



Boston Bar
ASSOCIATION

SEPTEMBER 2007

Bankruptcy Law Section

September 2007 Newsletter

A PUBLICATION OF THE BOSTON BAR ASSOCIATION BANKRUPTCY LAW SECTION

SEPTEMBER 2007

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Section Co-Chairs' Corner

Dear friends and colleagues:

The phone is ringing again. My vacation was interrupted by a first day hearing and an endless string of urgent calls on my cell phone (which I should have tossed into the Atlantic). Could it be that we are experiencing the beginning of a new economic cycle? If so, it should come as no surprise. Those practicing in the consumer bankruptcy arena, as well as the bankruptcy court itself, have been busy for months as a result of the surge in chapter 13 filings by consumers trying to save their homes from foreclosure. It was inevitable, given how entangled the financial markets are, that the consumer mortgage crisis (as the pundits label the current situation) would have an impact on the business sector.

We cannot forget, however, that with every economic downturn, there is a human toll. And I am confident, as in prior years, our Section will rise to the occasion to provide pro bono services to indigent consumer debtors. Already this Summer, we have heard urgent cries for help from the Attorney General's office in connection with their residential mortgage foreclosure programs. In addition, this Fall, our Section's Large Firm Pro Bono Subcommittee will begin rolling out a pro bono initiative using the resources of Boston's larger firms to represent indigent clients in adversary proceedings and contested matters (referred to as "split-representation"). On November 2nd, our Section plans to hold the next training seminar for those of you interested in representing indigent consumer debtors. Unlike in prior years, we are planning to follow-up the Fall seminar with a series of brown bag lunches hosted by some of our finest consumer law practitioners and mentors to answer questions and discuss issues that may have arisen in particular pro bono representations. Meanwhile, our Consumer and Pro Bono Committees are working to formulate solutions to a number of issues plaguing pro se chapter 13 debtors. Finally, in our ongoing effort to educate the community about the risks of excessive credit, many of our Section members will participate in this year's financial literacy programs in high schools across the Commonwealth.

In addition, our Section will continue to provide members with top-notch educational programming. We plan to kick-off the monthly "brown bag" lunches with some lighter fare as Rick Levine leads a panel on September 18, 2007, regaling us with a description of the bankruptcy practice under the former Bankruptcy Act and before Bankruptcy Rules and how that evolved into modern practice. The October and November lunches will focus on the surge in real estate foreclosures, examining new proposed legislation and regulations, and some foreclosure basics,

strategies and defenses for both lender and borrower counsel. On September 24th, the Commercial Finance Committee will host our Section's first CLE on cross-border financing featuring a panel of U.S. and foreign financing attorneys. Meanwhile, the Consumer Committee is planning a CLE in January concerning predatory lending, and we are planning for next Spring the annual CLE to update practitioners on recent developments under BAPCPA.

As you can see, this year promises to be busy and productive. Our Section's ability to provide these services and programs depends in large part on the tireless efforts of our Committee co-chairs. And they need your help. Please consider getting involved in one of our Committees, organizing a panel for one of our monthly "brown bag" lunches, attending the November 2nd pro bono training seminar and accepting a matter, volunteering to teach one of the financial literacy classes, or writing an article for this Newsletter. There are countless ways to participate and become an active member of our Section.

This year will be my second year serving as co-chair of our Section. Last year, I had the honor of serving with Lynne Riley. As much as we will miss Lynne's leadership and energy as co-chair, we are fortunate to have Don Lassman as this year's new Section co-chair. Don and I hope to continue building on the success of our predecessors as we strive to accomplish the goals that we have established for the year. Your active participation will help make it happen. So, take this opportunity to get more involved and give something back to your professional community.

- Douglas B. Rosner

Section Co-Chairs



Douglas B. Rosner, Esq.
Goulston & Storrs
400 Atlantic Avenue
Boston, MA 02210
(617) 574-6517
drosner@goulstonstorrs.com



Donald R. Lassman, Esq.
Law Office of Donald R. Lassman
P.O. Box 920385
Needham, MA 02492
(781) 455-8400
Don@Lassmanlaw.com

Calendar of Section Events

Luncheon Series Meetings

The Bankruptcy Law Section will hold luncheon meetings from 12:15 to 1:45 p.m. on the following dates, subject to change.

Tuesday, September 18, 2007

Tales from the Crypt: How "Old" Bankruptcy Practice affects modern Bankruptcy Practice. Presented by **Rick Levine** and **Joe Braunstein**

Tuesday, October 16, 2007

An overview of the Attorney General's proposed regulations and legislation regarding the subprime mortgage market. Presented by **Chris Barry-Smith** and **Carol Kenner**.

