



# ON THE DOCKET

U.S. Bankruptcy Court,

July—December 2009

Volume 10, Issue 2

## Inner Workings: News and Advice

By Susan M. Thurston, Clerk of Court

Welcome to another edition of our Court Newsletter, “*On the Docket*”. We have many new updates and changes to tell you about since our June edition. As most of our readers likely know, on June 23, 2009, the *UTGR, Inc. d/b/a Twin River* chapter 11 case was filed with the Court, representing the first mega case filing in the District of Rhode Island. A *mega case* is typically defined as an extremely large case with (1) at least 1,000 creditors; (2) \$100 million or more in assets; (3) a significant amount of court activity as evidenced by a large number of docket entries; (4) a large number of attorneys who have made an appearance of record; and (5) regional and/or national media attention. Due to the size of the case, a noticing/claims agent was retained by the debtor, known as *Donlin Recano*, and all information about the case can be found on their website at [www.donlinrecano.com/cases/caseinfo/twinriver](http://www.donlinrecano.com/cases/caseinfo/twinriver). In addition, the Court has a separate page on its website with hearing

information, initial filing information and links to the case management order in effect and to the claims agent’s website. Please refer to the claim’s agent’s site for all information related to filing and viewing claims in this case.

Other significant news to share is the Court’s commencement of a loss mitigation program on November 1, 2009. The purpose of the program is to provide a uniform, comprehensive, court-supervised program for facilitating consensual resolutions of residential real property at risk of loss to foreclosure for individual debtors in bankruptcy. This program is patterned closely on a similar program in place at the United States Bankruptcy Court for the Southern District of New York. Since the November 1 effective date, more than 106 loss mitigation requests have been initiated by the parties. Extensive information about the program, its procedures, required forms (available in PDF writable and MS Word), best practices and FAQ’s are available on the Court’s website

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Editor:

Carolyn Sweeney

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under a separate Loss Mitigation page (on left side menu). In addition, a more detailed article on this topic is included on page 4 of this newsletter. As the program is still in its infancy, we welcome feedback on how it is working.

On December 1, 2009, extensive federal and local rule changes went into effect concerning time computation in the federal courts. The change is designed to simplify and reduce inconsistencies in the computation of time periods under the procedural rules by using 7 day increments in most instances. The new rule periods are based on a “days are days” approach without excluding intermediate weekends and holidays. This information is posted on our website, as well as a short PowerPoint presentation explaining the changes. Further explanation of the recent federal and local rule and forms changes is contained on pages 7-10 of this newsletter. The Court is in the process of updating its local rule and form book to incorporate all of the recent changes, which should be ready for purchase in January 2010. Look for news of its release on our website!

A few other items to share with our readers – the Clerk’s office has recently undertaken an extensive update of the Pro Se webpage on our site, which contains a wealth of information for persons contemplating bankruptcy including videos, FAQ’s and what to file at various stages of a case. You may find this information and the numerous resources helpful in advising clients about the bankruptcy process and what is involved in the administration of a case. Also, be advised that the Court will be replacing the ceiling and lighting in Bankruptcy Judge Votolato’s courtroom sometime this spring, to improve both the look and functionality of the space. Depending on the work schedule, we may need to reschedule certain hearing dates or move the hearing location to another space to complete the work. Lastly, we have just learned that the First Circuit Court of Appeals has announced that Margaret Carter has been selected as the new Clerk of Court, effective December 21, 2009. Margaret (who goes by Peggy), was formerly a staff attorney with the court, and most recently its Chief Deputy.

## **HOLIDAY CLOSINGS**

**Please be advised that the U.S. Bankruptcy Court will be closed on the following days:**

**Monday, January 18, 2010 — Martin Luther King Jr. Day**

**Monday, February 15, 2010 — President’s Day**

**Monday, May 31, 2010 — Memorial Day**

## Chambers Personnel Update

By Leah Waterman, Judicial Assistant

Judge Votolato and I would like to take this opportunity to introduce the two new law clerks who have been hired to work in Chambers this year.

We received over 100 applications this past spring, and after careful review, **Abigail Sneed, Esq.**, was selected to serve as **Term Law Clerk**. She is a graduate of Roger Williams University School of Law, and comes to us from the Massachusetts Bankruptcy Court where she worked as Judge William Hillman's law clerk. Abigail is familiar with bankruptcy law and the CM/ECF system.

For fiscal year 2010, we were again granted funding to hire a **Temporary Law Clerk**. Again receiving over 150 applications, and conducting an extensive review and interview process, **Erika Lindberg, Esq.**, was selected for the position. Erika is a graduate of Boston College Law School, a former U.S. Coast Guard officer, and most recently served as law clerk to Rhode Island Supreme Court Associate Justice William P. Robinson III.

Attorneys Sneed and Lindberg bring valuable assets to the Rhode Island Bankruptcy Court with their legal and professional experience. Please join us in welcoming them to our Court family.



