

# Cracking The Code

A Publication of Metro Atlanta Consumer Bankruptcy Attorney Group (MACBAG)

## July MACBAG Panel Discusses Effective Case Presentation

By Ronna Woodruff, Clark and Washington

The main topic of discussion at the July, 2009 MACBAG meeting was “How to Appear Before the Bankruptcy Court: Effective Case Presentation.” Topics also discussed included (1) the Court’s feelings about contract attorneys, (2) the procedures for emergency hearings, and (3) how an attorney should handle a motion to show cause. The discussion panelists were Chief Judge Joyce Bihary, Judge Mary Grace Diehl, and Mary Ida Townson. Richard Thomson, President of MACBAG, moderated and, after the main topic of discussion, the floor opened for a general discussion regarding proposed changes, privacy concerns, and various other areas of interest in our field of law.

The panel discussion was informative and our MACBAG colleagues showed their appreciation by asking many relevant and illuminating follow-up questions during the conversation that followed. The following is an overview of the material discussed by the panel and during the Q&A session.

**Effective Case Presentation**  
**Introduction.** A good introduction tells the Court who you are, who your firm is, who your client is, and what your client wants. Your introduction should provide factual context, outline your argument, tell the Court why you are asking the result you seek, and should grab the Court’s attention by focusing the Court on your “theme.” You must be aware of the local Bankruptcy Rules and local practices. When you enter an appearance on the record, approach the podium and clearly state your name, your law firm, and the party that you represent. If you are having a disagreement with opposing counsel, be sensitive to the fact that your clients may (and probably can) overhear you arguing with opposing counsel because the microphones are open.

**Court’s Attention.** Don’t start without having the judge’s full attention. If the judge is otherwise occupied at the bench, stand quietly at the podium and wait in

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### MACBAG Officers

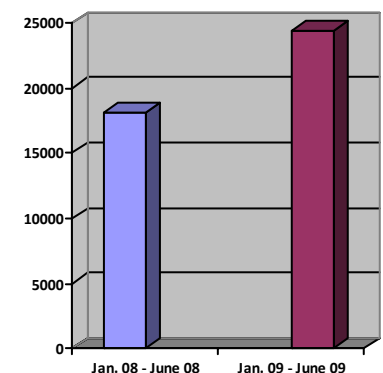
Rich Thomson—President

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**Bankruptcy filings in Northern District increase from the same time a year ago.**





## A VIEW FROM THE BENCH by JUDGE JIM MASSEY

### **25 Common Errors Affecting Motions to Avoid Liens: Potholes To Avoid**

Of all motions that attorneys for consumer debtors file in the Northern District of Georgia, a motion to avoid lien under section 522 of the Bankruptcy Code seems to be the most difficult. It should not be that way because such motions are often extremely important for a fresh start. (So important that closing a case without prosecuting MALs where needed would unquestionably be malpractice.) It need not be that way if one is willing to spend just a bit more effort.

To prosecute these motions, and for that matter any motion, correctly, one must (1) understand what the law requires to obtain the desired relief, (2) get the necessary facts, (3) set out sufficient factual allegations to entitle the movant to the relief requested, and (4) provide notice to the respondent sufficient to satisfy due process. More information on **what to do** in preparing motions to avoid liens can be found on my page on the Court's website by clicking on, or pasting into your browser, this address: <http://www.ganb.uscourts.gov/judges/massey/masseyj.html>

Sometimes it is useful to figure out what to do by working backward from what not to do. Here is **what not to do**.

#### **SCHEDULES A, B AND D ERRORS**

1. Failing to state on Schedules A and B which of two joint debtors owns which property.
2. Failing to state on Schedule D the correct amount of consensual debt secured by real property.
3. Failing to list claims of all judgment creditors on Schedule D and to state which debtor in a joint case (H, W or J) owes the debt.
4. Failure to include tax liens against real property on Schedule D.

