



# BANKRUPTCY BUZZ

LOCAL NEWS AND INFORMATION

[www.flsb.uscourts.gov](http://www.flsb.uscourts.gov)

UNITED STATES  
BANKRUPTCY COURT  
SOUTHERN DISTRICT OF  
FLORIDA

June 2011

## CHIEF JUDGE HYMAN DISCUSSES THE IMPORTANCE OF COMPLIANCE WITH THE COURT'S LOCAL RULES

Chief Judge Paul G. Hyman, Jr. granted *Bankruptcy Buzz* an interview to discuss the importance of adhering to the local rules requirements of this court.

As permitted under Bankruptcy Rule 9029 and United States District Court, SDFL Local Rule 87.1, the judges of this court have adopted local rules which are supplemented by administrative and general orders, clerk's instructions, court guidelines and local forms. These orders, court guidelines, clerk's instructions and forms are promulgated to support the local rules and allow flexibility in changing circumstances.



Judge Paul G. Hyman, Jr.

When asked why a court needs local rules, Judge Hyman explained that they are beneficial in providing a roadmap for attorneys and the public on local practices as well as case management guidance to the clerk's office. Judge Hyman noted that it makes it more difficult for the court to operate efficiently when participants in a case fail to comply with local court requirements. Although the 11th Circuit culture dictates that the court should show more leniency towards a pro-se litigant, both pro-se case litigants and attorneys are expected to understand and comply with the

*(Continued on page 2)*

## LOCAL RULES AMENDMENTS UPDATE

Proposed amendments to the local rules of this court and related new or revised local forms and court guidelines were published for a public comment period which expired on June 1, 2011. As provided under Administrative Order 11-01, the court will now review timely submitted comments and, if deemed necessary, schedule an en banc hearing. At the conclusion of this review, and any scheduled en banc hearing, the court will determine if any additional amendments to the published proposed rules, forms and guidelines are necessary, and enter an order adopting amended local rules, local forms, and guidelines, as appropriate. The proposed amendments and related forms and guidelines are posted on the court website [www.flsb.uscourts.gov](http://www.flsb.uscourts.gov).

## SDFL BANKRUPTCY COURT EXPERIENCES LARGEST PERCENTAGE FILING INCREASE IN COUNTRY

According to recently published statistics from the Administrative Office of the U.S. Courts, bankruptcy filings for the 12 month period ending March 31, 2011, for the Southern District of Florida rose 26.5% compared to bankruptcy filings for the 12 month period ending March 31, 2010, representing the largest percentage filing increase in the country. Additional federal court statistics are available on the U.S. Courts website at: <http://www.uscourts.gov/Statistics.aspx>

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### Bankruptcy Cases Filed From 1/1/11 to 4/30/11:

<b>Total Filed:</b>	<b>12,002</b>
• Chapter 7 :	8,843
• Chapter 9 :	0
• Chapter 11 :	124
• Chapter 12 :	4
• Chapter 13 :	3,029
• Chapter 15 :	2

Additional filing statistics are available on the court website home page under this tab:





## JUDGE HYMAN DISCUSSES IMPORTANCE OF COMPLIANCE WITH LOCAL RULES

(continued from page 1)

same requirements.

Judge Hyman emphasized that he makes it very clear to practicing attorneys that, under Local Rule 2090-1(A)(2), they are required to read and remain familiar with the local rules, and are, therefore, held accountable for their failure to comply.

As pointed out by Judge Hyman, if case participants fail to express knowledge or understanding of a rule, either in open court or by filing a non-conforming pleading, they have committed an ethical breach. When such a breach occurs, actions by the court may include, but are not limited to, striking the pleading, imposing monetary sanctions, and/or prohibiting future practice before the court, until the offending party has taken remedial courses and, at the very least, read the local rules.

When asked for an example of a frequently occurring breach in his court, Judge Hyman mentioned the failure of participants to timely file certificates of service that conform to the requirements of the local rules and forms.

Over the last year, the court has experienced an increase in participants' failure to comply with the court's local rules, including adherence to procedural filing requirements. Judge Hyman believes the primary reasons for the increase are negligence and lack of consciousness on the part of some practitioners coupled with the large number of new bankruptcy practitioners who do not understand the federal bankruptcy practice and the importance of adhering to court's local rules.

