



CHIEF JUDGE’S CORNER: PASSING THE GAVEL

By: Hon. Laurel M. Isicoff

It is hard for me to believe that this is my last article in the Courthouse Beacon as Chief Judge. I have served as Chief Judge of this Court for the past seven years; those seven years went by so fast (perhaps because a few of them were during COVID . . .). Serving as a judge on this Court is a privilege and an honor. Having the opportunity to serve as your Chief Judge has been an even greater privilege, despite the challenges of COVID, continuing budget cuts, construction, flooding, and a few more interesting and unexpected “opportunities.” On the flip side of all that, I have had the honor of being the first woman Chief Bankruptcy Judge of the Southern District of Florida as well as the first Chief Bankruptcy Judge in our district to preside over four investitures – which include the admission of the second woman (2018) and third woman and first Hispanic (2023) to sit on our bankruptcy court.

While the Court accomplished much in response to the shutdown caused by COVID, during these past seven years, we have done so much. During these pasts seven years our court technology has advanced immeasurably – our ability to conduct hearings remotely during COVID when we had no choice has now developed into our ability to conduct hybrid hearings when it is appropriate to allow remote participation. The Court has also created three new formal committees – the Lawyers’ Advisory Committee, the Pro Bono Committee, and the Diversity, Equity and Inclusion Committee. We have instituted the Chief Judge’s Pro Bono Award, and last year added the opportunity to nominate law firms. The link to the criteria and forms is <https://www.flsb.uscourts.gov/pro-bono>.

I hope all of you have interacted with, or will interact with, our LAC, our Pro Bono Committee and our DEI Committee. Each committee has its own page on our court website. The DEI Committee is our newest court committee. I know there has been a great deal of discussion about DEI in the last several years. However, the Court’s commitment to DEI, as well as the commitment of the individual judges, long predates the current era, and for most of us, predates our tenure on the bench. The Federal Judiciary operates with a strategic plan that is revisited every ten years. Several years ago, the federal judiciary adopted a Strategic Plan with seven core values. One of those seven core values is “a workforce of judges and employees that reflects the diversity of the public it serves. . . .” Those of you who participated in our Roadways to the Bench events in 2019 or in 2022 have benefitted from one of

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Bankruptcy Cases Filed From 01/01/2023 to 8/31/2023

TOTAL FILED:	7,113
• Chapter 7	3,550
• Chapter 9	0
• Chapter 11	162
• Chapter 12	0
• Chapter 13	3,392
• Chapter 15	9

Additional filing statistics are available on the court website www.flsb.uscourts.gov under the “Court Information” tab at the top of page.

Select: [“Case Filing Statistics”](#)

**CHIEF JUDGE'S CORNER (CONTINUED FROM PAGE ONE)**

the programs that have come from execution of that core value.

During these past seven years, we launched our Student Loan Mediation Program to join our already successful Mortgage Mediation Program. Now that student loans are no longer on deferral, I anticipate our SLMP will be used more frequently by our constituents. We also completely redid our website (watch for new updates coming. . . sort of soon). We went through one cycle of new Local Rules (thank you to that committee, chaired by Judge Mora, for all of its hard work). And now, Judge Grossman and Judge Russin have put together a new Local Rules committee that will be completely rewriting our local rules. In that regard, if you have any comments on our current rules, please send them to Judge Russin and Judge Grossman.

Everything that the Court has accomplished over the past seven years would not have been possible without the leadership of our Clerk of Court, Joe Falzone; our former Deputy Clerk, Jose Rodriguez; Jose's successor Cameron Cradic; our incredible IT Team headed by Tony Diaz; as well as all the members of the Clerk's staff. And, of course, none of this would be possible without the commitment, hard work and support of all the judges of the Court during the past seven years – Judge Cristol, Judge Ray, Judge Mark, Judge Hyman, Judge Olson, Judge Kimball, Judge Mora, Judge Grossman and Judge Russin. I know that our newest judge - Judge Lopez-Castro - will be as great an asset as her colleagues and predecessors. Finally, I am truly grateful to my staff – Emily Maza – my Judicial Assistant, Noemi Sanabria – my Courtroom Deputy and boss, and my law clerk, Kayla Heckman, as well as her predecessors.

There is so much more that I had hoped to accomplish as Chief Judge, but I am turning over the Court to a wonderful successor – Judge Kimball. I know that Judge Kimball will lead our Court to more and even greater accomplishments during his tenure. Meanwhile, I am trying to use up all my chief judge stationery, chief judge business cards, and updating my judicial settlement conference forms (pro ses or others who cannot afford paid mediators only).

I want to thank all of you who have participated in all of the court initiatives – not just those who have served on our various committees, but also those who have taken pro bono cases, participated in our various financial literacy initiatives, contributed comments to the LAC, and the many other ways you serve our community. I encourage all of you to be active in our court committees, if not as members, then as commentators and volunteers. And of course, continuing to be the best lawyers you can be.

This isn't "goodbye"; you are stuck with me for a few more years. And at some point, we will have a portrait unveiling (it is done; we are just waiting until it is safe to come into our courthouse again without tripping on anything!). Until then, I'll see you in court.



FROM THE JUDGES' CHAMBERS

**EPK CORNER**

By: Hon. Erik P. Kimball

Motions to Extend or Impose the Automatic Stay

11 U.S.C. §§ 362(c)(3) and (c)(4) address the automatic stay in the context of individual debtors who have had bankruptcy cases pending in the year prior to the most recent petition. In general, an individual debtor with one case dismissed within the previous year has the benefit of the automatic stay for only 30 days unless the stay is extended under section 362(c)(3). An individual debtor with more than one case dismissed within the previous year does not have the benefit of the automatic stay at all unless and until it is imposed by the Court under section 362(c)(4).

Sections 362(c)(3) and (c)(4) provide that the individual debtor is presumed to have filed the most recent petition not in good faith unless the debtor shows by “clear and convincing evidence” that the case was filed in good faith. Nearly every other matter to come before the Court is subject to the preponderance of the evidence standard. Subsections (c)(3) and (c)(4) place a substantially greater burden on the debtor. In order to assist the debtor in meeting that burden, our Local Rule 4001-1(L) requires the debtor to file a declaration or affidavit, or a verified motion, “describing the facts upon which the debtor is relying to rebut the presumption that the case was not filed in good faith.” It is important to present as much detail as possible in the debtor’s verified or sworn statement. Counsel often include only a general statement of the debtor’s circumstances, which are illuminated further at the hearing. But counsel’s statements on the record are not evidence. If there are useful facts to support rebuttal of the presumption, they should all be included in the debtor’s sworn or verified statement. More detail is almost always better.

In most cases, debtor’s counsel addresses only the argument that the debtor’s personal or financial affairs have substantially changed since dismissal of the preceding case. Such a narrow focus is not consistent with the statute. Subsections (c)(3) and (c)(4) each provide several circumstances under which the presumption of lack of good faith arises, and only one of those is the lack of substantial change in the financial or personal affairs of the debtor. In addition to the number of prior filings pending within the prior year, the presumption is triggered by failure to file or amend the petition or other documents as required, failure to provide ordered adequate protection, or failure to perform the terms of a confirmed plan. This last trigger would include monetary default under a confirmed chapter 13 plan. In addition, both subsections include a presumption that the most recent petition was not filed in good faith with regard to a particular creditor who sought relief from stay in a case pending within the prior year where that motion either remained pending or was resolved in favor of the creditor. Practitioners should read the entirety of subsections (c)(3) and (c)(4) and carefully tailor motions and the debtor’s sworn or verified statements to address those provisions.

The debtor should attend in person – physically in the courtroom – any hearing on a motion to extend or impose the automatic stay, in case it is necessary for the debtor to testify. Particularly if a debtor is seeking extension of the stay under subsection (c)(3), the hearing must be completed within 30 days of the petition date. Often, because of counsel’s delay in filing the motion or the Court’s calendar, such hearings are scheduled not long before expiration of the 30 days. If the debtor is not present to testify, it may be impossible for the Court to grant timely relief. Note that under Fed. R. Civ. P. 43, witnesses must be physically present in open court unless remote testimony is authorized for “good cause in compelling circumstances and with appropriate safeguards.” Absent extreme circumstances, such as the midst of the recent pandemic, remote testimony is not permitted. Do not assume your client will be permitted to testify by video conference.

