



BANKRUPTCY LAW NEWSLETTER

Published by Federal Bar Association
Western District of Michigan Chapter

September, 1997



Welcome.

This is my first effort in producing the Bankruptcy Newsletter. For the last two years, give or take a few months, Mary Viegelahn Hamlin has been the editor. I never appreciated how difficult that job was until I tried to get this out for September. We all owe Mary a tremendous amount of thanks for her efforts. Let her know.

It is my goal to produce a newsletter every month. I intend to send it to the printer by the 10th of every month so you will receive it mid-month. Therefore, if you have articles or notices to submit, please try to get them to me by then. I need help in producing this. One of the most valuable parts of the newsletter is/was the case summaries. Unfortunately, you will not find any in this issue. I need volunteers to review and submit the summaries, particularly cases from the Eastern District. If you have received the newsletter in the past and attended and enjoyed the annual seminar, perhaps it is time to contribute. Please volunteer.

During the last year, while the economy has remained strong and business bankruptcy filings have been few, there has been an explosion in the number of consumer bankruptcy filings. In this issue, David Andersen makes his case that it is appropriate to raise the standard Chapter 13 attorney fee for debtors' counsel. He has also organized a number of fellow debtors' counsel to meet and discuss issues relevant to their part of the bankruptcy practice. If you're interested in these issues, please call him.

I hope you enjoy the issue. Please be brave and volunteer articles, case summaries, or other matters for future issues. Thanks! Mike Donovan.

**ANNUAL FBA BOYNE HIGHLANDS
SEMINAR GREAT SUCCESS!!**

Both attendees and participants praised the 1997 Boyne Highlands Seminar, terming it informative, helpful, and entertaining. Everyone heartily enjoyed "The Names Have Been Changed to Protect the Ignorant," with some remarking that the practice hints were well-presented and duly noted. Congratulations are due Judge Jim Gregg, Brett Rodgers, and Pat Mears for a job well done. Next year's FBA Seminar has been scheduled for **July 30-August 1 at the Park Place Hotel in Traverse City**. The 1998 Committee, Judy Walton, Peter Teholiz, and Judge Jo Ann Stevenson ask that you mark your calendar and send along any and all ideas you might have as to educational topics, speakers, and social events.

ANNOUNCEMENT:

You'll be hearing more about the new Consumer Bankruptcy Coalition being organized in the Western District of Michigan. Members will include Banks, Credit Unions, Retail, Mortgage Lenders, Collection, Foreclosure and Bankruptcy Departments Attorneys and Paralegals who represent Creditors, Debtors, Bankruptcy Trustees, Consumer Advocates and Government Agencies involved with consumer transactions. Bi-Monthly breakfast meetings will be planned with topics and guest speakers to improve debtor/creditor working relationships in consumer bankruptcy cases. Expect more news as the well attended and enthusiastic organizational meetings proceed!

REQUEST FOR MENTORS:

Occasionally, attorneys appear in Bankruptcy Court who are unfamiliar with the law and procedures that govern Bankruptcy practice, and who have only a dim understanding of how to rectify the situation. To help rectify this situation, the Steering Committee has decided to compile a list of bankruptcy practitioners who would be willing to "mentor" these lawyers. Such would consist primarily of having one's name placed on a list and be willing to answer questions from time to time from other lawyers on bankruptcy practice and procedure. The process would be initiated by the attorney seeking help, not the mentor, and should not result in any large time commitment. Whatever aid the mentor provides will be entirely voluntary, although the Committee does not intend that mentors should act as unpaid co-counsel in bankruptcy cases. If you have any interest in being placed on this list, please drop a short note to either Peter Teholiz at 5801 W Michigan, Lansing, Michigan 48917, or Robb Wardrop at 200 Ottawa, NW, Suite 800, Grand Rapids, MI 49503.

**ATTORNEY FEES
IN CHAP 13 CASES**

by: David C. Andersen**

A Bread and Butter Issue

The subject of attorney fees can be a touchy one for the members of the bar. After all, it is through payment of our attorney fees that we are able to make a

living as lawyers. In modern times, attorney fees not only put food on our tables at home, but also maintain the expenses of our offices. Paying our employees enough to keep them working for us is probably one of the most expensive items of overhead for lawyers. We need good staff in order to serve our clients. It takes smart and skilled employees to make our offices run smoothly and deal with the myriad of papers and phone calls. For the consumer oriented lawyers, where repeat business is the exception, not the rule (unlike large law firms), it is necessary to advertise our services to the general public. Yellow pages advertising is quite expensive, but some form of marketing is necessary for the consumer oriented law firm, whether the practice is bankruptcy, divorce, or probate. As our practices modernize to become efficient, costs of computers and upgrades far surpass what we used to pay for typewriters. At an average cost of several thousand dollars per employee for each computer station, modern costs of practicing law have increased significantly. Where rent and employee salaries in a smaller town have always been "reasonable," the Grand Rapids area is growing and has become a large metropolitan area. We can no longer assume that our costs are lower than in other major districts.