Judge Hyman reiterated that to be eligible to practice in the bankruptcy court, in addition to being a

member of the Bar of the U.S. District Court for the Southern District of Florida, practitioners are required to read and remain familiar with the most current versions of the local rules as supplemented by administrative orders, local forms, clerk's instructions and guidelines and earn at least 12 credit hours from The Florida Bar in CLE courses related to the area of bankruptcy law. [See Local Rule 2090-1.]

Judge Hyman encourages practitioners to keep track of proposed national and local rules amendments, including the local rules revisions currently published and pending final approval by the judges of this court.

To review the proposed amendments, visit the court website at: [www.flsb.uscourts.gov](http://www.flsb.uscourts.gov).

~ Dawn Leonard

## ABOUT JUDGE HYMAN

JUDGE PAUL G. HYMAN, JR. graduated from Vanderbilt University in 1974 with a BA in Economics and from the University Of Miami School Of Law in 1977. He practiced commercial litigation from 1977 to 1979 at Britton Cohen Kaufman & Schantz in Miami. In 1979, he was appointed as an Assistant United States Attorney for the Southern District of Florida. In 1981, he returned to the firm of Britton Cohen Kaufman & Schantz, where he represented debtors, creditors and trustees in all types of bankruptcy proceedings. In 1983, he moved to Denver, Colorado to join the firm of Holme Roberts & Owens where he continued his bankruptcy practice.

On October 4, 1993, the Eleventh Circuit Court of Appeals appointed him as a United States Bankruptcy Judge for the Southern District of Florida. Judge Hyman has presided over many notable cases including Southeast Banking Corp., SunCruz Casinos, LLC and Burt Reynolds Production, Inc.. Judge Hyman currently serves as Co-Chairperson of the Bankruptcy Judicial Liaison Committee of the Business Law Section of the Florida Bar, Member of the Executive Council of the Business Law Section of the Florida Bar and Member of the Archives and History Committee of the National Conference of Bankruptcy Judges. Judge Hyman served as Co-Chairperson of the Local Rules Committee for the Southern District of Florida from 2003 until 2006.



### FREQUENTLY OVERLOOKED LOCAL RULES REQUIREMENTS

In conjunction with our interview of Judge Hyman, *Bankruptcy Buzz* compiled a list of the most frequent errors or omissions committed by participants in cases before the judges of this court. They include:

- Failure to timely file a certificate of service or perform required service.
- Failure to timely file a certificate of no response for matters served under the local rules for service by negative notice.
- Failure to timely submit proposed orders.
- Submission of proposed orders that do not conform to the court's requirements or to local or national forms, including use of local form "Exhibit Register".
- Failure to comply with the local requirement that parties meet or confer prior to filing a motion or response or to exchange pretrial information.

### ADDITIONAL FILING TIPS

Ensure that a motion's title, as well as the docket event selection, closely matches all components of the relief requested in the motion. For example, when filing a multipart motion seeking "Relief From Stay and/or Adequate Protection", both "relief from stay" and "adequate protection" must consistently be listed in the title, the relief section of the motion and also be reflected in the docket event text.

Under Local Rule 9011-4(B), conventionally filed papers by an attorney must include in the signature block, as applicable, one of the two following certifications: "*I hereby certify that I am admitted to the Bar of the United States District Court for the Southern District of Florida and I am in compliance with the additional qualifications to practice in this court set forth in Local Rule 2090-1(A)*" or, for pro hac vice appearances under Local Rule 2090-1(B)(2), "*I hereby certify that the undersigned attorney is appearing pro hac vice in this matter pursuant to court order dated (date).*"

Using the "Search" button in the CM/ECF blue menu bar provides a key word search window to ensure proper event selection. To use it, type a key word into the text box, click the magnifying glass to find a matching event (or hit the <Enter> key), and then click the hyperlink of the matching event to e-file a document.

When filing any post-petition schedule, it must be accompanied by the Local Form "*Debtor's Notice of Compliance with Requirements for Amending Creditor Information*". This form is a checklist that provides information about critical filing and noticing requirements, including fees due when the document is filed.

Regarding the requirement to submit payment advices, debtors should use Local Form "*Declaration Regarding Payment Advices*" and attach required supporting documents. Submitted documents MUST have personal identifiers, such as social security numbers, redacted in accordance with Local Rule 5005-1(A)(2).

