



# THE COURT CONNECTION

**United States Bankruptcy Court  
Middle District of Florida  
Jacksonville, Orlando, and Tampa/Fort Myers Divisions**

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**MISSION STATEMENT**  
**Our Court serves the public by processing and deciding bankruptcy cases with fairness, impartiality, and excellence, while treating everyone with dignity, integrity, and respect.**  
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**OCTOBER 2012**

**The Court Connection**

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## **LESSONS FROM THE 2012 OLYMPICS by Chief Judge Karen S. Jennemann**



From July 27 to August 12, 2012, the world was transfixed by the 2012 Olympics hosted by the United Kingdom and based in London. Over 3 billion people watched at least a part of the events. Yet, many were skeptical the UK could pull off the event without major problems.

Traffic in London is always horrible. Security forces were inadequate requiring the military to make up for the short fall. Infighting among the UK political parties continued up to the first day of the games.

Yet, the games were a great success. The opening ceremony, ending with a song from Sir Paul McCartney, "mixed wry and sugary in a way only Britain can do." *The Guardian*, Aug. 5, 2012. No major security breach occurred. Traffic was bad, but manageable. The games were inspiring. Who can forget Oscar Pistorius,

a double below the knee amputee, running the 400 Meters!

How did Britain succeed in the face of so many challenges?

Perhaps one answer is that the UK and all the competing athletes illustrate for the rest of us the value of hard work, group loyalty, and self-sacrifice for the purpose of a greater good. "Nothing beats a sense of belonging and purpose—not money, not fame, not celebrity." *The Guardian*, August 5, 2012.

The UK, as always, continues to "Keep Calm and Carry On," a good lesson for the rest of the world and, particularly for us at the Court.

Since the July edition of the Court Connection, the Court has lost 17 treasured and valuable team members. We will miss each and every one of them. Yet, we must continue to "carry on." We are one team with an important purpose to "serve the public" through the confusing bankruptcy process, as we agreed in our Mission Statement, by treating everyone with "fairness, impartiality, excellence...dignity, integrity, and respect." We provide important fresh starts to our debtors, pay creditors, and help businesses either reorganize or liquidate in an orderly fashion.

On September 10th and 11th, 2012, the entire Court (other than a few folks who stayed behind to keep our offices open), met in Orlando for a district-wide offsite. We said good bye to those leaving us and started planning for the work ahead.

Staff will need to work harder to make up for the loss of almost 15% of our work force. Everyone will need to work smarter, always thinking district-wide and across division lines. We will ask more from our attorneys. Our bar already is helping with increased noticing and serving on various committees.

With hard work, group loyalty, and focusing always on our purpose we will shine, just as London did during the Olympics.

Keep Calm and Carry On!



## DEAR POINT AND CLICK:

Attention Attorneys, did you know that there is a difference between having a CM/ECF login and password versus a CM/ECF Limited Filers login and password?

If you are an attorney actively filing in our Court with a CM/ECF login and password you are not required to have an ECF Limited login and password.

Attorneys with a CM/ECF login and password can file all types of pleadings, i.e. motions, notices,

objections as well as proofs of claims and you will receive electronic notification.

Attorneys that have a CM/ECF Limited Filer login and password will only be allowed to access the following:

1. File Claims
2. Notices -
  - Notice of Appearance and Request for Notice
  - Notice of Additional Creditors re: Purchase of Tax Liens

3. Claim Related Matters -
  - Reaffirmation Agreements
  - Transfer/Assignment of Claims
  - Withdrawal of Claims
  - Withdrawal of Transfers

4. You will not receive any electronic notifications

Should you have any questions obtaining a login and password please go to our website at [www.flmb.uscourts.gov](http://www.flmb.uscourts.gov) and click on the tab for CM/ECF to obtain a Limited Filer login and password.

## THE DIGITAL COURTROOM

The Middle District of Florida soon will enter the digital age as every court in the District officially adopts the use of FTR Gold in the courtroom. FTR Gold is a special recording software that enables courts to tape hearings and other proceedings electronically. The final product is an audio file that can be heard from an audio player, such as Windows Media Player. A transcript may still be provided at the cost and request of a party.

Some courts already are using FTR Gold, and other courts will be employing it for the first time. Here are a few tips for attorneys on how to make the most of this exciting technology:

1. Speak loudly and clearly into the microphone.
2. When you make your initial appearance, speak slowly, and spell your name and any difficult case name or party.
3. State whether your clients are present in the courtroom.
4. If appearing by telephone, please announce your name every time you speak.
5. If you have not spoken in a while, reintroduce yourself to the Court before you speak.
6. Do not speak when the judge or another party is talking
7. Do not physically touch the microphone; it distorts the audio.
8. Do not tap the microphone to see if it is working. The courtroom deputy already has tested the device.
9. If you would like a transcript, you may request one by following the procedures set forth on the Court's website.
10. Some courts provide a copy of an entire day's hearing for \$30.00. This is a non-official CD and cannot be used to create a transcript. The CD is for listening purposes only.

Following these simple tips will assist the Court and ensure an accurate record is made.

**“Thoughts are but dreams until their effects be tried.”**

**William Shakespeare**

**CARE TRAINING (JUST IN TIME FOR CAREER DAY)  
by Roy Kobert, Esquire, Broad & Cassel, Attorneys at Law**

On Monday November 5, 2012, The Central Florida Bankruptcy Law Association is once again underwriting the hands-on training for insolvency professionals to teach the Credit Abuse Resistance Education ("CARE") program. The class is open to any professional from the Middle District. The CARE program is geared toward high school seniors and provides them the basics of financial literacy, including the importance of responsibly managing credit as well as practical tips and traps to avoid.

Roy Kobert and Elizabeth Green, the co-founders of the Central Florida CARE Program, will once again serve as the instructors. The PowerPoint presentation has been revamped by them to address the dramatic rise in student loan debt. Each "graduate" of the training program will receive the CARE PowerPoint presentation and is required to commit to teach the CARE program at a high school or junior college class of their choosing, at least once during this academic year.

Adult beverages will be available before class begins on Monday, November 5 at 5:30pm.

The class bell rings at 6pm followed by your graduation at 7pm.

The training class will be held at the law firm of Broad and Cassel, 14th floor of the Bank of America Building (390 North Orange Avenue).

Validation is available for complimentary garage parking.

Unfortunately, financial literacy is not on the FCAT and thus not taught in the public schools. Each year, young people are starting their careers with mounting credit card debt and crushing student loan obligations. Career Day in the Central Florida public schools is November 14. Most high school teachers have a difficult time getting any parent to venture into a room of 17 year olds willing to address the class. What a unique opportunity for the CARE program!

Seating is limited! If you wish to attend and willing to satisfy the teaching requirement, please rsvp to Roy Kobert's secretary, Cindy Page (cpage@broadandcassel.com)

**The End of Fiscal Year 2012  
by LeeAnn Bennett, Clerk of Court**

October 1<sup>st</sup> – the start of a new fiscal year for our Court. I sit and reflect on this time 12 months earlier, October 1, 2011. At that point, I could never have imagined how much one court could accomplish in such a short time frame; especially considering that courts did not receive full year funding until March, 2011.

Through the leadership of Chief Judge Jennemann, we truly became one District instead of 4 Divisions. We began the journey of thinking district-wide by participating in committees, sharing ideas, listening to each other, embracing our mission statement but most importantly our core values.

A few of our accomplishments include:

- Created 8 internal court committees and a district-wide attorney Steering Committee
- Conducted a district-wide off-site
- Developed a Mission Statement and our Core Values
- Instituted a district-wide Generalist team
- Completed a CM/ECF on-line training course
- Revised corrective action process
- Focused on pro se filers by enhancing our website and providing opportunity for bar participation
- Provided multiple staff training opportunities
- Expanded our successful Mortgage Modification program
- Made numerous IT improvements including a Universal Login, eBallots, eClaims, and eRequest
- Propounded a single district-wide negative notice chart and telephonic appearance procedures
- Implemented approximately 15 operation improvements to increase staff efficiency

These are but a few of our many accomplishments – there have been many more. I am truly amazed at our progress throughout this past fiscal year. Also, I am extremely proud of each of you for being a part of this success.

As I reflect on our new fiscal year, I find myself very excited about the possibilities ahead of us. I know we will continue on our journey of success throughout the new year, regardless of bad budgets or other trying changes. I know we will succeed based on what I witnessed this past year – teammate helping teammate, division helping division. The Bar and the Court will continue to work towards one goal. I challenge each of you to stay involved and keep the good ideas coming!



## District Off-Site Held

### by Mike Shadburn, Chief Deputy

The first district off-site was held in Orlando at the Sheraton Orlando Downtown Hotel on September 10 and 11, 2012.

The off-site got underway at 9:00 a.m. on September 10<sup>th</sup> with eight committee meetings attended by a total of 47 committee members. The Outreach, Website, Training, and IT committees and four Procedure committees, met to work in person for the first time.

Raymond Waguespack, Operations Deputy, on the committees and their work - "Having our committees meet in person provided a great opportunity to have staff across the district work together on our mission to think district-wide. Although these committees have worked together through video meetings and emails, meeting in person is invaluable. Visiting the committees during their off-site meetings was very gratifying as I could see firsthand the wheels turning and progress being made towards achieving our vision."