Erika Lindberg & Abigail Sneed

## Tips for Creating a PDF Document

- Fully embed all fonts to ensure correct printing of all information. Embedding fonts prevents font substitution—differences in font display from one computer to another. Font substitution occurs when the display computer does not contain the same fonts as the computer that created the document.
- Check the page size and send documents that are letter size (8.5" x 11"). Any PDF page size up to 9.5" x 12" will be scaled by the Bankruptcy Noticing Center to fit on an 8.5" x 11" sheet; however, scaling makes the content of the notice smaller. Thus, to ensure clarity of content, it is recommended to send 8.5" x 11" sheets.
- Limit the size of the PDF (e.g., scan at 300 dpi, not 1200 dpi).
- Limit colors used in PDF documents.
- Do not scan or send documents printed on colored paper.
- When scanning documents, use bi-tonal or black and white option versus gray scale.
- Make sure the scanner lid is closed.

QUICK  
TIPS

## New Loss Mitigation Program at U.S. Bankruptcy Court

By Susan M. Thurston, Clerk of Court

On November 1, 2009, the U.S. Bankruptcy Court commenced a new program to help troubling home owners attempt to reorganize or otherwise address their significant debt and asset structure under the Bankruptcy Code. The need for a Loss Mitigation Program (LMP) is evident in light of the various government sponsored loss mitigation programs (Making Homes Affordable) introduced to address the systemic mortgage defaults and the decline in the current residential housing economy nationwide, including the District of Rhode Island. The LMP is designed to function as a forum for debtors and lenders to reach consensual resolution when a debtor's residential property is at risk of foreclosure. The LMP aims to facilitate such resolution by opening communications between the debtors' and lenders'

decision-makers. While the LMP stays certain bankruptcy deadlines that may have the effect of delaying the normal progress of bankruptcy administration, more importantly, the LMP encourages the parties to finalize a feasible and beneficial agreement under Bankruptcy Court protection, instead of seeking dismissal of the bankruptcy case.

The program is available to any individual debtor in a case filed under chapter 7, 11, 12 or 13, with respect to real property used as a principal residence in which an eligible debtor holds an interest. Loss mitigation commences by the filing of a Notice/Request by either the debtor or creditor. Specific forms have been created for this purpose, *see LMP Forms A and B*. In addition, a chapter 13 debtor may also indicate an interest in loss

mitigation by checking the appropriate box on the chapter 13 plan. A creditor has 14 days to object to a loss mitigation request. If no objection is filed or is overruled by the court, a Loss Mitigation Order will issue setting forth the applicable deadlines for proceeding under the program. A separate webpage has been created on the Court's main site to access all of the relevant documents, resources and links related to the program. The page is located on the left hand side menu, under Loss Mitigation. The page includes Attorney Instructions, Best Practices, Frequently Asked Questions, LM forms, Instructions for completing the proposed LM order (deadlines are to be calculated after adding 14 days to the suggested time), the Making Homes Affordable document checklist and a link to the HAMP website for further information on the federal loan modification programs.



### United States Bankruptcy Court for the District of Rhode Island

Judge Arthur N. Votolato  
Clerk of Court Susan M. Thurston

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#### LOSS MITIGATION INFORMATION

By General Order dated October 22, 2009, the United States Bankruptcy Court for the District of Rhode Island adopted Loss Mitigation Program, effective November 1, 2009, to provide a uniform, comprehensive, court-supervised program facilitating consensual resolutions of residential real property at risk of loss to foreclosure for individual debtors bankruptcy. This program is patterned closely on a similar program in place at the United States Bankruptcy Court for the Southern District of New York.

This loss mitigation program is intended to avoid or reduce unnecessary bankruptcy litigation and cost to debtors a secured creditors, and to enable debtors to reorganize or otherwise address their significant debt and asset structure under the Bankruptcy Code. The need for such a program is evident in light of the various government sponsored loss mitigation programs (Making Homes Affordable) introduced to address the systemic mortgage defaults and the decline in the current residential housing economy nationwide, including the District of Rhode Island.

#### Loss Mitigation Forms and Resources

[Loss Mitigation Program and Procedures](#)

[Loss Mitigation Notice Request by Debtor \(Form A\)](#)

[Loss Mitigation Notice Request by Debtor \(Form A\) Word Version](#)

## Recent Court Decisions

By Abigail B. Sneed Esq., Law Clerk

Here is a short digest of some noteworthy opinions from the Court. As always, the full text of Court opinions is available on our website at <http://www.rib.uscourts.gov/newhome/cmecf/opinions.asp>

### **Is a Debtor eligible for Chapter 13 where the Debtor's expenses exceed income, and where the Debtor will fund the Chapter 13 plan with a loan from a third party?**

**The case:** *In re Pellegrino*, BK No. 09-11535 and *In re Speakman*, BK No. 08-13992 (Bankr. D.R.I. August 14, 2009).

**Short answer:** NO.

Both the Debtors' means test and Schedules I and J reflected negative net monthly income. In their Chapter 13 plan, the Debtors proposed to make a single lump sum payment to their unsecured creditors, which would be funded by a loan to the Debtors from a third party. The Chapter 13 Trustee moved to dismiss. Granting the Trustee's motion, the Court held that the Debtors were ineligible for Chapter 13 eligibility for Chapter 13 hinges on, among other things, a debtor having sufficient stable income to make regular monthly payments.