#### **SCHEDULE C ERRORS**

5. Putting a different value of the property on Schedule C than appears on Schedules A or B.
6. Failing to list a property on Schedule A or B that appears on Schedule C.
7. Claiming exemptions in amounts greater than those permitted by O.C.G.A. 44-13-100.
8. Claiming as exempt real property other than or in addition to the primary residence or a grave site.
9. Claiming more than \$3,500 for one car or more cars.

#### **RESEARCH ERRORS**

10. Failing to discover judicial liens in state court records such as at <http://www.gsccca.org/>.
11. Failing to determine the correct legal name of the holder of the judgment and to use the full legal name in the motion.
12. Failing to review the claims register to determine if the debt owed to a secured creditor is actually greater than what is shown on Schedule D.

#### **DRAFTING ERRORS**

14. Failing to include all judgment lien creditors in one motion.
15. Failing to state the order of priority of judgment liens where at least one lien cannot be entirely avoided ( i.e., failing to state the date on which the judgment was obtained.)
16. Listing an item of property in the motion that does not appear on Schedule C.
17. Failing to state enough facts to show that the judgment lien impairs an exemption.
18. Stating that the exemptions are equal to or less than the values shown on Schedules A or B, if the Schedules show a house, car or other exempt property having a greater value.
19. Stating that an item of property is exempt when it is not on Schedule C.

#### **ANALYTICAL ERRORS**

20. Treating joint debtors as if they were one debtor. Debtor A's exemptions apply only to Debtor A's interest in property, and a judgment lien against Debtor B cannot impair Debtor A's exempt property.
21. Failing to allocate optimally the wild card exemption on Schedule C to reduce excess equity.
22. Stating that a lien impairs all exemptions because the sum of all exemptions is greater than the sum of the values of all exempted properties. This is error because the issue is whether a judgment lien impairs a particular exemption.
23. Failing to claim a \$20,000 exemption when a married debtor filing alone is the sole owner of the residence and an exemption greater than \$10,000 is needed to offset the lien.

#### **SERVICE ERRORS**

24. Failure to serve the motion and notice correctly.
25. Serving the respondent multiple times when once correctly would do.

## A Note From the US Trustee

### PRACTICE POINTERS FOR CHAPTER 7 SECTION 341 MEETINGS

Bankruptcy Code section 341(a) directs the United States Trustee to convene a Chapter 7 meeting of creditors within a reasonable time after the order for relief. In the Atlanta Division, the United States Trustee schedules section 341 meetings between 20 and 40 days after entry of the order for relief. In the Gainesville, Newnan, and Rome divisions, the United States Trustee schedules meetings

“Bankruptcy Code section 343 requires the debtor to appear and submit to examination under oath at the meeting of creditors under section 341(a). Bankruptcy Code section 521(a)(3) requires the debtor to cooperate with the trustee.”

between 20 and 60 days after entry of the order for relief. Bankruptcy Code section 343 requires the debtor to appear and submit to examination under oath at the meeting of creditors under section 341(a). Bankruptcy Code section 521(a)(3) requires the debtor to cooperate with the trustee. “The provisions of the Bankruptcy

Code strike a balance among debtors, creditors, and trustees. By seeking the protections afforded under chapter 7 from his creditors, the Bankruptcy Code requires [the debtor] to fulfill certain duties. One of these duties is to personally appear at the meeting of creditors for examination by the trustee and creditors.” *In re Michael*, 285 B.R. 553 (Bankr. S.D. Ga. 2002). The following are some common issues the Office of the United States Trustee addresses in connection with Chapter 7 section 341 meetings.