"I found meeting face-to-face more productive., said Susan Carter, Chair of the Procedure Review Committee.

The committees wrapped up their meetings at noon.

At 1:00 the off-site was formally called into session by Lee Ann Bennett, Clerk of Court. A total of 119 attended the opening session, including all of the Court's eight judges. Included were two guests from the Northern District of Florida, Judge Karen Specie, and Clerk of Court, William Blevins. Chief Judge Karen Jennemann also formally welcomed the participants. The theme of the off-site was that each member of the court staff was an important piece of the puzzle in fulfilling the court's mission and expressing the court's values, particularly working as a district.

Raymond Waguespack, the Court's Operations Deputy, gave an update on recent changes to court operations and what we hoped to accomplish in the future. The chair of each committee gave an update on their committee's initial work and progress.

Following the opening session, an Employee Recognition ceremony was held, in which over 90 awards were

announced, including recognition for Special Acts, Special Service, and On-the-Spot awards. Staff who reached a five-year milestone in their service with the Court were also recognized, as were nine members of the court staff who were retiring.



The first day of the off-site ended with a plenary session given by Eddie Samson entitled "Ethics Today, Professionalism and the Code of Conduct." Following this session, the off-site participants gathered in the hotel lobby where a group photo was taken, which was followed by a reception.

September 11, day two of the off-site, began with a presentation of the colors by the Fort Gatlin District Flag Honor Guard Crew 911. Our own Alyson Johnson sang the national anthem. The Day Two opening was followed by the participants breaking out into a round of peer-to-peer sessions. Sessions included case managers, courtroom deputies and judicial assistants, law clerks, admin staff, intake clerks and generalists, IT and training team, and supervisors. The peer-to-peer sessions provided an opportunity for face-to-face interaction, networking, making comparisons on positions and duties, brainstorming, and making suggestions.

"I found the peer group meeting quite beneficial. I was able to place a name with a face and also was able to understand more of the CHAP process from

perspective of the courtroom deputies,” said Kim Guerrieri, Judicial Assistant to Judge Briskman, who attended the Judicial Assistant and Courtroom Deputy peer-to-peer meeting.



Peer-to-Peer was followed by breakout sessions, where participants were able to choose to attend two sessions from topics on Next Generation of CM/ECF, Real Colors (a personality test presentation), Lotus Notes, Whistle While you Work (a presentation on staying motivated and the effects of a positive work environment), Time Management, and an HR Forum (Q and As). The presentations were very well received.

Dario Pavic, the Court’s Facilities and Procurement Specialist had this to say regarding the HR Forum. “... their answers to the questions posed by the audience were very clear and explanatory.”

Lunch on Day Two was a working lunch where attendees from the recent NCBC Conference in San Francisco and the Ops Forum held in Atlanta were able to provide summaries of their training experiences to other members of the court who were not able to attend.

Following lunch the second plenary session was held by Dr. Michael Siegel of the FJC. Dr. Siegel presented “Pursuit of Excellence in Tough Times.”

Both of the plenary sessions were taped and the Court has made these videos available on the Court’s intranet site. Those not able to attend the off-site will be able to watch these sessions in their entirety, or they can be watched again by those who did attend.

The off-site ended with closing remarks from Clerk Bennett and Chief Judge Jennemann stating how pleased they were with the events of the past two days. They thanked those involved in planning the meeting and also thanked the participants that facilitated the peer-to-peer sessions and those that presented the breakouts. Chief Judge Jennemann gave each of the divisions a portion of a puzzle piece and asked them to combine the theme of team work by creating a project showing that each of us truly are an essential part of the Court family.



After our district-wide offsite, each division was asked to complete a project illustrating our theme — that each person is an essential piece or part of our team.

Here are photos of the completed Orlando and Jacksonville project:

### Orlando Puzzle Cloth Project

Our submission is a combination of staffs' "colors".

Coming together is the beginning. Staying together is progress. Working together is success.



### Jacksonville Puzzle Cloth Project

Jacksonville felt as family we should all be part of the picture. Therefore the corner piece puzzle bulletin board (before and after).

Open to all pictures - we plan on adding themes throughout the year!



## Reports from Court Committees

### Procedures Committee

The Court has three committees working on ways to make our procedures simpler, fairer, and more uniform district-wide. Here is an update on their current projects:

#### One Goal One Purpose

**Procedures Team 1** continues to work on procedures for processing Applications to Pay Fees in Installments, including entering orders approving or denying, and follow-up on installments. Many differences between the divisions current procedures exist, and we aim to have one uniform process across the district. We intend to submit our proposed new procedure in the coming weeks and look forward to moving on to our next assignment.

**Procedures Team 2** has been purposefully working on the unification of case opening procedures across the district. We have reviewed not only our three offices' procedures but looked to other courts across the country. Our goal is to improve our process and become more efficient and cost effective.

Team 2 has submitted a proposal to the Procedures Review Committee. We hope to see implementation of these efficiencies in the near future.

Currently, Team 2 is evaluating the impact, if any, the rule amendments, effective December 2012, will have on case management procedures. We anticipate completion of our review of the rule amendments by the beginning of October and move on to our next assignment.

**Procedures Team 3** was asked to review internal processes for reviewing service on filed papers. We completed that task and have submitted a proposal for consideration.

We have now moved on to our next task of reviewing procedures for entering discharges. We have discovered there are differences between the divisions, and we hope to resolve those differences and propose a district-wide procedure that could lend itself to automating all or part of the process.

### Procedure Review Committee

The job of the Procedure Review Committee is to review the recommendations of the Procedures 1, 2 and 3 Committees and determine which recommendations should be adopted.

The Procedure Review Committee met in person for the first time at the district-wide off-site. We enjoyed meeting our fellow committee members throughout the district and being able to put a face with a name. During our initial meeting, we met with one of the procedure writing committees to review and discuss the proposed Case Opening procedures.

In addition, the Review Committee began working on a review of docket events to determine which, if any, do not need staff QC review after being entered. This project will help ensure that all Case Managers throughout the district are reviewing the same types of entries.

We hope to have our current project completed and a recommendation submitted by November 15.

### Outreach Committee

The Outreach Committee is working hard to standardize projects across all four offices. Here are some of the things we've been up to lately:

All offices are now recycling. We are collecting paper products, plastics, and aluminum; and the Tampa office will be adding some additional bins soon to help with the collection process.

We are also collecting pull tabs for the Ronald McDonald House charities. Each office will be dropping them off as needed to the designated collection sites.

Something else we're doing is saving "Box Tops for Education and Labels for Education." Staff members are welcome to nominate a school of their choice. On core day, we will be selecting a school from the nominations and will donate those "Box Tops" to the school we've selected.

We will be conducting the Combined Federal Campaign (CFC) soon. Each office will conduct their own CFC drive, but the drive will happen simultaneously between each office.

Lastly, during the upcoming holidays, staff in each division will conduct food drives within our offices.



## Website Committee

The Website Committee has been busy the last few meetings taking a hard look at the components of our Courts internal and external websites. The Committee is looking at ways to improve the way we provide information to Court staff and to all the Court website viewers, keeping in mind, of course, the three major guidelines:

Is it needed? Is it fair? Is it simple as possible?

The September district wide off-site in Orlando provided the perfect opportunity for committee members to review, compare and draw ideas from various US Court websites and other federal agency sites across the country. Why not think outside the box and take the best pieces of all websites to make our own site fresh and new and, most importantly, easier to browse?

While we are still narrowing down the favorites, more discussion will come during the Website Committee's next scheduled meeting October 17<sup>th</sup>. Below are just a few of the recommendations the Committee has made for our internal website which have been forwarded to the Clerk and Operations Manager for review and are as follows:

- Dedicate a specific web page to each Court Committee, member names, and include minutes and activities;
- Create a web page dedicated to district-wide uniformity that contains recently approved district wide orders, forms and procedures (It will be nice to look back in a year or two and see how far we have come.);
- Create a "Training" web page that contains tutorials, manuals, and materials for items used district-wide such as IP voiceover phones, Word, Excel, computer security training and other such programs.

Stay tuned for the next issue of Court Connection to see some of the next recommendations for the external website.

## IT Committee

The IT Committee had its kickoff meeting where we discussed our primary function and what some of our future projects might be. We know that we will be involved in the testing of the upcoming release of CM/ECF 5.0 and some form of program that utilizes Q.C. Editor more efficiently and provides the ability to distribute work such as eCap, CM/Assist or a locally developed program.

At the September 10 off-site, we received informational training regarding the CM/ECF Dictionary and the MR Database. This training will allow us to utilize these areas as tools to better review programs such as CM/ECF 5.0 and help us to coordinate our efforts more successfully.

Our committee recently tested a new form and updated event, Order of Impending Dismissal for a Corporation without an Attorney, which is now being utilized district-wide. Since our Committee is called upon when necessary, we have no firm assignment in place, but anticipate and are preparing for work on CM/ECF 5.0 when released.

## Training Committee

The Training Committee is developing a Strategic Training Plan with the support of the Federal Judicial Center. We have been working on the knowledge and skills needed to advance the work of the court in the following categories; customer service, technology, interpersonal skills, personal skills and our job positions.

Our candid discussions have already shed light on innovative ways we can improve several aspects of our work life.

Our next step is to reach out to the court family in the form of a survey to learn their views on the knowledge and skills they need to perform their jobs well.