Attorney Fees for Debtors' Lawyers

Attorneys who represent debtors in the U.S. Bankruptcy Court know full well that what they charge their clients, and what their clients agree to pay, may go uncollected. Most people in trouble with their debts are falling on hard times and there is a significant loss rate for

lawyers who take on debtors' cases. Estimates vary, but it is generally agreed that the loss rate is at least 20 to 25 percent, and possibly more, according to a Grand Rapids Chapter 13 Trustee's estimation. Thus, if an average fee for a case is \$1,100, then the statistics tell us that the actual payment will be \$825 to \$880 and perhaps less.

The Chapter 13 "Basic Fee"

How many chapter 13 debtors' attorneys would take chapter 13 cases if they had to itemize their fees and expenses in each case? I don't know of any who would stay in this practice if fee itemization was required! I believe the Courts have long recognized that in order to encourage the filing of payment plans, it is in the interest of all concerned to adequately compensate the attorneys representing Chapter 13 debtors. Requiring an hourly itemization for attorney fees would add a tremendous administrative burden for lawyers who file chapter 13's. Thus, a "basic fee" without itemization which can be allowed by the Judge at confirmation has been approved by local rule in this and most other jurisdictions. Itemization is sometimes appropriate, but requiring it in each case would add a great deal of administrative overhead to each case. In other words, more time would be required to keep track of the work done, and less time would be spent servicing the needs of clients. As long as the "basic fee" is adequate, there should be few post confirmation attorney fee applications on the Court's Chapter 13 docket. My office rarely petitions for fees beyond the basic fee awarded at confirmation.

Keeping Pace with Inflation

I can remember that about a decade ago the "basic fee" in chapter 13 cases was \$1,000. In August, 1994, the Local Rule, Exhibit 9, paragraph 15 relating to the Chapter 13 "basic fee" was amended to increase it to \$1,100. But no matter how you compute it, the "basic fee" has not kept up with inflation for the last decade. Thus the subject of attorney's fees is ripe for consideration.

Debtor's Bar Committee

A group of debtors' attorneys met at this year's FBA Bankruptcy Seminar at Boyne Highlands and decided to form a "Debtor's Bar Committee" to discuss issues relating to practicing as debtors' lawyers. The main topic of discussion was, of course, attorney's fees. Recognizing that adequate fees are necessary for us to continue filing chapter 13 cases and to serve our clients properly, it was the unanimous consensus that the "basic fee" should be increased to at least \$1,300 in order to keep pace with inflation and the increased costs of maintaining our offices and serving our clients. We all recognized, of course, that even with a basic fee of \$1,300, the actual payment per case will be significantly less, probably around \$1,000, based on the Chapter 13 failure rate.

A formal petition requesting that the Court increase the "basic fee" to \$1,300 in Chapter 13 cases was signed by 28 lawyers and delivered to Mark VanAllsburg. The proposal is now under consideration by the Judges.

More Work for Debtors' Lawyers! Remember When?

Remember when we could tell our clients that they could phone the Chapter 13 Trustee's office if they had any questions about their case, such as the status of payments, time off work, possible amendments, plan defaults, change of employers, status of claims on file, explaining the periodic reports, etc.? Remember when the case workers at the Trustee's office would answer the phone and talk to our clients about the case? These are days past! And not for lack of trying by the Trustees and their able staff. Simply put, the Chapter 13 Trustee's office is overworked. They just don't have the time to spend on servicing the cases that they used to. The result? Debtors' attorneys who adequately serve their clients now probably do twice the case work after confirmation that they used to. Even attorneys are encouraged to access the trustee's system from a modem rather than call the trustee's office about the status of claims, payments and plans. The debtor's lawyer is now the only source of client service.