### **Can a Debtor maintain payments on the secured portion of a bifurcated claim beyond the life of the Chapter 13 plan? And if so, can the Debtor reduce the secured claim by the amount of the pre-petition arrearage cure payments made through the Plan?**

**The case:** *In re Veliz*, BK No. 08-13292 (Bankr. D.R.I. October 16, 2009).

**Short answer:** (1) YES; (2) NO.

The Debtor sought to bifurcate HSBC Bank's claim, cure the pre-petition default through the Plan, make payments on the secured portion of the claim beyond the Plan's term, and reduce the secured claim by the amount of the cure payments. Explaining that §§ 1322(b)(2) and (b)(5) are not mutually exclusive, the Court held that the Debtor may bifurcate, cure the default, and pay the secured claim beyond the Plan, so long as those payments did not deviate from the original contract terms. The Court did not permit, however, the Debtor to reduce the secured claim by the cure amount paid through the Plan.

### **In determining a Debtor's eligibility under Chapter 12, will the Court employ a totality of the circumstances approach?**

**Short answer:** YES.



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*(Recent Court Decisions Continued from page 5)*

Because the Debtors were ineligible under Chapter 13 (debt exceeded the statutory maximum aggregate debt allowed under Chapter 13), they moved to convert to Chapter 12. Both a secured creditor and the Chapter 13 Trustee moved to dismiss, arguing that the Debtors were likewise ineligible under Chapter 12, which is reserved for family farmers with regular income whose aggregate debt does not exceed the statutory limit, and whose debt arises out of farming operations. Denying the motion to dismiss, the Court held that the Debtors qualified as family farmers. The Court reached this holding after using a totality of the circumstances approach, examining the application of these non-exclusive factors to the case: the location of the operation, the nature of the enterprise, the type of product and its eventual market, the physical presence or absence of family members at the property, ownership of traditional farm assets, the growing or development of crops or livestock, and the operation's farming risks.

## 15th Annual Employee Recognition Ceremony

By Gail Kelleher, Chief Deputy Clerk

It hardly seems possible, but the Court's 15<sup>th</sup> annual Employee Recognition Ceremony was held September 18<sup>th</sup>. As is customary, one staff member was recognized for exceptional service to the court. This year's recipient of the *Sustained Superior Performance Award* was Amy Geraghty Seale. Amy began her career with the Bankruptcy Court in 1992. Beginning as a case manager, Amy was promoted to legal case manager in 1997. In that capacity,

Amy acted as a prime resource to the operations team, edited and published the Court's local rules, and managed the Court's internship program. This past July, Amy's leadership qualities, professionalism and outstanding work ethic were acknowledged once again as



she was promoted to Operations Supervisor. Congratulations Amy!

Three court staff were presented *Longevity Awards*: Ms. Carolyn Sweeney and Ms. Christine Lanni both celebrated 15 years with the

court. Many of you have had the opportunity to speak with Carolyn and Christine - both are career case managers with the court. Be sure to congratulate them the next time you call the clerk's office. The third recipient is the writer of this piece. I celebrated my 30<sup>th</sup> anniversary this year, beginning as an in-

take clerk in 1979 and will complete my career as Chief Deputy - time flies. Stay tuned next year for two more members of our staff joining me in the over 30 club!

## Recent Local and Federal Rule and Form Amendments

By Amy Geraghty Seale, Operations Supervisor

### LOCAL RULE AND FORM AMENDMENTS (NON-TIME RELATED CHANGES)

Effective December 1, 2009, the Court adopted several amendments (non-time computation) to its local rules and forms. These amendments included: Local Rules: 1003-1, 1007-1, 2004-1, 2016-1, 4001-1, 4008-1, 5005-4, 9010-1, and R.I. Bankr. Form X. Below is a brief summary of each change, but practitioners are advised to obtain a complete copy of the amendments and familiarize themselves with the changes. In addition, loose –leaf copies of the revised rules and forms are also available in the Clerk’s Office at no charge, or on-line at [www.rib.uscourts.gov](http://www.rib.uscourts.gov).

**LBR 1003-1** (Involuntary Petitions) Amended to remove section (c) which required the filing of an original and two copies of an involuntary petition in chapter 7, and the original and five copies in chapter 11.

