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From the President

By: Louis J. Esbin, Esq.
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Welcome to the fifth year of the Central District Consumer Bankruptcy Attorneys Association. The *cdcbaa* is the second largest consumer bankruptcy attorneys association in the country. Only NACBA is larger. Everyone take a bow! And, welcome to what in all likelihood will either be considered the beginning of the Recession of 2008 or the end of the American homestead! This year looks to be as much of a challenge to the *cdcbaa* as the years before and after the passage of BAPCPA.

The clients we faced immediately before the effective date of BAPCPA had issues, but the clients we will face this year and probably for the next several (yes, I said several) years, will have more complex issues. They will have completely borrowed against the one asset Americans believed to have been off limits – their homes. And, they

will have abandoned all financial reason to keep up with the euphoric housing market of 2001 to 2006.

Let's get some historic perspective. Actually, the housing market in California began to rebound from the 1994 Earthquake and defense industry layoffs in July 1998. It really took off starting in October 2001, when in response to fears over economic distress from 9-11 the Fed took its hands off of monetary constraints. From October 2001 through April 2006 the California housing market was like shooting fish in a barrel, and that is exactly what Californians were told by Wall Street, mortgage brokers and realtors. On the other hand, we as consumer bankruptcy lawyers, students of economic history, so to speak, warning of a future catastrophe, were outcaste as doomsayers. We had seen before the result of unrestrained financial irresponsibility. In August 2007 Wall Street seemed to have had an epiphany – Americans and Californians could not afford the payments from automatically adjusted rates and defaults were on the rise. The credit crises had arrived!

Now, hot off the government presses, here are some daunting statistics released Friday, January 11, 2008, by the Office of Federal Housing Enterprise Oversight (OFHEO). California accounted for 49% of the dollar volume of jumbo loans originated in the first half of 2007, and conventional



Keith Higgenbotham, Brett Curlee, Dennis McGoldrick, Louis Esbin

loans accounted for 14%. Therefore, California accounted for a total dollar volume of 63% of all loans. California, according to the Census Bureau, has 12% of U.S. population.

Interest only and negatively amortizing loans comprised nearly 2/3 of jumbo loans, whereas first rate fully amortizing loans accounted for about 1/4 of jumbo loans. The same report confirmed the rapid growth of interest only and negatively amortizing jumbo loans since 2001. Yes, the government admits things got a bit out of control starting in 2001. Why was this

report released? It's intended to support H.R. 1427 to increase the conforming loan amount from \$417,000 to the median price. The conforming loan amount for the Los Angeles-Long Beach-Santa Ana Metropolitan Statistical Area would be increased to \$588,400. Applying Fannie-Freddie Guidelines that would allow for an appraised value for a single family home of about \$700,000, from the current \$500,000!

As one past president misquoted another "Facts are a stupid thing." John Adams said: "Facts are stubborn things." Anyway you look at them, these and all government statistics are equally important to all of us.

As your new president it is my goal, and that of your Board, to continually provide you with the most current, practical and valuable information on a monthly basis. Members will continue to access the listserv for daily discussions. Your Board has been restructured with committees set up based upon the practice needs of you the members. Each Board member will have responsibility as a liaison to a committee. I cannot stress enough how important information is and will continue to be.

Our year starts on January 26th with Judge Zurzolo and Jon Hayes discussing 9th Circuit cases of interest. There will be MCLE provided on Chapter 7 and 13 practices, with trustees and their counsel invited to speak. A program on California mortgage and deed of trust practice will bring to the fore some of the issues from the above statistics, and how they may impact our clients and practices. NACBA arrives in April. Los Angeles is the host city, and therefore, the cdcbaa is in essence the host organization. The Inn of Court will regularly meet with its skit-based programs presenting

current issues facing judges, lawyers and trustees. The Practice Guide Group will round out the year with its annual BAPCPA update. Planned are 16 hours of MCLE in total.