A certificate of service must comply with the content and service requirements of Local Rule 2002-1(F) AND the Local Form "*Certificate of Service and Compliance with Local Rule 9073-1(D)*."

To ensure correct entry and linkage of the e-filed document, parties are highly encouraged to include the docket entry number of each item referenced within the PDF image. This creates an easy point of reference to link items within the e-filing program.

When uploading proposed orders via the e-orders function in CM/ECF, link the order to the motion being ruled upon. Do not link a proposed order to a notice of hearing.

~ Cameron Cradic



## JUDGESHIP RECOMMENDATIONS TRANSMITTED TO CONGRESS

At its March 2011 session, the Judicial Conference approved recommendations of its Committee on the Administration of the Bankruptcy System regarding bankruptcy judgeship matters. These recommendations included transmittal of legislation to Congress to authorize one additional judgeship and conversion of two temporary judgeships to permanent status in the United States Bankruptcy Court, Southern District of Florida.

Additional information about judges and judgeships is available on the U.S. Courts website:  
<http://www.uscourts.gov/JudgesAndJudgeships/FederalJudgeships.aspx>

~ Debbie Lewis

## CM/ECF VERSION 4.1 ADDITIONAL ENHANCEMENTS



The March issue of *Bankruptcy Buzz* described the features of CM/ECF Version 4.1. Below are additional enhancements added since that article was published.

**Filing Sealed Documents** – Version 4.1 includes functionality which will allow users to file documents under seal. When a sealed document is filed, only the filer and designated court personnel are able to view the document.

**Docket Report** has been modified to activate hyperlinks for attorney email addresses. Clicking on the hyperlinked email address will open the user's default email program, and begins a new email to the selected address.

**Query Screen** has been modified to add a banner warning message that indicates output

results will be billed for the total number of pages and that the report is not subject to the 30-page limit on PACER charges.

The **Query Screen** has also been modified to identify the total number of matching "person" records and matching "cases" found when a name search is performed. Also, a user can now view a document without first viewing the docket report. Additionally, the "Associated Cases" screen will now display "Other Filings by the Same Debtor(s)".

**Calendar Events Report** has been modified to provide easier access to related proceedings. This information can be accessed without leaving the Calendar Events output page.

### Other Software Modifications:

**Docket activity report** now displays for trustees and US Trustees the check box "Only cases to which I am linked."

When a user tried to upload multiple PDFs with a large combined size, the ECF routinely "timed out" without the transaction being completed. This has been corrected.

**Attorney opening an adversary proceeding** no longer needs to create an association with the plaintiff in the case, as this is done automatically.

When a party was terminated through a docketed event, the terminated party did not receive a NEF (Notice of Electronic Filing) of the document. This has been corrected.

~ Joe Falzone



## BOUNCED BACK E-MAILS! WHAT EFILERS NEED TO KNOW



A bounced back E-mail is an email that is delayed or never arrives in the intended recipient's E-mail inbox and is returned or "bounced back" to the sender with an error message indicating that the E-mail was not successfully transmitted. Bounced back Emails are generally classified into two groups: Hard Bounced and Soft Bounced messages. Hard Bounced Emails which comprise the majority of the bounced back messages, are Emails that have been rejected by the recipient's Internet Service Provider (ISP) or server (e.g., invalid email address, spam/content filtering or blacklisting, software enabled, recipient server malfunction or E-mailbox is full.) Conversely, a Soft Bounced Email is one that has a valid Email address and has been received but for some reason mail is being delayed, deferred or temporarily blocked (often at the ISP gateway or firewall). After two hours in a Soft Bounce status, Email is returned to the sender but the message typically remains in the mail queue continuously attempting delivery for 5 days before timing out and a Hard Bounce Email is returned to the sender.

On a daily basis, clerk's office staff are tasked with monitoring all bounced back E-mails to ensure that registered users of the CM/ECF system receive Notifications of Electronic Filings (NEFs). If you receive a telephone call from the clerk's office regarding a bounced back email problem, be sure to take immediate action to correct the problem. Failure to correct the problem will result in failure to receive NEFs. It also places an undue burden on the clerk's office who must monitor and follow up on all bounced back Emails to determine why the NEF was not received.