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FROM THE JUDGES' CHAMBERS

**EPK Corner** (continued from page 3)Emergency Hearings.

Local Rule 9075-1 sets out several requirements when requesting an emergency hearing. First, an emergency arises when there will be "direct, immediate and substantial harm" to an interest in property, the bankruptcy estate, or the debtor's ability to reorganize, if relief is not obtained immediately. If a request for relief can wait until the presiding judge's next or immediately subsequent motion calendar, then ask for expedited hearing and not emergency relief. If emergency relief is required, the title of the motion must include the phrase "Emergency Hearing Requested" and the motion must detail the need for emergency relief under a separate heading and must include a certification that the movant tried to resolve the dispute without a hearing. In particular, the movant should provide specific dates for any deadlines that may affect interests in property, the estate, or the debtor's ability to reorganize. Do not make the Court guess why a hearing is necessary before a specified date. If the movant provides insufficient reason for requesting a particular hearing date, the Court may not comply with that request. Finally, as directed in the local rule, the movant must contact the presiding judge's courtroom deputy or law clerk to advise of the filing of the emergency motion. Consult the presiding judge's page on the Court's website for who to call. Do not assume chambers will automatically know of your emergency filing, particularly if the filing is made outside normal clerk's office hours. Be sure to comply with the additional service requirements in the local rule.

Do Not Incorporate by Reference.

It is rarely appropriate to incorporate by reference another document filed in this Court, and probably never appropriate to incorporate by reference a document filed in another court, even if you attach the document as an exhibit. In an adversary proceeding, the complaint must include a "short and plain statement of the claim showing that the pleader is entitled to relief." Do not incorporate by reference allegations in another document as part of or the entirety of your allegations in an adversary complaint. Such incorporation by reference makes it unnecessarily cumbersome for the defendant to answer, and can lead to confusion when the Court is attempting to rule on the case. I routinely see adversary complaints presenting claims under sections 523 and 727 that incorporate by reference state court complaints filed prior to the bankruptcy petition. This is not consistent with Fed. R. Civ. P. 10(c), which has been interpreted to permit incorporation by reference only from a pleading (meaning a complaint or answer) filed in the same case. Even if incorporation by reference of the plaintiff's allegations in another court was consistent with the rules of civil procedure, it is extremely unlikely that all of the allegations in a state court complaint are relevant to a section 523 or 727 action, and equally unlikely that they are sufficient by themselves to support such relief. Any filing in this Court should, through its own text, present the entirety of the party's allegations and arguments. This is not to say exhibits must be avoided. It is of course appropriate to refer to other documents as evidence in support of a request for relief. But the exhibits should not themselves be your request for relief.

Please Come to Court In Person.

Prior to the pandemic, I permitted telephone appearances for all routine matters on my weekly motion calendars without regard to the location of counsel's office. During the pandemic, the Court instituted widespread use of video conferencing for non-evidentiary matters (and even evidentiary matters during the worst of the pandemic). Now that most pandemic restrictions have been lifted, nearly all hearings before the Court are open for in courtroom participation. While I still permit remote participation by video conference in routine matters, such as most matters on my weekly motion calendars, I strongly encourage counsel to resume attending hearings in person. There is a great deal of pressure, including from outside the Court, to hold even non-evidentiary hearings in person. There is some concern that if in person attendance does not markedly increase, action may be taken to limit the ability for anyone to appear by remote means.



FROM THE JUDGES' CHAMBERS



NEW LOCAL RULES REWRITE PROJECT UNDER WAY

By: Hon. Scott M. Grossman

We have 134 local rules. They are over 150 pages long. Many, however, have become obsolete over time for any number of reasons, including the advent of CM/ECF, changes in practice due to the COVID-19 pandemic or otherwise, or have been superseded by Federal Rules or other changes in the law. Some rules no one knows why we have. Other rules simply restate what the Federal Rules already require. Some rules are essentially duplicative of each other, but with different language. Many rules may be better characterized as internal operating procedures for the Clerk's office, rather than as rules governing practice and procedure in the Court. In short, our Local Rules are long overdue for a complete rewrite.

By Administrative Order 2023-3 dated May 19, 2023, the Court appointed a new advisory committee to review and recommend changes to the local rules and forms currently in effect. The members of the committee are members of the bankruptcy community who have volunteered to serve and will serve until the Court completes the local rules revision process or until otherwise ordered. The membership of the committee is as follows:

Co-Chairs:	Jacqueline Calderin, Esq. Jeffrey Snyder, Esq.
Judicial Co-Chairs:	Bankruptcy Judge Scott M. Grossman Bankruptcy Judge Peter D. Russin
Clerk of Court:	Joseph Falzone, Clerk of Court (and designees)
Committee Members:	Marc Barmat, Esq. Eyal Berger, Esq. Jordan Carter, Esq. Patrick Dorsey, Esq. Heidi Feinman, Esq. Taji Foreman, Esq. Tarek Kiem, Esq. Harris Koroglu, Esq. Miriam Marenco, Esq. Meaghan Murphy, Esq. Wanda Murray, Esq. Nancy Neidich, Esq. David Savitt, Esq. Dania Slim, Esq. Robin Weiner, Esq.

The goal of the committee is to completely rewrite our local rules, primarily by eliminating unnecessary or obsolete rules, or those inconsistent with the Federal Rules, and by removing court operating procedures (with a goal to create a separate internal operating procedures). We will also endeavor to make changes consistent with the Federal Rules restyling project, which was completed in 2007 for the Federal Rules of Civil Procedure, and which will be completed for the Federal Rules of Bankruptcy Procedure by 2024. We do not, however, plan to propose any significant changes to practice in our Court at this time.

The committee's work is already underway, with the creation of four subcommittees to study the rules on consumer issues, commercial issues, litigation issues, and issues of general applicability. These four subcommittees will then report back to the full committee their recommendations as to which rules should be eliminated, moved to operating procedures, or retained. For those rules that will be retained, the next step will then be to re-write those rules, consistent with the restyled Federal Rules.

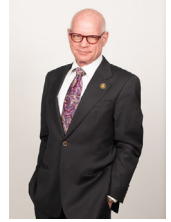
If anyone has any thoughts, suggestions, or comments about this project, please feel free to reach out to any member of the committee.



PRO BONO CORNER



BY: STEVEN S. NEWBURGH, ESQ.
(GUEST CONTRIBUTOR)
STANDING MEMBER
FORMER LAY CHAIR,
FLSB PRO BONO COMMITTEE



SEPTEMBER 2023

It's not easy to attract attention to *Pro Bono*. Why is that? I asked myself that question before sitting down today to write this edition of *Pro Bono Corner*. It's easy to guess that most of us are grinding away at our desks on behalf of our paying clients. It is sometimes impossible to set time aside for anything other than meeting filing deadlines. For me, this morning's 3:00 A.M. upload (12:00 A.M. PST) is a fine example of how we are constantly driven by our calendars. Gasping for breath, tying that tie for the Court's 9:30 A.M. (EST) calendar, I found myself wondering how I would ever find the time to sit down to write this edition of *Pro Bono Corner*.

During this window of opportunity, I began to write. I was thinking of taking everyone on a national tour of *Pro Bono* programs in various jurisdictions¹. As I started down that road, which began at this very spot, my mind filled itself with what seemed like every other deadline that my Outlook Calendar could generate. It was almost as if Outlook was directly linked to my cerebral cortex (or such other location as appropriate). As soon as the deadlines entered my mind, all the issues and projections of things that hadn't yet happened, also began to fill my head. And this is where I begin this edition of *Pro Bono Corner*, wondering, like most of you, how I'm going to find time to devote to *Pro Bono*.

Amid the constant whirl of our rules of procedure and orders setting evidentiary hearings and trials, where can we find time to give back? We know our local rules require that we devote time to *Pro Bono*, but even assuming we *want* to contribute something to *Pro Bono*, we return to the same question; "How do I find the time?" I used to be sympathetic to my own meanderings on this topic. I was putting so much time into *Pro Bono* that my local identity became married with *Pro Bono*, "for the good of the public". My annual collections were not adversely affected by the amount of time I was putting in. If they were, it was de minimis compared to what was coming in monthly from my practice.

Reflecting on this delta is what helped me the most in committing time to *Pro Bono*. The difference between the dollars that come in the door versus the dollars "lost" when contributing to one of our District's many *Pro Bono* initiatives. That delta is illusory! It has no value because there is nothing negative about giving back. The value is in helping others by using the same knowledge and skills we already use daily. No matter how crazy the hours and how heavy the caseload, there is always available time. That delta shouldn't be viewed as a deciding factor. There is more to gain from our service than what few dollars we may lose in billables. We all know this.