Stay tuned. You will be hearing from us very soon.

**PRACTICE POINTERS by Raymond Waguespack, Operations Deputy****RESPONSIBILITY TO MAINTAIN UP-TO-DATE EMAIL INFORMATION IN CM/ECF USER ACCOUNTS**

The Court's CM/ECF system sends emails regarding case activity to primary and any additional email addresses that registered attorney users have entered in their CMECF user accounts. Often the Court receives returned or "bounced-back" emails primarily as a result of email addresses being entered incorrectly or email accounts being full or closed.

Please be advised that the Court's Local Rule 1001-2(h) states "Registration as an Electronic User constitutes: (1) waiver of the right to receive notice by first-class mail and consent to receive notice electronically; and (2) waiver of the right to service by personal service or first-class mail and consent to electronic service, except with regard to summons and complaint under Fed. R. Bankr. P. 7004..."

Therefore, we wish to remind attorney users it is their responsibility to properly maintain their CM/ECF user account with up-to-date email addresses in order to receive all electronic notices timely. It is attorney's responsibility to monitor case activity.

Further, the Bankruptcy Court for the Middle District of Florida implemented the Reduced Paper Module (RPM) which means that in most cases where an electronic filer is a party, only electronic notice will be sent. The Court no longer sends redundant paper notices and orders with a few exceptions.

To update email addresses, log into CM/ECF, select Utilities and Maintain Your ECF Account and then select "email". You may update and add email address but may not delete your primary email address. Changes to your name, firm, or address information cannot be made through Maintain Your ECF Account under Utilities. You must contact the Court's Help Desk for instruction and assistance to make these changes.

**PROPER SERVICE IN BANKRUPTCY CASES**

When filing papers with the Bankruptcy Court, the filing attorney or party is responsible for ensuring proper service is completed pursuant to the Federal Rules of Bankruptcy Procedures. As a result, it is important for counsel and their staff to learn those rules of service.

On November 30, 2012, at 12:00 p.m., a Brown Bag Luncheon on servicing and noticing issues in Bankruptcy cases will be held in Orlando in the US District Court's Jury Assembly room. The program will be video recorded and placed on the Court's website for future viewing. During this session, Attorneys Melissa Youngman (McCalla, Raymer, LLC), Jeffrey Ainsworth, (Mangum & Associates) and Megan W. Murray, Law Clerk to the Honorable Karen S. Jennemann, Chief United States Bankruptcy Judge, will cover applicable rules of service and best practices for both main cases and adversary proceedings.

The US District Court in Orlando is located at 401 W. Central Blvd., Orlando, FL 32801. Information about the Brown Bag Luncheon also will be sent to all CM/ECF users via email.

## CORRECTIVE ENTRIES REDESIGNED

By Jill Norris

On October 1, the Court implemented the redesigned Corrective Entry system. Corrective Entries originated when the Court migrated to CM/ECF in March, 2003, and were developed to place an entry on the docket, notifying parties and the public of a docketing or electronic filing error, and as a means to deal with these errors.

The new system is a culmination of feedback and information received from the Court's electronic filers, Judges and chambers staff, Clerk's office staff, and from a handful of Bankruptcy and District Courts.

This new system, popularly known as "CAT and CAR" (thank you Sarah Wiener, Trainer in Tampa, for these memorable acronyms!) designates the two distinct events used to note errors on the docket. CAT refers to Corrective Action Taken (generally by the Court) and CAR refers to CORRECTIVE ACTION REQUIRED (by the Filer).

The new "Corrective Action" entries will now include the name of the document and document number that included the error, the filer, the deficiency (error), the solution (what action was taken-CAT, or what action needs to be taken-CAR) and will also include information to the filer indicating any additional action to be taken or confirming no further action is required.

Some of the benefits the new system provides:

- Using automation to streamline the process (Special thanks to Alyson Johnson and Mike Brown!!)
  - ◊ Auto docketing the secondary entry ("See Corrective Action entry dated \_\_\_\_"), which significantly reduced, by half, the manual entries being made by the Clerk's office.
  - ◊ Efficiently built a clear, consistent and informative entry through the CM/ECF event (which saves the case administrators time when entering the event and provides better communication to our filers and parties reviewing the docket so filing errors are minimized and cases will progress more timely.)
  - ◊ Automatically redirecting filers to the eProposed Order link, mid-event, to properly submit proposed orders which were incorrectly being docketed in non-Judge Funk cases (with no entry being made on the docket).
  - ◊ Adding pick buttons to populate consistent corrective action language in the "Remarks" section on claims registered in the incorrect case.
- A district-wide, uniform process allows consistency and ease for everyone! (Thanks Raymond!)
  - ◊ Includes two new district-wide notices ("Notices to Disregard") used in either bankruptcy or adversary cases.
  - ◊ Includes a new district-wide virtual, text only, Order Vacating Order (used in specific instances only) which reduces paper orders sent through BNC.

With any big project, there are always many contributors along the way. With that said, (Roll the credits please), I would like to thank those who responded to our on-line surveys, the Bankruptcy and District Courts interviewed, the QA committee, the Trainers (& Sara Mason for the training slide show and electronic learning module), IT, the Deputies, the Operations Manager, the Chief Deputy, and lastly, the Clerk, for the opportunity to work on a project that should significantly benefit both the Court and our electronic filing community.

## WHAT'S THE EMERGENCY?

By: Megan W. Murray, Law Clerk to the Honorable Karen S. Jennemann

Generally the Court schedules hearings about a month out from the date a party files a case or motion. This lead time is a function of the Court's volume, is necessary to allow for due process, and gives parties notice and an opportunity to prepare arguments to support their positions. However, on occasion, a movant may request a hearing on an expedited basis for an issue involving a true emergency. The Court has seen an increased incidence of non-emergency matters filed as emergencies and would like to provide this resource as a guide in determining whether to file a motion as an emergency.

The Middle District website offers guidance on what is considered an emergency matter and how to file an emergency motion. Local Rule 9004-2(d) defines an emergency as a matter "where direct, immediate and substantial harm will occur to the interest of an entity in property, to the bankruptcy estate, or to the debtor's ability to reorganize if the parties are not able to obtain an immediate resolution of any dispute." Examples of true emergencies are:

- Motions to use cash collateral and other first day motions (See FRBP 4001(b) and 6003)
- Motions for preliminary injunction
- Motions to extend the automatic stay
- Motions to dismiss pursuant to 707(a) (usually filed by the Trustee)

The volume of bankruptcy filings and associated motions is high in the Middle District. The Court takes emergency motions seriously and attends to each with the same level of diligence and scrutiny. In exchange, attorneys are required to "certify" their emergency. Local Rule 9004-2(d) requires that parties requesting an emergency motion file a "Certificate of Necessity," the purpose of which is to demonstrate to the Court sufficient facts justifying the need to utilize Court resources within the limited time requested. As in § 707(b)(4)(D), where an attorney's signature constitutes certification that the information provided in the schedules is true and correct, the attorney signing the Certificate of Necessity certifies **"the necessity of this emergency hearing has not been caused by a lack of due diligence on my part, but has been brought about only by circumstances beyond my control or that of my client. I further certify that this motion is filed with full understanding of F.R.B.P. 9011 and the consequences of noncompliance with same."**

Emergency motions are an essential function of the court system, and attorneys should act as their own gatekeepers in reducing emergency or expedited filings to only those which are absolutely necessary to protect a client's interest. Limiting the emergency process to emergent, not urgent, issues will help uphold the integrity of the process.

**Middle District of Florida's Anniversary Dinner & Academic Symposium****We encourage bankruptcy attorneys to come celebrate our district's  
50th Anniversary at these wonderful events!***Middle District Of Florida Invitation*

THE HISTORICAL SOCIETY OF THE UNITED STATES DISTRICT COURT  
CORDIALLY INVITES YOU TO TWO DAYS HONORING THE  
50TH ANNIVERSARY OF THE MIDDLE DISTRICT OF FLORIDA

*50th Anniversary Dinner*

THURSDAY, OCTOBER 25, 2012

HILTON ORLANDO · 6001 DESTINATION PARKWAY (FORMERLY CANADIAN CT)  
RECEPTION- 6:30 PM · DINNER AND ENTERTAINMENT- 7:00 PM  
TICKET PRICE \$60.00

*Academic Symposium*

FRIDAY, OCTOBER 26, 2012 · 9:00 AM

HILTON ORLANDO · 6001 DESTINATION PARKWAY (FORMERLY CANADIAN CT)  
CONTINENTAL BREAKFAST 8:00 AM, SYMPOSIUM 9:00 AM · LUNCH 12:00 PM  
TICKET PRICE \$40.00

TO RSVP FOR EITHER EVENT ABOVE REGISTER AT  
MIDDLEDISTRICTFLORIDA50@GMAIL.COM

KINDLY FORWARD PAYMENT BY FRIDAY OCTOBER 17TH

FOR HOTEL INFORMATION, ITINERARY AND SPEAKERS FOR THE SYMPOSIUM  
VISIT: [HTTP://MDFLHISTORICALCOMMITTEE.COM/ACADEMIC-SYMPOSIUM](http://MDFLHISTORICALCOMMITTEE.COM/ACADEMIC-SYMPOSIUM)

NO PUBLIC MONIES ARE USED FOR THIS EVENT.