Our phones ring all day long from clients that have questions and need service on their existing payment plans. "I cannot afford the payment." "I need to change the plan." "I am changing jobs." "I am off work." "My car died." "What does this report mean?" "I need a new car." "I need to borrow money." "I need to sell my home." "I am getting harassed." "I bounced a check, can I add this to my case?" "How long will this last?" "What is a motion to lift the automatic stay?" "I

need my tax refund, can I keep it?" "I am getting divorced. What do I do?" "I can't pay my tax bill." "I just got a letter in the mail from....(insert the party of your choice)....can you tell me what it means?" These and thousands of other questions and problems are routinely directed to the attorneys representing Chapter 13 debtors. It is easy to see how any Chapter 7 is simple and quick when compared to the typical Chapter 13.

We Are the Debtor's General Counsel for 5 Years

Well, not all Chapter 13 cases last for 5 years, but as debtor's counsel, we are advising our clients and answering virtually all legal questions that come up during the plan. We handle the matters that routinely come up relating to the payment plan, of course. It seems our clients hold a license to ask us for any legal advice they need while they are our clients. And we answer, don't we? Let's say the average case lasts around 48 months. If we get paid a "basic fee" of \$1,300, then we are really getting about \$27 per month to be the debtor's attorney and counsel. Of course we have prepared the petition, plan, schedules, etc. and attended a meeting or two at the beginning, and frequently return to Court for motions and hearings.

Inadequate Compensation Hurts Debtors and Creditors

In order to give our clients adequate service, the compensation must be adequate. We are professionals, first and foremost, so client service must be a priority. Yet if we cannot maintain the

expenses of the practice, our clients will suffer. A well trained staff is a must for handling all the matters that routinely come up outside the courtroom. In Chapter 13 cases the routine matters are frequent and numerous. As inflation eats away at the "basic fee," we are finding ourselves squeezed by the overhead and financial pressures of a labor intensive practice. Chapter 13 cases are much more labor intensive than Chapter 7's and the Chapter 13 debtors need service and support if their plans are to succeed. As a Debtor's Bar Committee our goal must be to ensure that the quality of practice does not suffer. That is the reason, as we see it, for the request to increase the basic fee.

Another spin off of inadequate compensation would, unfortunately, be the decline of Chapter 13 as the preferred chapter of debt relief. It is my philosophy that Chapter 13 should be the first chapter of choice when resort to Bankruptcy Code is needed. Payment plans pay more to creditors. There is no debate that, as a matter of public policy, payment plans should be encouraged to the best of a debtor's ability. It is better for creditors to get payment over time, or even a percentage on the dollar, than to lose the account completely. There is also much more dignity in making payments, in my view, when one is able to make a payment plan work. Many bankers and mortgage brokers indicate that a successful Chapter 13 looks better on the debtor's credit worthiness than a Chapter 7. Yet if bankruptcy lawyers are not adequately compensated in Chapter 13 cases, a most unfortunate consequence would be widespread reluctance to file such cases. Chapter 7 fees are usually paid

up front and cases are closed in a few months. As professionals, we must resist any temptation to "steer" our clients into a direction for our own benefit. However, the pressure of inadequate compensation would be an ever present cloud looming over a Chapter 13 practice. On the other hand, adequate attorney fees will encourage good lawyers to counsel Chapter 13 as the chapter of choice in Bankruptcy. Adequate compensation will also allow us to do a good job servicing the clients.

While attending the latest conference of the National Association of Chapter Thirteen Trustees, I learned that there is a strong consensus among trustees, judges, creditors' attorneys and debtors' lawyers that adequate compensation for the debtor's bar is absolutely required to foster a favorable Chapter 13 environment.

On the other hand an excessive fee does not foster a favorable environment. A district in Texas is one example of an excessive fee schedule: the "basic fee" is \$2,000 for handling the case through confirmation; then the attorney is "discharged" from further representation unless retained by the debtor upon further payment. Obviously, many debtors in this district try to handle post confirmation issues themselves, since their former attorneys want additional fees to handle additional matters. The result is a chaos of sorts in the courts for judges, trustees, and creditors' counsel. The creditors' lawyers in attendance with opinions on the subject all supported adequate fees for debtors' attorneys as long as the job is done competently.