If the problem is not corrected and/or clerk's office staff is unable to contact you, the clerk's office will prepare and mail a letter to you at your last known address, advising that you will have 10 days to correct the problem. Failure to timely respond will result in the disabling of your CM/ECF account and you will no longer receive NEF's or be able to file documents electronically. The clerk's office will also enter an electronic [text only] docket entry in each of your pending cases advising that due to the registered user's failure to provide a valid E-mail address, service on that party must be made by U.S. Mail.

### THE THREE MOST COMMON CAUSES OF BOUNCED BACK EMAILS

1) Invalid Email address - Pursuant to Local Rule 2002-1(G), a registered user must provide and maintain with the clerk, a valid E-mail address. Any change to a registered user's E-mail address must be sent to: [CMECF\\_Support@flsb.uscourts.gov](mailto:CMECF_Support@flsb.uscourts.gov)

2) Registered user no longer with firm - If a registered user moves from one firm to another or changes their postal mailing address, a new CM/ECF account MUST be created for the user. If requested, the clerk's office can provide a list of all pending cases associated with the registered user's CM/ECF account, as he/she will be required to file a Notice of Change of Address in each case in which the registered user wishes the change to be reflected.

3) SPAM/Content filter - registered user's ISP (Internet Service Provider) blocks Emails due to spam/content filtering or Blacklisting. Registered user should immediately contact their ISP or other technical staff to ensure that firewall and mail filtering settings are configured to allow the "uscourts.gov" domain to be Whitelisted, and to add the following eight IP addresses:

208.27.111.66 - 208.27.111.70 - 208.27.203.66 - 208.27.203.70  
208.27.111.81 - 208.27.111.80 - 208.27.203.81 - 208.27.203.80



**POLICIES FOR VISITORS TO COURT BUILDINGS**

**Planning a visit to the court? The following information is provided to familiarize visitors with the policies and procedures regarding court buildings.**

**ACCESS TO COURT BUILDINGS**

The Department of Homeland Security has mandated that all visitors to federal court buildings must present a current, valid, government issued picture identification (driver's license, state identification card, passport, or immigration card). Minors do not have to present picture identification if accompanied by an adult with an ID; however, unaccompanied minors must adhere to this rule. Those with no or unacceptable identification must be escorted by a government employee of the building in order to be granted access.

Attorneys attending bankruptcy court hearings in the Claude Pepper Federal Building in Miami, U.S. Courthouse and Federal Building in Ft. Lauderdale or the Flagler Waterview Building in West Palm Beach, who have a valid Florida Bar Identification card, are permitted to bring in electronic devices (e.g., laptops and cell phones with or without a camera) as long as the equipment is not used in Court. Non attorneys and members of the public are not

permitted to bring cell phones or other electronic devices into the bankruptcy or district courthouses without prior court approval. The following individuals are exempted from this restriction: Court employees, state and federal law enforcement officers, non-attorney employees of the U.S. Trustee's Office, non-attorney bankruptcy trustees, and jurors or witnesses with proper identification and a copy of the subpoena that requires their attendance in the courthouse. News reporters with proper identification are also permitted to bring electronic devices into the courthouse consistent with what is permitted of attorneys, as long as the news reporters agree in writing not to email, text message, twitter, type, or use their cellular phones or other electronic device inside the courtrooms.

Federal Law prohibits anyone from entering a federal facility with a firearm or other dangerous weapon. Reference the Court's Local Rules 5072-2 and 5073-1 for information on Court security and prohibited materials.

**EMERGENCY PROCEDURES AND COURT CLOSURES**

In the event of an emergency in a federal facility, court personnel and the public may be required to evacuate the

building premises, and the elevators will be locked down. Should an emergency occur that does require the building to be vacated, it is important that employees and the public react in an orderly manner as instructed by the federal court security officers.

As provided by U.S. District Court local order and by this court's Administrative Order 2007-09, in the event of hazardous weather conditions, including hurricanes and tropical storms, that result in local public schools within a particular county to close, the federal district and bankruptcy courthouses within that county will also close. Thus, if Miami-Dade County public schools close, so will the Miami Federal Courthouses. If Broward County public schools close, so will the Broward Federal Courthouse. If Palm Beach County public schools close, so will the West Palm Beach federal facilities. However, in the event of an emergency, regardless of whether it is due to hazardous weather conditions or other causes such as fire, civil unrest, etc., the Chief District Judge for the U.S. District Court, Southern District of Florida, retains the discretion to close the courthouses irrespective of any decision made by the county public school districts.

