

BANKRUPTCY BUZZ

LOCAL NEWS AND INFORMATION

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF FLORIDA

JUNE 2013

The "How To" Guide for Becoming Involved with Bankruptcy Pro Bono Projects By Annika Miranda, Esq.*

*At Bankruptcy Buzz's request, Annika Miranda, a bankruptcy attorney who also serves as co-chair of the BBA Pro Bono Committee, prepared this helpful guide to pro bono service projects in this court.

The Pro Bono Committee for the Bankruptcy Bar Association of the Southern District of Florida (BBA) works on ways to improve current pro bono projects and design new initiatives to address the needs of the self-represented in bankruptcy court. The BBA Pro Bono Committee welcomes participation by all bankruptcy attorneys and invites you to become involved in helping our community.

CURRENT PRO BONO PROJECTS:

Pro Se Clinics: The BBA, in conjunction with several sponsors including the American College of Bankruptcy, Dade Legal Aid's Put Something Back Project, and the Legal Aid Society of Palm Beach, Inc., hosts a free monthly pro se clinic in Miami-Dade, Broward, and Palm Beach counties. Attorneys can volunteer at the monthly pro se clinics and do not need to register in advance. Please find a link to the pro se clinic dates on the homepage for the Bankruptcy Court of the Southern District of Florida web site.

Pro bono case referrals: Chapter 7 cases, Chapter I3 cases, Loss Mitigation Mediation (LMM) cases, and select adversary proceedings: Contact the pro bono chair in Miami-Dade County, Broward County, or Palm Beach County about volunteering to accept a pro bono case. The chair will either forward your e-mail to the appropriate legal aid organization or directly refer a pro bono case to you.

Miami-Dade County Co-Chairs:
Annika Miranda (annika@trusteelawfirm.com)
Marcia Pereira (marciap@pcorderolawfirm.com)

Broward Chair:

Leslie Cloyd (Icloyd@bergersingerman.com)

Palm Beach Chair:

Tina Talarchyk (tmt@palmbeachbkl I.com)

Mentor program:

Attorney Mentor: Mentor an attorney who is new to the practice of bankruptcy law and has accepted a bankruptcy pro bono case. For more details, please contact BBA Pro Bono Committee Co-Chairs Annika Miranda (annika@trusteelawfirm.com) and Marcia Pereira (marciap@pcorderolaw.com).

Law Student Mentor: Mentor a law student participating in the Eleanor R. Cristol and Judge A. Jay Cristol Bankruptcy Pro Bono Assistance Clinic at University of Miami School of Law, the Consumer Bankruptcy Externship Clinic at Florida International University College

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Bankruptcy Cases Filed From 1/1/13 to 5/31/13: Total Filed: 13,153

• Chapter 7: 8,806

• Chapter 9: 0

• Chapter II: 140

• Chapter 12: 3

• Chapter 13: 4,203

• Chapter 15:

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







The "How To" Guide for Becoming Involved with Bankruptcy Pro Bono Projects (continued from page I)

of Law, the Bankruptcy Clinic at St. Thomas University School of Law, or the Bankruptcy Clinic at Nova Southeastern University Shepard Broad Law Center. Mentor participation through a law school bankruptcy clinical program involves representing a probono client and working alongside two law students throughout the process, allowing the students to take an active role while under your guidance and supervision. For more information, please contact Patricia Redmond (predmond@stearnsweaver.com).

UPCOMING PRO BONO PROJECTS:

Modest Means Panel:

Many individuals are forced to represent themselves in bankruptcy cases because they do not qualify for pro bono representation due to the fact that their income slightly exceeds the I50% mark of the annual federal poverty guidelines. These individuals often do not have the resources to pay the standard attorney's fees charged for representation in a bankruptcy case. The BBA recognizes the need to assist this population, and, as a result, the BBA Pro Bono Committee has been diligently working to create the Modest Means Panel. The Modest Means Panel will consist of a panel of attorneys who have agreed to accept no-asset Chapter 7 cases and Chapter I3 cases for a reduced fee. For more details or to sign up to participate on the panel, please contact BBA Pro Bono Committee Co-Chairs Annika Miranda (annika@trusteelawfirm.com) and Marcia Pereira (marciap@pcorderolaw.com).