We are planning for a more robust and interactive website, too. All of this for a membership fee of \$150! Such a deal! Our year ends when the Calvin Ashland Annual Awards Dinner arrives again in November. This year will be the Judge of the Year, so start thinking about possible nominees. Make your reservations early.

We are those that are in the unenviable position to be witness to the greatest and most profound shift in U.S. economic history. Be a part of it! Become a member of the cdcbaa. Participate in its programs and meet others with your interests. Thank you. 



Volunteer Attorneys Needed
Call Marissa Hawkins
(213) 385 - 2977
610 South Ardmore Ave
Los Angeles, CA 90005

IMMEDIATE BAP BRIEFING SCHEDULES IN L.A. DIVISION APPEALS

Hal Marenus, BAP Clerk

The BAP now immediately issues briefing schedules in most appeals originating from the L.A. Division of the Central District bankruptcy court. This is a departure from longstanding practice, and is part of the BAP's pilot program intended to promote a quicker appeal process before the BAP.

In most L.A. Division appeals, you now will receive the briefing schedule at the same time you receive the BAP's opening letter: "Hi! Welcome to the BAP. Here is your BAP appeal number . . . Now start briefing."

Our new standard briefing schedule deadlines are: appellant's opening brief is due 45 days from the filing of the notice of appeal; appellee's responsive brief is due 65 days from the filing of the notice of appeal; and appellant's optional reply brief is due 75 days from the filing of the notice of appeal.

We sometimes adjust these deadlines sua sponte if a significant amount of time elapses between the date of filing of the notice of appeal and the date of issuance of our opening letter and briefing schedule. Also, we sometimes

refrain from setting, or vacate, an immediate briefing schedule, most often because of the apparent presence of one or more significant jurisdictional issues, which typically should be resolved before the appeal proceeds forward.

The BAP has initiated this immediate briefing program because of its perception that the historical timing of briefing schedule issuance has promoted delay in briefing. In the bad old days, issuance of the briefing schedule was tied to perfection of the record. (See Fed. R. Bankr. P. 8009(a) and 9th Cir. BAP Rule 8007(b)-1.) Because the time between perfection of the record and the due date for filing the first brief was very short (15 days), the standard response from litigants was an extension request: “15 days! I need more time than that.” The BAP experienced only limited success in its prior efforts to persuade litigants that they did not necessarily need to wait until perfection of the record to work on their briefs.

FRBP 8009(a) allows the BAP to set briefing deadlines by order, and that is exactly what we are doing in our pilot program. By our new practice of tying the briefing deadlines to the notice of appeal rather than to perfection of the record, we hope to focus our litigants on briefing earlier, and thereby reduce the overall time it takes to complete briefing.

This is only one aspect of the BAP’s efforts to speed up the appeal process. The BAP’s judges also have committed themselves to quicker turnaround from submission of appeals to issuance of their dispositions. Their efforts largely are responsible for the recent 18% decrease in the median time from filing an appeal to disposition (from 11.5 months to 9.4 months).

Notwithstanding its push for a quicker appeal process, the BAP remains committed to its ultimate mission of reaching well-reasoned results, in service to the public and the circuit. 

Six Revised Local Bankruptcy Rules

Effective January 22, 2008

1017-1, Conversion
2016-2, Compensation and Trustee Reimbursement
Procedures in Chapter 7 Asset Cases;
2070-1, Chapter 7 Operating Cases;
3007-1, Objections to Claims;
7055-1, Default;
9021-1 Order and Judgments

Enforcement Against Abusive Conduct by Creditors

Peter C. Anderson, U.S. Trustee, Region 16

Protecting consumer debtors is an important component of the U.S. Trustee Program’s civil enforcement effort. As Cliff White, Director of the Executive Office for U.S. Trustees, stated last fall in testimony before a House subcommittee, the Program “has a duty to redress violations by creditors, particularly when the abuse is systemic or multi-jurisdictional.”