We also know that *Pro Bono Week* will soon be upon us. I ask that all of you please keep an eye out for our annual events and celebrations. Please attend and contribute whatever you can at the time, even if it's only a pledge to contribute in the future. Filings are up and we need to help *Pro Se* and *Pro Bono* litigants to ensure that our systems continue to work smoothly.

If you would like more information about our District's *Pro Bono* initiatives and programs, please contact me at ssn@newburghlaw.net. I am always happy to discuss *Pro Bono*, especially with our younger lawyers who are just starting out in bankruptcy practice. There couldn't be a better way to break into the practice and learn the ropes.

¹ For the next edition of *Pro Bono Corner*



IDENTIFYING SOUTH FLORIDA BANKRUPTCY CASE FILING TRENDS

**By: Guest Contributor William Rule, Senior Economist,
Administrative Office of the U.S. Courts**

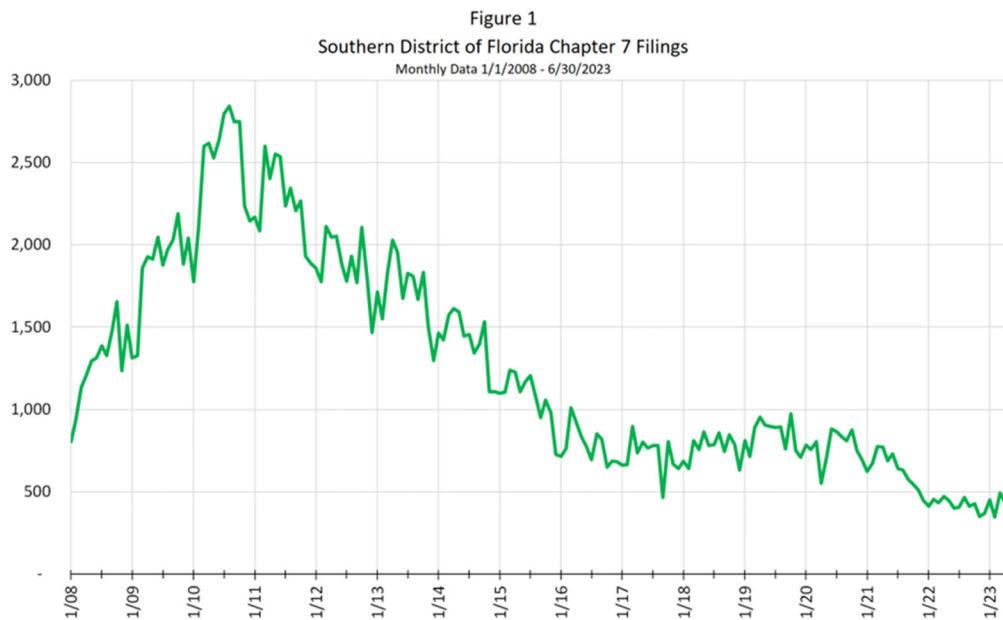
**(Note: The views expressed by Mr. Rule do not reflect the official position
of the Administrative Office of the U.S. Courts)**



It has been three-and one-half years since the COVID pandemic shut down the economy and took bankruptcy filings with it. From January 2020 to January 2021 bankruptcy filings fell 44%. Driving this decline were drops of 33% and 60% in chapter 7 and 13 filings, respectively. But to closely examine the path of monthly bankruptcy filings in the COVID era (or any other time) some adjustment of the data is necessary; comparing one month to the same month in the prior year will only reveal so much.

Bankruptcy filings tend to exhibit marked seasonal patterns. For example, chapter 7 filings have a seasonal peak in March which tapers off over April and May. Chapter 13 tends to have two distinct seasonal peaks, one in August and the other in October. In contrast, chapter 11 filings do not exhibit a meaningful seasonal pattern. Failure to account for the seasonal patterns in filings can lead to wrong conclusions. For example, filings of chapter 7 petitions in the Southern District increased by 12% from February to March 2015. But the seasonally adjusted data, accounting for seasonal patterns, indicated that filings fell 7% over the same period. In addition to seasonal variations, bankruptcy filings in all chapters reflect the impacts of random events (blizzards, droughts, strikes, pandemics, etc.) that lend an extra layer of complexity to the analysis of monthly data.

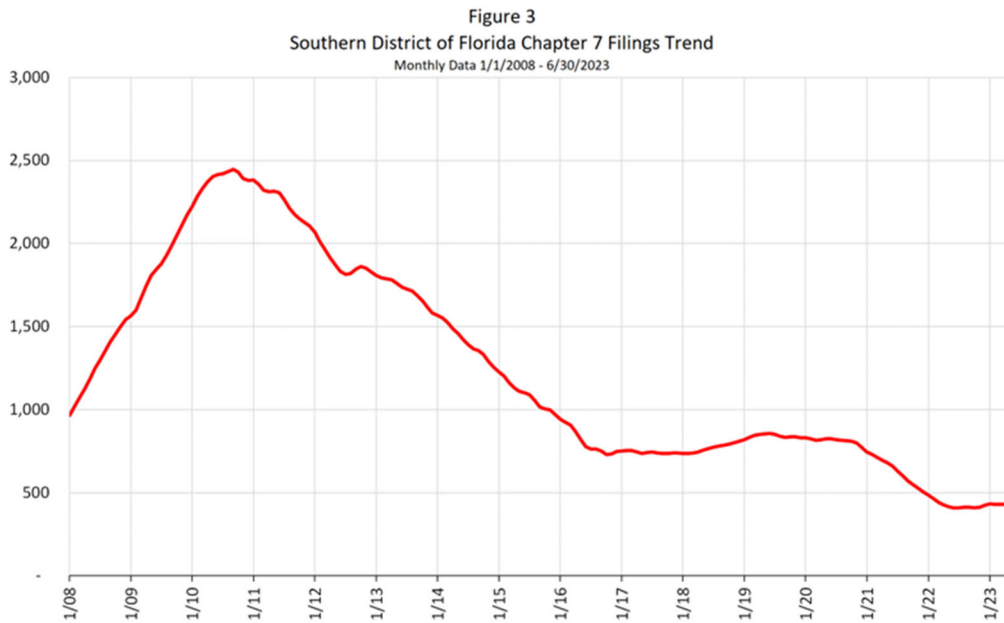
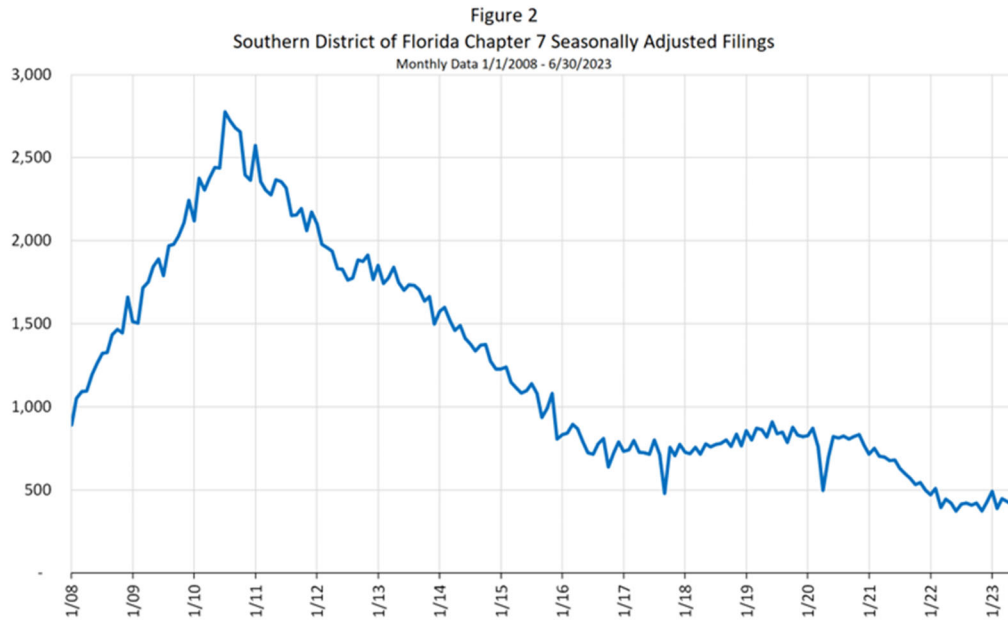
For the purposes of this article, monthly filings data were analyzed using software developed by the National Bank of Belgium in cooperation with Eurostat. Using sophisticated statistical procedures the software breaks raw monthly filings into a seasonally adjusted series by removing the estimated seasonal factors, and further modifies the seasonally adjusted series by removing the irregular (random) component. The result is the underlying trend of the monthly data. All components, the seasonally adjusted data, the derived random and irregular impacts, and the trend data are analytically useful. The underlying trend reveals the most useful long term picture of monthly filings. Shorter term analysis, including comparisons between months at intervals other than a year, without the biases introduced by the seasonal component, is best conducted with seasonally adjusted data. The following charts illustrate the differences between raw, seasonally adjusted and trend data. Figure 1 below shows unadjusted monthly chapter 7 filings in the Southern District of Florida (FLS) from January 2008 through June 2023. Removing the seasonal component, Figure 2 shows seasonally adjusted monthly chapter 7 filings in FLS. Finally, removing the random or irregular component, Figure 3 shows the trend of monthly chapter 7 filings in FLS.