**Telephonic Appearance by Debtor.** The United States Trustee permits telephonic appearance at section 341 meet-

ings as follows: (1) the debtor is in the military and is stationed outside the state; (2) the debtor is incarcerated; (3) the debtor is hospitalized or extremely ill and we have received a letter from a medical doctor; and (4) other similar, unusual situations. Please direct requests for telephonic appearance by email to Jeneane Treace at [jeneane.treace@usdoj.gov](mailto:jeneane.treace@usdoj.gov), with a copy to the Chapter 7 Trustee. Please be sure the subject line of the email identifies the nature of the request (e.g., “Request for Telephonic Appearance at 341 Meeting”), the date of the meeting, and the debtor’s name and full case number (including judge’s initials). Attach pertinent documents to the email (e.g., letter from a medical doctor). The debtor’s attorney must make arrangements for an independent third party (not a relative of the debtor or a member of the law firm’s staff) authorized to administer oaths (e.g., a notary) to be present at the alternate location to administer the oath and to verify the debtor’s identity and social security number. This person must complete a “Declaration Regarding Administration of Oath and Confirmation of Identity and Social Security Number” at the time of the meeting, not before. The United States Trustee will provide the form with the email approving the telephonic appearance. The debtor’s attorney must be present at the meeting of creditors to represent the debtor (either with the trustee in the meeting room or with the debtor at the alternate location) and must submit the declaration within 2 business days after the meeting.

**Active Duty Service Members.** The United States Trustee may excuse the attendance of an active duty service member in the following circumstances: (1) the active duty service member is a joint debtor and is unable to appear in person or telephonically because of mobilization or deployment; (2) the joint debtor spouse attends the meeting of creditors and is able to testify competently regarding the household’s financial affairs; (3) no party in interest objects; and (4) no indicia of fraud, bad faith, or lack of consent are present. The joint debtor spouse must verify that the service member reviewed and signed the petition and related papers and must produce the spouse’s photo ID, proof of Social Security number, and deployment orders to the Office of the United States Trustee prior to the meeting.

**Foreign Language Interpretation.** The United States Trustee provides free telephone interpreter services for participation at section 341 meetings by debtors and creditors via conference-quality speaker phones in meeting rooms under the control of the United States Trustee. This service does not require prior notice. Debtors requiring language interpretation in meeting rooms controlled by the United States Trustee may use the service provided by the

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(Continued from page 3) U. S. Trustee Practice Pointers

United States Trustee or the service of a qualified, independent third party. If a party experiences a problem with a particular interpreter obtained through the United States Trustee's program, the trustee can simply end the call and redial the service to obtain a different interpreter. The equipment is fully operational but, unfortunately, has been disabled on several occasions. Please do not move, unplug, or otherwise tamper with the telephones or speaker equipment. The telephones and speaker equipment are for use only by the United States Trustee, Chapter 7 Trustees, and Chapter 13 Trustees. We are in the process of developing a protocol for securing equipment in locations where the meeting rooms are not controlled by the United States Trustee.

**Assistance of Hearing Impaired Parties.** The United States Trustee Program offers the services of a sign language interpreter at the first meeting of creditors. This service is available to debtors and creditors. Prior notice is required because we must schedule the interpreters several weeks in advance. Please make the request as soon as you receive notice of the section 341 meeting date by sending an email to Jeneane Treace ([jeneane.treace@usdoj.gov](mailto:jeneane.treace@usdoj.gov)), with a copy to the Chapter 7 Trustee. Please be sure the subject line of the email identifies the nature of the request (e.g., "Request for Sign Language Interpretation at 341 Meeting"), the date of the meeting, and the debtor's name and full case number (including judge's initials).

**Death or Incompetency of Debtor.** Federal Rule of Bankruptcy Procedure 1016 states that death or incompetency of the debtor shall not abate a liquidation case under Chapter 7 and that such estate shall be administered and the case concluded in the same manner, so far as possible, as though the death or incompetency had not occurred. Federal Rule of Bankruptcy Procedure 1004.1 provides for bankruptcy court appointment of a guardian ad litem for an incompetent person who does not have a duly appointed representative, such as a general guardian, committee, conservator, or similar fiduciary.