“In many cases,” Mr. White continued, “creditor abuse is best addressed by the private case trustees we appoint who object to claims, or by debtors’ lawyers who dispute loan agreement terms. But sometimes, the integrity of the system as a whole is at stake, and it is important for the Program to take direct enforcement action.”

After allegations of systemic and multi-jurisdictional violations of the Bankruptcy Code by creditors were brought to the Program’s attention from multiple sources, the Program organized a working group in 2006 to examine the issue. The working group identified broad categories of abusive conduct by creditors, including filing false or inaccurate claims, engaging in abusive or deficient legal practices, violating the automatic stay or the discharge injunction, and engaging in improper solicitation regarding the extension of credit.

A number of recent U.S. Trustee enforcement actions against national mortgage servicers and their attorneys have involved a particular fact pattern: pre- and post-petition mortgage payments are misapplied; proofs of claim and motions for relief from stay are filed without any credible accounting to substantiate the amount owed; and unreasonable charges accrue on the debtor’s account without disclosure or court review. In the worst case scenario, a chapter 13 debtor successfully completes a repayment plan and—after emerging from bankruptcy—is hit with a new bill for previously hidden charges and fees, and faces foreclosure all over again.

One case in which the U.S. Trustee pursued unlawful practices by a mortgage servicer and its attorneys is *In re Allen*, 2007 WL1747018 (Bankr. S.D. Tex. June 18, 2007). After determining in an earlier decision that the creditor’s law firm violated Fed. R. Bankr. Proc. 9011 by prosecuting a “grossly erroneous” objection to confirmation of the chapter

13 debtor's plan (2007 WL 115182, Bankr. S.D. Tex. Jan. 9, 2007), the bankruptcy court imposed a \$75,000 sanction on the law firm. In a footnote, the court observed that creditor's counsel "complained bitterly" about the participation of the U.S. Trustee in this matter. The court further noted: "The U.S. Trustee is a party in interest with the authority to be heard on any matter (11 U.S.C. § 307). The U.S. Trustee participated in this hearing in his capacity as a party in interest at the request of the court. His participation assured presentation of a complete factual and legal case. Courts do not function well when only one side of an issue is presented. The U.S. Trustee provided an invaluable benefit to the case and to the process by his professional participation."

The Program continues to monitor cases around the country for abusive conduct by creditors, and we are actively participating in multiple cases involving several different creditors. I appreciate the opportunity to communicate with the CDCBAA membership about these actions. I encourage you to contact your U.S. Trustee field office to report systemic and multi-jurisdictional abusive conduct by creditors. 📧

Public Counsel's Debtor Assistance Project: An Introduction

By **Marisa H. Hawkins**

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Public Counsel is the public interest law office of the L.A. County Bar Association and the Beverly Hills Bar Association, and also the largest pro bono law firm in the nation. The Debtor Assistance Project (DAP), one of Public Counsel's programs, was founded in 1997. Since that time, DAP has worked closely with the Los Angeles and San Fernando Valley divisions of the United States Bankruptcy Court to provide free legal services to qualifying low-income debtors in Los Angeles County.

Like other members of the bankruptcy community, DAP has felt the impact of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA). This law, the most significant bankruptcy reform in over 25 years, has had a broad and far-reaching effect on the ability of ordinary consumers to seek the protection of chapter 7 bankruptcy. BAPCPA has made the bankruptcy process much more

onerous for the average person, with burdensome documentation requirements, increased filing fees, new credit counseling requirements, and a generally more complex process that in most cases requires the assistance of an attorney.