## LIFE SKILL #15—How to manage e-mail: Get Control of your Inbox with these Pro Tips

Email may not seem as much of a habit as Ben & Jerry's but it's a cybermonkey on the backs of thousands upon thousands of people afflicted with inbox overload. That's why Shani Magosky, a Fort Lauderdale, Fla.-based productivity consultant and business coach, says a "12-step program" may be required for recovery. "It's a hard habit to break," said Magosky, who wrote an article on email addiction for the monthly client newsletter distributed by her company, McGhee Productivity Solutions in Highlands Ranch, Colorado.

Magosky weighed in on whether you have a problem, and some ways to fix it.

**Are you an email addict?** Magosky poses four questions in her article on email addiction: Do you ...

- Jump right to your inbox every time you hear the chime?
- Feel the compulsion to reply to emails as soon as they arrive?
- Frequently feel as though you accomplished nothing in your workday besides email?
- Use your email as a to-do list, storage area and/or reference system?

A yes to any of these questions may mean you have a problem, she said. "Email often generates action items for the recipient," Magosky said. "This is why gaining control of email truly involves also developing a thoughtful

system for capturing and managing all of one's to-dos and follow-up items."

**Four-step solution:** Here are Magosky's "Four D's for Decision Making" when coping with email:

\* **Delete it:** Don't need it? Trash it immediately. While this may be the easiest "D" to do, Magosky said that although most people delete junk mail when they see it, some hold on to them and allow these emails to grow into the hundreds or thousands. "That automatically causes stress," she said. "It creates a sense of being overwhelmed."

\* **Do it:** If the email will require a short amount of time to respond to or act on — say, 2 or 3 minutes tops — she recommends tackling that email immediately.

\* **Delegate it:** Forward the email to the appropriate person to handle. But "cc" yourself so you remember to whom you sent it; keeping a copy means you won't forget to check in to make sure the delegated task has been completed.

\***Defer it:** This doesn't mean forgetting about the email; rather, turn the email into a calendar appointment that will allow you to complete the task of the email on a specific date at a specific time. Or, route the email into a task list (like Outlook Task Pad) where all your to-dos are kept.

### More tips from Magosky:

Turn off all of the signals that alert you to a new email message. Set aside a specific time or times during the day to go through your new emails in batches.

Work to reduce the number of emails landing in your inbox by sharpening what flows through your outbox. "Write more thoughtful, complete emails that answer questions and clearly identify the next steps," Magosky said, adding you should also be sure necessary attachments are attached to the email you're sending so people don't have to write back looking for them.

Be selective in hitting the "Reply to All" button. And, sending out a "thank you" to everyone is a time-waster for everybody, she said.

### A third email account?

Work and home email accounts are enough to manage, so why add a third? Use it for all the junk email you'll get when you sign up for programs or websites that will result in a blast of emails you don't want, said Peter Post of The Emily Post Institute in Burlington, Vt.

Orlando Sentinel, August 9, 2012

## CREDIT CARDS, ATM, DEBIT CARDS & YOU by Richard Arendt

### ***Credit, ATM and Debit Cards: What to do if they are Lost or Stolen***

If your credit, ATM, or debit card is missing or stolen, report the loss or theft of your credit cards and your ATM or debit cards to the card issuers as quickly as possible. Many companies have toll-free numbers and 24-hour service to deal with such emergencies. It's a good idea to follow up your phone calls with a letter. Include your account number, when you noticed your card was missing, and the date you first reported the loss.

### **Credit Card Loss or Fraudulent Charges**

Your maximum liability under federal law for unauthorized use of your credit card is \$50. If you report the loss before your credit cards are used, the Fair Credit Billing Act (FCBA) says the card issuer cannot hold you responsible for any unauthorized charges. If a thief uses your cards before you report them missing, the most you will owe for unauthorized charges is \$50 per card. Also, if the loss involves your credit card number, but not the card itself, you have no liability for unauthorized use.

### **ATM or Debit Card Loss or Fraudulent Transfers**

Your liability under federal law for unauthorized use of your ATM or debit card depends on how quickly you report the loss. If you report an ATM or debit card missing before it's used without your permission, the Electronic Fund Transfer Act (EFTA) says the card issuer cannot hold you responsible for any unauthorized transfers. If unauthorized use occurs before you report it, your liability under federal law depends on how quickly you report the loss.

If unauthorized transfers show up on your bank statement, report them to the card issuer as quickly as possible. Once you've reported the loss of your ATM or debit card, you cannot be held liable for additional unauthorized transfers that occur after that time.

### **Protecting Your Cards**

The best protections against card fraud are to know where your cards are at all times and to keep them secure. For protection of ATM and debit cards that involve a Personal Identification Number (PIN), keep your PIN a secret. Don't use your address, birthdate, phone or Social Security number as the PIN and do memorize the number.

The following suggestions may help you protect your credit card and your ATM or debit card accounts.

#### ***For Credit and ATM or Debit Cards:***

- Be cautious about disclosing your account number over the phone unless you know you're dealing with a reputable company.
- Never put your account number on the outside of an envelope or on a postcard.
- Draw a line through blank spaces on charge or debit slips above

the total so the amount cannot be changed.

- Don't sign a blank charge or debit slip.
- Tear up carbons and save your receipts to check against your monthly statements.
- Cut up old cards - cutting through the account number - before disposing of them.
- Open monthly statements promptly and compare them with your receipts. Report mistakes or discrepancies as soon as possible to the special address listed on your statement for Inquiries.
- Keep a record, in a safe place separate from your cards, of your account numbers, expiration dates, and the telephone numbers of each card issuer so you can report a loss quickly.
- Carry only those cards that you anticipate you'll need.

#### ***For ATM or debit cards:***

- Don't carry your PIN in your wallet or purse or write it on your ATM or debit card.
- Never write your PIN on the outside of a deposit slip, an envelope, or other papers that could be easily lost or seen.
- Carefully check ATM or debit card transactions before you enter the PIN or before you sign the receipt; the funds for this item will be fairly quickly transferred out of your checking or other deposit account.
- Periodically check your account activity. This is particularly important if you bank online. Compare the current balance and recent withdrawals or transfers to those you've recorded, including your current ATM and debit card withdrawals and purchases and your recent checks. If you notice transactions you didn't make, or if your balance has dropped suddenly without activity by you, immediately report the problem to your card issuer. Someone may have co-opted your account information to commit fraud.

#### **Buying a Registration Service**

For an annual fee, companies will notify the issuers of your credit card and your ATM or debit card accounts if your card is lost or stolen. This service allows you to make only one phone call to report all card losses rather than calling individual issuers. Most services also will request replacement cards on your behalf.

If you decide to buy a registration service, compare offers. Carefully read the contract to determine the company's obligations and your liability. For example, will the company reimburse you if it fails to notify card issuers promptly once you've called in the loss to the service? If not, you could be liable for unauthorized charges or transfers.

### Mortgage Modification Mediation by Robert Branson, Esquire

If you represent consumers you have probably heard the following statement more than you want: "I've been trying to modify my mortgage for years now and I keep getting the run around!". Well, the good news is we are seeing results on almost a daily basis for our debtors through the Mortgage Modification Mediation Program.

The Department of Justice/Attorney General National Mortgage Settlement has rolled out and, so far, we have received principal forgiveness from as little as \$16,000.00 on modest homes to as much as \$295,000.00 on more expensive homes. The DOJ/AG forgiveness is effective immediately after the trial payments are successfully made, unlike HAMP that forgives annually over three years (rewarding borrowers that do not default). Also, government incentives to HAMP Servicers tripled at the beginning of the year, and we have seen HAMP forgiveness modifications increase significantly.

Lastly, the Hardest Hit Fund for Florida ("HHF") is being woefully underutilized. The HHF helps borrowers with up to \$25,000.00 in back payments and encourages principal reductions is not available to Florida residents in a bankruptcy that has not been discharged or dismissed. Since the numbers show that success for a modification in bankruptcy is 20 times greater than State Court, this requirement perhaps could change in the future.

### Out of This World Inspiration by Melanie Lawrence, Case Manager (Orlando)



Robert Lawrence

Several months ago, I was contacted by the Miami-Dade County Public School System. They informed me that my father, Robert A. Lawrence, whom had recently passed away, was named most Influential Teacher by Astronaut Thomas K. Mattingly who was being inaugurated into the Alumni Hall of Fame along with 13 others.

If you have seen the movie "Apollo 13" then you are familiar with Ken Mattingly. He was the astronaut that was exposed to the measles and was unable to go to the moon. However, he was the one that got the team back to earth safely. He is one of only 24 human beings to visit the moon - Support crew, Apollo 8 and 11 - Command Module Pilot, Apollo 16 (April 16-27, 1972, the fifth manned lunar landing mission flight of the Space Shuttle Columbia (June 27-July 4, 1982) - Spacecraft Commander, STS-51C Discovery, the first Space Shuttle Department of Defense mission (January 24-27, 1985) - Logged 504 hours in space, including 1 hour and 13 minutes of EVA (extravehicular activity) during his Apollo 16 flight.

Ken Mattingly attended Miami Edison High School where he played percussion in the school orchestra, concert and marching band. My father, Robert A. Lawrence, was the director. Always kidding around with his students, my father not knowing Ken actually would go to the moon, would tell him, "I am going to send you to the moon."