Tuesday, November 20, 2007

Mortgage Foreclosure Procedure, Tactics, Strategy, from lender and borrower perspectives. Presented by **Sanjit Korde** and **Dale Schaeetzke**.

Tuesday, December 18, 2007

The Means Test: Is it Getting Meaner? With new changes to Forms 22A and 22C set to take effect December 1, 2007, join us for this timely discussion on these important changes.

Save the following dates for upcoming programs.
Topics TBA.

February 11, 2008 **March 18, 2008**
April 15, 2008 **May 20, 2008**
June 17, 2008

CLE Programs

Monday, September 24, 2007 4:00 - 7:00 p.m.

Cross-Border Secured Transactions: What happens when everything that can go wrong, goes wrong?
Program Chairs: Paula Andrews, Rafael Klotz

Wednesday, January 16, 2008

"Beyond Basic Training – Predatory Lending In the Trenches"

Spring 2008

BAPCPA consumer law update.
Program Chair: Nina Parker

May 15, 2008

3:00 p.m. - 6:00 p.m.
The Colonnade Hotel
18th Annual Bankruptcy Bench Meets Bar Conference
Reception to follow

For more information about upcoming CLE programs, please visit www.bostonbar.org/cle

Upcoming Special Events

Thursday, September 27, 2007

8:30 a.m.
Young Lawyers Section Breakfast Meet and Greet at Mintz Levin, One Financial Center, Boston.
RSVP to Chip Azano (cwazano@mintz.com)

Coming this Fall

Young Bar Meet Bench - Bankruptcy Basics and Introduction to the Judges; followed by a Social

Friday, November 2, 2007

9:00 a.m. – 1:00 p.m.
Volunteer Lawyers Project Training Program.
Program Chairs: Mark Rossi, Susan Grossberg, Bill McLeod, Joanna Allison

All meetings will be held at the BBA, 16 Beacon Street, Boston, unless otherwise noted. Please RSVP for the luncheon series meetings by calling the BBA Reservation Line at (617) 778-2030 or emailing us at sections@bostonbar.org.

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CONTRIBUTORS

Richard C. Demerle

Guy B. Moss

Tom Raftery

Adam Ruttenberg

EDITORS

Guy B. Moss

John T. Morrier

Members on the Move

Richard L. Levine, Esq. has joined Nelson, Kinder, Mosseau & Saturley, PC of Boston and Manchester, NH as leader of the firm's Bankruptcy and Insolvency Practice Group. Previously the first Director and Counsel of the Executive Office for United States Trustees in the Department of Justice, pursuant to an appointment by the Attorney General of the United States, and a former partner at Hale and Dorr and at Hill & Barlow, Levine last year received the Charles Normandin Lifetime Achievement Award from the Bankruptcy Section of the Boston Bar Association. He serves on the BBA Bankruptcy Section's steering committee, is the co-chair of the Senior Lawyers' (55+) Section of the BBA, and is a long-time member of the American College of Bankruptcy, a national invitation-only society. He has also been listed in Best Lawyers in America virtually since its inception. He is a contributing author to the national treatise Collier Bankruptcy Practice Guide. He can be reached in the firm's office at 45 Milk Street, Boston, MA 02109, by phone at (617) 778-7500, or by email at RLevine@nkms.com.

Alex F. Mattera, Esq. has joined Demeo & Associates, P.C. of Boston. Mattera has a comprehensive bankruptcy practice with a focus on commercial bankruptcy, bankruptcy litigation, business reorganization and creditor and debtor rights. Mattera serves on the BBA Bankruptcy Section's steering committee. A former law clerk

for the Hon. James F. Queenan, Jr., Mattera has been named a Massachusetts Super Lawyers Rising Star in 2005, 2006 and 2007. He can be reached in the firm's office at One Lewis Wharf, Boston, MA 02110, by phone at (617) 263-2600, or by email at amattera@jdemeo.com.

Christopher M. Condon, Esq. has joined Hanify & King, PC of Boston. Condon's practice focuses primarily on bankruptcy matters, but includes civil litigation at the trial and appellate levels as well. He was named a Massachusetts Super Lawyer Rising Star in 2005 and 2006. He can be reached at the firm's office at One Beacon Street, Boston, MA 02108, by phone at (617) 423-0400, or by email at cmc@hanify.com.

If you or someone you know is a Member on the Move, send your news to the Editors.

DO YOU KNOW YOUR CERTIFICATIONS?