In the wake of this law's enactment, chapter 7 bankruptcy filings in the Central District of California, the largest bankruptcy district in the nation, initially decreased by a stunning 85.7 percent. However, with consumer debt at unprecedented heights, chapter 7 filings have been steadily rising each quarter, and the Office of the Clerk of the Central District estimates that filings will soon return to pre-BAPCPA levels. Clearly, there is still a pressing demand for bankruptcy assistance among Los Angeles County's indigent debtors. To respond to this demand, and to the strict new requirements of BAPCPA, DAP has instituted a number of new policies meant to help both debtors and volunteer attorneys navigate the current bankruptcy landscape. DAP significantly revised its client intake and screening process to address the expanded attorney investigation and debtor documentation requirements of BAPCPA. The Project now collects all necessary client documentation before referring chapter 7 cases to volunteer attorneys. Finally, DAP has instituted a twice-monthly clinic at Public Counsel to assist debtors with the pre-petition document-gathering process.

The Project continues to experience its most pressing need for volunteers who can assist low-income debtors with their chapter 7 petitions. However, volunteer attorneys have the opportunity to provide bankruptcy assistance to low-income debtors in all of the following areas:



Jim King, Peter Anderson @ Calvin Ashland Awards Dinner

Preparation of chapter 7 petitions
Many individuals contacting DAP are elderly, disabled, unemployed or non-English speaking. These individuals are facing significant financial hardship and do not have the means to hire an attorney. Thus, DAP has an ongoing need for pro bono attorneys willing to take on a chapter 7 case. For new attorneys, this is a good opportunity to learn about consumer bankruptcy, while for more experienced bankruptcy attorneys, this is a great chance to lend your expertise to debtors in need.



Judge Maureen A. Tighe

Debtor defense in non-dischargeability actions
Pro se debtors often face non-dischargeability complaints filed by creditors who have little or no factual basis for their legal claims. Because debtors do not necessarily understand the ramifications of an adversary proceeding in bankruptcy court, a default judgment is frequently entered against them. As a result, honest debtors with no financial means are forced to repay debts that should otherwise have been discharged in their bankruptcy case. Pro bono attorneys can help to prevent this result by assisting debtors with their answers to non-dischargeability complaints and in negotiations with creditors.

Counseling of *pro se* debtors at reaffirmation hearings

DAP works closely with the bankruptcy court to provide *pro se* debtors with informal counsel and advice regarding reaffirmation agreements. Many debtors are unfamiliar with the reaffirmation hearing process and do not understand their legal rights. The reaffirmation hearings, which take place once a month at the bankruptcy courts in Woodland Hills and Los Angeles, are a good way to assist several debtors before they appear before the judge. Attorneys who volunteer in Woodland Hills are invited to have breakfast with the judges prior to the reaffirmation hearings.

Despite the discouraging barriers erected by BAPCPA, DAP nevertheless received over 1100 inquiries through its hotline over the past year. Through an array of services ranging from counsel and advice to full legal representation, the Project was able to provide over 800 individuals with bankruptcy assistance during the past year, either through volunteer attorneys or through in-house service. Through the

common reaffirmation calendar in the Los Angeles and Woodland Hills divisions, over one hundred *pro se* debtors were provided with free legal counseling from volunteer attorneys prior to their reaffirmation hearings. Though the new Act has changed the way bankruptcy work must be done, it has not reduced the enormous financial pressures that drive the most economically at-risk individuals to seek bankruptcy protection, and, with the generous help of volunteer attorneys, the Debtor Assistance Project has continued to extend its services to these vulnerable populations. 📄

Calvin K. Ashland Awards Dinner: A Great Success

By James T. King
king@kingobk.com

On November 7, 2008 Peter Anderson was honored at our annual awards banquet at the Downtown Marriott Hotel. He was the recipient of the Calvin Ashland Award as Trustee of the Year. Peter's family was in attendance; his mother, wife, daughter and son. Supporting their boss by their attendance was Charmayne Mills and many other staff members and attorneys from the Office of the United States Trustee. Also in attendance were 18 Chapter 7 Trustees and their guests. Prior recipient of the Judge of the Year award, Judge Samuel Bufford along with his newest colleague Judge Robert Kwan attended. Introducing Peter was Judge Maureen Tighe who gave all of us insight concerning Peter and his accomplishments. As always, a good time was had by all and the first time attendees were particularly impressed with the camaraderie and joviality of the members of the CDCBAA.

