 Trustees now have their own resource page for attorneys, debtors, and creditors to obtain contact information and a direct link to a trustee's website.

As a reminder the Procedures Manual Committee can be reached via email at FLMB_Procedures@flmb.uscourts.gov to answer questions or to consider any suggestions for new procedures. Responses to inquiries are generally returned within 48 hours.



DISTRICT-WIDE STEERING COMMITTEE UPDATE

By: Douglas W. Neway, Esq.

On November 6, 2019, the Steering Committee hosted its 8th Annual Bench Bar Conference at the Sam Gibbons Federal Courthouse. The Conference was well attended and included judges, courtroom personnel, trustees, and attorneys from each division in the Middle District.

This year's topics were Treatment of Student Loans in Chapter 13 Bankruptcies and Mental Health and Wellness.

The Student Loan topic was presented by Christie Arkovich, Esq. of Christie D. Arkovich, P.A. and Tammy Branson, Senior Paralegal at Branson Law, PLLC. Their presentation was an in-depth discussion of the various student loan modification options available to debtors who owe governmental student loan debts. The presentation addressed the Middle District's new Student Loan Modification Administrative Order and wove in the alternative repayment programs currently offered through the Department of Education (DOE). Both speakers were very knowledgeable about the student loan repayment programs available. They provided information about the DOE's website regarding loan modification options and provided a demonstration of how to use the DMM Student Loan Portal to determine the best options available to debtors. Additionally, they outlined ways to reduce monthly payments on student loans, discussed ways to separately classify student loan debt in a Chapter 13 plan, and explained the potential to accomplish debt forgiveness of student loans. There was a wealth of very helpful information on navigating the student loan crisis in bankruptcy, and the presentation was very well received by all in attendance.

The Mental Health and Wellness topic provided the attendees with a presentation by Shari Streit Jansen, Esq. who is a Mental Health Counselor and former Chapter 7 Trustee. Ms. Jansen's presentation focused on the proper approach to take when encountering an individual who may suffer from mental illness. The most common types of mental illness we are likely to see in the legal community are depression, anxiety, and substance abuse. She emphasized the importance of showing compassion, accepting that mental illness is not a choice, and having a heightened awareness so we can recognize the signs of mental illness.

A second presentation on the Mental Health and Wellness topic was given by Ronald P. Ponzoli, Esq., a partner at GrayRobinson, P.A. Mr. Ponzoli shared his personal story of dealing with the stress and mental anxiety of a high-pressured litigation practice, the breakdown he experienced, and how he sought help from mental health professionals to address his mental health issues. It was a riveting story of how dangerous it can be to ignore warning signs of anxiety and depression, and how getting help from qualified professionals can not only address those issues but also provide skills for improving personal and business relationships and overall quality of life. Mr. Ponzoli's journey was a cautionary tale for many in the legal profession and created a robust dialogue at the end of the conference.

The Steering Committee appreciates the willing participation of all those who came from each division to participate and provide valuable feedback, and we commend the judges of the Middle District for their willingness to consider ideas of district-wide improvement through the "bottom up" approach they have embraced.