Ken Mattingly

On October 8th, 2012, my mother, Rae L. Lawrence and I had the honor of representing my father at the Induction Ceremony. What a wonderful experience and joy to us. All of the wonderful inductees and their most inspiring teachers were each awarded a beautiful medallion to wear around their necks. The ceremony was beautiful. There was a presentation of each inductee including pictures of them as students, their lives now and their most influential teacher which was then followed by either a song or dance dedicated in their honor.

Ken Mattingly on talking about my dad said, "Mr. Robert Lawrence, as a faculty advisor, used his friendship and sense of humor to persuade me to apply for an NROTC scholarship. He invested countless hours as faculty advisor on out of school trips, teaching leadership and adult responsibility by example. Mr. Lawrence opened the door that led to a career as a Naval officer and aviator. Because of him, I have enjoyed a ride that has been out of this world."

Our family is so proud of Ken. I know my father was looking down with a huge smile on his face enjoying this honor and the fact that he made a difference in so many of his students lives as a teacher. Twice a year 40 or so of his students from the 60's would come to my parents house for a reunion. Dad would make his special chili, and his students would take care of all of the rest. They would come from all over just to spend time with him. He truly was a special man. We miss him dearly.

Ken Mattingly's Professional Highlights: Astronaut, National Aeronautics and Space Administration (NASA), 1966-1985, Rear Admiral, United States Navy.

## LAWYERS, JUDGES AND LEGAL STAFF by Judge Catherine Peek McEwen

The Tampa Bay Catholic Lawyers Guild warmly extends invitations to all members of the legal profession, including law enforcement and government officials, and members of the general public, regardless of religious affiliation, to attend the Red Mass for Lawyers, Judges and Legal Staff, to be celebrated by Bishop Robert Lynch on Friday, November 30, 2012 at noon at Sacred Heart Parish in Downtown Tampa. Fr. Tim Corcoran will concelebrate the Mass.

Hon. Richard A. Lazzara, one of our federal district judges, will re-administer the Oath of

Admission to attorneys who are present.

The Red Mass is a tradition with origins dating back to the 13th Century and is a celebration that invokes the guidance of the Holy Spirit on the deliberation of the Courts and on the endeavors of all members of the legal profession. For further information, please contact Karl Stevens, President, Tampa Bay Catholic Lawyers Guild at 863-904-1637 or [karl.stevens@stryker.com](mailto:karl.stevens@stryker.com).

**“Those who do  
not complain  
are never  
pitied.”**

**- Jane Austen**

## Roberta Yorkey and Jill Norris Graduate from FJC’s Federal Court Leadership Program By LeeAnn Bennett



I am very proud to report that Roberta Yorkey, Judge Williamson’s Team Supervisor, and Jill Norris, Judge McEwen’s Team Supervisor, graduated this summer from the Federal Judicial Center’s (FJC) Federal Court Leadership Program.

The FJC’s Federal Court Leadership program is a two year intensive program aimed at developing staff for future leadership roles. Those selected for the program are asked to work on a solution to a problem with an impact on the court’s internal and external stakeholders. Both Roberta and Jill were selected for the 2010-2012 program from the largest number of applicants ever received for the program.

The program consists of two major projects, two comprehensive papers detailing the projects, a 360 degree feedback survey, and training seminars. Roberta and Jill graduated in Washington, D.C. on September 13, 2012.

Roberta’s initial project involved working with a committee to develop the Court’s Emotional Support web page. This project grew into a project that developed a more user friendly “Filing Without an Attorney” web page. Enhancements to the web page include a section for each bankruptcy chapter with fillable forms, as well as numerous forms and handouts a pro se debtor could utilize.

Roberta’s second project involved studying how different management styles affect an employee’s development and if the size of the court the employee works in plays a factor in their development. Roberta visited the Northern District of Florida Bankruptcy Court to interview and observe an employee who had worked in both a large and small court and worked for people with completely different management styles during her career.

Jill’s initial project was to redesign the court’s Corrective Entry process. Some enhancements included better utilization of technology to streamline the process. Her redesign reduced by half the number of manual corrective entry notations and provided more clear, consistent, and informative entries. The new process, which went into effect October 1, is entirely uniform district-wide.

Jill’s second project was a temporary duty assignment in which she observed and studied the Deputies-in-Charge in our district to gain a comprehensive understanding of this vital leadership role in our court. She interviewed each Deputy, and their direct reports and observed their communication and management skills, problem solving methods, and their time management and organizational skills.

Please join me in congratulating Roberta and Jill for this tremendous accomplishment.



**News from the United States Attorney's Office**

An Orlando debtor recently was convicted for failing to disclose assets of \$700,000. He wrongly and fruitlessly blamed his bankruptcy attorney.

**United States Attorney Robert E. O'Neill  
Middle District of Florida**

FOR IMMEDIATE RELEASE  
AUGUST 28, 2012

CONTACT: WILLIAM DANIELS  
(813) 274-6388

[WWW.USDOJ.GOV/USAO/FL](http://WWW.USDOJ.GOV/USAO/FL)

**FORENSIC ACCOUNTANT FOUND GUILTY OF BANKRUPTCY FRAUD**

Orlando, Florida - U.S. Attorney Robert E. O'Neill announces that a federal jury today found John K. Freeman (66, Mount Dora) guilty of concealing property belonging to the estate of a bankruptcy debtor. Freeman faces a maximum penalty of five years in federal prison. His sentencing hearing is scheduled for November 30, 2012.

A superseding indictment was returned against Freeman on September 7, 2011.

According to testimony presented at trial, Freeman, who is a certified public accountant and forensic accountant, did not disclose that he was in possession of over \$700,000 in checks the day before he filed for bankruptcy in the Middle District of Florida. Bank and real estate records revealed that several checks were made out to his 85 year-old mother, while Freeman had the legal authority to negotiate the checks as his mother's "attorney in fact."

Within a week of filing bankruptcy, Freeman opened a joint bank account under his mother's social security number and deposited the checks into the account. Representatives from the Office of the United States Trustee testified that Freeman had the obligation to disclose the existence of the checks and the account during the creditors meeting and amend his bankruptcy petition, but failed to do so. Bank records showed that between August 2005 and the time that the account was closed, in July 2006, Freeman used funds from the account to pay a Lake County, Florida country club, purchase a luxury vehicle, pay various attorneys, pay-off an existing mortgage for a commercial building that he owned in Indiana, and withdraw approximately \$150,000 in cash. He transferred the balance of the account (approximately \$380,000) to another account on the day that he filed a motion to dismiss his bankruptcy petition.

At trial, Freeman testified that he notified his bankruptcy attorney of all of the facts surrounding a real estate transaction and assignment of judgment that caused the checks to be issued; that he was not present at a real estate closing when the checks were issued; that his elderly mother had a valid judgment lien against him, that she opened the joint bank account, made the initial deposit and directed him to write the various checks in 2005 and 2006.

This case was investigated by the Federal Bureau of Investigation and assistance was provided by the Office of the United States Trustee. It is being prosecuted by Assistant United States Attorney Daniel W. Eckhart.

###

DO NOT REPLY TO THIS MESSAGE. IF YOU HAVE QUESTIONS, PLEASE USE THE CONTACTS IN THE MESSAGE OR CALL THE UNITED STATES ATTORNEY'S OFFICE AT 813-274-6000.

## **PUSHING PRO BONO FROM THE INSIDE OUT**

### **By Judge Catherine Peek McEwen**

The third week in October is National Celebrate Pro Bono Week. How can we, as a Court family, foster pro bono service to parties who otherwise cannot afford an attorney? Before I toss out some suggestions, let me make the case for why we need to motivate attorneys to step up their pro bono commitment and why we need to cultivate support for legal services providers to the indigent.

#### *Why Pro Bono?*

Aside from the obvious need to provide the disadvantaged meaningful access to the courts – and the corollary solemn oath that all attorneys in this state take to serve the defenseless and oppressed—the efficiency of the judicial system itself suffers when parties are unassisted by a lawyer. You see, federal judges in the Eleventh Circuit are bound by circuit precedent to treat pro se parties with “special care.” *Johnson v. Pullman, Inc.*, 845 F.2d 911, 914 (11th Cir. 1988). This means that we must take extra time to understand what relief they seek and to ensure they understand the process and the Court’s rulings. This slows the pace of other hearings set at the same time or afterwards on the day’s docket. And our case managers, already pushed to the max due to budget-driven downsizing, have to devote more time to process pro se cases, which slows down their processing of all other cases even more.

Further, our numbers make a compelling statement of the need for pro bono service. In the Middle District of Florida, pro se bankruptcy cases amounted to 5,507 of 52,602 cases in 2011. That’s 10.46 percent. The incidence of pro se filings in 2012 is even higher. By the end of June, pro se cases amounted to 12.40 percent of the 23,676 filings to that date. That’s a lot of parties who need to get lawyered up. No doubt these big numbers are due to the twin pressures of the economy’s impact on litigants’ ability to afford a lawyer and budget cuts to legal services providers.

#### *What We Are Doing Now*

Our Court already assists pro se parties to obtain counsel in certain adversary proceedings and contested matters through our Legal Assistance Program for Low-Income Parties. The scope of the program as well as applications for both parties and lawyer volunteers, can be found at our website: [www.flmb.uscourts.gov/legalassistance/](http://www.flmb.uscourts.gov/legalassistance/). Sometimes our judges refer a party to the program when the judge detects in court that the party might be eligible for free legal service under the program.