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IDENTIFYING SOUTH FLORIDA BANKRUPTCY CASE FILING TRENDS (continued from page 7)



With this background, two questions come to mind. The first is the question of how filings in (FLS) compare to filings in the rest of Florida (i.e. filings in the Middle and Northern Districts of Florida, FLM+FLN) and with the U.S. as a whole during and after the COVID pandemic took hold. The second question is whether the Southern District appears to be on a different trend than the rest of the state and the U.S. in general, and where filings are going. Time series of monthly filings by chapter and in total were seasonally adjusted and underlying trends were derived. Results by chapter are illustrated below.

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IDENTIFYING SOUTH FLORIDA BANKRUPTCY CASE FILING TRENDS (continued from page 8)

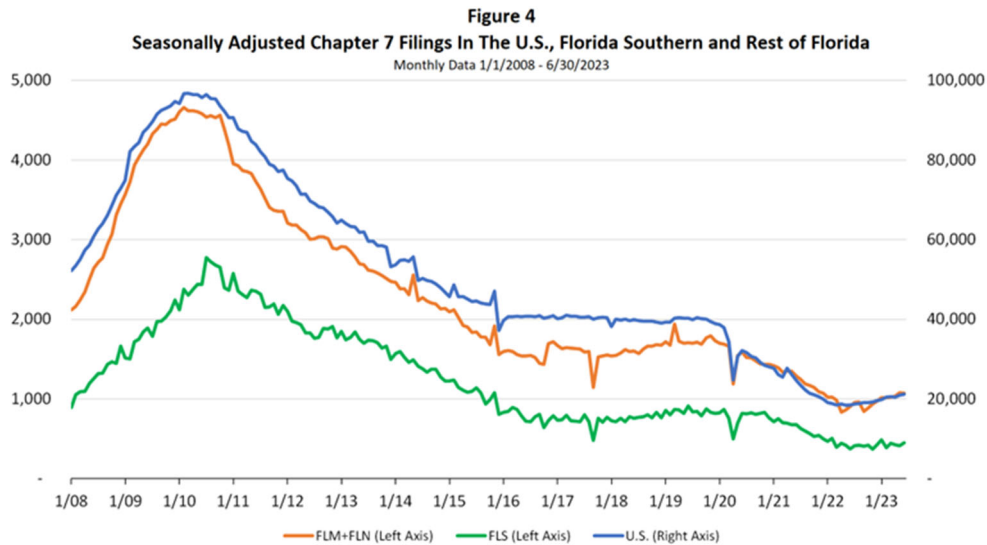


Figure 4 charts monthly seasonally adjusted chapter 7 filings in the Southern District, the rest of Florida, and the U.S. is obvious from the chart, the three followed similar paths in the aftermath of the Great Recession, peaking in early 2010 and then declining to late 2016-early 2017. Filings then remained fairly constant until the pandemic hit in early 2020. From January 2020 to April 2020 filings of chapter 7 cases fell 36% in the U.S. while the Southern District declined by 40%. The rest of Florida fell 30%. See Table 1.

Table 1
The Recovery To Date in Chapter 7 Filings
Percentage Change Over Period, Seasonally Adjusted Data

Jurisdiction	1/2020 to 4/2020	4/2020 to 6/2020	6/2020 to 6/2021	6/2021 to 6/2022	6/2022 to 6/2023	1/2020 to 6/2023
FLS	-40%	65%	-17%	-45%	22%	-45%
FLM+FLN	-30%	34%	-19%	-30%	19%	-37%
U.S.	-36%	30%	-23%	-25%	14%	-45%

From April 2020 to June 2020, filings partially bounced back in all three geographies. In the U.S. filings rose 30% while both the Southern District and the rest of Florida showed increases of 65% and 34% respectively. From June 2020 to June 2021 and again from June 2021 to June 2022 filings declined in the U.S., the Southern District and the rest of Florida most likely reflecting the impact of extensive federal relief in the form of direct payments, unemployment supplements, PPP loans and other measures. Finally, in the last year the trends have reversed, and filings began to increase, though by relatively small amounts given the extent of prior declines. The U.S. saw an increase of 14% while the rest of Florida rose by 19%, and the Southern District notched a 22% increase. In no case, however, have filings returned to the pre-pandemic level reflected in January 2020 filings. From January 2020 through June 2023 chapter 7 filings fell by the same 45% in the U.S. and in the Southern District while the combined Middle and Northern Districts of Florida fell by 37%.



IDENTIFYING SOUTH FLORIDA BANKRUPTCY CASE FILING TRENDS (continued from page 9)

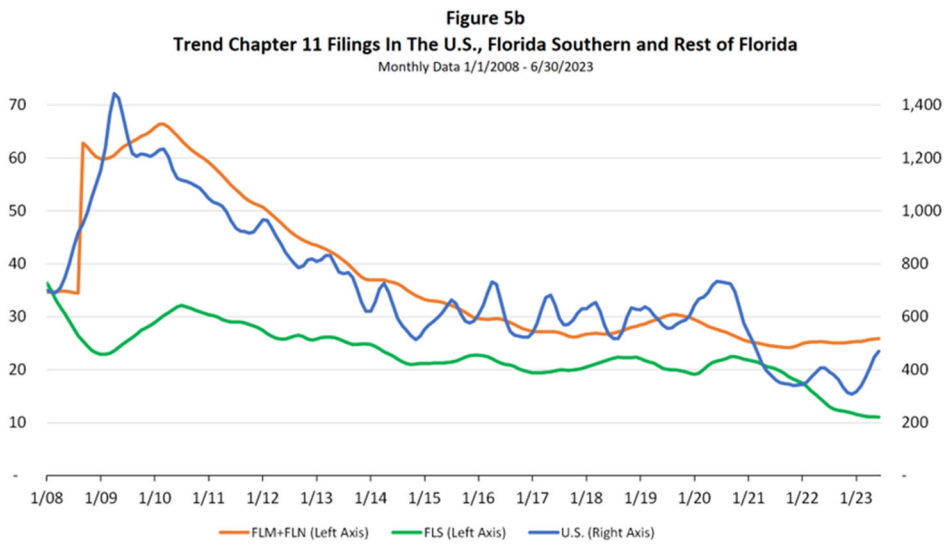
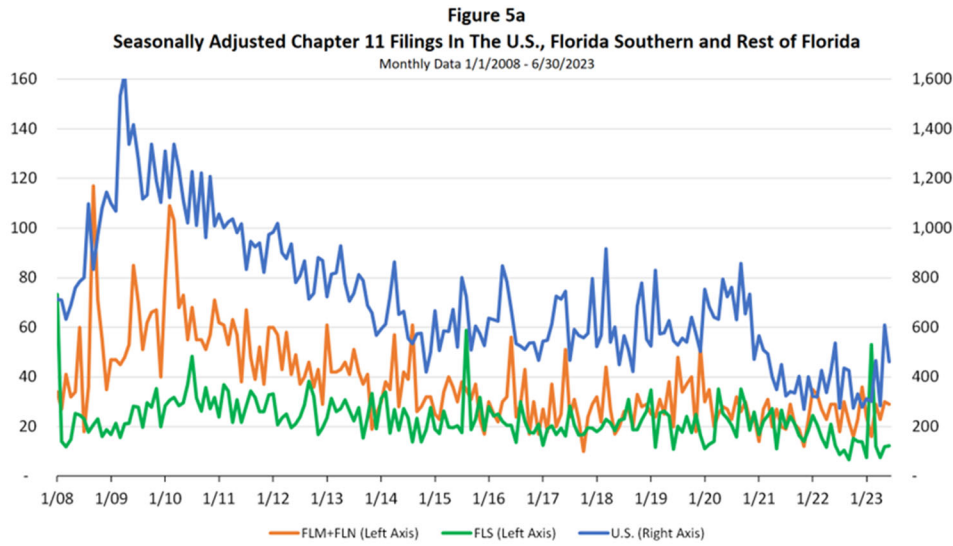


Table 2
The Recovery To Date in Chapter 11 Filings
Percentage Change Over Period, Trend Data

Jurisdiction	1/2020	4/2020	6/2020	6/2021	6/2022	1/2020
	to	to	to	to	to	to
	4/2020	6/2020	6/2021	6/2022	6/2023	6/2023
FLS	9%	4%	-6%	-32%	-20%	-42%
FLM+FLN	-4%	-2%	-11%	3%	3%	-12%
U.S.	8%	6%	-48%	7%	16%	-27%

As previously alluded to, chapter 11 filings do not exhibit a discernable seasonal pattern. Figure 5a shows raw chapter 11 filings by month for the U.S., the Southern District and the rest of Florida. Trying to pull information from this mess would be challenging at best. However, extracting the trend, shown in Figure 5b, gives a clearer picture of how chapter 11 filings have evolved since January 2008.