C.P.A. (certified public accountant) is easy and **C.L.U.** (chartered life underwriter) might have come to your attention while buying life insurance. But what about:

C.C.M.

Ch.F.C.

P.F.S.

C.I.M.A.

C.F.P.

C.I.A.

A.V.A.

C.F.F.A.

C.F.E.

C.H.F.P.

C.P.E.A.

(Answers on page 8)

“Poof” of Claim: The Elusive Boundaries of the Attorney as Agent

By **Guy B. Moss, Esq. and Richard C. Demerle, Esq.**
Riemer & Braunstein LLP

You, counselor, are Sam Spade – the detective Humphrey Bogart made famous in The Maltese Falcon. You may or may not wear a trenchcoat, fire off quips in machine-gun style (“Don’t worry about the story’s goofiness. A sensible one would have had us all in the cooler.”) or live in a *film noir* world, but you do have one thing in common with the famous detective. You work because someone says to you the magic words: “I inquired at the hotel for a reliable private detective. They mentioned you.” (You just have to remember to replace “private detective” with “bankruptcy attorney.”)

So, what happens when your Brigid O’Shaughnessy says “You’re hired”? What authority did you just receive and what might a court recognize? Authority is the source of a lawyer’s power, moreso than the law itself. The very definition of attorney is “one who is legally appointed to transact business on another’s behalf.”¹ Without that appointment, without that authority, the lawyer’s actions are ineffectual – like Peter Lorre’s Joel Cairo, searching for the Falcon while trying to save the owner “a considerable expense.” Therefore, one of an attorney’s first duties should be to know the source and scope of his authority to act, notably for present purposes in the context of filing a proof of claim as agent.

This month’s cautionary tale comes out of the Third Circuit, specifically the U.S. Bankruptcy Court for the District of Delaware (the “Court”) where, earlier this year, the Court overseeing the W.R. Grace & Co. bankruptcy (the “Grace Bankruptcy”) disallowed and expunged 71 proofs of claim. In re W.R. Grace & Co., 2007 Bankr. LEXIS 1393 (Bankr. D. Del. 2007) (“Grace”). The reason? The law firm that filed the claims lacked the authority to do so.

In the Grace Bankruptcy, the law firm whose proofs went “poof!” is Speights & Runyan (“S&R,” not to be confused with “Spade and Archer”), a four-attorney firm based in South Carolina. Since the 1980s, S&R has been representing plaintiffs in asbestos-related litigation against W.R. Grace & Co. (“WR Grace”). Among S&R’s clients is Anderson Memorial Hospital (“Anderson”) which filed a class action suit against WR Grace in December 1992. On February 9, 2001, a South Carolina court certified

Anderson as class representative and S&R as class counsel.

Less than two months later, on April 2, 2001, WR Grace and 61 related entities (the “Debtors”) filed Chapter 11 petitions. By March 31, 2003, the claims bar date, the Debtors had received 4,200 asbestos property damage claims – including 2,938 filed by S&R. Anderson – through its counsel, S&R – had filed both a class proof of claim as well as proofs of claim for each claimant/class member it could identify through the Debtors’ sales records. Of the 2,938 proofs of claim, Daniel Speights of S&R signed 1,862 and Amanda Steinmeyer, also of S&R, signed the other 1,076. None of the actual claimants signed their proofs of claim.

The Debtors objected to 2,937 of the S&R claims and, subsequently, 2,339 claims were either expunged or withdrawn. The Court had ordered S&R to provide the Debtors with evidence of written authorization for S&R to file the proofs of claim, including a copy of any document. For 71 claims S&R could only provide written authorizations which were either undated or dated after the claims bar date. The verdict on the 71 proofs of claim? S&R did not have authority to sign the proofs of claim as of the March 31, 2003 claims bar date and, therefore, the claims were disallowed and expunged. Forty-four of the claimants have appealed the Court’s decision to the U.S. District Court for the District of Delaware, Civil Action No. 07-287. As of this writing, the time period within which briefs may be submitted has not yet expired and the appeal is pending.