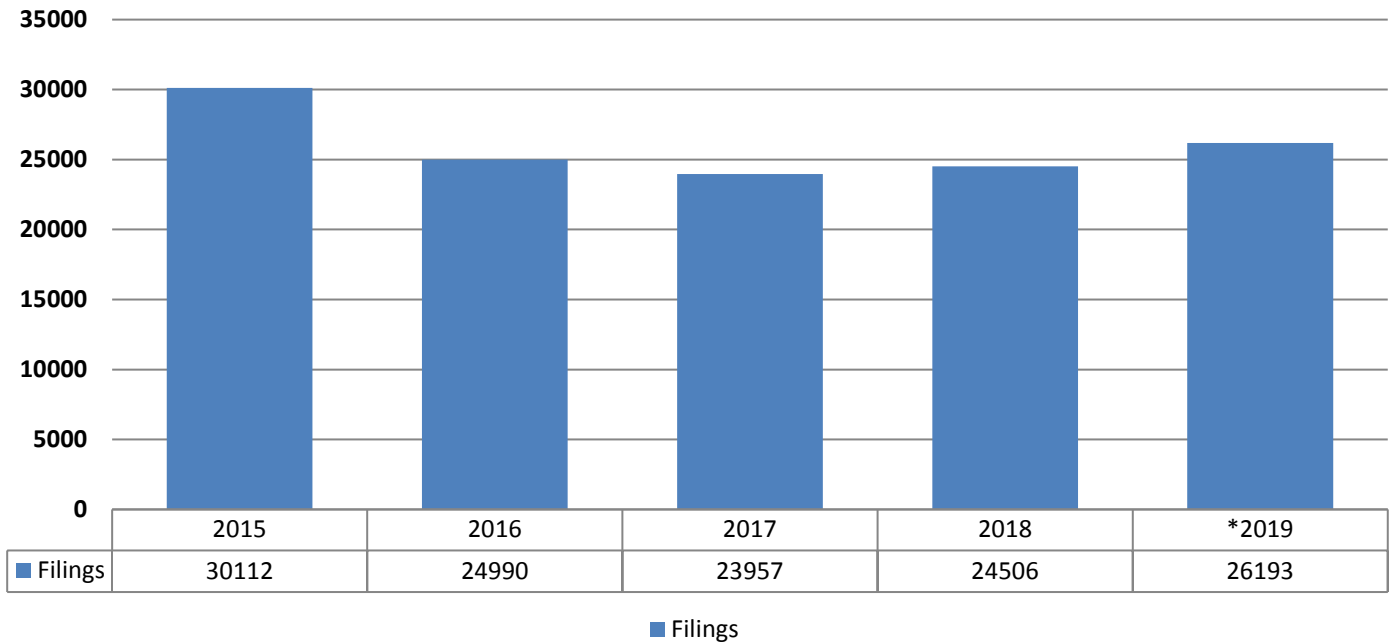
Retirement of Ann Iannarelli

On October 31st Ann Iannarelli bid her farewell to the Bankruptcy Court and said hello to retirement. Ann started with the court in 1999 as a temporary case manager. She was promoted to the Benefits Coordinator and Training Specialist position in 2001. She coordinated numerous training programs in the court, and in 2003 she was instrumental in coordinating district CM/ECF training. Each office celebrated her retirement during the divisional court training in October. Ann was a very dedicated employee and she will be missed.



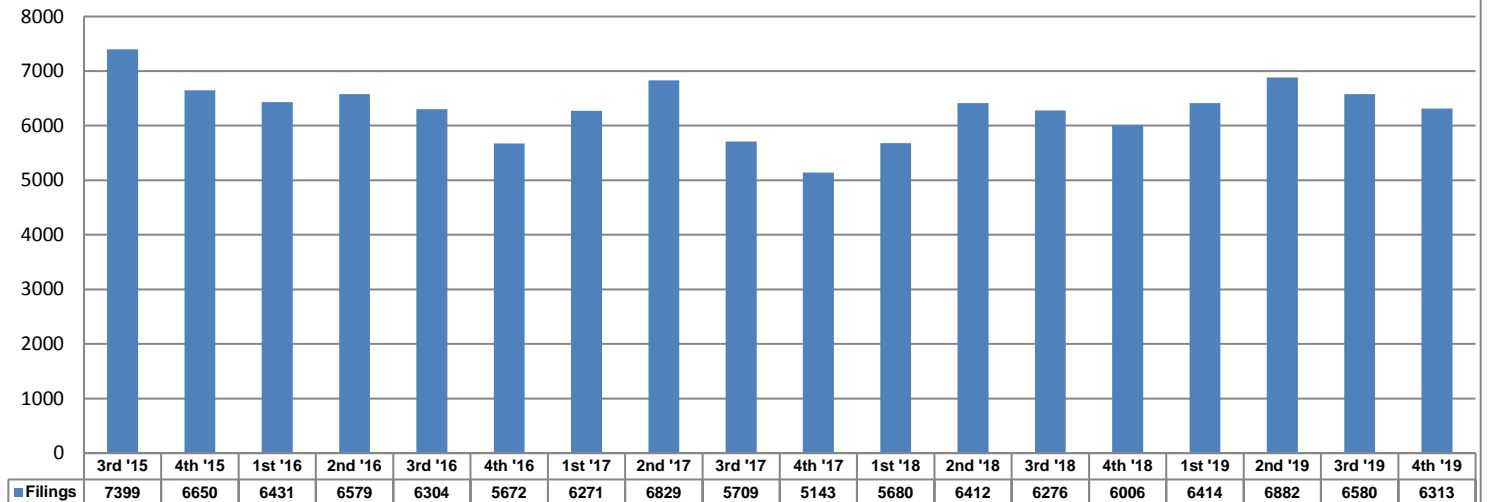
United States Bankruptcy Court - Middle District of Florida
Updated January 23, 2020 Meeting Data and Information
Statistics as of December 31, 2019