Self-help desk focus group:

The BBA Pro Bono Committee needs volunteers for a focus group to discuss the possibility of launching a self-help desk. Other districts currently utilize a self-help desk to offer limited assistance to the self-represented in bankruptcy court. The focus group will examine the pros, cons, and challenges of introducing a similar concept in the Southern District of Florida. If you are interested in volunteering for this focus group, please contact Annika Miranda (annika@trusteelawfirm.com).

For more information on pro bono projects and news, please visit the BBA web site: www.bbasdfl.org. Find the Outreach tab on the homepage and hit the link for pro bono involvement.

TRANSITION TO DIGITAL AUDIO RECORDING (DAR)

The U.S. Bankruptcy Court for the Southern District of Florida is transitioning to digital audio recording (DAR) all court proceedings within the next several months. The courtroom technology selected is ForTheRecord® (FTR).

Installation of new hardware and software necessary to accommodate DAR has been completed in the Ft. Lauderdale and West Palm Beach courtrooms. Installation in Miami will be done by the end of this fiscal year (September 30), unless it appears likely that the Miami bankruptcy court will relocate to the C. Clyde Atkins Federal Building in fiscal year 2014. In that case, the transition will take place once the bankruptcy judges and clerk's office have relocated to the Atkins Building.

Court proceedings in Ft. Lauderdale and West Palm Beach will be recorded using DAR in parallel with court reporters who will continue to be responsible for recording all court proceedings. During this testing phase, the clerk's office will NOT accept any requests for the purchase of a CD containing the audio recordings of court hearings. Requests for transcripts will continue to be submitted to our contract court reporting firm, Ouellette and Mauldin.

In preparation for this transition, we ask that you become familiar with DAR etiquette and get in the habit of following these basic guidelines when appearing in Ft. Lauderdale and West Palm Beach courtrooms:

- 1. Speak clearly and audibly into the microphones. Only one person at a time should be speaking.
- 2. Each time you speak, please identify yourself by stating your name and the party(s) whom you represent. Spell difficult names for the record.
- 3. The DAR is extremely sensitive to sounds. All side conversations in the courtroom may be recorded.

More information will be available on our court web page over the next few months. Please direct inquiries to: Webmaster_FLSB@flsb.uscourts.gov

By: Maggie Ferere



NOT ANOTHER FILING DEFICIENCY!

Do you cringe when you receive a Notice of Apparent Filing Deficiency (NAFD)? Do those **RED** lettered docket entries make you tense and break out in a cold sweat? Relax, we're here to help.

The NAFD is an electronic notification used by the clerk's office to instruct, educate, and notify an efiler that corrective action needs to be taken on a recently filed document. Please do not discard or ignore these critical notifications, as they usually require corrective action within two business days. In March 2013, the clerk's office issued 431 NAFDs relating to filing errors. Here are a few common errors and how they can be prevented.

Incorrect Event Selected

Notice to Filer of Apparent Filing Deficiency: Incorrect event selected. THE FILER IS DIRECTED TO REFILE THE PLEADING TO COMPLY WITH LOCAL RULE 2091-1 USING THE EVENT: Motion to Substitute Attorney located in the Motions/Applications menu. (Re: 13 Notice of Filing Substitution of Counsel Filed by Debtor David A Smith.) (Clerk, Name) (Entered: 02/28/2013)

> Clerk's Recommendation: Use the "Search" feature in CM/ECF to find the correct docketing event.



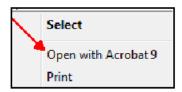
This function will allow a user to enter a unique, key word and search for a preferred event. Clicking on the displayed event will begin the filing process.