**LBR 1007-1**(Lists, Schedules, and Statements’ Time Limits; Notice of Intent to Dismiss; LIMITS; Notice in Chapter 11) Amended to modify the court’s procedure for issuing a *notice* of missing documents where the petition is not accompanied by the required schedules, statements, and other documents. The court will now issue an *order* to file missing documents and notice of automatic dismissal for non-compliance.

**LBR 2004-1** (Examination) Section (a) has been abrogated and subsequent paragraphs renumbered.

**LBR 2016-1** (Compensation for Services Rendered and Reimbursement of Expenses) Section (h)(1) has been amended to include a provision that if a personal injury attorney’s retention is made on a contingency basis, the requirements set forth in R.I. LBR 2016-1(a)(3) shall not apply, nor shall the requirements in (a)(6) as to the summary of hours only.

**LBR 4001-1** (Relief from Automatic Stay) Amended to outline acceptable correspondence between a debtor and creditors.

**LBR 4008-1** (Reaffirmation) Section (a) has been amended to provide that all reaffirmations be accompanied by the new Reaffirmation Coversheet - Official Form 27.

**LBR 5005-4** (Electronic Filing) Paragraph (l)(2) is amended to clarify that, when electronically filing exhibits to a proof of claim, the exhibits should be filed as an attachment to the proof of claim.

**LBR 9010-1** (Attorney Admission to Practice, Representation and Appearances) Paragraph (d)(1) is amended to include that, in addition to substantially complying with R.I. Bankr. Form T, a motion to appear pro hac vice must also substantially comply with R.I. Bankr. Form T.

**R.I. Bankr. Form X** (Order Confirming Chapter 13 Plan) Paragraph 16 of the Confirmation order was amended to replace “motion to approve” with “modifying or approving”.

#### Other technical amendments include:

Local Bankruptcy Rules 1002-1, 1009-1, 1019-1 were amended to remove all references to “Mailing

*(Continued on page 8)*

Matrix” and/or “Matrix”, and said text was replaced with, “Creditor List”. Local Bankruptcy Rules 1002-1, 1007-1, 2083-1 were amended to remove all references to “Notice of Missing Document and Notice of Automatic Dismissal for Non-compliance” and “(2) Day Notice of Missing Document and Notice of Dismissal if Documents are not Timely Filed”. This text was replaced with “Order to file Missing Document and Notice of Automatic Dismissal for Non-Compliance”.

#### **FEDERAL RULE AND NATIONAL FORMS AMENDMENTS (NON-TIME RELATED CHANGES)**

Effective December 1, 2009, the following federal rules and national forms were amended. The full versions of these rule and form changes can be found on the Federal Rulemaking page at <http://www.uscourts.gov/rules/newrules6.htm> and on the Bankruptcy Forms (Pending) page at <http://www.uscourts.gov/bankform/index.html>.

**Bankruptcy Rule 4008** (Filing of Reaffirmation Agreement; Statement in Support of Reaffirmation Agreement) (requires party filing a reaffirmation agreement to also file a cover sheet on the applicable Official Form).

**Bankruptcy Rule 7052** (Findings by the Court) (conforms to amendment to Civil Rule 58 in 2002, which clarifies the time when a judgment that is not set forth on a separate document becomes final for appeal purposes).

**Bankruptcy Rule 9021** (Entry of Judgment) (conforms to amendment to Civil Rule 58 in 2002, which clarifies the time when a judgment that is not set forth on a separate document becomes final for appeal purposes).

**New Bankruptcy Rule 1017.1** (Exemption from Prepetition Credit Counseling Requirement) (establishes procedures for court to consider a debtor's request to defer prepetition counseling because of exigent circumstances).

**New Bankruptcy Rule 7058** (Entering Judgment in Adversary Proceeding) (conforms to the amendment to Civil Rule 58 in 2002, which clarifies the time when a judgment that is not set forth on a separate document becomes final for appeal purposes).

**New Official Form 27** (Reaffirmation Agreement) (Rule 4008 is amended, effective December 1, 2009, to require the filing of a cover sheet to accompany the reaffirmation agreement. The cover sheet, new Official Form 27, collects financial information for the court to determine whether a reaffirmation agreement creates a presumption of undue hardship, pursuant to 11 U.S.C. § 524(m), and whether such presumption has been rebutted. The form also requires disclosure and explanation of any differences between the income and expenses on Schedules I and J versus the income and expenses reported in the reaffirmation agreement).

**Exhibit D- Official Form 1** (Exhibit D, Individual’s Statement of Compliance with Credit Counseling Requirement), is amended at Statement 3 to incorporate the new seven-day window for the exigent circumstances exception to the pre-filing credit counseling requirement. *See* 11 U.S.C. § 109(h)(3)(A)(ii), as amended by Pub. L. 111-16, effective December 1, 2009. The amended form also reflects the deadline change from 15 to 14 days for filing a copy of a certificate and debt repayment plan, if any. *See* Fed. R. Bankr. P. 1007(c), as amended effective December 1, 2009.