Annual Filings

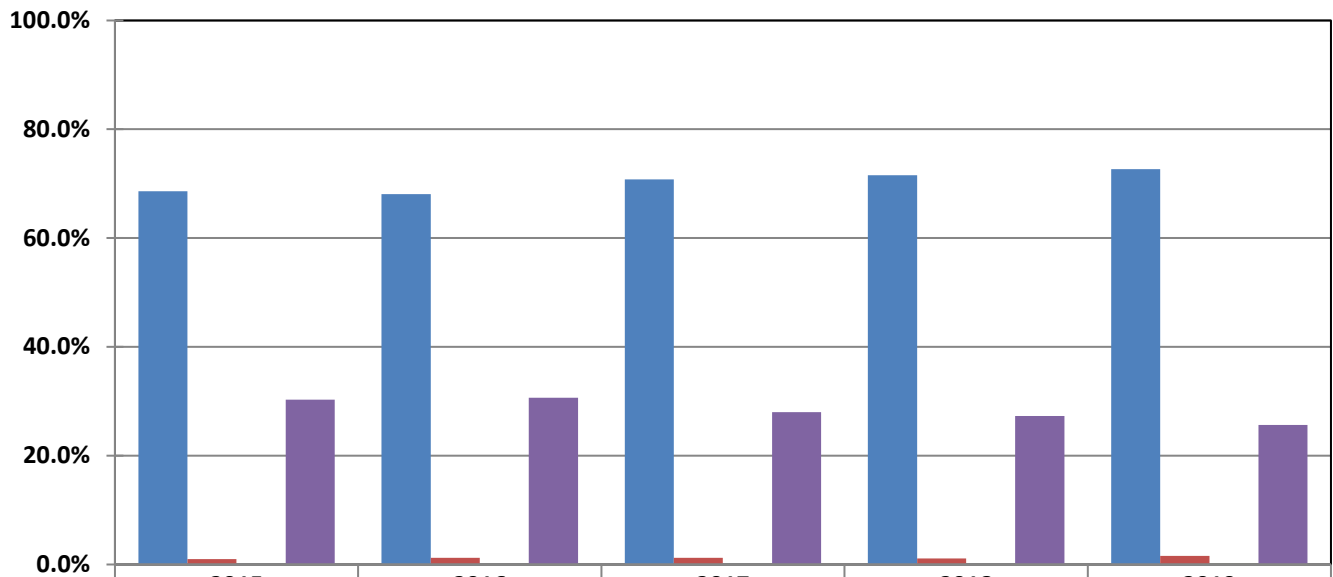


Year	Annual Filings	vs. 2013	vs. Prior Yr.
2014	36305		
2015	30112	-17%	-17%
2016	24990	-31%	-17%
2017	23957	-34%	-4%
*2019	26193	-28%	9%