Incorrect, Incomplete or No PDF Image Attached

Notice to Filer of Apparent Filing Deficiency: Incomplete PDF Image Attached to the Docket Entry. THE FILER IS DIRECTED TO REFILE THE REAFFIRMATION AGREEMENT. (Re: 13 Reaffirmation Agreement with Bank of Disney Filed by Debtor Mickey M Mouse.) (Clerk, Name (Entered: 01/29/2013)

> Clerk's Recommendation: When browsing to select a saved PDF document, right-click on the document and open it to confirm its content. Remember: bankruptcy filings are public record and errors are viewable.



(continued on page 4)



NOT ANOTHER FILING DEFICIENCY! (Continued from page 3)

Incorrect Attachments

Notice to Filer of Apparent Filing Deficiency: Incomplete PDF Image Attached to the Docket Entry. NO ATTACHMENTS AS INDICATED ON FORM. THE FILER IS DIRECTED TO REFILE WITHIN TWO BUSINESS DAYS. (Re: 9 Motion for Relief from Stay [Negative Notice] [Fee Amount \$176], Motion for Adequate Protection Filed by Creditor ABC Co.) (Clerk, Name) (Entered: 02/24/2013)

> Clerk's Recommendation: Include all attachments referred to in the main document. As recommended above, right-click, open, and verify the attachment prior to adding it.

Personal Identifiers Not Redacted

Notice to Filer of Apparent Filing Deficiency: Document Contains Personal Information. THE FILER IS DIRECTED TO FILE AN EX PARTE MOTION TO REDACT PERSONAL INFORMATION PURSUANT TO LOCAL RULE 5005-1(A)(3). (Re: 10 Application for Administrative Expenses Filed by Debtor John Doe.) (Clerk, Name) (Entered: 01/29/2013)

> Clerk's Recommendation: Thoroughly review all documents and attachments prior to filing. Personal identifiers include: Social Security numbers, names of minor children, dates of birth, and financial account numbers.

Document Filed In Incorrect Case

Notice to Filer of Apparent Filing Deficiency: **Document Filed in the Incorrect Case. THE FILER IS DIRECTED TO WITHDRAW THE MISDOCKETED PLEADING WITHIN TWO BUSINESS DAYS AND FILE IT IN THE CORRECT CASE.** (Re: 12 Reaffirmation Agreement with XYZ Corp. Filed by Debtor John Doe.) (Clerk, Name (Entered: 01/29/2013)

> Clerk's Recommendation: Verify the correct case number and debtor name(s) prior to completing the docketing process. Remember to change the case number when docketing in multiple cases.

Document Filed In Dismissed or Closed Case

Notice to Filer of Apparent Filing Deficiency: **Document Filed in Dismissed or Closed Case.** NO ACTION WILL BE TAKEN BY THE COURT. (Re: 8 Motion to Avoid Lien with Visa [Negative Notice] Filed by Debtor John Doe.) (Clerk, Name (Entered: 05/14/2013)

> Clerk's Recommendation: As stated above, the clerk's office takes no action in dismissed or closed cases. A CLOSED and/or DISMISSED flag will be located on the upper right corner of the case docket. Case disposition dates are also displayed on the case docket.

DISMISSED, CLOSED

Date filed: 05/14/2007
Date terminated: 10/10/2012
Debtor dismissed: 07/31/2012
Joint debtor dismissed: 07/31/2012
Plan confirmed: 12/13/2007
341 meeting: 06/19/2007

Our goal is to help you accurately and efficiently manage your filings, reducing the number of NAFDs issued. If you need assistance, contact our CM/ECF Help Desk during regular business hours (Monday - Friday, 8:30 am to 4:00 pm). Case related questions should be directed to the division in which the assigned judge is chambered. See telephone numbers below.

*	Help Desk:	Case related questions and general inquiries			
	➤ West Palm Beach: (561) 514-4100	➤ West Palm Beach: (561) 514-4100			
	Fort Lauderdale: (954) 769-5722	Fort Lauderdale: (954) 769-5700			
	Miami: (305) 714-1850	Miami: (305) 714-1800			

By: Olga Rodriguez



REGISTERED CM/ECF USERS ARE RESPONSIBLE FOR UPDATING THEIR ACCOUNTS TO MAINTAIN CURRENT EMAIL AND U.S. MAIL ADDRESSES

Registered users of the CM/ECF system who have changed their U.S. Mail or primary email addresses are responsible for accessing their user accounts and updating this information themselves. The clerk's office will not update this information on behalf of a user. If your email address is not up to date, you will not receive service via electronic notifications in CM/ECF.