Section 501(a) of the Bankruptcy Code provides that a creditor may file a proof of claim and Bankruptcy Rule 3001(b) requires a proof of claim to be executed “by the creditor or the creditor’s authorized agent” with certain exceptions not here relevant. Bankruptcy Rule 9010(a) states that a creditor may appear in a case by a duly licensed attorney and may “perform any act not constituting the practice of law, by an authorized agent, attorney in fact, or proxy.” Bankruptcy Rule 9010 then states that an attorney appearing for a party in a case shall file a Notice of Appearance, and Rule 9010(c) states that “(t)he au-

thority of any agent, attorney in fact, or proxy to represent a creditor for any purpose other than the execution and filing of a proof of claim...shall be evidenced by a power of attorney conforming substantially to the appropriate Official Form.” Official Form 10 describes a proof of claim and in the signature line the words appear: “Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any).” The instructions and Advisory Committee Notes do not comment on these words or issues of authority generally. Official Form 11A describes a general power of attorney and Official Form 11B describes a special power of attorney. Neither mentions the execution of a proof of claim explicitly, although Form 11A does have the phrase “in general to perform any act not constituting the practice of law for the undersigned in all matters arising in this case.”

So, what happened in *Grace*? Apparently, S&R was of the opinion – because it was class counsel to Anderson and because Anderson was class representative in a pending state court action – that Anderson had authority to file proofs of claim in the Grace Bankruptcy on behalf of absent class members.² S&R had filed a Notice of Appearance on behalf of Anderson but no one else. Because the Court did not even discuss Anderson’s status as class representative in its decision, the Court apparently concluded that Anderson’s status in the state court action did not give Anderson authority through S&R to file proofs of claim on behalf of absent class members in the Grace Bankruptcy. Accordingly, the Court had during discovery required S&R to produce any express written authorization from the 71 claimants, among others. When S&R could only produce either undated written authorizations or written authorizations dated after the claims bar date, the Court framed the question before it as one of “ratification.” Where, as the Court conceded, the attorney-client relationship is a principal and agent relationship governed by the law of agency, and where no express authority³ existed as of the filing of the proof of claim, the Court examined whether the client/principal could take any curative action after the fact. Under the doctrine of ratification, approval by a principal of its agent’s unauthorized act, in the form of affirming the act, is equivalent to the agent having that particular authority “from the beginning”. *Grace, supra*, at *6. Accordingly, the binding effect of an agent’s act is not necessarily dependent upon the existence of authority as of the time of acting; action beyond the agent’s authority, and even action by a non-agent at the time of acting, may be ratified by the principal in bankruptcy. *Id.* at *8. However, the Court concluded that the doctrine has its limits, and when a purported ratification (here the delivery of written autho-

rization by the “client” to S&R) takes place after a deadline (here the claims bar date), it is ineffective because the principal, at the time of ratification, must itself not only (i) have the legal capacity to do what the agent did, but also (ii) the capacity to do it at the time of ratification. The latter was not present here. Put another way, the Court felt that to recognize ratification after the claims bar date would be wrongfully to afford the claimants a unilateral authority to extend the bar date to the detriment of other claimants and the Debtors. *Id.* at *12.



- Tom Rafferty

When and how, then, does an attorney’s authority arise to sign and file a proof of claim in a bankruptcy case, assuming the issue isn’t obviated by the simple expedient of having the client itself sign the proof? How can one be certain that the bankruptcy court doesn’t get you “right through the pump” as happened to Sam Spade’s partner, Miles Archer – i.e., that claims we file on behalf of our creditor clients will not be disallowed and expunged, at least for lack of authority? The following options appear fairly clearly to be available:

- File a Notice of Appearance. In *In re Trebol Motors Distributor Corporation*, 220 B.R. 500, 502-503 (1st Cir. B.A.P. 1998) (Hillman, J.), the Court, considering Bankruptcy Rule 9010(c), held that “[a]n attorney must provide evidence of a power of attorney only when the representation is ‘other than the execution and filing of a proof of claim or the acceptance or rejection of a plan’ ... The appearance of an attorney at law licensed to practice there carries with it the presumption of authority to appear and act for his client in the proceeding in which he seeks to represent him.” The safest course would be to file the Appearance prior to signing the proof

of claim. Without that, the argument might be made that the Appearance is no more than an ineffectual form of ratification after the fact, lacking the client/principal's signature.