Filings by Quarter

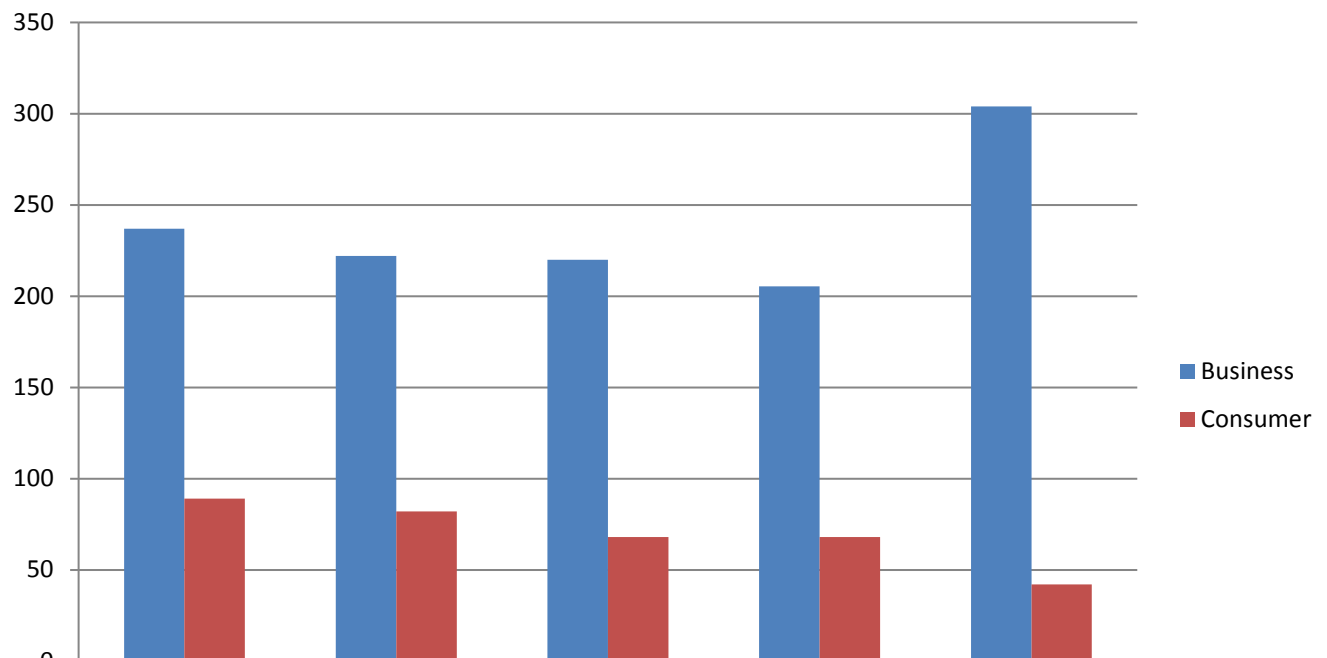


Filings by % of Chapter Type



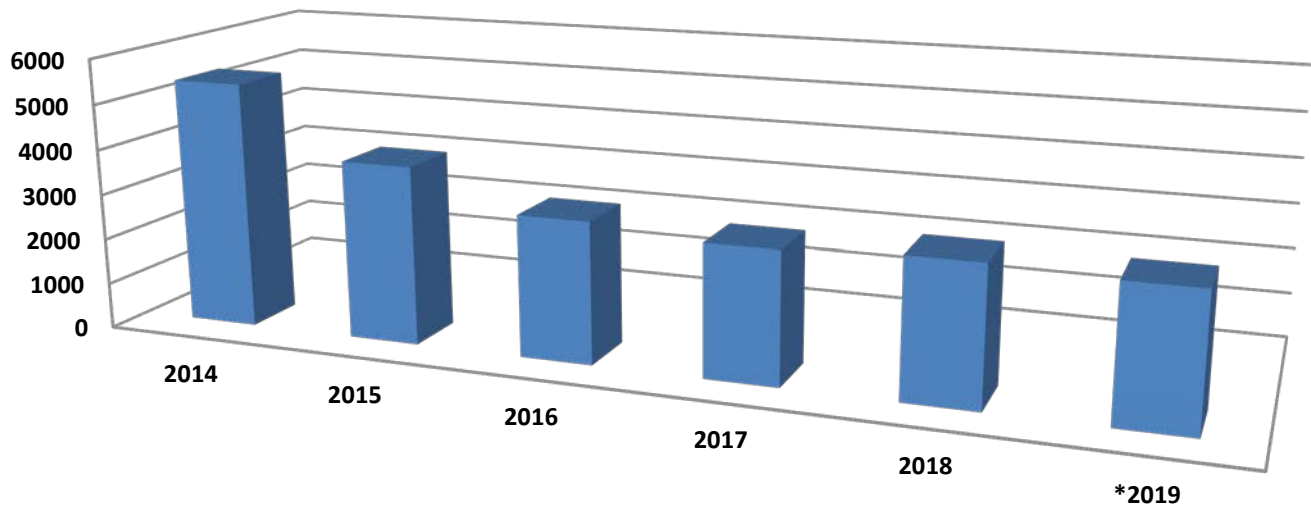
Chapter 7	68.6%	68.1%	70.8%	71.6%	72.7%
Chapter 11	1.0%	1.2%	1.2%	1.1%	1.6%