Because users must update their own account, you are no longer required to send the email notification of the address change to the email address stated under Local Rule 2002-I(G). Sending an email to this address **WILL NOT** result in your address being updated by the clerk's office staff.

In addition to updating address changes in their CM/ECF user accounts, registered users whose U.S. Mail address has changed must also comply with Local Rule 2002-I(G) and file a notice of change of address in each case or proceeding in which the change is to be effected.

Maintaining current ECF account information is critical to receiving notices - now more than ever - because, as of September 10, 2012, the clerk's office stopped monitoring bounced-back "Notices of Electronic Filings" (NEFs). The clerk's office no longer takes corrective action on NEFs that have been returned to the court as undeliverable, nor is the intended recipient contacted. Also, under the Reduced Paper Module (RPM) implemented in this court, parties who receive electronic notices served by the clerk **WILL NOT** receive duplicate paper service of these documents.

Updating your account information is easy. If you are docketing a notice of change of address for a U.S. Mail address, the following reminder will display:

NOTE: You are required to update your ECF account information, e.g. U.S. Mail address, primary email address, immediately after completing this transaction. Select Utilities - Maintain Your ECF Account.

When you have completed docketing the notice or if you are just changing an email address, follow these instructions:

(I) Select < Utilities > on the ECF menu bar.

(2) Select < Maintain Your ECF Account>.



Internet Payment History
Maintain Your ECF Account
View Your Transaction Log
Your PACER Account...

You will be directed to the modification screen where changes to your mailing address and email address can be made and saved. There is no limit to the number of times your contact information can be updated, and the change will become effective immediately.

For more information on this and other CM/ECF topics, please visit our website at www.flsb.uscourts.gov. For assistance, contact the court at CMECF_Support@flsb.uscourts.gov. Our CM/ECF Help Desk is also available at each divisional clerk's office: West Palm Beach (561) 514-4100; Fort Lauderdale (954) 769-5700; Miami (305) 714-1800.

By: Maggie Ferere



CERTIFICATES OF SERVICE

A Certificate of Service must comply with the content and service requirements of LR 2002-1(F) and Local Form "Certificate of Service and Compliance with Local Rule 9073-1(D)". Failure to timely file a certificate or timely perform the required service may impede the relief being requested.

What you may not know is that there are two different menu locations for the same event. The difference is reflected only in the final docket text. Use of either event is permitted, but the menu-specific event provides a more accurate docket entry.

Selecting Attorney-Filed Documents > Certificate of Service will reflect service performed by the attorney:

Certificate of Service Filed by Attorney Dan Lewis (Re: 12 Notice of Hearing).

Selecting Other > Certificate of Service will reflect service performed by the party.

Certificate of Service Filed by Debtor Ronald Donald (Re: 12 Notice of Hearing).

By: Lorraine Adam

RECENT BANKRUPTCY COURT MISCELLANEOUS FEE SCHEDULE CHANGES

Please take notice that the Judicial Conference of the United States has increased two bankruptcy court miscellaneous fees that became effective on May 1, 2013:

Item II - Motion to Reopen a Chapter 9 Case - fee increased \$167 from \$1,000 to \$1,167

- Motion to Reopen a Chapter 15 Case - fee increased \$167 from \$1,000 to \$1,167

In addition, a new \$25 fee for transfer of claims also took effect May 1, 2013. Learn more about this fee at

http://news.uscourts.gov/new-bankruptcy-claims-transfer-fee-take-effect-may-I

Please access the Bankruptcy Court Miscellaneous Fee Schedule to review these changes.

