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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.

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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.