- Attach a signed Power of Attorney to the proof of claim form. In re Access Cardiosystems, Inc., 361 B.R. 626, 638 (Bankr. D. Mass. 2007) (Boroff, J.)(recognizing a Notice of Appearance and use of a power of attorney as the “two ways” of establishing authorization). In light of Bankruptcy Rule 9010(c) and the reasoning of Grace, one would think any written evidence of authority attached to the proof would suffice; basically for this purpose the creditor would simply be acknowledging either (i) that an attorney-client relationship existed to justify the agency, or (ii) that the attorney was an attorney-in-fact, specifically mentioned in Bankruptcy Rule 9010(a) and alluded to in Bankruptcy Rule 3001(b).
- Have previously “unauthorized” acts ratified prior to the claims bar date, as discussed above in Grace, presumably by filing an amended proof with evidence of authority, or by furnishing one’s likely opposing party with written, timely evidence of ratification (ideally prior to a claims objection having been made) .
- If your client wants to file a class proof of claim, should that situation apply, file a Notice of Appearance and make certain that a court has certified the class. In In re Trebol Motors Distributor Corporation, supra, the 1st Circuit B.A.P., noting that all of the circuit courts which have spoken have held that a class proof of claim is permissible, so ruled in a case where the same district court of which the bankruptcy court was a unit, had certified the class.⁶

Apart from the foregoing, however, and putting aside rare cases clearly requiring ratification, is this issue really as complicated as might appear? In the Grace situation, which presumably could have been obviated by the attorney establishing the right to file a class proof of claim, there is the unique fact pattern of an attorney signing proofs of claim for parties with whom there had been no prior communication and as to whom no direct attorney-client relationship existed. More typically, such a direct relationship will exist and the attorney may simply be asked, without the client wanting that attorney to incur the cost of following the case through a filed Notice of Appearance, either to prepare, sign and file a proof of claim or simply to sign and file one after reviewing the client’s

preparatory work. Given that the Bankruptcy Rules allow the client to act through an agent or attorney in fact and to appear in cases through duly licensed counsel, and given that Bankruptcy Rule 9010(c) expressly disclaims the necessity of using a power of attorney in the context of filing a proof of claim, notwithstanding the allusion to one in the signature box of the official form, should it not come down simply to a question of fact, and not formality, whether or not the attorney-client agency relationship existed at the time the proof was signed? Clearly actual authority would exist if instructions were given to “sign” or “review, prepare and sign” a claims form. A straightforward argument could be made, moreover, that implied or apparent authority likewise would exist where the attorney had been contacted to act in respect to a bankruptcy proceeding, had been given information about the claim, may appear on behalf of his client in any manner constituting the practice of law, and preparing a proof of claim and presenting it to a court constitutes the practice of law.⁷ We believe that the B.A.P. in Trebol Motors, supra, got it right. While that Court dealt with an attorney-signed proof of claim in the context of the attorney having appeared in the case, it noted that “(t)here is no need for the attorney to document his or her authority in the first instance.... The appearance [of a licensed attorney] carries with it the presumption of authority to ...act for his client in the proceeding....[This] is prima facie evidence that he is duly authorized...and this presumption is conclusive in the absence of countervailing evidence.” Id., 220 B.R. at 502-503; accord, Wilson v. Valley Electric Membership Corp., supra. Accordingly, with or without a power of attorney attached, and with or without a Notice of Appearance on file, and wholly apart from ratification, any challenge based on a lack of authority should be rebuttable by evidence of the attorney’s actual, implied or apparent authority as of the day the proof of claim was filed.

Of course, each situation is different and any number of quirks in your case can lead to trouble for your client. But, as you are fond of saying in your best Sam Spade imitation: “I don’t mind a reasonable amount of trouble.”

[Editor’s Note: Guy B. Moss, Esq. and Richard C. Demerle, Esq. are a partner and associate, respectively, at Riemer & Braunstein LLP, Three Center Plaza, Boston, MA 02108, in its Bankruptcy Practice Group. Mr. Moss may be reached at tele: (617) 880-3466; email: gross@riemerlaw.com. Mr. Demerle may be reached at tele: (617) 880-3465; email: rdemerle@riemerlaw.com.]

¹ See Merriam-Webster's Online Dictionary, <http://www.m-w.com/dictionary/attorney>

² The Court does not consider this argument in its decision, instead focusing on the doctrine of ratification; meanwhile 44 of the 71 claimants raise the argument in their appeal to the U.S. District Court for the District of Delaware. Anderson apparently did not consider it imperative to seek class certification in the Grace Bankruptcy because it did not file such a motion until October 21, 2005, or more than 18 months after the claims bar date had passed.

³ There was no analysis in the opinion of apparent or implied authority. Nor was there evidence of any direct communications, prior to the filing of the proofs of claim at issue, between the attorneys who signed the proofs and the claimants themselves. Given the class action, this was not a situation where a client calls its attorney to discuss a pending bankruptcy and otherwise communicates directly with that attorney about assisting in the preparation and/or signing and filing of the proof of claim form.

⁴ *Id.* at *9, citing Federal Election Com'n v. NRA Political Victory Fund, 513 U.S. 88 (1994); see also Cook v. Tullis, 85 U.S. 332 (1874).