~ Denise Eyerman

**THE FOLLOWING TWO LOCAL FORMS USED IN CHAPTER 13 CASES HAVE BEEN AMENDED:**

1) Local Form "Order Vacating Dismissal and Reinstating Chapter 13 Case" is renamed "Order Reinstating Chapter 13 Case" and is amended to include the following provision in paragraph one:

*"Pursuant to 11 U.S.C. §362(c)(2)(B), the automatic stay terminated on the date this case was dismissed and was not in effect from that date until the entry of this order."*

2) Local Form "Wage Deduction Order" is revised in paragraph (6) to add conversion of the case to chapter 7 as one of the events that automatically terminates the wage deduction order.



### ENHANCED AUDIO/VISUAL CAPABILITIES IN MIAMI COURTROOMS

The Miami courtrooms were recently upgraded to support enhanced audio/visual capabilities. The systems support evidence presentation, advanced audio, video presentation using plasma display monitors, and enhanced desktop technology that includes touch screen navigation. The evidence presentation is centrally stored and operated from a podium. It includes a document scanner and laptop monitor interface for computer generated demonstrations. It supports the ability to annotate by using a fingertip directly on a monitor. The video systems include digital cameras with the ability to stream from one courtroom to another and support video conferencing equipment. The courtroom audio was also enhanced to include new speakers throughout the courtroom and within the counsel tables. The counsel tables were custom manufactured for each courtroom and support the audio/visual technology. Each table contains recessed flat touch screen navigation. The Bankruptcy Bar Association hosted a brown bag luncheon for attorneys on March 10, 2010, at which the audio/visual installation technician demonstrated and trained on the systems capabilities. There are no training requirements to use the courtroom technology features and in the event assistance is needed the attorneys can contact the respective courtroom deputy. Attorneys are encouraged to bring their laptops with any files they intend to demonstrate using the evidence presentation system.

~ Jose Rodriguez

### FINANCIAL LITERACY LINKS ADDED TO PRO SE PAGES OF COURT WEBSITE

April was designated by Congress as National Financial Literacy Month. To assist the public in obtaining information on this topic, links to programs that provide opportunities to take free online financial literacy courses have been added to the pro se pages of the court website.

You can access these links by opening the  
*“Information for Individuals Filing without an Attorney”*  
link on the court website [www.flsb.uscourts.gov](http://www.flsb.uscourts.gov) and then opening the  
*“Personal Financial Planning”* tab on the left side menu.

Please note: The links to websites under the *“Personal Financial Planning”* tab are to general financial planning websites and are not the U.S. Trustee approved providers of the court required financial management courses, which are listed on the following link:

*“List of Approved Providers of Personal Financial  
Management Instructional Courses”*



## FREE BANKRUPTCY CLINICS OFFERED TO THE PUBLIC

Free pro se clinics have been scheduled in each of the three bankruptcy court locations as follows:

**Miami :** Bankruptcy Courthouse in Downtown Miami, 51 SW First Avenue, Courtroom 1410

Friday, June 24, 2011, 12pm - 2pm  
Friday, July 22, 2011, 12pm - 2pm  
Friday, August 19, 2011, 12pm - 2pm

Sponsored by Put Something Back and the Bankruptcy Bar Association of the Southern District of Florida. For further information contact: [PSB@DADELEGALAID.ORG](mailto:PSB@DADELEGALAID.ORG)

**Ft. Lauderdale:** Bankruptcy Courthouse in Downtown Fort Lauderdale, 299 East Broward Boulevard, Courtroom 301

Friday, June 24, 2011, 12pm - 1:30pm  
Friday, July 22, 2011, 12pm - 1:30pm  
Friday, August 26, 2011, 12pm - 1:30pm

Sponsored by The Bankruptcy Bar Association of the Southern District of Florida, For further information contact: [grobson@mrthlaw.com](mailto:grobson@mrthlaw.com)

**West Palm Beach:** Bankruptcy Courthouse in Downtown West Palm Beach, 1515 North Flagler Drive, 8th Floor, Courtroom B.