The Happy Hour was truly a happy event. Once we arrived (traffic in LA!) we enjoyed the sweet jazz sounds of the Bruce Campbell Trio. They also joined us for dinner and serenaded our meal. All the while a photographer snapped pictures of the attendees, some of which are interspersed in this article. 8 x 10 glossies can be purchased by contacting

Jim King.

There was no rubber chicken at this event! We feasted on excellent food prepared by the Marriott Hotel. We had our choice of Chicken Wellington, Crusted Salmon and New York steak. Wow, those along with a fabulous dessert made it a gastronomical affair.

Brett Curlee was gracious in accepting his President's award and acknowledged the entire board for their participation in the year's programs. The programs spearheaded during the year included the establishment of the Southern California Bankruptcy Inn of Court (a huge success); increased MCLE programs; participation of both the newly created Self-Help Project in the Valley courthouse and Pro Bono program. A special award was presented to Jazz Ventura as for her hard work as the back bone of our organization.

After the introduction of Peter Anderson by Judge Tighe the award was presented to Peter by myself and Lou Esbin. In his gracious acceptance speech, Peter told of how he has known the membership of the group for such a long time. He reflected on when and where he met some of us and had only kind thoughts and remarks to make. He also gave us some interesting facts and anecdotal comments on his role and how he perceives it. He emphasized the poignant fact that we are practicing poverty law. That the clients going through the system are, for the most part, below median income and truly need the relief that is being sought. After his comprehensive and thorough review of his office's role and how we can all work through cooperation the evening concluded with a few folks staying behind to enjoy each other's company with one final toast to Peter. 🍷



Calvin K. Ashland Awards Dinner

Self-Help Desk Update

**Chancela Al-Mansour, Directing Attorney at NLS
(800) 433-6251, ext. 126.**

On September 17, 2007, the collaborative efforts of Neighborhood Legal Services of Los Angeles County, the Central District Consumer Bankruptcy Attorneys Association and the San Fernando Valley Bar Association led to the opening of the San Fernando Valley Bankruptcy Self-help desk. The Bankruptcy self-help desk was opened thanks in large part to the funding received from the Attorney's Admission Fund Committee, along with other funding and in-kind support from NLS, significant pro bono resources from the various project partners, and the support of Judge Maureen Tighe. The project is located at the entrance of the clerk's office located on the first floor of the Woodland Hills Bankruptcy Court.

The project has held 11 self-help desk sessions since September 2007. The program has been successful in providing assistance to 54 individuals to date. An experienced bankruptcy paralegal fluent in English and Spanish staffs the desk. It is still too soon to tell whether those who ended up filing bankruptcy will navigate all procedural requirements successfully enough to receive a discharge or how many of those who visited the self-help desk have actually filed bankruptcy.

The visitors to the self-help desk reflect a variety of people who are facing financial hardships. The majority was under the median annual income level. Most were English speaking, some were monolingual Spanish speakers. Many had complex issues of multi-layered debt.

Individuals wishing to file bankruptcy themselves can obtain a packet of forms at no cost from the Self-Help Desk. Further, the Self-Help Desk will provide a list of recommended materials that are available over the Internet or in bookstores that can assist them in preparing their own bankruptcy petition. We also hope to expand our small library of resource materials that are available for review on the premises by individual debtors.

Handouts, prepared by volunteer attorneys, are available for issues that commonly arise with pro per debtors such as exceptions to discharge, exemptions, non-dischargeable debts, or what a creditor can expect when they file a claim.