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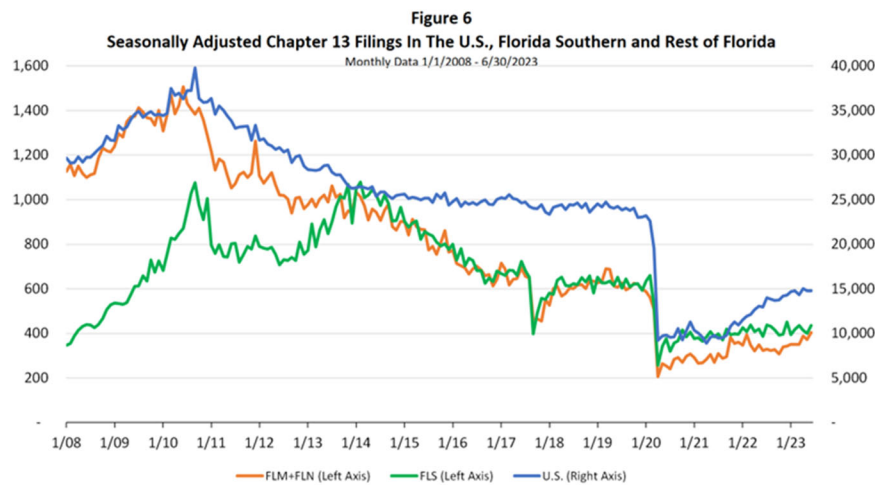


IDENTIFYING SOUTH FLORIDA BANKRUPTCY CASE FILING TRENDS (continued from page 10)

Although to a lesser extent in the Southern District, all three geographies exhibit a secular decline in chapter 11 filings beginning in early 2010 and extending to early 2017. From early 2017 to early 2020 chapter 11 filings were roughly flat in all three geographies.

The initial impact of the pandemic on chapter 11 filings was an increase in the U.S. and for the Southern District, while the remainder of the state declined a modest 4% from January to April 2020, and a further 2% from April to June. See Table 2. From June 2020 to June 2021 chapter 11 filings fell nearly 50% in the U.S., but a much more moderate 6% in the Southern District and 11% in the rest of Florida.

From June 2021 to June 2022, and again from June 2022 to June 2023 chapter 11 filings trended up in the U.S. as a whole, and in the combined Northern and Middle Districts of Florida. In contrast, Chapter 11 filings continued to decline in the Southern District. By June of this year chapter 11 filings were 27% lower than January 2020 in the U.S. and 12% lower in the rest of Florida, but stood 42% lower in the Southern District.



It was in chapter 13 filings that the pandemic induced the most significant impacts. Figure 6 clearly shows the drastic reduction in chapter 13 filings in all three geographies from January to April 2020. It is widely believed that largely because of the moratoria placed on foreclosures and evictions, chapter 13 filings fell 60% nationally, while they declined 59% in the Southern District and 65% in the rest of the state. From April to June 2020 there were recoveries in all three geographies, with the U.S. rising 6%, the rest of Florida 23% and the Southern District 46%. Despite the recoveries, all three were significantly below the January 2020 level in June 2020. The U.S. was 58% lower and the rest of Florida 57% lower, while despite the 46% recovery from April to June, the Southern District remained 41% below the January 2020 level. See Table 3.

Table 3
The Recovery To Date in Chapter 13 Filings
Percentage Change Over Period, Seasonally Adjusted Data

Jurisdiction	1/2020 to 4/2020	4/2020 to 6/2020	6/2020 to 6/2021	6/2021 to 6/2022	6/2022 to 6/2023	1/2020 to 6/2023
FLS	-59%	46%	2%	1%	13%	-31%
FLM+FLN	-65%	23%	6%	20%	25%	-31%
U.S.	-60%	6%	0%	32%	14%	-36%

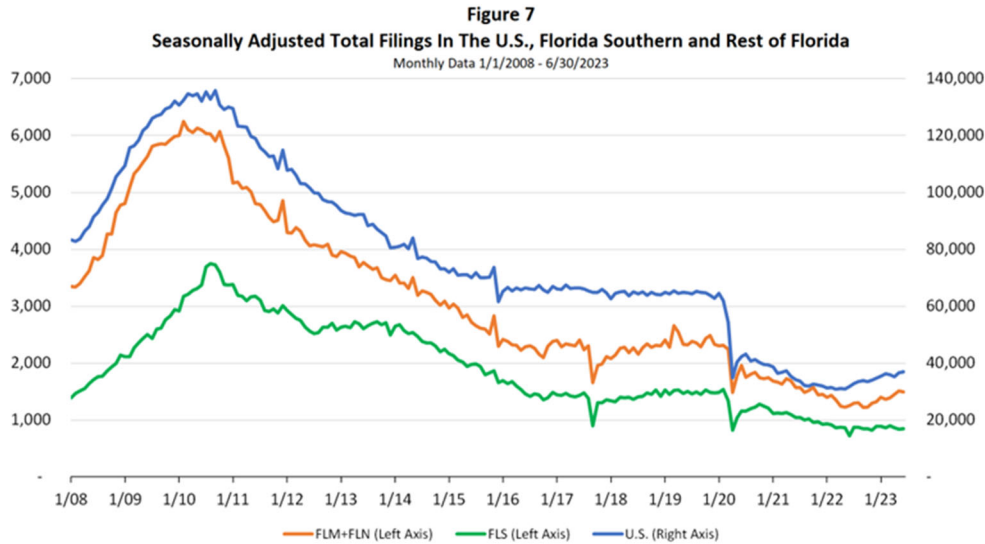
As the restrictions on foreclosures eased chapter 13 filings began to steadily increase from June 2021 through June 2023. Both the U.S. and the rest of Florida experienced double-digit year-to-year growth from June 2021 to June 2022, and again from 2022 to 2023, while the Southern District experienced more modest growth. Compared to the June 2021 levels, the U.S. was 52% higher in June 2023, and the rest of Florida 50% higher. The Southern District, on the other hand, was only 14% higher.

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IDENTIFYING SOUTH FLORIDA BANKRUPTCY CASE FILING TRENDS (continued from page 11)

Figure 7 plots seasonally adjusted total bankruptcy filings from January 2008 to June 2023. As is apparent from the figure, all three geographies roughly follow the same path over the period with a few notable exceptions. For example, filings in all three rose through the Great Recession, then began a slow decline. In the case of the Southern District of Florida, however, the decline in filings paused from mid-2012 until the beginning of 2014 then again began to decline along with the U.S. and the rest of Florida.



In late 2015 filings ceased to decline in the U.S. as a whole and remained largely unchanged until the pandemic took hold in early 2020. Filings in Florida, both the Southern District and the rest of the state, ceased declining in the latter part of 2016, nearly a year after the country as a whole. From that point, though there was some variation from year to year, filings immediately prior to the onset of the pandemic were essentially unchanged in both the Southern District and the rest of Florida.

Over the course of the pandemic and its aftermath, filings followed broadly similar patterns in the U.S., the Southern District and the remainder of the state. From January to April 2020 filings dropped sharply, then rose significantly from April to June 2020 though in no case did filings recover to pre-pandemic levels. From June 2020 to June 2021, and again from June 2021 to June 2022 filings declined across all three geographies. Finally, from June 2022 to June 2023 filings increased in the U.S., Southern Florida and the rest of Florida. However, as is apparent from Figure 7, if measured from either May 2022 or from July 2022, the Southern District would have seen a decline in filings to June 2023.