All Chapter 13's Are Not Created Equal

While all cases are varied in their details, most cases proceed through the system the same way: formulating the plan and filing the schedules, holding a first meeting, confirming the plan and performing post confirmation service. It is impossible to know in advance which cases will require hearings, plan amendments, motions, stipulations, etc. and which will proceed smoothly through confirmation. One thing is certain: as debtor's counsel, we cannot just sit back and expect the cases to be confirmed and completed in 3 to 5 years without support. Therefore, a "basic fee" must take the hard cases into consideration with the routine. If it doesn't, debtors' counsel will be forced to itemize and file post confirmation fee applications in a significant percentage of cases.

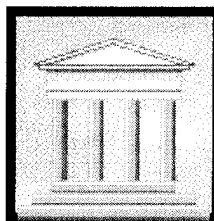
Other jurisdictions approach the basic fee issue in much the same way with some variations. In San Jose, California, the "basic fee" for a "basic case" is \$1,250; when real estate is involved, an additional \$500 is awarded; \$300 is added for tax claims; and \$200 is added for motor vehicle and other secured claims. This approach has some merit. The fee structure makes a good attempt to predict which cases will require more work, and compensates the debtors' attorneys accordingly. Experience tells us that more work is required for settling secured claims, tax claims and mortgages, and such cases frequently involve lift of stay motions, valuation hearings, adequate protection issues and so forth.

How Much Is Enough?

Clearly it is the opinion of all debtor's lawyers in this area that if \$1,100 was adequate three years ago, it is no longer. Inflation usually hits professional businesses harder than the consumer price index. Phone book advertising in Grand Rapids has increased by 5 % per year over the last five years according to Ameritech. Costs of salaries for well trained staff, computer expenses and rent for professional office space in a growing metropolis have increased at least as much, if not more. The petition to increase the "basic fee" from \$1,100 to \$1,300 is no more than a request to keep pace with inflation and increased costs. At present there is no inflation index of the "basic fee" (such as with other Bankruptcy Code, Internal Revenue and Social Security amounts with the result that the increased costs of a Debtors' legal practice reduce the value of the attorney fee over time. An additional reality is that debtors' counsel perform more services for each client than ever before, due to constraints and limitations on the hardworking Chapter 13 Trustees and their staff. Debtors' attorneys need the increased fee in order to do an adequate job of representing Chapter 13 clients.

****David Andersen graduated *cum laude* from Wayne State University Law School in 1979, is admitted to all State and Federal Courts in Michigan, the Sixth Circuit Court of Appeals, and the U.S. Supreme Court, is a member of the National Association of Consumer Bankruptcy Attorneys, an associate member of the National Association of Chapter Thirteen Trustees, teaches**

C.P.R. for the American Red Cross, holds a Paramedic License, and trains scuba instructors for the International Diving Educators Association.



FROM THE COURT
By: Mark VanAllsburg

AutoCop: The Bankruptcy Court has recently agreed to participate as a test court for a new intake system named AutoCop. This software will greatly modify the manner in which cases are processed since it automates all steps in that process. At present, the intake procedure is broken down into several segments which are performed by different court employees. Furthermore, the Office of the U.S. Trustee now directly assigns first meeting dates and trustees to Chapter 7 cases. Chapter 13 cases are largely processed by the standing trustees who set the confirmation and 341 meetings and then produce and send to notice of the first meeting. As a result, cases are not added to our BANCAP database for up to 48 hours after receipt and the court does not receive some case information [e.g. the time and date of the first meeting] in Chapter 13 cases for weeks. In addition, the present procedures are labor intensive for the court, and UST and for the standing trustee.

With AutoCop one person will be able to completely process a new case in less than five minutes. Therefore, cases arriving each morning should be on the computer by noon. This means that the

check or money order will be receipted, a file label will be printed, the judge and trustee will be assigned, the 341 meeting will be set, and the notice sent to the Bankruptcy Noticing Center in one continuous process. We will no longer have to wait for assignments from the Office of the UST because the computer will assign the trustees using a random system similar to that which the UST now employs. The court will also be able to quickly process cases which are brought to the court for filing. The filing party will be able to leave the Court with a file stamped copy as well as all pertinent information about the case: the case number, the judge, the first meeting time and date, the trustee, etc.

This system might also be used to process Chapter 13 cases. The court is now working with the standing trustees to determine whether AutoCop will offer them any advantages over the current system. If AutoCop is used to process Chapter 13 cases it will mean that hearings will be set and notices will be sent much more quickly by the Court, but it may also put more responsibility on the filing attorneys for noticing. It will also be difficult to group cases in a single time slot for an attorney who may have several cases scheduled on the same date.