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**Amended Director's Form:**

**Amended Reaffirmation Form.** In addition to the reaffirmation agreement cover sheet, the Administrative Office has issued an amended reaffirmation form (B240A), which consists of five parts:

- Reaffirmation Agreement,
- Debtor's Statement in Support of Reaffirmation Agreement,
- Certification by Debtor and Signatures of Parties,
- Certification by Debtor's Attorney (if any), and
- Disclosure Statement and Instructions to Debtor.

There are also new forms for the motion for approval (B240B) and form order (B240C).

The Advisory Committee on Bankruptcy Rules developed and recommended implementation of these amended forms, which have been reorganized and revised in an effort to make it easier for debtors and creditors to understand how the reaffirmation form should be completed and, as a result, to reduce errors. These revisions as well as the new Official Form 27, Reaffirmation Agreement Cover Sheet, are intended to simplify court review of reaffirmation agreements. Unlike the reaffirmation agreement cover sheet, which must be used effective December 1, 2009, parties may use either the current or revised reaffirmation form, motion and order, or their own version, unless a court's local rules require that the parties use a particular version. It is anticipated that the current version of the reaffirmation form, motion and order will be withdrawn after a six-month transition period.

**New Director's Forms**

The Administrative Office has issued three new Director's Procedural Forms:

**Form B250F, Summons in a Chapter 15 Case Seeking Recognition of a Foreign Nonmain Proceeding**, was issued for use, pursuant to Fed. R. Bankr. P. 1010(a). The rule requires that a summons and the petition in a foreign nonmain proceeding be served on the debtor, any entity against whom provisional relief is sought under § 1519 of the Bankruptcy Code, and any other party as the court may direct.

**Form B18RI, Discharge of Individual Debtor in a Chapter 11 Case**, was issued as a result of the 2005 amendment to § 1141(d)(5) of the Bankruptcy Code, which provides that most individual debtors in Chapter 11 cases are not issued a discharge until the payments under the plan have been completed.

**Form B261C, Judgment in an Adversary Proceeding**, was issued for use pursuant to proposed new Fed. R. Bankr. P. 7058, which requires that every judgment in an adversary proceeding be set forth on a separate document.

**FEDERAL CODE, FEDERAL AND LOCAL RULES, AND NATIONAL AND LOCAL FORMS CHANGES RELATED TO TIME COMPUTATION**

Effective December 1, 2009, Federal Bankruptcy Rule 9006(a) was amended to adopt a "days-are-

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days” approach for calculating deadlines. In addition, the bankruptcy rules were amended to make the deadlines under the rules multiples of seven for any period less than 30 days. The various deadlines were amended in the following manner:

- 5 day periods become 7 day periods
- 10 day periods become 14 day periods
- 15 day periods become 14 day periods
- 20 day periods become 21 day periods
- 25 day periods become 28 day periods

For a list of those Bankruptcy Rule affected by the amendment, and a copy of the full version of the federal rule and national form changes, log on to the Federal Rulemaking page at <http://www.uscourts.gov/rules/newrules4.html>. A full version of the local rule and form changes can be found on this Court’s website at <http://www.rib.uscourts.gov/newhome/>.

#### **Important Notice Regarding Time Period Changes Effective December 1, 2009, Including 14-Day Deadlines for Filing Schedules, Statements, Chapter 13 Plans, and Bankruptcy Appellate Briefs**

Among the time-computation amendments to the Federal Rules of Bankruptcy Procedure that took effect on December 1, 2009, were changes to 12 rules that resulted in a reduction by one day (from 15 to 14 days) of the time to take action. The affected rules are Bankruptcy Rules 1007, 1019, 1020, 2015, 2015.1, 2016, 3015, 4001, 4002, 6004, 6007, and 8009. Please take note of these changes and particularly of the new 14-day deadline for filing schedules, statements, and other documents under Rule 1007(c); for filing a chapter 13 plan under Rule 3015(b); and for filing appellate briefs under Rule 8009(a).



## Tips and Traps

by Carolyn Sweeney, Case Manager

Listed below are a few of the common errors made by e-filers:

- Wrong event - Be sure to check the list of available events and chose the appropriate one. Some events are mapped and the Court is required to report the information to the Statistical Division of the AO (required by the Judicial Conference).
- Signature Missing/Incorrect - The correct format for all electronic signatures is: /s/ Your Name.
- Incorrect Linkage - All documents should be linked to the underlying pleading. Ex. A motion to continue a hearing should be linked to the document being heard.
- Service Error - Be sure all affected parties are served. Please consult the Local Bankruptcy Rules for service requirements.
- Wrong Form - Please check our website for the most up to date forms. Also, don't forget to look at the PDF before attaching it to the event to verify that it is what you intended to file.
- Party Filer Error - Be sure to pick all signatories on a document as a party filer. Ex. When filing a consent order, chose all of the signatories as filers.
- Redaction of Personal Identifiers - Please redact all but the last 4 digits of a debtor's social security number and all financial account numbers, including those listed on Schedules D/E/F. See LBR9037-1

## New ECF Claims Upload Feature Implemented

By Craig Balme, Information Systems Manager

The Bankruptcy Court for the District of Rhode Island has recently implemented the "Claims Upload" feature of CM/ECF. This module, which is found under the Bankruptcy Events menu, allows non-court users to add creditors and to add, amend, and transfer claims through the uploading of a specially formatted XML file. With the click of one button on the screen you can process many claims at once instead of entering them individually.