In Orlando, in concert with the Central Florida Bankruptcy Lawyers Association, the Court assists pro se parties by providing space, facilities and funding (through the district court’s Bench Bar Fund of attorney admission fees) for a pro se clinic. The hours of operation coincide with hearing dockets on which consumer cases are scheduled.

#### *We Can Do More – Recognition, Procedural Perks, Create a Culture, Funding Ideas*

But there are other measures the Court can take to foster pro bono. For one, our judges can recognize pro bono lawyers in a variety of ways. Our staff can thank lawyers who take on pro bono cases.

Attorneys can suggest ways to promote pro bono representation. For example in a liquidating chapter 11, the plan proponent can provide for undistributable (unclaimed) funds to go to fund pro bono costs.

As National Celebrate Pro Bono Week nears, we can do more. If you have any ideas for how our Court can entice lawyers to meet the increasing need for pro bono service, please email me at [cmcewen@flmb.uscourts.gov](mailto:cmcewen@flmb.uscourts.gov). And the best idea will merit a reward!

\*\*\*

*Postscript:* After I concluded this column I came across two great ideas from our Florida bankruptcy benches to the south and north, one each from Judge Laurel Isicoff (FLSB) and Judge Karen Specie (FLNB). (They can’t compete for the reward mention above, however.) Judge Isicoff has a tear-off pad of a printed list of pro bono providers in South Florida. She tears one off and hands it out when she sees a pro se party in her courtroom. You can be sure I will get a copy of her list and try to make one for each of our Middle Florida divisions’ use. Judge Specie, recently sworn in, is bringing her fresh ideas to the bench. Here is her idea: “My court staff and I have drafted a Notice of Pro Bono Resources that we are thinking of filing automatically in pro se cases, giving sources for possible free legal advice (Florida Bar, ABA, etc.)” I will get a copy of that form, too, for our Court to consider using.

## **PRO BONO ATTORNEYS NEEDED BY THE CENTRAL FLORIDA BANKRUPTCY LAW ASSOCIATION**

We need bankruptcy attorneys to staff the Pro Se Assistance Clinic. This is a great opportunity for you to get involved with the CFBLA and this very important project. We are doing great work but we’re just getting started. Please consider joining us. You can sign up on our website ([www.cfbla.org](http://www.cfbla.org)) or by emailing Kelly Crumbaker at [kcrumbaker@cfl.rr.com](mailto:kcrumbaker@cfl.rr.com).

**SWBPA Alexander Paskay Dinner, September 12, 2012**

On September 12, 2012, the Southwest Florida Bankruptcy Professional Association held a dinner in memory of Judge Alexander Paskay.



From left to right: Judge Steele, Judge Jennemann, Rose Paskay, Judge Delano, and Judge Schermer (back row)



From left to right: Judge Jennemann, Rose Paskay, and Judge Delano



From left to right: Paula Luce, Dedra Gann, Rose Paskay, and Cissy Skipper

## News from the Jacksonville Bankruptcy Bar Association News

At publication time, we will have just completed presentation of our 20<sup>th</sup> Annual Bankruptcy Seminar. This year, the seminar was held at the World Golf Village.

Prior to the seminar, we held our 2<sup>nd</sup> Annual Golf Tournament which was graciously sponsored by Michael Moecker & Associates.



Members of JBBA who have provided pro bono services through Legal Aid include the following:

Laura Boeckman  
Roger Cruce  
Alison Emery  
James Hatfield  
David King  
Taylor King  
Nina LaFleur  
Catrina Markwalter  
Jerrett McConnell  
Clive Morgan  
Chip Park  
Tim Pribisco

The JBBA is developing a new website which we hope to launch soon.

The address [www.jaxbkybar.com](http://www.jaxbkybar.com) will remain the same.

Finally, the JBBA has just initiated an "Attorney for the Day" Program where members of the JBBA volunteer to attend Judge Funk's and Judge Glenn's various consumer bankruptcy dockets to assist pro se debtors in better understanding the bankruptcy process and the particular hearing they are attending and the options available to them. The initial reaction to this program has been very well received and attorneys are actively volunteering to participate.



## Judges Corner Save the Date....

**Save the Date**

**PORTRAIT PRESENTATION OF  
THE HONORABLE ARTHUR B. BRISKMAN**

**Date: December 13, 2012**                      **Time: 4:00 p.m.**

George C. Young Federal Courthouse  
Courtroom 6B  
400 West Washington Street  
Orlando, FL 32801

**Reception Immediately Following Ceremony**

**Please reply by November 29, 2012**  
Email: [kimosment@flmb.uscourts.gov](mailto:kimosment@flmb.uscourts.gov)  
Phone: 407.648.6832

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF FLORIDA



*Cordially Invites You to Attend the  
INVESTITURE*

*of  
Karen K. Specie*

*as  
United States Bankruptcy Judge  
Monday, December 10, 2012  
at 2 p.m.*

**United States Bankruptcy Courthouse  
Second Floor Courtroom  
110 E. Park Avenue  
Tallahassee, FL 32301**

Reception in Courthouse Lobby after Ceremony

**Please Reply by November 26, 2012**  
Email: [judy\\_miller@flnb.uscourts.gov](mailto:judy_miller@flnb.uscourts.gov)  
Phone: (850) 521-5025

### Open Door Hours with Chief Judge Jennemann for 2013

The Open Door Hours with Chief Judge Jennemann will be:

Jacksonville (Room 4-403):

February 4, 2013 @ 2:00 pm  
May 6, 2013 @ 2:00 pm  
July 1, 2013 @ 2:00 pm  
November 4, 2013 @ 2:00 pm

Orlando (Room 6169):

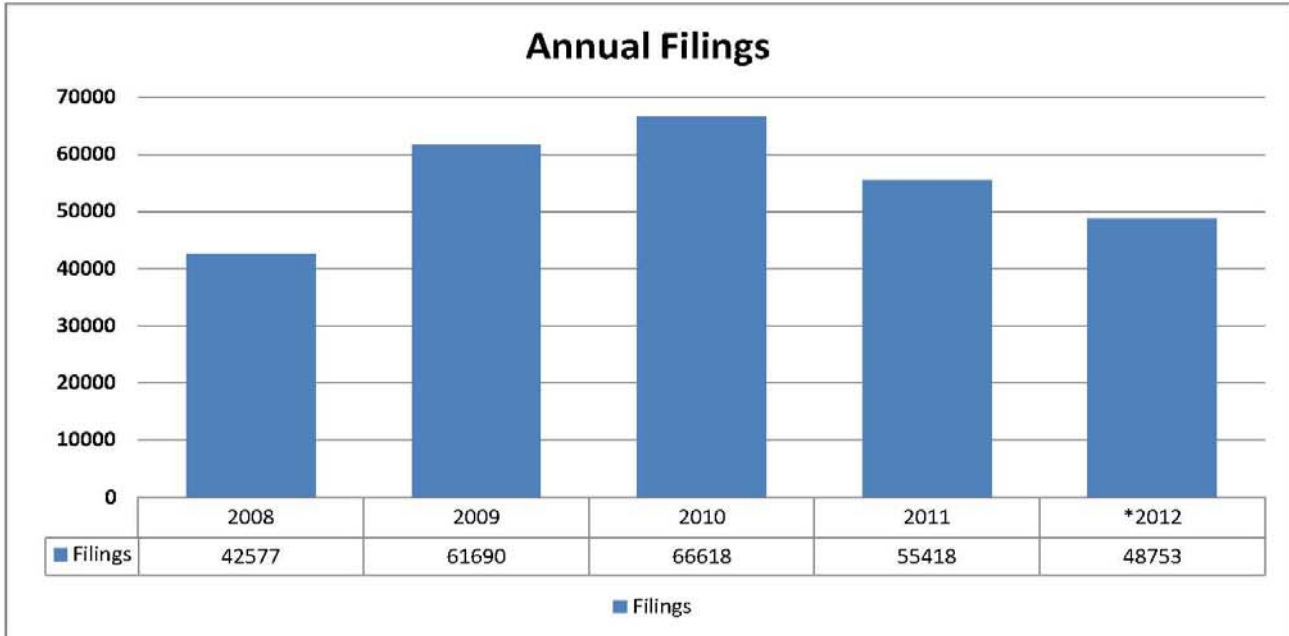
January 14, 2013 @ 2:00 pm  
April 29, 2013 @ 2:00 pm  
July 22, 2013 @ 2:00 pm  
October 28, 2013 @ 2:00 pm

Tampa (8th Floor Conference Room):

January 22, 2013 @ 2:00 pm  
April 9, 2013 @ 2:00 pm  
July 16, 2013 @ 2:00 pm  
October 22, 2013 @ 2:00 pm