⁵ In Access Cardiosystems, *supra*, the bankruptcy court did not address the argument that ratification has a deadline; instead that court found that when, after the claims bar date, the attorney's authority became evidenced by the filing of powers of attorney, no party had suffered from a detrimental reliance on the proofs as originally filed, no bad faith was involved, and the attorney had possessed actual authority at the time – albeit not reflected in a contemporaneously filed power of attorney – a request to amend the proof of claim should be granted. In effect, although not so dealt with procedurally, the court recognized that where authority really existed at the time of filing, no challenge is warranted. The authors address this point later in this article.

⁶ The permissibility of filing a class proof of claim is to be distinguished from the bankruptcy procedures regulating the filing of the class proof of claim. Reid v. White Motor Corp., 886 F.2d 1462 (6th Cir. 1989), *cert. denied*, 494 U.S. 1080 (1990)(claim disallowed due to procedural infirmities). This paper does not address the latter issue.

⁷ Wilson v. Valley Electric Membership Corp., 141 B.R. 309 (E.D. La. 1992).

DO YOU KNOW YOUR CERTIFICATIONS? ANSWERS

C.C.M.: certified cash manager

Ch.F.C.: chartered financial consultant

P.F.S.: personal financial specialist

C.I.M.A.: certified investment management analyst

C.F.P.: certified financial planner

C.I.A.: certified internal auditor

A.V.A.: accredited valuation analyst

C.F.F.A.: certified forensic financial analyst

C.F.E.: certified fraud examiner

C.H.F.P.: certified healthcare financial professional

C.P.E.A.: certified professional environmental auditor

Trustee Tale

By Adam Ruttenberg, Esq.
Looney & Grossman LLP

I was covering a § 341 meeting day for trustee Stewart F. Grossman. The day was running long, and I was falling behind. Finally I reached the last case, a young couple who had with them their young son (who looked to be about 6 years old) and their baby daughter. I called the case and they came forward, the baby in her mother's arms.

I placed them under oath, and the boy raised his right hand just like his parents. I gave my usual admonition in joint cases, saying that only one debtor needed to answer a question but if the other debtor knew that the answer given was inaccurate or incomplete then there was a duty to speak up. It looked like a routine no-asset case.

I started going through my laundry list of supplemental questions. "Have you owned any real estate in the last 10 years?" "No." "Do you own any insurance policies with a cash surrender value?" "No." "Do you have an income tax refund coming that you have not yet received?" "No."

My next question was, "Do you own any stocks?" Again the father said, "No." But before I could get to the next question, I heard the son blurt out, "Yes we do."

We all looked at the son in surprise. The parents gestured at the son to be quiet. I looked at him and said, "Are you saying your parents own stock in a corporation?"

Now the kid gave me a puzzled look. There was a silence. Suddenly his expression changed, and he said, "Oh stocks. I thought you said socks."

MURPHY'S LAWS

"Whenever you set out to do something, something else must be done first."

"Smile, tomorrow will be worse."

"If there is a worse time for something to go wrong, it will happen then."

"No matter how long or hard you shop for an item, after you've bought it, it will be on sale somewhere cheaper."

"In order to get a loan, you must first prove you don't need it."

QUOTATIONS (heard around the bankruptcy court)

"I have never killed a man, but I have read many obituaries with great pleasure."

- Clarence Darrow

"They never open their mouths without subtracting from the sum of human knowledge."

- Thomas Brackett Reed

"Some cause happiness wherever they go; others, whenever they go."

- Oscar Wilde

"He can compress the most words into the smallest idea of any man I know."

- Abraham Lincoln

"There's nothing wrong with you that reincarnation won't cure."

- Jack E. Leonard

Section Leadership

The Bankruptcy Law Section Steering Committee consists of Section and Committee Co-Chairs and all Members-At-Large. For the 2007-2008 fiscal year, the Section's leadership is as follows:

Section Co-Chairs

Douglas B. Rosner, Esq.
Goulston & Storrs
400 Atlantic Avenue
Boston, MA 02210
(617) 574-6517
drosner@goulstonstorrs.com

Donald R. Lassman, Esq.
Law Office of Donald R. Lassman
P.O. Box 920385
Needham, MA 02492
(781) 455-8400
Don@Lassmanlaw.com

Ad Hoc Committee New Bankruptcy Act

Peter N. Baylor, Esq.
Nutter McClennen & Fish LLP
World Trade Center West
155 Seaport Boulevard
Boston, MA 02210-2604
(617) 439-2000
pbaylor@nutter.com