Overall, filings in the U.S. and in Southern Florida stood 43% lower in June 2023 than in January 2020. The rest of Florida fared modestly better with filings 35% lower in June 2023 than pre-pandemic. See Table 4.

Table 4
The Recovery To Date in Total Filings
Percentage Change Over Period, Seasonally Adjusted Data

Jurisdiction	1/2020 to 4/2020	4/2020 to 6/2020	6/2020 to 6/2021	6/2021 to 6/2022	6/2022 to 6/2023	1/2020 to 6/2023
FLS	-45%	41%	-10%	-30%	17%	-43%
FLM+FLN	-36%	32%	-20%	-20%	19%	-35%
U.S.	-46%	21%	-19%	-7%	16%	-43%

(continued on page 13)

**IDENTIFYING SOUTH FLORIDA BANKRUPTCY CASE FILING TRENDS** (continued from page 12)

To summarize, recent developments in filings indicate that the U.S. and the rest of Florida are on upward trends with respect to chapter 7 and chapter 13 filings and arguably with respect to chapter 11 filings. But the Southern District shows little or no upward movement in chapter 7s, a clear downward trend in chapter 11s, and an upward trend only in chapter 13 filings. Overall, total filings are trending up in the U.S. and the rest of Florida, but remain flat in the Southern District.

Now what?

Forecasting is very difficult, especially about the future, to paraphrase noted philosopher Yogi Berra. This is certainly true with bankruptcy filings. Of course, there are forecasting models, and some may be reasonably accurate at making short-run projections of bankruptcy filings. But we have been through “interesting times” to say the least over the last 20 years.

There have been at least three major tremors shaking the foundations of bankruptcy filings during that period. First, bankruptcy reform was introduced through BAPCPA. That change in the law induced a flood of bankruptcy petitions just prior to its effective date, then filings all but disappeared. Slowly, as the system adjusted to the new regime, filings began to return.

But then in 2008 the economy suffered its worst blow in 75 years when the Great Recession inflicted massive economic harm throughout the country. Post-recession filings peaked in 2010 then began to slowly recede. This long decline in filings was no doubt assisted by historically low interest rates engineered by the Federal Reserve to assist the economy in recovering from the Great Recession.

Finally, in 2020 the economy was virtually closed down for a brief period then broadly disrupted by the COVID pandemic. Massive federal intervention through various COVID relief programs kept the economy from sinking into a recession (so far) and put the lie to the expected tidal wave of bankruptcy filings widely expected when the pandemic first took hold.

Layered on top of all of this was the introduction of the Affordable Care Act and Medicaid expansion which had the effect of greatly increasing the number of Americans covered by some form of health insurance. According to the U.S. Department of Labor, the combined effect of the Affordable Care Act and Medicaid/Medicare expansion was to reduce the number of uninsured by about 80%.

As a consequence of all of these factors it is doubtful whether anyone has an accurate forecast of where bankruptcy filings will be in ten years, five years or even one year from today. And if she does, she won't be telling anyone.



ALL RISE! CUBAN AMERICAN TAKES THE BENCH

By: Dawn Leonard

Family, community, commitment, and faith are at the core of the Judge Lopez-Castro's values. These principles are what helped to shape her throughout her life as a mother, wife, daughter, and friend. She is a beloved member of the Cuban American community, one of the most respected lawyers in her field and now, the first Hispanic appointed to the Bankruptcy Bench in the State of Florida.



Like many in South Florida, her parents were forced to leave their home on the island of Cuba. Her family made its way to Tampa and then to Puerto Rico. In Puerto Rico, the Lopez-Castro family built a new life and found a new community. Feeling settled and happy in their new home, they expanded their family and Judge Lopez-Castro and her sister were born. A few years later, providence came knocking once again when her father was offered a good job opportunity in Miami, Florida. Despite their sadness over leaving Puerto Rico, the family picked up and moved to the United States to start again anew.

They settled in quickly in Miami and became very active in the Cuban community. Judge Lopez-Castro first attended a parochial school and graduated from an all-girls high school, Our Lady of Lourdes Academy. When the time came to look at colleges, she took a leap of faith and applied to Brown University. She attended Brown from 1983 through 1987. This time was very difficult for her as she was homesick, but she attributes Brown University for making her into the person she is today. She learned that "not everyone was of Cuban descent" and her worldview greatly expanded. Although she received her undergraduate degree in Business Economics, she decided she wanted to be a lawyer after participating in a mock trial in an engineering class.

Ready to go back home to Miami, the University of Miami School of Law was an easy choice. Regarding her time at UM Law, Judge Corali Lopez-Castro says, "it was such a happy time" and she truly loved the experience, making lifelong friends and learning so much about what to expect from a career in law. At UM Law, she was a Special Features and Reports editor for the Inter-American Law Review. In 2021 the Law Review presented her with the Lawyer of the Americas award, "which honors a member of the legal community who has demonstrated outstanding and exemplary legal service on a domestic and international scale."

Straight out of law school, she joined Kozyak Tropin & Throckmorton LLP, (KT&T) Here, she would spend most of her private practice career. She married in 1993 and in 1995, her husband was offered an opportunity in Cleveland, Ohio. Because of the example displayed by her parents, Judge Lopez-Castro understood the importance of pursuing an opportunity. And because she and her husband are a team in all things, the chance for him to advance his career was the only choice to make. They moved to Ohio, and she took a job at Hahn Loester & Parks LLP in Cleveland.

(continued on page 15)

**ALL RISE! CUBAN AMERICAN TAKES THE BENCH** (continued from page 14)

Although her friends joke that these years are “the lost years,” she and her husband remember that time fondly and still maintain the friendships they made there. Two years later, another opportunity arose, and they headed back to Miami. John Kozyak asked her to rejoin KT&T in 1997, where she would remain until her appointment to the bench.

She became partner at KT&T in 1998 and served as a panel trustee for four years. She also served as managing partner on three separate occasions. During her time at KT&T, she practiced both bankruptcy and commercial litigation. Her expertise was in bankruptcy reorganization and liquidation, debt restructuring, creditors’ rights. She also served as a court appointed receiver in many cases. In 1999, she partnered with Harley Tropin on a 10-week jury trial in West Palm Beach. She says that “there is no experience that taught me more than that experience.” Litigating in both state and federal court greatly benefited her in her career.

Judge Lopez-Castro says that one of her proudest professional moments was being inducted into the American College of Bankruptcy in 2014. Those invited to join are members of the bankruptcy community with “a proven record of the highest standards of expertise, leadership, integrity, professionalism, scholarship, and service to the bankruptcy and insolvency practice and to their communities.” This honor indicates the professional’s level of achievement for their dedication to their profession through service in the community. Judge Lopez-Castro served as the Cuban American Bar Association’s President in 2006. During this time, she relocated CABA’s pro bono project to increase its reach in the Hispanic community. The Florida Bar then asked her to co-chair the Bar’s Pro Bono Standing Committee. In this role, she helped create the ONE campaign to promote the need for pro bono representation. The slogan was One Client, One Attorney, One Promise. She remains active with CABA, as well as the ABA’s Business Bankruptcy Committee, and the Florida Bar’s Business Law Section.

Judge Lopez-Castro has always prioritized having a work-life balance. Juggling a demanding career and a family is not always easy, but she has proven that it is possible. Her clients, colleagues, friends, and family would all agree that her reliability and dedication to each was always apparent. She is counsel and a confidant to all who know her. She would advise those seeking advice on the subject of balancing of work and family to know your worth, advocate for yourself, but also understand that you are a part of a whole.

When she and her husband knew they would become empty nesters this fall, she thought perhaps it was time to begin a new chapter of her career that would help yet another community. The Honorable A Jay Cristol had announced his retirement, and again, timing and opportunity were at play. She never forgot the advice of a sitting judge when discussing the decision to apply for a judgeship— when you’re comfortable not being the advocate anymore, and are ready to be the neutral arbiter, you’ll know you’re ready. She decided to throw her hat into the ring and was sworn in as the first Hispanic bankruptcy judge in the State of Florida, on May 29, 2023.

**ATTEND FREE PRO SE BANKRUPTCY CLINICS VIA ZOOM**

Unless otherwise posted, all bankruptcy clinics are being conducted via Zoom. Each clinic will feature a 15-minute video providing an overview of certain procedures for filing bankruptcy, followed by a Question & Answer session staffed by one or more pro bono attorneys who are available to give general advice on bankruptcy matters. Attendees will be advised that the attorneys at these clinics do NOT represent them and will NOT provide them with legal advice regarding their particular circumstances.