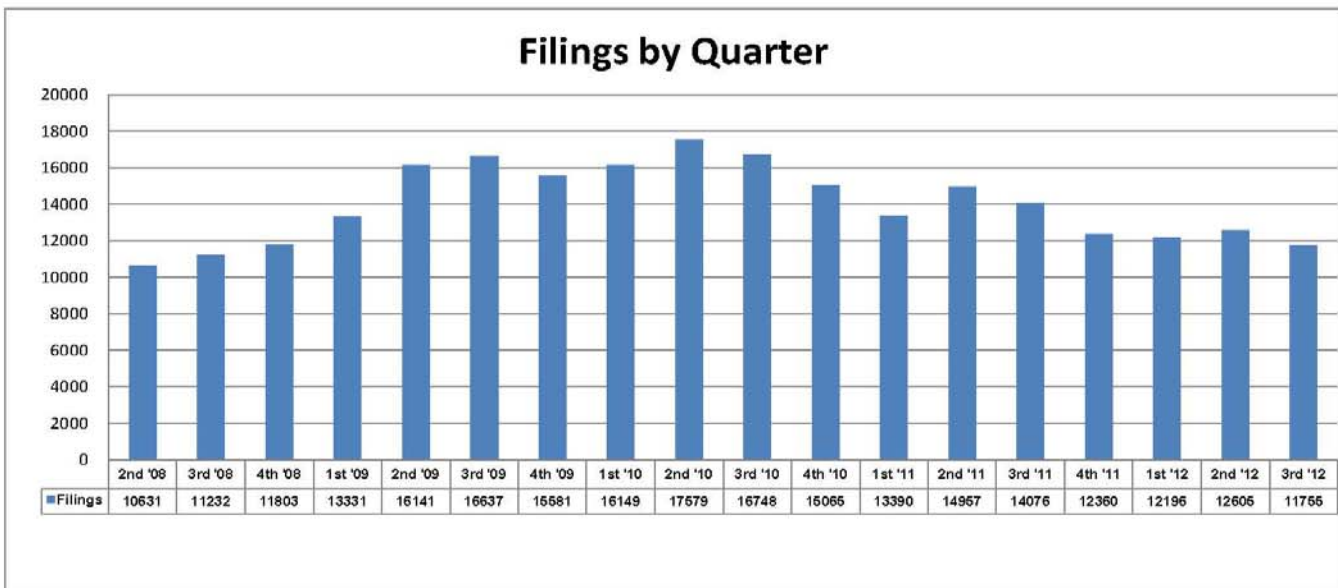
**QUARTERLY STATISTICS AS OF SEPTEMBER 30, 2012, FOR THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF FLORIDA**

United States Bankruptcy Court - Middle District of Florida  
 Updated October 10, 2012 Meeting Data and Information  
 Statistics as of September 30, 2012



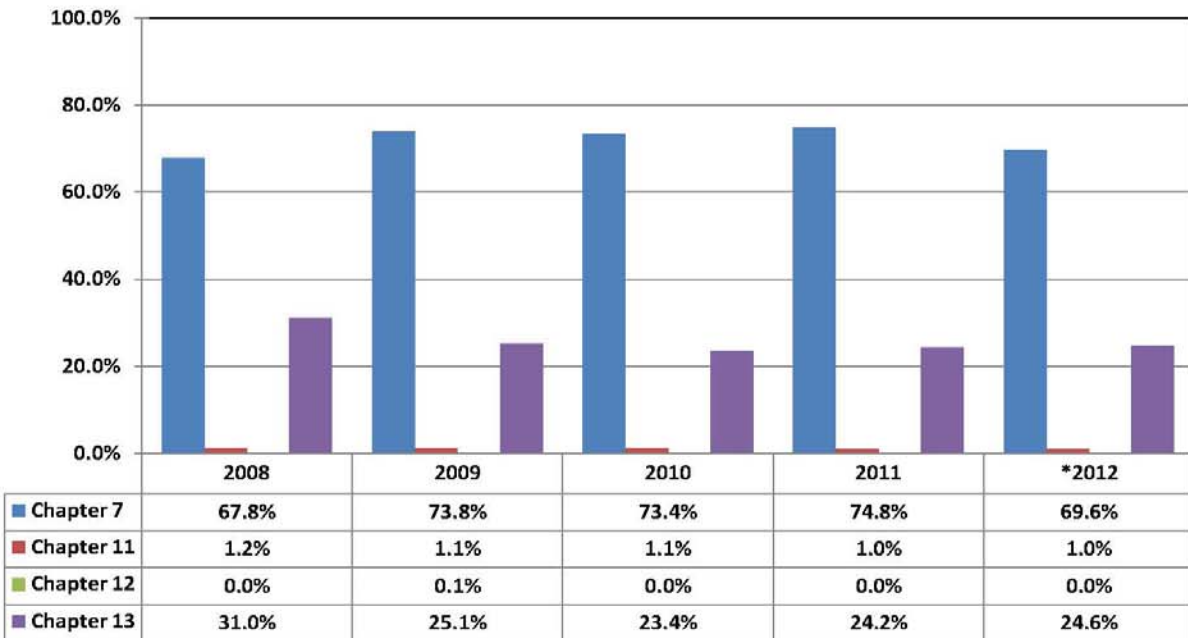
Year	Annual Filings	vs. 2008	vs. Prior Yr.
2008	42577		
2009	61690	45%	45%
2010	66618	56%	8%
2011	55418	30%	-17%
*2012	48753	15%	-12%