U.S. COURT'S PUBLICATION THE THIRD BRANCH NEWS RECENT ARTICLES

Bankruptcy Filings Down 14 Percent for March 2013 (04/29/13)

Statement on Impact of Sequestration on Judiciary, Defender Funding (04/17/13)

OSCAR Update Adds Transparency to Clerkship Process (04/15/13)

RECENT CLERK'S OFFICE NOTICES POSTED ON COURT WEBSITE

- ♦ 13-04-12 New Claims Transfer Fee to Take Effect May 1, 2013
- ♦ 13-03-19 Notice of Automatic Adjustment of Certain Dollar Amounts in the Bankruptcy Code Resulting in Revision of Official Bankruptcy and Local Forms





MUIR HUNTER MUSEUM OF BANKRUPTCY

When one thinks about visiting a museum, the images of Monet's landscapes, Renoir's women and even the Saturday Evening Post with Norman Rockwell may come to mind. But a noose, a whip, a wooden pillory or even a severed ear (plastic, and not belonging to Mr. van Gogh) are probably not among the items that you'd expect to come across on a leisurely afternoon museum stroll. However, these exhibits are exactly what you would see at the Muir Hunter Museum of Bankruptcy at the Kingston Law School's Centre of Insolvency Law and Policy in London.

The museum was started 6 years ago by Dr. John Tribe, Principal Lecturer and Course Director at the Kingston Law School in London, with items he acquired while working on his doctorate that focused on the application of the SCAMLAD model (Stigma, Compositions & Moratoria, Liberalization, Amelioration and Discharge) to personal insolvent debtor treatment in the early modern period and present day.

In addition to the more grisly items that reflect the treatment of debtors over the ages, the museum's collection also includes a more civilized historical perspective of bankruptcy in England. Some of these items include, but are not limited to, a letter from the first Accountant-General in Bankruptcy, Basil Montagu, signatures from the Lord Chancellor of England dating back to Lord Eldon in 1801, a copy of the 1813 Act for Relief of Insolvent Debtors, 19th Century Bankruptcy Stamps, the Chief Registrar in Bankruptcy's Full-Bottomed Ceremonial Wig and the Chief Registrar in Bankruptcy's Official Seal.

The museum is currently working on a fund raising campaign to help catalog, digitize and maintain important documents that were gifted to them by the family of Professor Muir Hunter QC, for whom the museum was named. In addition, Dr. Tribe is always on the lookout for new items for the museum. He is particularly interested in any debtors who (and Bankruptcy Buzz hopes he was jesting) would be willing to donate their body to serve as an "auto-icon" for students and the public alike to view. Since Bankruptcy Buzz fears he might be waiting quite a while for such a donation, we suggest he may want to ask another famous London museum, Madame Tussauds, if they have any famous debtors in stock to loan his museum.

To learn more about the Muir Hunter Museum you can visit the website at:

http://law.kingston.ac.uk/research/centre-insolvency-law-policy/muir-hunter-museum

Or follow Dr. Tribe's tweets about the Museum on Twitter at:

https://twitter.com/TribeBankruptcy

By: Dawn Leonard



"RICH, FAMOUS, BROKE AND NOT SO BROKE"

Everyone would like to belong to the world's finest clubs and success is something we all dream of. But, from time to time, people are faced with tremendous financial woes and being a risk taker often comes with a price tag, "Bankruptcy". Many famous people have faced financial difficulties and were afraid to be labeled irresponsible or seen as a failure by the public. At times, they were forced to face the difficult reality that they had mismanaged their money, and embarrassment can be a huge issue when you are under the spotlight. Filing for bankruptcy is a difficult choice and at times can be very emotional. Below is a list of several famous individuals who reluctantly had no other choice than to file for bankruptcy. Please note that many of them became successful after their bankruptcy.

Rembrandt – The famous Dutch painter filed for bankruptcy in 1656. After his bankruptcy, he continued to paint but was not allowed to sell his art directly to customers, so he allowed his son to take over his business so he could sell his paintings.

Phineas Taylor Barnum – The creator of the "Greatest Show on Earth", also known as P.T. Barnum, filed for bankruptcy in 1871 as a result of misguided business ventures. After his bankruptcy, he ventured into business with his most successful competitor, James A. Bailey, and the "The Greatest Show on Earth" was born. Today we know it as Ringling Bros. and Barnum & Bailey Circus.