The one caveat to using this feature is that each user needs to create a local application to generate the necessary XML files that Claims Upload requires. Information on what is needed for this can be found in the developer documentation on our external website by following this link: <http://www.rib.uscourts.gov/newhome/docs/claimsupload.pdf> (30 pages). This docu-

ment describes the different functions and formatting that Claims Upload expects when processing.

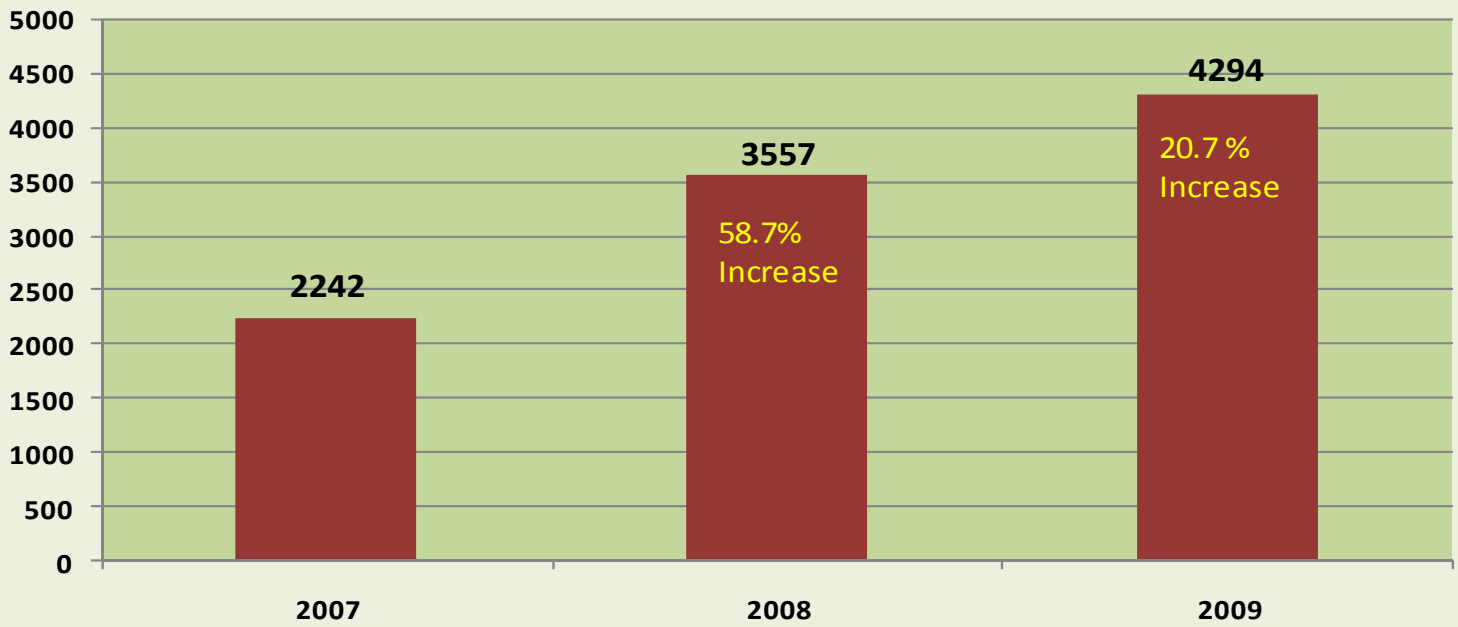
Claims that are successfully entered through Claims Upload feature generate a 'Notice of Electronic Claims Filing' for each claim addition/amendment. When a claim is transferred via Claims Upload (instead of a docketed event), a docket entry is made, forms are produced, and a Notice of Electronic Filing is sent to the proper recipients.