***There are no dates scheduled at time of publication for West Palm Beach. Contact the agencies below for future dates.***

Sponsored by the Legal Aid Society of Palm Beach County, Inc. & The Bankruptcy Bar Association of the Southern District of Florida. For further information contact: [hries@foxrothschild.com](mailto:hries@foxrothschild.com)

At the clinics, there will be a 45 minute video presentation outlining procedures for filing bankruptcy. Next, there will be a question and answer session. Then, you may meet with a bankruptcy attorney to discuss your case and get advice on general bankruptcy matters.

Please note that the project/volunteers do NOT represent you and take no responsibility for your case. You are responsible for responding to any pleadings and for protecting your own legal rights.

You cannot bring cell phones, pagers or other electronic devices to this courthouse or you will not be allowed entry. You will not be able to access the clinic if you have any electronic devices on you.

### Upcoming Court Holiday Closing Dates

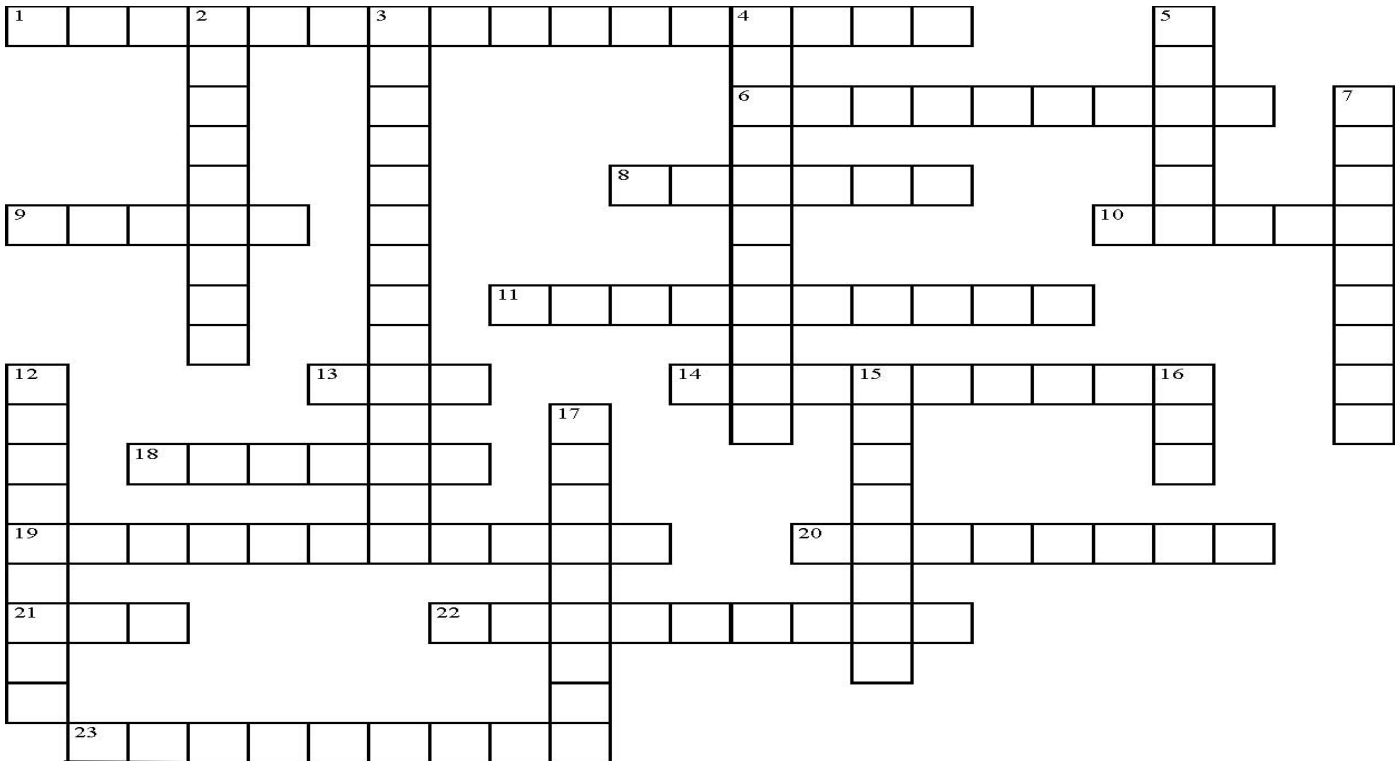
Independence Day— Monday, July 4, 2011

Labor Day— Monday, September 4, 2011





## CHAPTER 11 CROSSWORD PUZZLE (answers on page 10) ~ Lorraine Adam



### ACROSS

- 1 This objection deadline is set 60 days from the Section 341 Meeting of Creditors.
- 6 A chapter 11 debtor in possession must make these type of payments to the AUST.
- 8 Number of days to object to claim on negative notice.
- 9 The difference in exclusive periods for a chapter 11 debtor and a chapter 11 small business debtor is \_\_\_\_\_ days.
- 10 The event code Statement of Current Monthly Income [Ch 11] is found in this drop down menu of CMECF.
- 11 An Ombudsman is appointed for this type of chapter 11 debtor.
- 13 All claims should be filed before this date.
- 14 A \_\_\_\_\_ plan creates new contractual rights, replacing or superseding pre-bankruptcy contracts.
- 18 This is required to be filed in a case before a meeting of creditors can be set.
- 19 This type of petition may be filed by creditors who meet certain requirements.
- 20 A chapter 11 business debtor will have its case dismissed if filing without this.