Attendees are also advised that if they have already filed their case and it is still pending, they are solely responsible for responding to any pleadings or motions and for compliance with any order issued by the assigned Bankruptcy Judge or to a request for information and documentation from the assigned Bankruptcy Trustee. Attendees are also advised that unless they are represented by a lawyer, they are solely responsible for protecting their own legal rights. Notice is also provided to attendees at the program that this is a FREE service, and the attorneys are not there to attempt to acquire them as clients or ask them for payment for advice or future services.

Any person unable to access Zoom due to a lack of equipment (a “smartphone” or suitable tablet), please email Steven Newburgh: ssn@newburghlaw.net Assistance may be available.

Visit this link on the court website for additional information and dates scheduled for these clinics.:

<https://www.flsb.uscourts.gov/node/231>

DIVERSITY, EQUITY & INCLUSION: WHAT IS IT ABOUT?

Let's start with a couple of universal truths... Everyone is unique, and everyone appreciates being respected. Ask yourself this question: Do you agree that an environment which is free of bias and prejudice is desirable? If so, you inherently understand that diversity is an essential cornerstone of a fair, productive, and harmonious community.

The Diversity, Equity, and Inclusion Committee
actively promotes a greater understanding and appreciation for others.

A core value of the DEI Committee is to support the exchange of ideas and information among and between the judges, members of the clerk's office, chambers staff, members of the bar, and other members of our legal community, as well as with those who are served by these very same people.

To learn more or get involved, please visit the court's webpage at:

<https://www.flsb.uscourts.gov/diversity-equity-and-inclusion-committee>

So, what is DEI about? It's about embracing diversity of people, perspectives, and ideas. It's about leadership and our power to create solutions..



PREVENTING THIRD-PARTY SERVICES' ACCESS TO RESTRICTED INFORMATION VIA YOUR CM/ECF ACCOUNT

The Administrative Office of the U.S. Courts has issued a memo asking Clerks of Court to caution CM/ECF filers to be aware of the potential to inadvertently share restricted documents when using third-party services or software to collect and organize case filings. To prevent unauthorized entities from accessing and sharing sealed filings or other restricted information that the filer has been specifically granted and to prevent third-party services from reselling or republishing the restricted case document or information, CM/ECF filers should:

- protect their CM/ECF account credentials and not use services or software that directly link to filers' PACER accounts;
- use caution in their computer security practices, ensuring that sealed or restricted documents to which they have access are not disclosed.
- avoid listing third-party service providers as secondary recipients of Notices of Electronic Filing or Notices of Docket Activity (NEF/NDA) since this provides access to sealed or restricted case information and documents in violation of court rules or orders.

As a reminder, this Court's local forms for "Acknowledgment of Responsibility for Live Access to CM/ECF" include the following provision:

"I may authorize one or more employees or office staff members to use any of my assigned logins and passwords for the electronic filing of a document, or I may authorize a Filing Agent (separate PACER account required). However, such use constitutes my signature on the electronically filed document. I will not knowingly permit use of my login(s) and password(s) by anyone not so authorized. I shall take steps to prevent such unauthorized use, and I shall be fully responsible for all use whether authorized or unauthorized. If authorization to use a login and password is withdrawn (e.g., when a staff member leaves employment) or if unauthorized use of a login and password is suspected, I shall forthwith select and activate a new password for that login. I shall also immediately notify the court's CM/ECF help desk via e-mail (CMECF_support@flsb.uscourts.gov) upon learning of any unauthorized use. I understand that failure to change the password and notify the clerk under the aforementioned circumstances may result in sanctions.

Please also refer to this Court's [Local Rules](#) and the [Clerk's Instructions for Filing Documents Under Seal](#) for additional information on sealed or restricted documents and compliance with federal judiciary privacy policy.



The Judicial Conference Committee on Rules of Practice and Procedures has approved publication for public comment of the following proposed amendments to existing rules and forms, as well as one new rule:

- **Appellate Rules 6 and 39;**
- **Bankruptcy Rules 3002.1 and 8006;**
- **Official Bankruptcy Forms 410, 410C13-M1, 410C13-M1R, 410C13-N, 410C13-NR, 410C13-M2, and 410C13-M2R; and**
- **Civil Rules 16, 26, and new Rule 16.1.**

The proposed amendments and supporting materials are posted on the Judiciary's website at: <https://www.uscourts.gov/rules-policies/proposed-amendments-published-public-comment>

The public comment period closes on **February 16, 2024**.

New Docket Event Created for Adversary Proceedings: "Statement of Material Facts"

By Cameron Cradic, Chief Deputy Clerk

A NEW CM/ECF dictionary event was created: **Statement of Material Facts**

When a new adversary proceeding is initiated, the clerk's office routinely enters a "Summons and Notice of Scheduling Conference in an Adversary Proceeding" and an "Order Setting Scheduling Conference and Establishing Procedures and Deadlines." The Order (specifically sections 8b. & 8c.) requires a motion for summary judgment and the opposition to such motion each be accompanied by a separate and contemporaneously filed and served Statement of Material Facts.

Effective immediately, please use the new dedicated CM/ECF event to file all Statements of Material Facts. To locate this new event in CM/ECF, select **Adversary > Other > Statement of Material Facts**.

RECENT USBC SDFL ADMINISTRATIVE and GENERAL ORDERS

AO 2023-03 Appointment of Advisory Committee for the Study of the Local Rules of Practice

GO 2023-03 Order Adopting Additional Court Closure Holiday of United States District Court, Southern District of Florida

GO 2023-02 Assignment of New Cases and Adversary Proceedings, and Reassignment of Pending Cases Upon Appointment of Bankruptcy Judge Corali Lopez-Castro

Additional Links: Current Administrative and General Orders: <https://www.flsb.uscourts.gov/general-orders>

Clerk's Notices: From home page of the Court's website <https://www.flsb.uscourts.gov> select "News and Announcements" in the lower left column on the page,



Requirements and Procedures for Remote Attendance at Hearings

Judge Corali Lopez-Castro in the Miami Division of the U.S. Bankruptcy Court for the Southern District of Florida has adopted new requirements for remote attendance at hearings (see below). These new requirements have also been posted on Judge Lopez-Castro's [Remote Appearance web page](#).

Effective Tuesday, September 5, 2023, except for the Court's monthly Chapter 13 calendar, and unless otherwise ordered, attorneys and pro se parties must attend all hearings in person, unless:

- (a) they reasonably believe they have a contagious illness (including COVID) or are unable to use the stairs in the Miami Federal Courthouse (while the elevators are out of service),
- (b) they are only observing the hearing,
- (c) in advance of the hearing, there is clear agreement between all interested parties that all objections to the matter set for hearing have been resolved. Note: Lack of any filed objections to a motion or application does not necessarily mean there is a clear agreement between all interested parties, or
- (d) the Court has granted leave to attend remotely for good cause shown by ex parte motion filed not later than (i) two business days before the hearing, or (ii) in emergency or unforeseen circumstances, as soon as reasonably practicable in advance of the hearing.

Further, due to current staffing issues for the Office of the United States Trustee, any counsel for the United States Trustee residing outside of the Southern District of Florida may attend any non-evidentiary hearing remotely and make substantive argument without filing a motion requesting leave to do so.

SAVING A SEALED DOCUMENT

By: Lorraine Adam

When e-filing a sealed document, save the PDF image being uploaded to CM/ECF under a generic name. To help you remember, the sealed document event provides the following prompt:

WARNING! The File Name(s) of the Uploaded PDF(s) WILL APPEAR on the NEF and Court Docket.

Below is an example of what is displayed on an NEF and court docket. The highlighted "original filename" below reveals the name of the PDF document that was uploaded to CM/ECF by an e-filer:

47

Docket Text:
Sealed Document. This Document is Sealed and will **NOT** be Available for Public Viewing Filed by Plaintiff Popeye (Re: [27] Order on Motion to Seal Request).

The following document(s) are associated with this transaction:

Document description: Main Document
Original filename: Confidential Settlement Agreement Between John Doe and Dane Doe..pdf

Electronic document stamp:
[STAMP bkecfStamp_ID+1068065210 [Date=7/5/2023]][FileNumber=56551065-0]

Rather than expose sensitive information, save a sealed PDF as "Document" when uploading to CMECF. Afterwards, rename the document as needed for your record keeping purposes.