Chapter 12	0.1%	0.0%	0.0%	0.0%	0.1%
Chapter 13	30.3%	30.7%	28.0%	27.3%	25.6%

Chapter 11 Filings



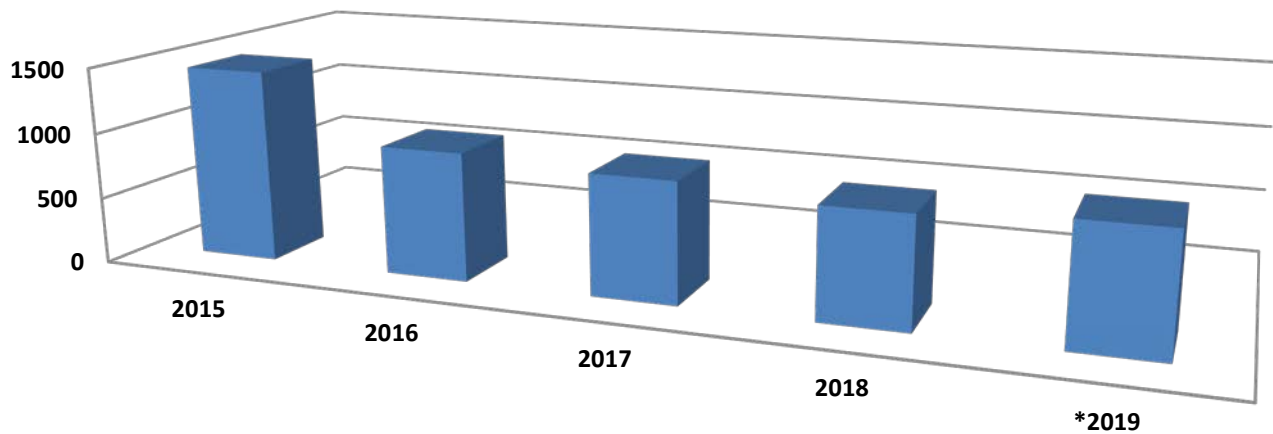
Business	237	222	220	205	304
Consumer	89	82	68	68	42