\* Projected Filings for 2012

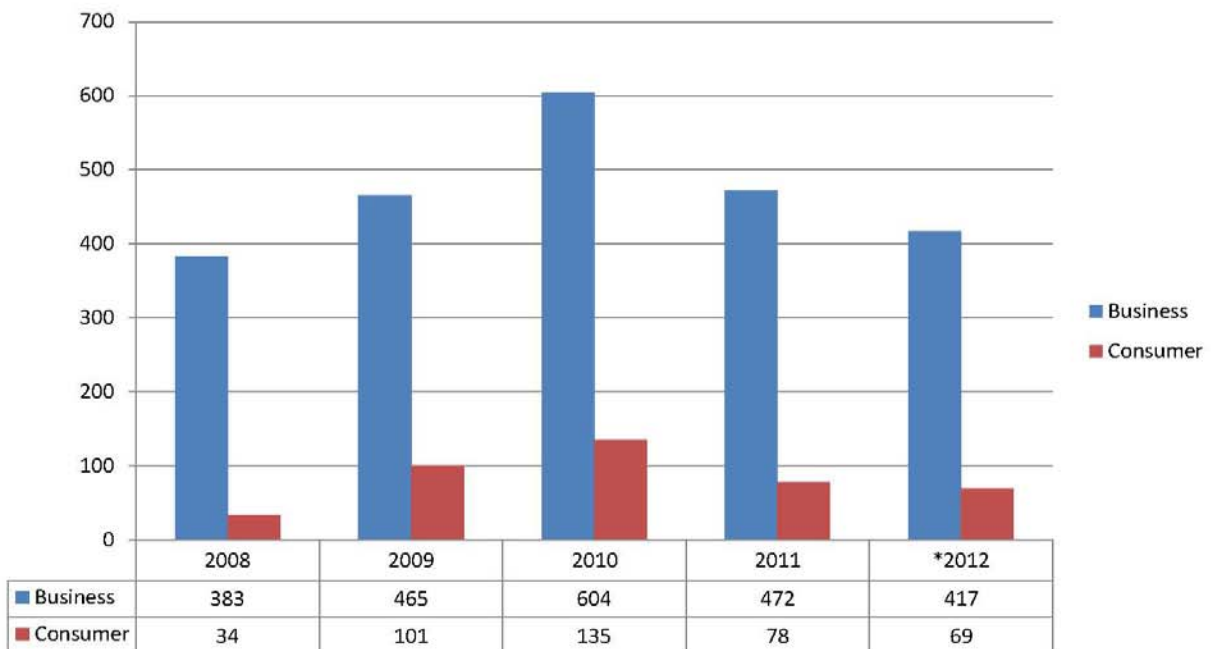


**QUARTERLY STATISTICS AS OF SEPTEMBER 30, 2012, FOR THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF FLORIDA**

**Filings by % of Chapter Type**

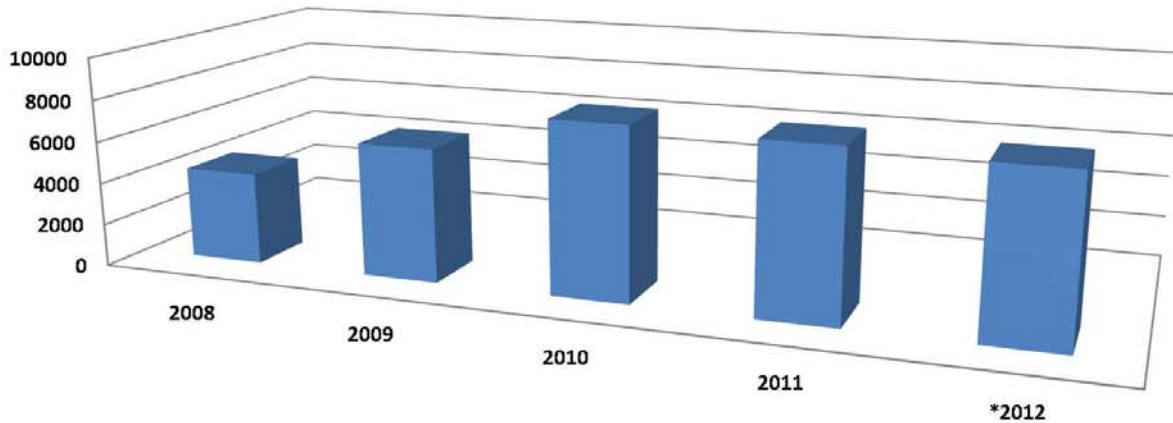


**Chapter 11 Filings**



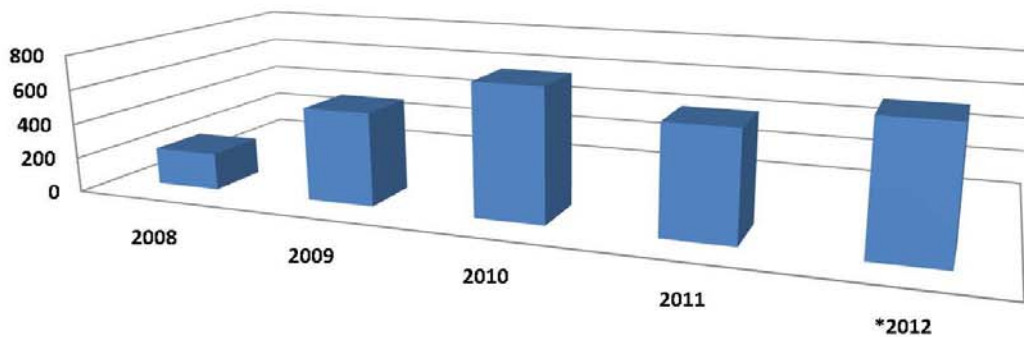
**QUARTERLY STATISTICS AS OF SEPTEMBER 30, 2012, FOR THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF FLORIDA**

**Pro Se Filings**



	2008	2009	2010	2011	*2012
■ Pro Se	4355	6297	8107	7913	7698
% of All Filings	10%	10%	12%	14%	16%

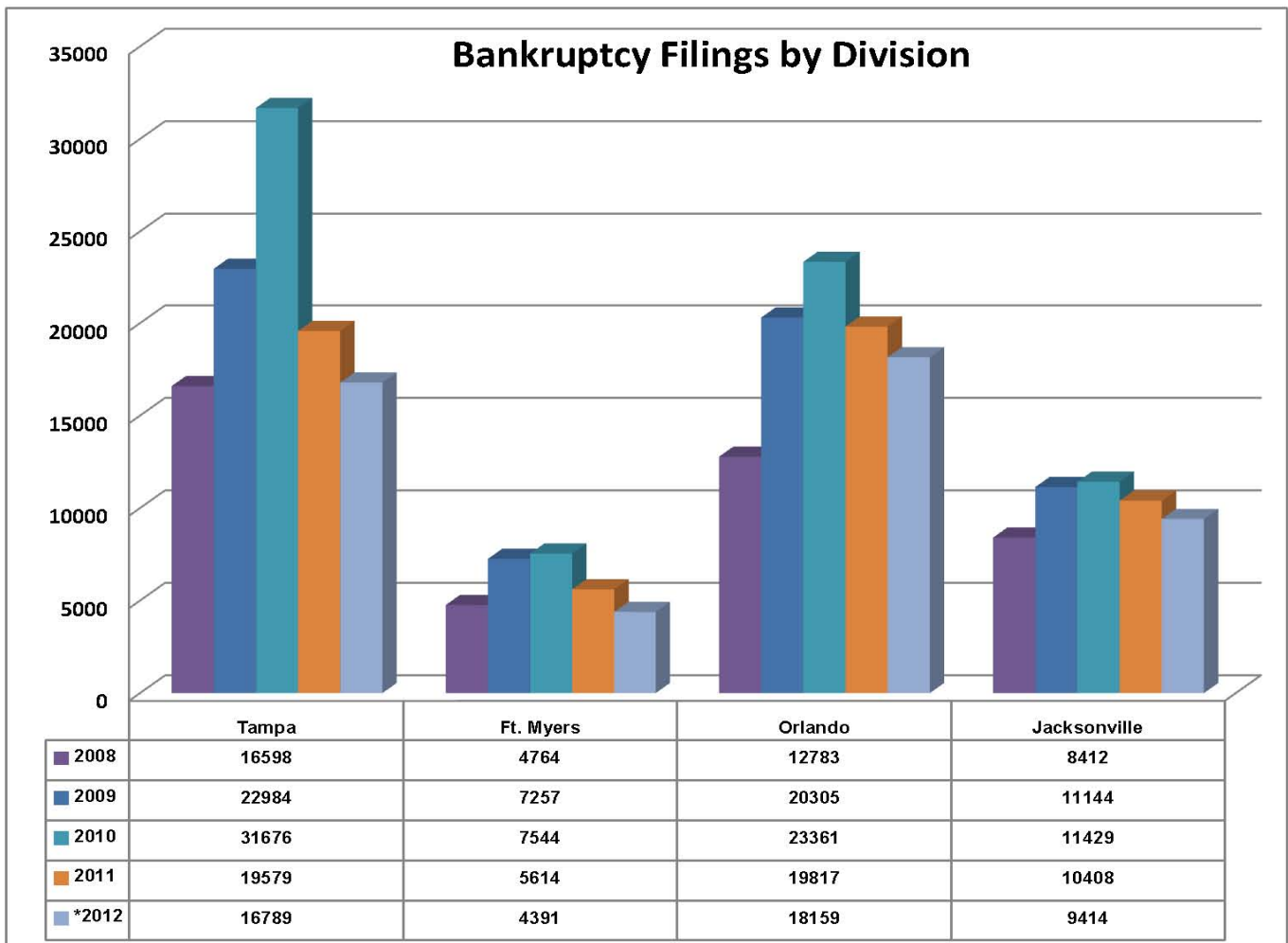
**In Forma Pauperis Filings**

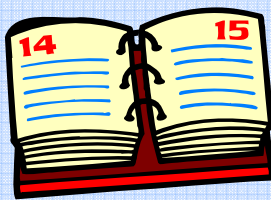


	2008	2009	2010	2011	*2012
■ IFP Granted	213	532	751	614	725
% of All Filings	1%	1%	1%	1%	1%



**QUARTERLY STATISTICS AS OF SEPTEMBER 30, 2012, FOR THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF FLORIDA**



**\*\*\*HAPPENINGS AROUND THE MIDDLE DISTRICT\*\*\*****FT. MYERS**

November 8 View from the Bench (Tampa)  
 March 20 @ noon State of the District Luncheon

**JACKSONVILLE**

January 16 @ noon State of the District Luncheon  
 February 4 @ 2:00 pm Open Door Hours with Chief Judge Jennemann (Room 4-403)

**ORLANDO**

October 18 @ noon CFBLA meeting  
 October 25-26 50th Anniversary of the Middle District of Florida  
 October 29 @ 2-4pm Open Door Hours with Chief Judge Jennemann (5th Floor Conference Room by Courtroom A)  
 October 31 @ noon OCBA Meeting  
 November 8 View from the Bench (Tampa)  
 November 15 @ noon CFBLA Clerk Appreciation Luncheon  
 November 30 @ noon Quarterly Brown Bag Luncheon presented by OCBA (USDC Jury Room)  
 December 13 @ 4:00 pm Judge Briskman's Portrait Ceremony & CFBLA Holiday Party  
 December 20 @ noon CFBLA board elections and general meeting  
 January 11 CFBLA Bankruptcy Primer Seminar  
 January 17 @ noon CFBLA meeting  
 January 22 Open Door Hours with Chief Judge Jennemann (Room 6169)  
 February 15 @ noon Quarterly Brown Bag Luncheon presented by Charles R. Sterbach, Assistant United States Trustee (USDC Jury Room)  
 April 26 Annual CFBLA Bankruptcy Seminar—Embassy Suites, Orlando, FL  
 May 17 @ noon Quarterly Brown Bag Luncheon presented by CFBLA (USDC Jury Room)

**TAMPA**

October 24 @ 2-4pm Open Door Hours with Chief Judge Jennemann (8th Floor Conference Room by Courtroom 8A)  
 November 8 View from the Bench (Tampa)  
 November 13 @ 5:30 pm TBBBA Board Meeting @ SRBP  
 November 28 @ noon Judges' Quarterly Brown Bag Mentoring Program for Lawyers New to Bankruptcy (Hodge Podge for \$400: No Jeopardy if you Follow Best Practices) (Courthouse-5th Floor training room)  
 December 6 TBBBA Holiday Party  
 January 8 @ noon Consumer Brown Bag Luncheon  
 January 8 @ 5:30 pm TBBBA Board Meeting @ SRBP  
 January 15 @ noon TBBBA Luncheon  
 February 5 @ noon Consumer Brown Bag Luncheon  
 February 5 @ 5:30 pm TBBBA Board Meeting @ SRBP  
 February 12 @ noon TBBBA Luncheon

**OTHER****IMPORTANT DATES**

October 24-27 NCBJ – Annual Meeting in San Diego, CA  
 October 25-26 Middle District of Florida's 50th Anniversary Gala  
 November 7 Middle District Bench Bar Conference  
 November 8 View from the Bench – Tampa (Marriott Waterside)  
 November 9 View from the Bench – Miami (Venue to be announced)  
 December 10 Judge Karen Specie Investiture (Tallahassee, FL)

**United States  
Bankruptcy Court**

135 West Central Boulevard  
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