U.S. TRUSTEE PROGRAM IMPLEMENTS VIRTUAL SECTION 341 MEETINGS OF CREDITORS

The U.S. Trustee Program is implementing virtual § 341 meetings of creditors via Zoom in chapter 7, 12, and 13 cases in the Southern District of Florida. For more information, including joining a meeting and what documents to provide to the trustee prior to the meeting, click <https://www.justice.gov/ust/moc>.

The Zoom platform is for ALL meetings scheduled on or after October 1, 2023.

To participate, all participants need an electronic device (smartphone, tablet, laptop, or desktop computer) with a camera, speaker, microphone, and internet access. More details, including conditions in which a party other than the debtor may be able to appear by audio only, are identified in: **INSTRUCTIONS FOR JOINING A ZOOM § 341(a) MEETING OF CREDITORS**. Attorneys are highly encouraged to review the contents and inform the party they represent.

The instructions include the following:

- Essential requirements and prep.
- Downloading the Zoom application.
- Joining a Zoom meeting.
- Understanding the meeting controls.
- Troubleshooting and tips.

SAVE THE DATE.... Bar Training for the Southern District of Florida is scheduled for September 14, 2023, with a repeat training on September 28, 2023, at 12:00 p.m. [Click [HERE](#) to select a date]

Each served notice and docket entry will include the name of the trustee, the trustee's unique Meeting ID Number, Passcode, and Dedicated Phone Number. Click [here](#) for a master list of each trustee's Zoom information.

[Sample docket entry:](#)

“Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Notice of Appointment of Interim Trustee Smith, John. Meeting of Creditors to be held by Video Conference on 10/16/2023 at 08:30 AM at www.Zoom.us – Smith: Meeting ID 123 456 7899, Passcode 111222333, Phone (561) 555-1212. Deadline to Object to Discharge/Dischargeability is 12/15/2023. Proofs of Claim due by 10/31/2023. (Employee, Court) (Entered: 08/31/2023)”



BANKRUPTCY WORD SEARCH

By: Susan Gutierrez, Courtroom Deputy
To The Honorable Corali Lopez-Castro

D T A U T O M A T I C S T A Y M L F X H A T O E
V U A J Z L S P U L F J M B R V E L Z R D U B I
K H Z Z D P F K E K I N S B O A Z C O Y E B P F
S G N P W H R I A D I E C G T S F N Q L Q E I E
R N X R B U L E U D O S N M B W O F Y X T W I Z
O N N J Q B E R A S H W I W E C C T S I Z N R E
T D E A F J V K H S Y A P C D Y W H T R S O A M
I L T M L Q Y J W P L E E X O A W I E K I B O Q
D O P Z Q P E Q G C Y A K K C T O G D Q W J O E
E A L I M A Y A F I K B N V J N T T O N J E N C
R N S N H A M O Y T S M U Z C Q W R K L H C B F
C M P H B D F X R N R E L I E F F R O M S T A Y
F O N N O O I U A O E X E M P T I O N S L I R S
O D S U O P S S G U N S E C U R E D Q A Q O K A
G I H R W T M G C A M R G T Q J Z G E F H N Y C
N F P M E I B M G H R E Y X N I U P J N R O C Y
I I A E T J J H D P A N A G D F P G T J Q C N D
T C W T B F E T F O P R I R B A K Q J I T H H F
E A N C T O H B K G F C G S G K X Q C W R W B D
E T I X T O U P W Z K R D E H K S A L E B C Z H
M I M J Q M R V E B X X A T T M A R Y X M F H W
C O J Q N W R N K Z O R B U O P E V J I U V I Y
D N S C G X G B E C O W M Y R A T N U L O V N I
N U N A K M H V M Y W Z J F Z J I X T F D O T L

appeal
codebtor
exemptions
IRS
loan modification
petition
relief from stay

attorney
discharge
garnishment
levy
meeting of creditors
plan
trustee

automatic stay
ecf
involuntary
lien
objection
proof of claim
unsecured



FLORIDA SOUTHERN BANKRUPTCY MORTGAGE MODIFICATION MEDIATION STATISTICS

(From April 1, 2013 through August 31, 2023)

	<u>MIA</u>	<u>FTL</u>	<u>WPB</u>	<u>TOTAL</u>
MMM Motion (Attorney Rep.)	8372	5554	3222	17148
MMM Motion (Pro Se)	106	51	30	187
Total Motions Filed	8478	5605	3252	17335
Order Granting MMM Motion	7442	4905	2763	15110
Final Report of Mediator	6306	3926	2161	12393
Mediation Agreement Reached	2693	1839	1005	5537

MMM MOTIONS FILED BY MONTH (Attorney Rep. & Pro Se)

<u>MIAMI</u>	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	
2013				18	82	106	137	130	173	181	169	141	1137
2014	171	157	184	179	170	164	156	126	198	146	123	138	1912
2015	161	168	189	183	142	164	127	122	127	108	93	93	1677
2016	111	124	79	102	119	110	60	92	99	84	78	74	1132
2017	59	49	59	52	59	56	54	44	48	57	63	39	639
2018	40	48	54	64	57	44	59	50	44	52	40	39	591
2019	57	39	48	41	48	35	31	42	45	45	35	23	489
2020	35	38	24	20	31	19	8	14	5	15	9	18	236
2021	18	19	15	22	18	18	14	16	21	16	11	29	217
2022	31	13	22	24	27	32	20	23	24	17	12	29	274
2023	25	20	32	23	20	26	16	12					174
TOTAL =													8478

<u>FT. LAUDERDALE</u>	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	
2013				49	92	98	116	144	189	118	99	77	982
2014	91	82	69	108	89	89	107	61	99	100	121	95	1111
2015	96	101	109	89	94	94	82	74	93	89	91	79	1091
2016	86	81	58	61	68	63	46	75	59	43	54	50	744
2017	38	25	38	26	47	42	40	34	33	39	29	26	417
2018	20	21	36	24	33	43	47	46	28	33	26	21	378
2019	34	20	31	24	28	20	20	18	25	19	26	19	284
2020	26	13	25	19	22	17	8	12	5	5	6	8	166
2021	9	21	13	12	8	5	15	9	9	16	15	20	152
2022	16	12	15	17	22	19	21	16	15	7	10	11	181
2023	12	7	20	18	20	6	8	8					99
TOTAL =													5605

<u>WEST PALM BEACH</u>	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	
2013				9	35	56	91	83	147	63	68	67	619
2014	47	43	64	54	66	74	54	43	83	52	49	44	673
2015	51	57	52	41	47	54	48	39	35	35	33	36	528
2016	46	33	33	32	36	29	29	32	18	13	16	25	342
2017	22	18	21	22	20	10	23	27	18	24	17	13	235
2018	19	8	10	15	21	20	26	18	24	25	13	12	211
2019	22	20	13	28	14	20	27	19	10	31	18	10	232
2020	16	14	18	13	10	10	15	5	11	11	7	13	143
2021	4	8	6	4	7	6	7	10	9	5	19	10	95
2022	1	0	12	5	6	16	8	8	12	6	7	5	86
2023	14	7	12	6	8	11	6	4					68
TOTAL =													3232

UPCOMING COURT HOLIDAY CLOSINGS *

- ◆Monday, October 9 - Columbus Day
- ◆Thursday, November 23 - Thanksgiving Day
- ◆Friday, November 10 - Veterans Day
- ◆Monday, December 25 - Christmas Day

*Any additions to the court closing schedule are announced by General Order and posted on the court website <http://www.flsb.uscourts.gov/general-orders>

COURT MISSION STATEMENT

To promote public trust and confidence in the administration of bankruptcy cases:

- through easy access to comprehensible, accurate information about the court, its procedures, and records;
- by the efficient, respectful, and dignified conduct of business at all levels of the court, clerk's office, chambers and courtroom;
- through adjudication of bankruptcy cases by a fair and impartial tribunal that is designed to provide relief to the honest debtor, equitable distribution of available assets to creditors, and preservation of jobs and value through successful business reorganizations.

CONTACT "COURTHOUSE BEACON NEWS" PUBLICATION STAFF

If you have any comments regarding this issue or want to suggest ideas for future articles, please contact "Courthouse Beacon News" staff at the following email address:

Debbie_Lewis@flsb.uscourts.gov

Please do not use the above email address to file or send papers to the court or to ask questions about court procedure or status of a particular case. Contact the clerk's office at any of the following numbers for assistance in these matters.

Visit the court website www.flsb.uscourts.gov for local filing information.

Thank you.

Miami: (305) 714-1800

Ft. Lauderdale: (954) 769-5700

West Palm Beach: (561) 514-4100

Please Note:

Clerk's office staff is not permitted to give legal advice.