Nina Parker, Esq.
Parker & Associates
10 Converse Place
Winchester, MA 01890
(781) 729-0005
nparker@ninaparker.com

Commercial Finance Committee (Joint with the Business Law Section)

Rafael Klotz, Esq.
Goulston & Storrs
400 Atlantic Avenue
Boston, MA 02210
(617) 482-1776
rklotz@goulstonstorrs.com

Peter Palladino, Esq.
Choate, Hall & Stewart LLP
Two International Place
Boston, MA 02110
(617) 248-2132
ppalladino@choate.com

Consumer Bankruptcy Committee

Susan Grossberg, Esq.
101 Tremont Street, Suite 1100
Boston, MA 02108
(617) 357-5555
Grossberg@AA-Attorneys.com

William McLeod, Esq.
McLeod Law Offices, PC
77 Franklin Street
Second Floor
Boston MA 02110
(617) 542-2956
jm@mcleodlawoffices.com

Financial Literacy Committee

Hon. Joan N. Feeney
U.S. Bankruptcy Court, Room 1101
Ten Causeway Street
Boston, MA 02222
(617) 565-6049
Judge_Joan_Feeney@mab.us-
courts.gov

Janet E. Bostwick, Esq.
Janet E. Bostwick, PC
295 Devonshire Street
Boston, MA 02110
(617) 956-2670
jeb@bostwicklaw.com

Law and Public Policy Committee

Michael Khoury, Esq.
Madoff & Khoury LLP
Suite 202
124 Washington Street
Foxborough, MA 02035
(508) 543-0040
khoury@mandkllp.com

Lee Harrington, Esq.
Nixon Peabody LLP
100 Summer Street
Boston, MA 02110
(617) 345-6016
lharrington@nixonpeabody.com

Membership Committee

Alex Mattera, Esq.
Demeo & Associates, P.C.
One Lewis Wharf
Boston, MA 02110
(617) 263-2600
amattera@jdemeo.com

Peter Acton, Esq.
McDermott Will & Emery
28 State Street, 34th Floor
Boston, MA 02109
(617) 535-4412
pacton@mwe.com

Newsletter & Information Services Committee

Guy B. Moss, Esq.
Riemer & Braunstein LLP
Three Center Plaza, 6th Floor
Boston, Massachusetts 02108
(617) 880-3466
gmoss@riemerlaw.com

John T. Morrier, Esq.
Mintz, Levin, Cohn, Ferris, Glovsky
and Popeo, P.C.
One Financial Center
Boston, MA 02111
(617) 348-3051
JMorrier@mintz.com

Practice and Procedure Committee

Douglas Gooding, Esq.
Choate, Hall & Stewart LLP
Two International Place
Boston, MA 02110
(617) 248-5277
dgooding@choate.com

Jesse Redlener, Esq.
Nutter McClennen & Fish LLP
World Trade Center West
155 Seaport Boulevard
Boston, MA 02210
(617) 439-2813
jredlener@nutter.com

Pro Bono Committee

Mark Rossi, Esq.
Altman Riley Esher LLP
100 Franklin Street
Boston, MA 02110
(617) 399-7300
rossi@Are-law.com

Adrienne Walker, Esq.
Mintz Levin Cohn Ferris Glovsky
and Popeo P.C.
One Financial Center 41st Floor
Boston, MA 02111
(617) 348-1612
awalker@mintz.com

Young Lawyers Committee

Charles Azano, Esq.
Mintz Levin Cohn Ferris Glovsky
and Popeo P.C.
One Financial Center
Boston, MA 02111
(617) 348-1843
CWazano@mintz.com

Natalie Sawyer, Esq.
Hanify & King, P.C.
One Beacon Street, 21st Floor
Boston, MA 02108
(617) 423-0400
nwb@hanify.com

MEMBERS-AT-LARGE

Mitchel Appelbaum, Esq.
Wilmer Cutler Pickering Hale and
Dorr LLP
60 State Street
Boston, MA 02109
(617) 526-6713
mitchel.appelbaum@wilmerhale.
com

Joseph H. Baldiga, Esq.
Mirick, O'Connell, DeMallie &
Lougee LLP
100 Front Street
Worcester, MA 01608
(508) 791-8500
jhbaldiga@mirickoconnell.com

Thomas O. Bean, Esq.
McDermott Will & Emery, LLP
28 State Street
Boston, MA 02109
(617) 535-4426
bean@mwe.com