Mark Twain – The famous American author lost most of his money investing in a machine called the "Paige Compositor," and filed for bankruptcy in 1894. Following his bankruptcy, Mr. Twain traveled to Europe and was able to earn money and repay his debts by giving lectures.

Henry John Heinz – Heinz started his company in 1869 selling horseradish, vinegar, sauerkraut and pickles. However, due to a poor harvest, he was forced to file for bankruptcy in 1875. After he emerged from bankruptcy, he started a new company and introduced what may be the most popular condiment in America, "ketchup".

Oscar Wilde – The famous poet and author was forced to file bankruptcy in 1895. Mr. Wilde was convicted in England for homosexual activity, which was illegal at the time, and served two years in a hard labor prison. His property was auctioned off in order to repay his debts.

Milton Hershey – The founder of Hershey's chocolate, filed for bankruptcy in 1880, following the failure of four of his companies. However, his fifth attempt was clearly a success, which we know today as the Hershey's Food Corporation.

Henry Ford – The great American industrialist filed bankruptcy for his first company in 1901, and his second company closed due to a disagreement with his business partner. Not until he created his third company, Ford Motor Company, did he become successful. He invested \$28,000.00, sold his first car and the rest is history.

Walt Disney – The cartoonist and creator of the "Happiest Place on Earth" could no longer pay his employees or the rent, and had no choice but to file for bankruptcy in 1923. He re-emerged, formed a new company and created the famous cartoon character "Mickey Mouse" in 1928. Today, millions of people each year visit the place "where dreams come true"—Walt Disney World and Disney Land.

Jerry Lee Lewis – The "great balls of fire" rock and roll star filed for bankruptcy in 1988, due to huge tax debts. Since that time, he has recovered and continues to perform as a successful entertainer.

Kim Bassinger – The Oscar winning actress filed for bankruptcy in 1993 because she was not able to pay for damages resulting from a breach of contract law suit that was filed against her for pulling out of a movie contract in "Boxing Helena".

Larry King – The famous talk show host filed for bankruptcy in 1978. That same year his career took off, and in 1985 "Larry King Live" debuted on CNN.

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"RICH, FAMOUS, BROKE AND NOT SO BROKE" (CONTINUED FROM PAGE 8)

SOUTHERN FLORIDA'S FAMOUS AND BANKRUPT:

Andy Gibb – The "Shadow Dancing" singer and youngest brother of the famed Gibb brothers (a/k/a the Bee Gees), filed for bankruptcy in 1987. Unfortunately, while working on a new album in England, he died five days after his thirtieth birthday in March 1988.

Luther Campbell – Record label owner and "2 Live Crew Rapper" (a/k/a Uncle Luke), filed for bankruptcy in 1995 in an effort to stave off creditors and liquidate his recording empire.

Esteban Echevarria, The Cuban-American actor, a/k/a Steven Bauer, filed for bankruptcy in 1995. His roles included the bilingual PBS show "Que Pasa USA" and portraying Manny Ribera in the movie "Scarface".

Burt Reynolds – The well-known actor filed for bankruptcy in 1996. He was indebted for more than \$10 million dollars. Following his discharge from bankruptcy, Mr. Reynolds continues to work in movies and was awarded a Golden Globe for best supporting actor in the film "Boogie Nights".

Tony Martin – Professional football player and native of Miami filed for bankruptcy in 1999. He played professional football for the New York lets and later for the Miami Dolphins. His case was dismissed in 2000.

Bernard Kosar Jr. – Football star at the University of Miami filed for bankruptcy in 2009. He also played professional football for the Cleveland Browns, Dallas Cowboys, and ended his career with the Miami Dolphins.

Antoine Walker – Professional basketball player who started his career with the Boston Celtics and won his first NBA championship with the Miami Heat in 2006, filed for bankruptcy in 2010.

OTHER FAMOUS PEOPLE WHO FILED FOR BANKRUPTCY:

Buffalo Bill – Creator of the "Wild West Show", filed for bankruptcy in 1913.