Attorneys from the Central District Consumer



Congratulations *cdcbaa* on a Spectacular 2007 and the Prospect of an Even Better 2008

The list of achievements is long: Inns of Court, BAP Dinner, First Annual Conference, Annual Awards Dinner, Pro Bono project support, Educational Sessions which offer MCLE, Networking opportunities, First Class Newsletter, Listserve, support for attorneys new to bankruptcy practice and most important an overriding commitment to promoting excellence in consumer bankruptcy practice. An amazing list of achievements for a volunteer organization.

Pacific Rim Institute for Development and Education, Inc.

EOUST Approved Provider for Credit Counseling & Debtor Education

All our counselors are Consumer Bankruptcy attorneys who no longer actively represent debtors www.bkedcert.com

Rick Curry, Esq.
General Counsel

Robert R. Leon, Esq.
Senior Credit Counselor

Payam Afsharian, MBA
Administrator

6230 Wilshire Blvd, Ste. 1763, Los Angeles, CA 90048 . TEL/FAX 800-845-7171 email priority@bkedcert.com



Bankruptcy Attorneys Association have conducted 3 seminars focused on debtor's concerns. They plan to offer seminars for creditors and debtors every month.

Hours for the Self-Help Desk are: Every Monday (excluding court holidays) from 1pm to 3pm.

Hours for the Bankruptcy Seminars are: Every 1st Thursday of the month at 12pm.

If you are an attorney and would like to volunteer at the Self-Help Desk, please contact Chancela Al-Mansour, Directing Attorney at NLS, (800) 433-6251, ext. 126. 

How to protect a crook's spouse, and also, thereby, the crook.

By Dennis McGoldrick
demcg@demcg.com

In 2005 when our *cdcbaa* group was reading the new code line by line as a study group, we discussed Section 524 (a)(3), the community property discharge, and I told the group that by filing a chapter proceeding for the spouse of a crook only, the crook could be protected. The group

collectively thought the idea a bit odd, but the 9th Cir. BAP has recently agreed. *Make sure you understand this in your practice.*

In re Kimmel, 378 B.R. 630, 9th Cir. BAP (Cal.), November 08, 2007 is the new case. Although the case does not describe the conduct of the debtor, David Kimmel, the case does indicate that the creditor, William Rooz, failed in his nondischargeability action against David. As a result, we must conclude David was not a crook, but the case shows us how to protect a crook's spouse, and thereby a crook.

The facts are a little bit odd, but here is the synopsis. Mr. Rooz sued Mr. and Mrs. Kimmel in 1991. Roberta Kimmel filed chapter 7 in 1993 and received a discharge. Mr. Rooz proceeded against her husband David Kimmel in state court and received a judgment against him in 1995. David then filed his own chapter 7 in 2005. Mr. Rooz sued David in his bankruptcy case but the debt was declared dischargeable. Rooz took the position he could still collect the 1995 judgment against Roberta's community property interest in David's earnings.

Held: The discharge received by Roberta in 1994 discharged all of the community property of Mr. and Mrs. Kimmel owned at the time and acquired thereafter and Rooz

could not collect. How did the BAP reach that conclusion?

Section 101 (7) defines a community claim as any claim which arose before the commencement of the case. Here Roberta's case was filed after Rooz started his lawsuit, so Rooz' claim was a prepetition community claim in her case.

Section 541 (a) (2) brings all community property under the "sole, equal, or joint management" of the debtor into the estate.

Section 524 (a) (3) grants a discharge which: (3) operates as an injunctionto collect or recover from,.....[community property] of the debtor . . . that is acquired after the commencement of the case on account of any allowable community claim, except a community claim which is excepted from discharge....

So the BAP held: Roberta's discharge permanently enjoined enforcement of the 1995 Judgment against all future acquired community property, including both her own and David Kimmel's interest in wages.

What does this mean to those of us who practice bankruptcy?:

There is a conflict of interest between spouses when one is a crook. The spouse who is not a crook can be sued with the crook. So, get a waiver of the conflict if you are going to file spouses cases jointly.