Mark N. Berman, Esq.
Nixon Peabody LLP
100 Summer Street
Boston, MA 02110
(617) 345-6037
mberman@nixonpeabody.com

Ann Brennan, Esq.
Stephen E. Shamban Law Offices,
P.C.
220 Forbes Road, Suite 208
P.O. Box 850973
Braintree, MA 02185
(781) 849-1136
abrennan@shambanlaw.com

Paul W. Carey, Esq.
Mirick, O'Connell, DeMallie &
Lougee LLP
100 Front Street
Worcester, MA 01608
(508) 791-8500
pwcarey@mirickoconnell.com

Charles A. Dale III, Esq.
McCarter & English LLP
265 Franklin Street
Boston, MA 02110-2811
(617) 449-6564
cdale@mccarter.com

Christine E. Devine, Esq.
Mirick, O'Connell, DeMallie &
Lougee, LLP
100 Front Street
Worcester, MA 01608
(508) 791-8500
cedevine@mirickoconnell.com

Jennifer V. Doran, Esq.
Hinckley, Allen & Snyder LLP
28 State Street, 29th Floor
Boston, MA 02109-1775
(617) 378-4128
jdoran@haslaw.com

Harry E. Ekblom, Jr., Esq.
Sullivan & Worcester LLP
One Post Office Square
Boston, MA 02109
(617) 338-2843
heklom@sandw.com

William J. Hanlon, Esq.
Seyfarth Shaw LLP
World Trade Center East
Two Seaport Lane, Suite 300
Boston, MA 02210-2028
(617) 946-4995
whanlon@seyfarth.com

Pamela A. Harbeson, Esq.
Looney & Grossman LLP
101 Arch Street
Boston, MA 02110
(617) 951-2800
pharbeson@lgllp.com

Jennifer L. Hertz, Esq.
Duane Morris LLP
Suite 500
470 Atlantic Avenue
Boston, MA 02210
(617) 289-9200
jlhertz@duanemorris.com

Steven T. Hoort, Esq.
Ropes & Gray LLP
One International Place
Boston, MA 02110-2624
(617) 951-7470
Steven.hoort@ropesgray.com

William W. Kannel, Esq.
Mintz, Levin, Cohn, Ferris, Glovsky
and Popeo, P.C.
One Financial Center
Boston, MA 02111
(617) 542-6000
bkannel@mintz.com

Richard L. Levine, Esq.
Nelson Kinder Mosseau & Saturley,
PC
45 Milk Street, 7th Floor
Boston, MA 02109
(617) 778-7575
rlevine@nkms.com

Christine D. Lynch, Esq.
Goulston & Storrs
400 Atlantic Avenue
Boston, MA 02110-3333
(617) 482-1776
clynch@goulstonstorrs.com

Christopher R. Mirick, Esq.
Cadwalader, Wickersham & Taft
One World Financial Center
New York, NY 10281
(212) 504-6000
christopher.mirick@cwt.com

Phoebe D. Morse, Esq.
United States Trustee's Office
Room 1184
Ten Causeway Street
Boston, MA 02222
(617) 788-0440
phoebe.morse@usdoj.gov

Colleen A. Murphy, Esq.
Mintz, Levin, Cohn, Ferris, Glovsky
and Popeo, P.C.
One Financial Center
Boston, MA 02111
(617) 348-1836
cmurphy@mintz.com

Christopher J. Panos, Esq.
Craig and Macauley, P.C.
Federal Reserve Plaza
600 Atlantic Avenue
Boston, MA 02110
(617) 367-9500
panos@craigmacauley.com

Michael J. Pappone, Esq.
Goodwin Procter LLP
Exchange Place
Boston, MA 02109
(617) 570-1940
mpappone@goodwinprocter.com

Adam J. Ruttenberg, Esq.
Looney & Grossman LLP
101 Arch Street
Boston, MA 02110
(617) 235-8656
aruttenberg@lgllp.com

Bruce F. Smith, Esq.
Jager Smith, P.C.
One Financial Center
Boston, MA 02111
(617) 951-0500
bsmith@jagersmith.com

David G. Sobol, Esq.
Holland & Knight LLP
10 St. James Avenue
Boston, MA 02116
(617) 305-2030
david.sobol@hklaw.com

Andrew P. Strehle, Esq.
Brown Rudnick Berlack Israels LLP
One Financial Center
Boston, MA 02111
(617) 856-8569
astrehle@brbilaw.com

Anne J. White, Esq.
Klieman, Lyons, Schindler & Gross
21 Custom House Street
Boston, MA 02110
(617) 443-1000
awhite@klsandg.com