- 21 LR 2081-1(A)(1) requires the "Debtor's Notice of Filing Payroll and Sales Tax Reports" certify any unpaid payroll and sales tax for how many months preceding the filing date?
- 22 A list of creditors holding the 20 largest \_\_\_\_\_ claims must be filed with the voluntary petition.
- 23 An individual chapter 11 debtor must file and serve LF-1 before the court can enter a \_\_\_\_\_.

### DOWN

- 2 What information is required for Schedule H?
- 3 Chapter 11 is frequently referred to as a \_\_\_\_\_ bankruptcy.
- 4 This type of chapter 11 plan permits creditors to take a more active role.
- 5 A Local Form \_\_\_\_\_ must be customized for each creditor voting on a chapter 11 plan.
- 7 Contact this service at (888) 882-6878 to arrange for telephone hearings.
- 12 A chapter 11 debtor does not have the absolute right to request the case be \_\_\_\_\_.
- 15 Objections to confirmation of a chapter 11 plan in a standard case are due \_\_\_\_ days before the confirmation hearing.
- 16 The debtor in possession is often referred to as this abbreviation.
- 17 Who conducts a chapter 11 meeting of creditors?



**FAST FACTS**

**DOCKET ENTRY STATISTICS 1/1/11 - 4/30/11**

Total Number of Docket Entries - 519,424  
 Court Entered - 136,692  
 Auto Entered - 90,009  
 Non-court staff Entered - 292,723

**NUMBER OF CM/ECF REGISTERED USERS IN THIS COURT: 3,800**

**NUMBER OF PARTIES WHO REGISTERED WITH THE BANKRUPTCY NOTICING CENTER TO RECEIVE ELECTRONIC BANKRUPTCY NOTICING FOR CASES AND PROCEEDINGS IN THIS COURT: 18,525**

**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 BANKRUPTCY BUZZ PUBLICATION STAFF**

If you have any comments regarding this issue or want to suggest ideas for future articles, please send an email to “Bankruptcy Buzz” at the following 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](http://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 provide legal advice.**

**ANSWERS TO CROSSWORD PUZZLE**

**ACROSS**

- 1 DISCHARGEABILITY
  - 6 QUARTERLY
  - 8 THIRTY
  - 9 SIXTY
  - 10 OTHER
  - 11 HEALTHCARE
  - 13 BAR
  - 14 CONFIRMED
  - 18 MATRIX
  - 19 INVOLUNTARY
  - 20 ATTORNEY
  - 21 SIX
  - 22 UNSECURED
  - 23 DISCHARGE
- DOWN**
- 2 CODEBTORS
  - 3 REORGANIZATION
  - 4 LIQUIDATION
  - 5 BALLOT
  - 7 COURTCALL
  - 12 DISMISSED
  - 15 FOURTEEN
  - 16 DIP
  - 17 USTRUSTEE