**Debtor Identification Program.** If the only deficiency at the section 341 meeting is production of identification or proof of social security number, the Chapter 7 Trustee may direct the debtor to appear at the Office of the United States Trustee on any Thursday prior to the reset section 341 meeting and the United States Trustee will review the documents or amendments. These special meetings are held every Thursday in Room 362 from 3:00 until 4:00. The United States Trustee will not accept documentation or amendments at any other time. Debtors who are represented by an attorney must be accompanied by an attorney. Although not required, it is helpful (and saves us a great deal of time) if the debtor brings the notice of commencement/notice of

section 341 meeting because this document shows the debtor's name, full social security number, and the section 341 meeting date. If the debtor appears at the Office of the United States Trustee and provides the required documents, the United States Trustee will enter a note on the Clerk's docket that the ID requirement has been satisfied and the continued meeting has been cancelled.

**Contract Attorneys.** Attorneys are required to represent their clients at the section 341(a) meeting. See, *In re Hailey*, 21 B.R. 453 (Bankr. N.D. Ga. 1982). If you arrange to have a "contract attorney" represent your client, you must, at a minimum: (1) assure that your client understands and consents to your arrangements with the contract attorney, pursuant to the State Bar of Georgia Code and Rules; (2) disclose the participation and compensation of the contract attorney on your Rule 2016 Disclosure Statement; (3) make sure the contract attorney appears on time for the meeting, has been provided the file, and is well-prepared to represent your client and respond to inquires from creditors and the trustee; (4) familiarize the contract attorney with your client's case so that he/she is able to provide competent representation and, if appropriate, make recommendations with respect to issues such as the benefits, if any, to be derived from executing a reaffirmation agreement or consenting to relief from stay; and (5) require the contract attorney to provide you with a full report of the meeting, including any outstanding inquiries, requests for information, or need for amendments.

**Privacy Issues.** In order to protect the privacy and security of individuals who appear in our meeting rooms, the United States Trustee has instructed the panel to prevent debtors from placing personal identifiable information (e.g., addresses and phone numbers) on the record.

**Meeting Room Courtesy.** Please help us maintain the level of decorum and dignity that should be accorded to section 341 meetings. Please make sure your client is aware of his/her duty to cooperate with the trustee and provide truthful and meaningful responses to questions from all parties in interest. Please do not take food or drink into the meeting rooms. Whenever possible, please confer with your clients somewhere other than the meeting rooms or the hallway immediately outside the meeting rooms. Please do not meet in front of the back door to the United States Trustee's office; that door swings out.

**Correction:** In last month's Note from the U.S. Trustee, page 3, the websites for credit counseling and debtor education were listed incorrectly. The correct websites are :

[www.usdoj.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm)

[www.usdoj.gov/ust/eo/bapcpa/ccde/de\\_approved.htm](http://www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm)



## Casenotes

*In re Turner* (2009 WL 2136867):

An above-median income Debtor, who stated in his plan that he intended to abandon his house, deducted his monthly mortgage payment from his disposable income. The Chapter 13 Trustee objected because this deduction would decrease the amount available to unsecured creditors. The Court addressed the question of whether the requirement in 11 U.S.C. § 1325(b)(1) (B) “that all of the debtor’s projected disposable income to be received in the applicable commitment period beginning on the date that the first payment is due under the plan will be applied to make payments to unsecured creditors under the plan” calls for a “mechanical” or a “forward looking” approach. The Court held that the calculation of disposable income is a starting point in determining the debtor’s projected disposable income, but that the final calculation can consider a change in debtor’s financial circumstances. Although the Court cautioned that judges should not engage in speculation about the future income or expenses of a Chapter 13 debtor, the Court found that there was no speculation in the instant case because the Debtor was seeking to deduct a debt that will disappear before the plan is approved. As such, the Court held that a mortgage payment that would vanish before the plan would take effect could not be used as a deduction in calculating the Debtor’s disposable income.