It appears likely that AutoCop will be implemented in early November. At present, we are upgrading our computers to the Windows 95 operating system, we are purchasing high speed scanners and we are training the intake staff to use the new software.

Request to Amend Policy on Compensation of Attorneys in Chapter 13 Cases: The judges have received and considered a request by 28 attorneys to amend the "Memorandum Regarding Allowance of Compensation and Reimbursement of Expenses for Court-Appointed Professionals" which is Exhibit 9 to this Court's Local Rules. Specifically, the attorneys have asked that the amount of \$1,000 recited in paragraph 15, as the limit for the attorneys' fees in Chapter 13 cases which can be approved without itemization, be raised to approximately \$1,300. The fee was last increased in 1994. The judges discussed and are receptive to the possibility of an increase, but no action was taken at the Court Administration meeting held on August 6. Since it is not yet clear what changes in procedure may result from the implementation of AutoCop and what additional burdens may fall on the filing attorneys as a result, the issue was adjourned to the October 8 meeting at which time further information should be available on this issue.

***The Tenth Justice by Brad Meltzer
Reviewed by Eric S. Richards***

Sometimes you read a book that is so stupendously bad that it simply cries out to be reviewed, if only as a warning to others. "The Tenth Justice" by Brad Meltzer is just such a book. The novel centers on the exploits of a fictional Supreme Court Judicial Clerk who "inadvertently" leaks the outcome of a court decision and thereby allows the villain to make millions on an insider stock trade. The rest of the book is

devoted to describing the law clerk's heroic efforts to trap the bad guy who "tricked" him, while at the same time he works to conceal his own wrongdoing. In the process, the law clerk manages to recruit his roommates and his co-clerk into helping him with disastrous results for nearly everyone involved. The blurb on the dust cover proclaims, "With dialogue as true as it is sharp-witted, characters as liable as they are familiar, and a plot so addictive it will keep you reading into the night, *The Tenth Justice* is the one thriller you and your friends won't be able to stop talking about this year . . ." This statement is true in part; I can't stop talking about this book. In particular, I feel compelled to tell everyone how terrible it is.

Why did I hate this book? Let me count the ways. First, far from being "sharp-witted", the dialogue between the characters is both contrived and banal. What passes for witty banter primarily consists of sophomoric insults punctuated with obscenities. The constant bickering between the hero and his female co-clerk is especially tiresome. The hero alternates between making snide remarks to his friends and co-workers, lying to the authorities, and verbally abusing everyone from the federal marshals to the doorman. Second, the main character is hardly "likable". A more accurate description of the law clerk reveals that he is a selfish, arrogant, immature jerk who blatantly violates his ethical duties and then repeatedly lies to save his own skin while ruining the lives of his closest friend. By the end of the book I found myself hoping that he would be arrested or murdered or both. Third, the book is riddled with factual inaccuracies. For

example, the hero supposedly works hand in hand with his one and only co-clerk who edits his draft opinions before they are presented to the justice for his review. However, in real life, Supreme Court justices actually have four law clerks, rather than two; and each clerk works independently with the justice. Although law clerks often discuss legal issues with each other, it is virtually unheard of for one law clerk to routinely edit another law clerk's work product. Moreover, the very title of the book, "*The Tenth Justice*," creates the false impression that law clerks wield tremendous power and influence behind the scenes when in fact, the law clerk's actual role is much more limited.

The author obviously found it necessary to distort the role of the law clerks in order to facilitate the "plot" which leads to the fourth and fatal flaw in this book. The "plot" is both preposterous and poorly conceived. Any good dramatic novel begins with a conflict which builds into a climax and ends with a resolution that explains "who done it" and how they were caught. Ideally, the author will provide several clues which the reader can piece together to solve the mystery. In this book, the hero spends much of his time boasting about his intellectual prowess and belittling people whom he views as less intelligent. However, instead of using his massive brain power to solve the mystery, the hero merely stumbles into a trap and is eventually rescued after a fairly standard gun-battle/chase scene of the type you would expect to see in any made-for-TV movie. The author's attempt to inject elements of surprise (a good guy ends up being a bad guy and vice versa) and suspense (the

proverbial "cliff-hanger") are obviously concocted and have nothing to do with the central plot development. The net result is a disappointing conclusion that leaves the reader totally unsatisfied.