Consider filing the bankruptcy of the noncrook spouse first. Why? The discharge obtained by the noncrook spouse will protect the crook's wages (community property of the noncrook spouse). I have filed chapter 13 for only the noncrook spouse and used both the codebtor stay and the community property discharge to protect the noncrook spouse. After the noncrook spouse's chapter 13, the creditors are barred from collection against the crook for so long as the noncrook spouse stays married to the crook.

Decide who will hold the bag. The bag is the bag of community property. If the noncrook spouse files bankruptcy first, the noncrook spouse takes all of the community property into the first bankruptcy case and gets it washed with the community property discharge. (Remember, the creditors of the crook can file 523 actions against the

noncrook spouse to be able to chase the community property, but they most often will not as creditors do not understand the strength of the community property discharge. They only get 90 days to figure this out!!!).

If the crook spouse was too big a crook, the noncrook spouse may want to file the second bankruptcy case. There is a very good argument the noncrook spouse does NOT have to list the debts of the crook spouse if the noncrook spouse files bankruptcy second, but during the crooks case. Why? Because the community property goes into the first case, and the noncrook spouse, with no personal liability for the crooks debts, should not have to list the debts if the noncrook spouse has no community property to take into the bankruptcy. (The noncrook spouse has to list all of the debts of a crook in the noncrook's bankruptcy if the noncrook files first because the noncrook is taking the community property into the first case and would have to list community claims, not so if there is no community property to take into the second case.).

I don't like joint cases when one spouse is a crook and almost always file the noncrook first. There are times when, after signing a waiver, the spouses decide to have the noncrook carry the bag. I require a written waiver from the noncrook spouse acknowledging the risk. But, thereafter, the crook does not have to file. The crook gets the community property discharge without filing bankruptcy, and keeps its benefit as long as the crook stays married to the noncrook spouse. It is fun to make the jokes about treating the noncrook properly or being out in the cold, when discussing this with the crook. 🤔

If the plain meaning of a provision, not contradicted by any other provision in the same instrument, is to be disregarded, because we believe the framers of that instrument could not intend what they say, it must be one in which the absurdity and injustice of applying the provision to the case, would be so monstrous, that all of mankind would, without hesitation, unite in rejecting the application

**Chief Justice John Marshall
Sturges v. Crowninshield, 17 U.S. 122 (1819)**

Announcements

- San Fernando Valley Bar Association is giving special recognition to Judge Maureen A. Tighe, for her efforts with the Self-Help desk at the Bankruptcy Court.
- Mark Jessee was elected Chairman of the Board of the Thousand Oaks Westlake Village Regional Chamber of Commerce for calander year 2008.

Calendar of Events

Jan, 15 Tues. (6:30 p.m., Taix Restaurant)	Inn of Court	<i>MCLE 1.0</i>
Jan, 26 Sat. (TIME, Manatt)	Review of 2007 Published 9th Circuit Cases Hon. Vincent Zurzolo, Jon Hayes, Moderator	<i>MCLE 2.0 (.5 Ethics)</i>
Feb, 19 Tues (6:30 p.m., Taix Restaurant)	Inn of Court	<i>MCLE 1.0</i>
Feb, 23 Sat., (TIME, Manatt)	Emerging Issues in California Mortgage and Deed of Trust Practice; Chapter 7 & 13	<i>MCLE 2.0</i>
Mar, 22 Sat., (TIME, Manatt)	Chapter 7 Trustee Practice	<i>MCLE 2.0 (.5 Ethics)</i>
Apr, 08 Tues., (6:30 p.m., Taix Restaurant)	Inn of Court	<i>MCLE 1.0</i>
Apr, 24 Thurs., (6:30 p.m., Taix Restaurant)	Dinner with the BAP; Appellate Practice for Practitioners	<i>MCLE 2.0 (.5 Ethics)</i>
May, 15-18 Thurs.-Sun., (Renaissance Hollywood Hotel)	NACBA Convention	<i>MCLE TBD</i>
Jun, 10 Tues., (6:30 p.m., Taix Restaurant)	Inn of Court	<i>MCLE 1.0</i>
Jun, 21 Sat., (Manatt)	Chapter 13 Trustee Practice	<i>MCLE 2.0</i>
Jul, 04 Fri., (Dennis McGoldrick's)	1st Annual <i>cdcbaa</i> July 4th Fireworks Party (proposed: subject to further board discussion & membership input)	
Aug, TBD., (TBD)	Membership Dark Budget Committee Meeting	
Sep, 20 Sat., (Manatt)	Litigation Tactics & Practices Local & Federal Rules in Particular	<i>MCLE 2.0</i>
Oct, 18 Sat., (Manatt)	BAPCPA – Three Years Later	<i>MCLE 2.0</i>
Nov, 07 Fri., (Downtown Marriott <i>or TBD</i>)	Calvin K. Ashland Award Dinner; Judge of the year (TBD) New Board and Officers Announced	
Dec, 16 Tues., (TBD)	Joint Board Meeting	