*In Re Nowlin*, 2009 U.S. App. Lexis 15860 (5<sup>th</sup> Cir. Tex. July 17, 2009)

The Fifth Circuit affirmed the District Court ruling concerning 11 U.S.C. Section 1325(b)(1) and what constitutes projected disposable income. The Bankruptcy Court refused to confirm the Debtor’s plan because the Debtor did allocate all of her projected dis-

posable income to her creditors. (At issue was the Debtor’s 401(k) loan payments that were scheduled to end in approximately 24 months.) The Debtor argued that projected disposable income was merely a mechanical calculation involving determining her current disposable income under 11 U.S.C. Section 1325(b)(2) and multiplying that amount by the plan’s applicable commitment period. The Trustee argued, and the Fifth Circuit agreed, the Debtor’s disposable income calculation should allow for the consideration of known future events. “We join the Eighth and the Tenth Circuits in adopting a forward-looking interpretation of ‘projected disposable income’ in Section 1325(b)(1). It accounts for the relevant statutory language, including the phrases, ‘to be received in the applicable commitment period,’ ‘as of the effective date of the plan,’ and ‘will be applied to make payments.’”

### Recent Decisions From The Northern District Of Georgia

*In Re Norsworthy*, 05-15098-WHD

After the Trustee avoided two mortgages on the Debtor’s property, the Chapter 13 Debtor sought to voluntarily dismiss his case. The Trustee, in turn, filed to convert the case to one under Chapter 7, alleging the Debtor acted egregiously when he sold property of the estate without Court permission. The Debtor countered that the right to dismiss a Chapter 13 case is absolute and not subject to conduct standard. The Court agreed with the Trustee, “A Debtor’s right to voluntarily dismiss a Chapter 13 case under Section 1307(b) is not absolute, but is qualified by an implied exception for bad faith conduct or abuse of the bankruptcy process.”



The U. S. Bankruptcy Court for the Northern District of Georgia is pleased to announce M. Regina Thomas as its next Clerk of Court. On August 3, 2009, Regina joined the Court as the Designee Clerk of Court and will work directly with the current Clerk of Court, Yvonne Evans, until she retires on August 31, 2009.

Regina was the Managing Attorney of the Bankruptcy Group at the law firm of McCalla Raymer, LLC, in Atlanta. Prior to that, she completed a three-year appointment as Assistant United States Trustee for the Southern District of Florida, and served as Standing Chapter 13 Trustee for the Northern District of Georgia, for almost twelve years. She served as the President of the National Association of Chapter 13 Trustees for 2000-2001.

Regina earned her undergraduate degree from the University of Alabama, and her law degree from the University of Florida Holland Law Center. She is a member of the Florida and Georgia Bars.

*(Continued from page 1) July Meeting*

silence for the judge's attention. Do not take the opportunity to discuss the client's case with the client or opposing counsel; once the judge is ready, begin.

**Level of Knowledge.** Know the Court's level of knowledge in the case. Most advocates can give enough factual information by simply articulating the issues. However, sometimes more facts are necessary. When necessary, prepare and present a roadmap for the Court of the facts and points that you plan to cover. This provides two advantages: first, it gives you the opportunity to make your points and, second, it provides the benefit of telling the Court the points you plan to address and the order in which you will address them. This shows the Court that you know all the facts and the issues. By doing this, it will help you present them in a clear and succinct manner without presenting extraneous information. Being able to present clearly and concisely gives the impression of professional competence.

**Be an Advocate.** When arguing before the Court, listen to what opposing counsel and the bench has to say. Don't simply repeat what they are saying but respond appropriately to their comments, questions, and concerns. If your client wants to testify, ask the Judge if that's appropriate. (Generally, it's not appropriate for a represented party to make an argument; that's the attorney's job.) Moreover, an attorney should not concede a point or the matter just because it's convenient or you know the ultimate result; in other words, be an advocate for your client. If the outcome is bad news, most clients would rather hear it directly from a judge rather than from their attorney. If the client insists on getting on the stand, then the attorney must ask the appropriate questions and listen to the client's responses; the attorney's job is to receive information and to effectively convey that information.

**Questions from the Bench.** Anticipate the Court's questions and concerns. Find out what the judges are interested in. When one of the judges tries to reveal an area of interest by asking a question, stop talking. The questions from the bench are an indication of on which issues the decision may turn and what may be preventing the judge from deciding your way. Not only must you listen to your opposing counsel's position and respond appropriately, but you must also listen to the question posed by the bench. Do not rush to give an answer but listen carefully to ensure that you understand what's being asked. If you don't understand the question, seek clarification in a respectful way.