Pro Se Filings

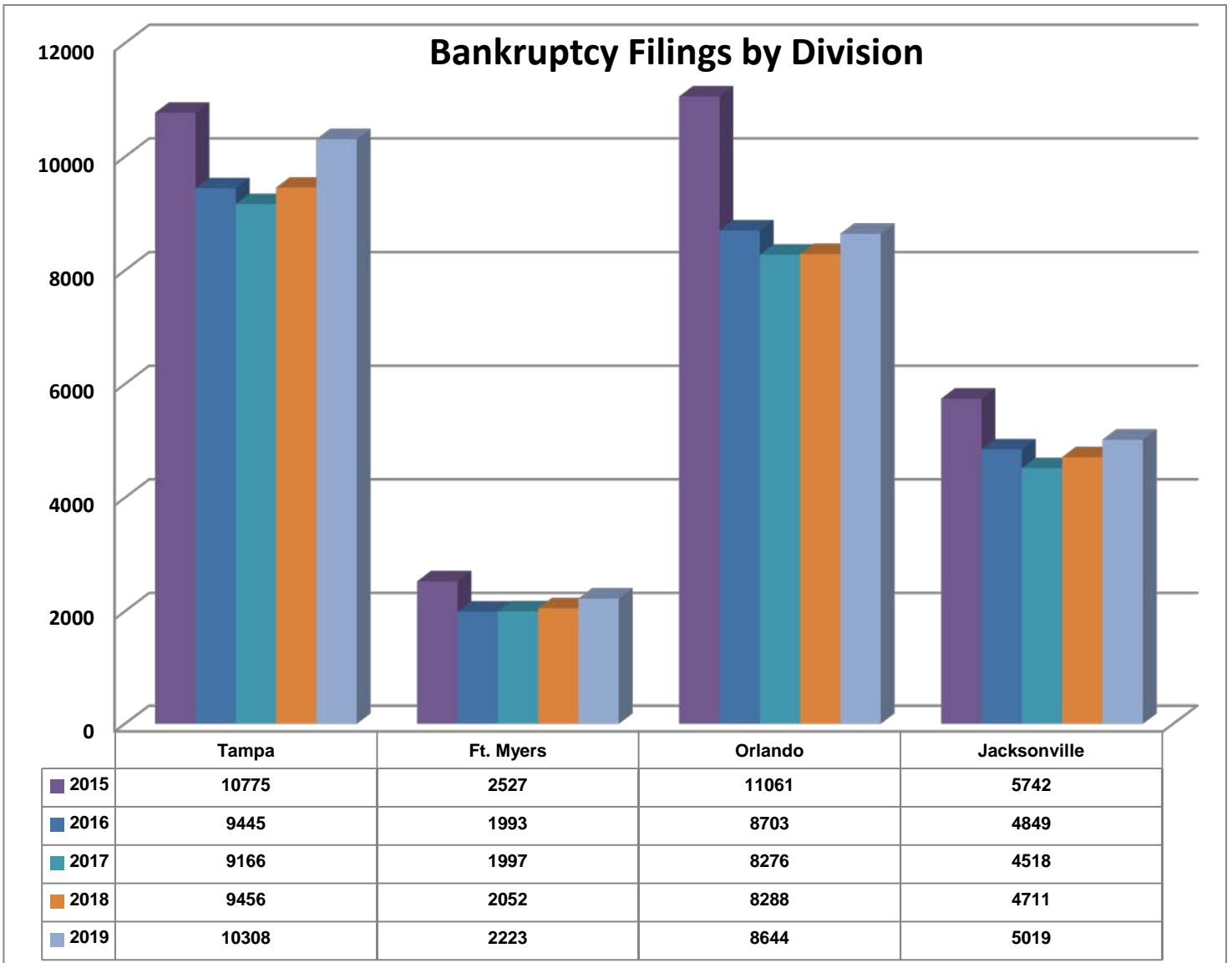


	2014	2015	2016	2017	2018	*2019
Pro Se	5416	3902	3079	2868	3006	2912
% of All Filings	18%	16%	13%	12%	12%	11%

In Forma Pauperis Filings



	2015	2016	2017	2018	*2019
IFP Granted	1456	965	903	825	888
% of All Filings	5%	4%	4%	3%	3%



Note: *2019 Counts include reopen cases.
 Order Granting IFP counts have been corrected to include approving language.