William Durant - Founder of GM, Chevrolet and Durant Motors, filed for bankruptcy in 1936.

Marvin Gaye – Singer-songwriter, filed for bankruptcy in 1976.

Francis Ford Coppola - Director, filed for bankruptcy in 1990.

Anna Nicole Smith – Model-actress, filed for bankruptcy in 1996.

Mike Tyson – Professional fighter, filed for bankruptcy in 2003.

Jose Canseco – Baseball player, filed for bankruptcy in 2012.

Dorothy Hamill – Figure skater-gold medal winner, filed for bankruptcy in 1996.

Lawrence Taylor – Professional football player, filed for bankruptcy in 1998.

By: Jacqueline Antillon



FREE BANKRUPTCY CLINIC

Dade Legal Aid/Put Something Back Pro Bono Project, Legal Aid Society of Palm Beach, Inc., American College of Bankruptcy & The Bankruptcy Bar Association of the Southern District of Florida Present Free Pro Se Clinics at the Bankruptcy Courthouse On the Following Dates and Times:

Miami Division: 51 SW | Avenue, Room | 1510 (In Miami, you may bring a cell phone to the pro se clinic.)

Friday, June 14, 2013 12 p.m. – 2 p.m. Friday, July 12, 2013 12 p.m. – 2 p.m. Friday, August 9, 2013 12 p.m. – 2 p.m. Friday, September 13, 2013 12 p.m. – 2 p.m. Friday, October 11, 2013 12 p.m. – 2 p.m. Friday, November 8, 2013 12 p.m. – 2 p.m. Friday, December 13, 2013 12 p.m. – 2 p.m.

Fort Lauderdale Division: 299 East Broward Boulevard, Courtroom 301*

Friday, June 7, 2013 12 p.m. – 1:30 p.m. Friday, July 12, 2013 12 p.m. – 1:30 p.m. Friday, August 2, 2013 12 p.m. – 1:30 p.m. Friday, September 6, 2013 12 p.m. – 1:30 p.m. Friday, October 4, 2013 12 p.m. – 1:30 p.m. Friday, November 1, 2013 12 p.m. – 1:30 p.m. Friday, December 6, 2013 12 p.m. – 1:30 p.m.

West Palm Beach Division: 1515 North Flagler Drive, 8th Floor, Courtroom B*

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Wednesday, June 19, 2013 11:30 a.m. – 1 p.m. Wednesday, July 17, 2013 11:30 a.m. – 1 p.m. Wednesday, August 21, 2013 11:30 a.m. – 1 p.m. Wednesday, September 18, 2013 11:30 a.m. – 1 p.m. Wednesday, October 16, 2013 11:30 a.m. – 1 p.m. Wednesday, November 13, 2013 11:30 a.m. – 1 p.m. Wednesday, December 11, 2013 11:30 a.m. – 1 p.m.
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* In Fort Lauderdale and West Palm Beach, you cannot bring a cell phone or other electronic device to the courthouse or you will be denied entry. Cell phones and electronic devices will not be stored for you.

At the clinic, 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.

FOR FURTHER INFORMATION, PLEASE CONTACT:

Miami: kladis@dadelegalaid.org (Karen Ladis)
Fort Lauderdale: ksalamone@dkdr.com (Kimberly Salamone)
West Palm Beach: erosen@rosenpa.com (Eric Rosen)



WORD SCRAMBLE

By Lorraine Adam

Rearrange the letters below to spell the 5-letter words of three docket events used when e-filing in this court. Use each letter once. (Hint: all the words are located in the motions menu.)

N	T	S	U	A	
M	BH	A		Q	5
	Print Your Answei	rs Below:			
<u>A</u>	<u>U</u>				
	M A	IM B H	Print Your Answers Below:	Print Your Answers Below:	Print Your Answers Below:

UPCOMING COURT HOLIDAYS

Independence Day—Thursday, July 4 Labor Day—Monday, September 2 Columbus Day-Monday, October 14

ANSWERS	то	WORD	SCRAMB	LE
	В	ELOW		

AMEND ABATE HSAUD

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 contact "Bankruptcy Buzz" 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.