#### **What's the Court's Feeling about Contract Attorneys?**

**Know the Debtor.** Generally, knowing the debtor and the facts of the case are the biggest factors of whether a contract attorney provides adequate representation. However, if the case is particularly difficult, don't use a contract lawyer; clear your schedule and be there for your client. Be cognizant

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## My Summer Law Internship by Gabrielle Espy

For my second law internship through the Atlanta Bar Association Summer Law Internship, a program for high school students wishing to join the legal field, I was nervous and hesitant to find out who I would be interning with. I found out by opening an email from the Summer Law Internship's heads Mr. S. Wade Malone, Ms. V. Natasha Silas, and Ms. Nekia Hackworth. As I looked at the email and double clicked it, I read aloud the words Ms. Nancy Whaley, the Standing Chapter 13 Trustee. I became overwhelmed with a feeling of apprehensiveness and excitement; I was nervous about my future work and if I would do well, but I was also excited about my future endeavors and the experiences that would occur.

On my first day, I was greeted with a pleasant "Hello" and smile from the receptionist; from this I knew everything would be okay. While at Mrs. Nancy Whaley's office and through visits with the members of the bankruptcy bar I learned about Chapter 7 and Chapter 13 bankruptcies. From Case Set-up, to the mail room, to the Bar Date Auditor, I learned the ins and outs of the office. I learned the terminology; including proof of claim, motion for relief, the difference between a secured and an unsecured claim; and I became comfortable talking to the attorneys and the staff using such terminology. Mrs. Whaley herself was kind and professional in the office and in hearings. Whenever I had a question she would explain the answers unequivocally and if I ever just wanted to talk, her door was always open. I know that I will never forget the faces of all the people I met, the codes, the rules, and the terminology that I learned, and the events in court and the office that I experienced.

**Editor— 2009 marks the 17th time the Atlanta Bar Association has conducted the internship program. If you are interested in hosting an intern contact the Atlanta Bar Association.**



**Nancy Whaley and Gabrielle Espy**

*(Continued from page 6) July Meeting*

of the fact that the client took the day off from work and is nervous about being in Court. Ensure the client knows that a contract lawyer is going to be used and there to represent them – communicate with your client.

### **What is Expected from an Attorney Who Represents a Client at a §341 Meeting of Creditors?**

**Conflicts.** If an attorney has a conflict in different Court rooms, communicate that to the trustee and the client, as the trustee never takes precedence over the Bankruptcy Court. Let the trustee and the clients know that the attorney has a conflict, where the attorney is, and when the attorney will be returning.

**Testifying for Your Client.** Don't do it attorneys. Let your client answer the trustee's questions to the best of their ability.

**Adequate Coverage.** Please provide adequate coverage for §341 Meeting of Creditors to keep the trustee's calendars moving forward.

**Moving Out of Line.** If your case needs to be heard earlier, please tell the trustee or the Deputy; politely ask to go to the head of the calendar and check with other attorneys to see if they are okay with you moving ahead of them as well. Again, communication is the key. But remember, don't abuse this privilege; use it only when absolutely necessary.

### **Rule Changes**

Effective December 1, 2009, time calculation rules go into effect as follows:

**Days are Days:** you will start to count every day, including weekends, holidays, etc.

**Sevens Tables:** Brush up on your math skills because effective 12/1 everything will be based on multiples of 7s (7, 14, 21, 28, etc.) (10 days will become 7 days; e.g., 20 days notice=21 days notice, notice of appeal=14 days, etc). The end result is that it's less likely that the day will fall on a weekend or holiday. The United States Bankruptcy Court for the Northern District of Georgia website (<http://www.ganb.uscourts.gov/>) will publish all the December 1, 2009 changes.