cdcbaa

Central District Consumer Bankruptcy Attorneys Association

Advancing the interests of Consumer Bankruptcy Practice in the Central District of California

I hereby apply for membership in the *cdcbaa*, Central District Consumer Bankruptcy Attorneys Association, a nonprofit association, for the **calendar year 2008**. I understand the basic goals of the organization are to: address the issues and concerns which affect consumer bankruptcy attorneys and their clients in the Central District of California; and to provide educational and networking opportunities for attorneys who primarily represent consumer bankruptcy debtors. As a condition of membership I declare as follows:

1. I am a duly-licensed attorney presently authorized to practice law in the Central District of California;
2. I am interested in consumer debtor practice; and
3. I support the basic goals of the *cdcbaa* as outlined above.

I understand the *cdcbaa* is incorporated as a 501(c)(6) nonprofit organization and that a portion of my dues will not be deductible as a business expense because *cdcbaa* advocates within California for legislation on behalf of the consumer debtors.

Please Complete Reverse Side.

cdcbaa

**Central District of California Bankruptcy
Attorneys' Association**

Newsletter Volume 1, Issue 3, February 2008

Newsletter Editor

M. Jonathan Hayes

President

Louis Esbin

Vice President

Jim King

Patrick Green, Secretary

Hank Toles, Treasurer

Proposed Board of Directors

LOCAL RULES COMMITTEE

Louis Esbin, Chair; Jim King, Co-Chair

BUDGET AND FINANCE COMMITTEE

Hank Toles, Chair

MCLE COMMITTEE

Patrick Green, Chair

PRO BONO & SELF HELP COMMITTEE

Open

INN OF COURT AND JUDICIAL LIAISON COMMITTEE

Brett Curlee, Chair

MEMBERSHIP COMMITTEE

Paul Winkler, Chair

PUBLICITY COMMITTEE (NEWLETTER, WEB, PRESS)

Jon Hayes, Chair

SPECIAL EVENTS COMMITTEE

Peter Lively, Chair

TRUSTEE AND U.S. TRUSTEE LIAISON COMMITTEE

Byron Moldo, Chair

CREDITOR LIAISON COMMITTEE

Helen Fraizer

NACBA LIAISON COMMITTEE

David Tilem, Chair

CHAPTER 13 LIAISON COMMITTEE

Patricia S. Depew, Chair

Name: _____ Bar Number: _____

Firm: _____

Address: _____

Telephone: _____ Fax: _____

Email: _____ Web Address: _____

Signature: _____

One year membership fee: \$150.00; Make Check payable to: *cdcbaa*

Mail application and payment to:

cdcbaa

c/o Paul Winkler

315 W. Arden Avenue. Suite 28

Glendale, CA 91203