The only thing good I can say about this book is that I borrowed it, rather than bought it. Thus, I do not have to feel guilty about paying royalties to Mr. Meltzer and thereby encouraging him to produce yet another "legal-thriller." Unfortunately, the dust cover indicated that the 26 year old author is at work on his next novel. We can, therefore, expect a string of book following the legal career of the sniveling arrogant young attorney, Benjamin Addison, as he lies, cheats and steals his way to success and happiness, secure in the knowledge that he is smarter and more righteous than everyone else.

A word of caution. I am the only person I know who thought *The Firm* was a lousy book and that John Grisham is a hack writer. So if you liked *The Firm*, you'll love *The Tenth Justice*. However, I recommend that you wait for next summer's blockbuster debut legal thriller, "The Fourth Bankruptcy Judge" which tells the story of handsome, intelligent, witty, clever, athletic, honest, likable, kind, sweet, resourceful, hard-working, reliable, and trust-worthy bankruptcy law clerk who lives and works in a small mid-western town where he does battle with the forces of evil and constantly strives for Truth, Justice and the American Way.

Bankruptcy Steering Committee Minutes

The July meeting of the Steering Committee was held on July 18, 1997 at the Peninsular Club, Hal Nelson, Robb Wardrop, Brett Rodgers, Gordon Toering (for Tim Hillemonds), Norm Witte, Mark Van Allsburg, Bob Sawdey, Judy Walton, Tim Curtain (for Jeff Hughes), Peter Teholiz and Mike Donovan (late) were present along with the Chair. The following took place:

1. Brett Rodgers reported on the 1997 Seminar. We made about \$12,000 profit. One person didn't pay, Brett was going to follow up on collections.
2. Judy Walton reported on the 1998 Seminar that will be held July 30 - August 1, 1998. Preliminary work is being done with respect to invitations, speakers and topics. Judy is going to be handling the contract with the hotel.
3. Elections were discussed. The Chair reported whose terms were up in August of 1997. A resolution was passed providing for terms to commence until July, 1997 and for an announcement, regarding elections, to be put in the next newsletter. Elections will be in September.
4. The Chair gave a report of the Pro Bono Program.
5. I am to ensure that David Andersen gets invited to the next meeting so that we can discuss his proposal for a Debtor's Bar Committee.

6. Robb Wardrop and Peter Teholiz will put together a list of "experts" for use by the Judges.

7. There was no old or new business except that the Chair reported that the records of our entity are in sad shape. The Chair offered to get the records in order and write the various previous secretaries who have been involved. It was also decided that we would have an August meeting this year, August 15, 1997.

The August meeting of the Steering Committee was held on August 15, 1997 at the Peninsular Club. Steve Rayman, Bob Wright, Bob Sawdey, Robb Wardrop, Dan Casamatta, Brett Rodgers, Tom Sarb, Tim Hillegonds, Mike Donovan were present. David Andersen also attended. The following matters were discussed.

1. Consumer Debtors Group. David Andersen reported on an informal group of consumer Debtors' attorneys had been formed to discuss and review issues, policies and procedures related to their practice. This group would like to participate, communicate, and be involved with policies and procedures affecting their practice. The form and affiliate of the group was discussed, i.e. is it a sub-committee of the FBA? David is going to further develop the goals and purpose of the group, and report at the next meeting.

2. Steering Committee Elections. The term of a number of the members of the Steering Committee is expiring. Elections will be held at the October meeting. Anyone interested in serving

on the Steering Committee should contact Steve Rayman or Peter Teholiz.

3. Next meeting. The next meeting of the Steering Committee is scheduled for September 19, 1997 at noon at the Penn Club, Fourth Floor.

Steering Committee Members

Dan Casamatta	616-456-2002
Mike Donovan	616-454-1900
Tim Hillegonds	616-752-2132
Mary Hamlin	616-345-5156
Jeff Hughes	616-336-6000
Pat Mears	616-776-7550
Hal Nelson	616-459-9487
Steve Rayman	616-345-5156
Brett Rodgers	616-732-9000
Tom Sarb	616-459-8311
Bob Sawdey	616-774-8121
Tom Schouten	616-538-6380
Peter Teholiz	517-886-7176
Robb Wardrop	616-459-1225
Norman Witte	517-485-0070
Bob Wright	616-454-8656

Local Bankruptcy Statistics

Chapter	Aug. 1997	YTD - 1997
Chapter 7	595	5,429
Chapter 11	5	53
Chapter 12	0	9
Chapter 13	257	1,988
TOTALS	857	7,479

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