## A Trustee in the News

**Mary Ida Townson**, the Chapter 13 Trustee appointed to administer plans in cases assigned to Chief Judge Bihary, Judge Bonapfel, and Judge Diehl, is administering more Chapter 13 plans than any other Chapter 13 Trustee in the country as of the end of the 2008 fiscal year (September 30, 2008) according to data collected by the Executive Office of the United States Trustee. In addition to that impressive fact, Mary Ida has also had several honors bestowed upon her in the past few months.

In September of 2008, Mary Ida was elected to the Board of Directors of the Southeastern Bankruptcy Law Institute (SBLI). In July of 2009, Mary Ida was elected to the Board of Directors of the National Association of Chapter 13 Trustees (NACTT). In addition, Mary Ida was bestowed the Tireless Time and Effort Award by the NACTT at this year's annual seminar in Boston, Massachusetts. Congratulations to Mary Ida on all of her accomplishments!

## CDC Swine Flu Prevention Tips

The Centers for Disease Control (CDC) have many good articles regarding the H1N1 Flu virus. Commonly called the "Swine Flu", the H1N1 virus and its effects have frequently been in the news. Some common sense tips from the CDC for avoiding the H1N1 and other flu's are:

- ◇ Wash hands frequently with soap and water for a minimum of 20 seconds. Alcohol-based (60% min.) hand sanitizers are also effective.
- ◇ Clean your work surfaces, phone handset, door handles, common work surface areas with household disinfectants or wipes.
- ◇ Cough or sneeze into a tissue or shirt sleeve. If using a tissue, throw it away immediately.
- ◇ Keep a minimum of six (6) feet from any person who is sick.
- ◇ The CDC recommends that if you become ill, you should stay home from work, school and social gatherings for 7 days or 24 hours after symptoms cease.

### Upcoming MACBAG Meetings

MACBAG Meetings are held on the third Thursday of each month in the Veranda Room of the FOX Sports Grill in Atlantic Station. All meetings scheduled to begin at 6:30, unless otherwise noted.

**August 20**      **Discussion on the Service and Presentation of Motions to Avoid Lien**  
 Presenter: Judge Massey

**September 17**      **Discussion of Techniques for Effective Dealings with The IRS**  
 Panelists: Judge Bonapfel, Spence Shumway, and Monica Osborn

**October 15**      **TBD**

### Other Events of Interest

**August 25**      **Retirement Reception in Honor of W. Yvonne Evans**  
 The Defoor Centre, 6:00 p.m.—9:00 p.m.\*

**September 2**      **Atlanta Bar Association - Bankruptcy Section Happy Hour**  
 No Mas, 5:30 p.m.—7:30 p.m.

\*Contact Rich Thomson ([rthomson@cw13.com](mailto:rthomson@cw13.com)) or Allison Faust([afaust@cw13.com](mailto:afaust@cw13.com)) with questions

**HAVE AN EVENT THAT MAY BE OF INTEREST TO OUR MEMBERSHIP?**

**GOT AN IDEA FOR A FUTURE ISSUE?**

**WANT TO GET THAT ARTICLE PUBLISHED?**

**LET US KNOW**

Contact Eric Roach at:

[eroach@njwtrustee.com](mailto:eroach@njwtrustee.com)

Visit MACBAG on the Web at:

[www.macbag.info](http://www.macbag.info)



# MACBAG ENROLLMENT FORM

Yes! Please enroll me in the Metropolitan Atlanta Consumer Bankruptcy Attorneys Group (MACBAG).

Name: \_\_\_\_\_

Firm Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

E-Mail: \_\_\_\_\_

Nature of Practice: \_\_\_\_\_

\_\_\_\_\_

My check for \$25.00 is enclosed: \_\_\_\_\_

I am interested in participating in group committees: \_\_\_\_\_

Suggested topics for future discussion: \_\_\_\_\_

\_\_\_\_\_

Please mail your completed form and check for \$25.00 made payable to the "Metropolitan Atlanta Consumer Bankruptcy Attorneys Group" to:

**Marty Adkins, Esq.**  
3401 Norman Berry Drive  
Suite 266  
Atlanta, GA 30344  
**Phone:** (404) 763-3623