Please feel free to contact me at the court with questions or comments regarding this feature: [Craig\\_Balme@rib.uscourts.gov](mailto:Craig_Balme@rib.uscourts.gov) or (401) 626-3140

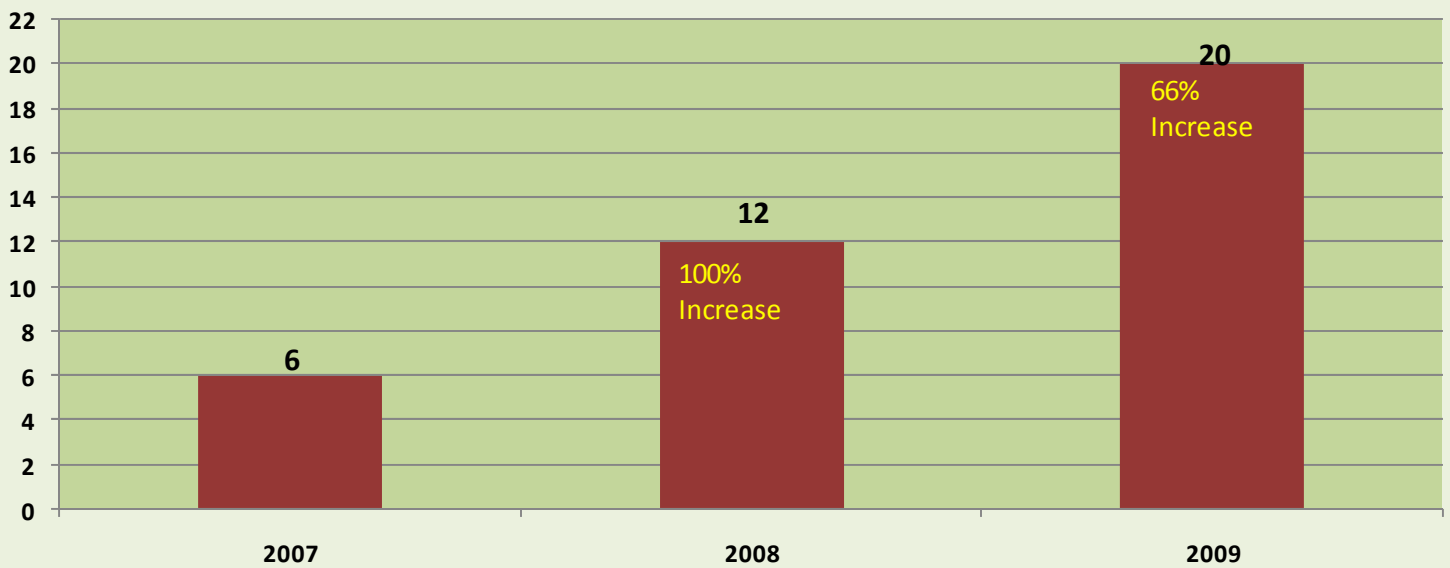


## Yearly Filing Comparison by Chapter

### Chapter 7

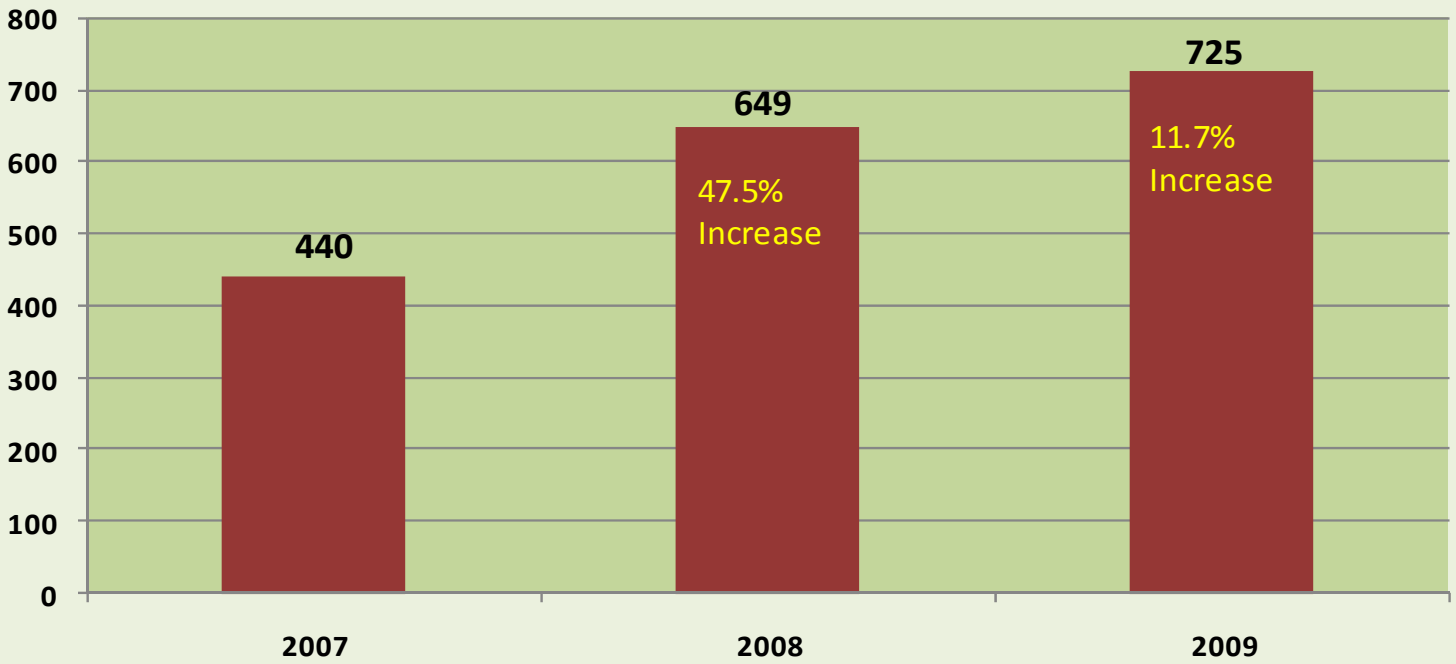


### Chapter 11

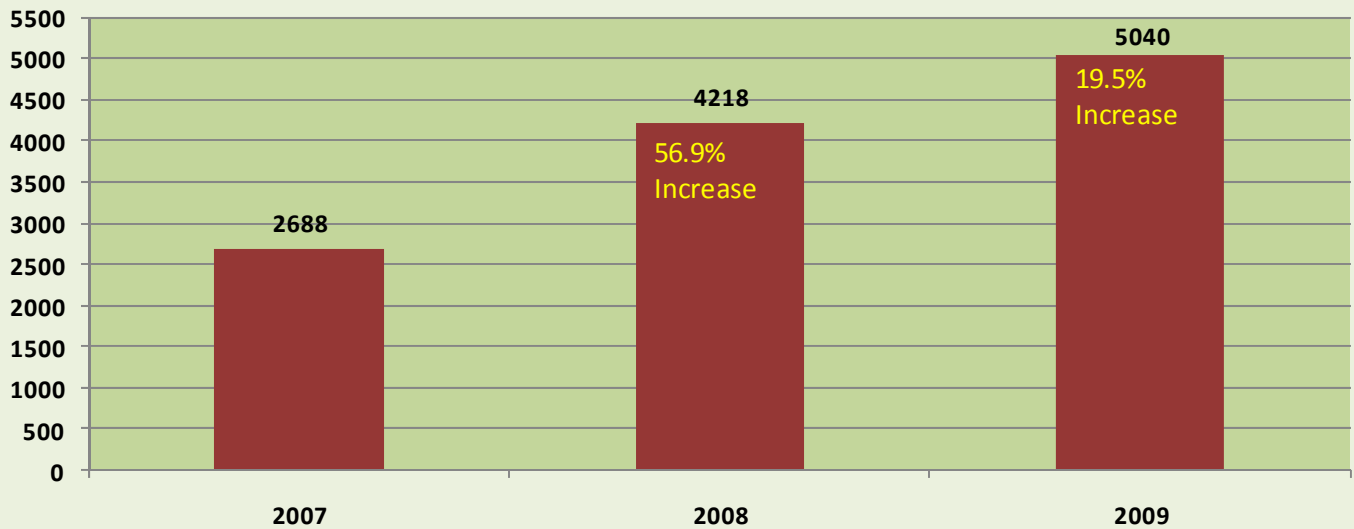


## Yearly Filing Comparison by Chapter (Continued)

### Chapter 13



### Yearly Comparison of Filings All Chapters



## Financial Literacy Program (C.A.R.E)

By Linda S, Administrative Projects Coordinator

The R.I. Bankruptcy Court, together with R.I. Jumpstart Coalition, is working to develop a local Credit Abuse Resistance Education (C.A.R.E.) program for Rhode Island high school students.

The C.A.R.E. program is a financial literacy outreach program which was conceived and developed by the Hon. John C. Ninfo of the U.S. Bankruptcy Court,

Western District of New York. It is a free financial literacy program which makes bankruptcy professionals available to educators and students to illuminate the dangers of credit abuse. C.A.R.E. has a presence in all fifty states and the District of Columbia. To learn more about the C.A.R.E.

Program, please visit their website at <http://www.careprogram.us/>

The basics of our local program were presented at December's Attorney Advisory Committee meeting. It is planned to be a fifty minute PowerPoint presentation (the length of a regular high school class) presented by one or two professionals (e.g. debtor and creditor attorneys, trustees) and include their personal and professional

examples and experiences with credit issues. In January of 2010, we will begin coordinating marketing and scheduling of the presentations with RI Jumpstart Coalition, whose mission it is "...to improve the financial literacy of young people... by improving individuals' personal financial knowledge and skills..." More information may be found at <http://www.rijumpstart.org/matriarch/default.asp>.

By February, we expect to finalize the PowerPoint presentation and any supporting materials (e.g. handouts), as well as schedule a trial run of the presentation to educators, a few students, all the volunteer presenters and interested Bankruptcy Court staff. With the help of RI Jumpstart Coalition, it is our goal to start scheduling presentations at various schools beginning in March 2010, and continuing through the end of the school year.

If you are or may be interested in delivering a financial literacy presentation or have any questions, please email [linda\\_spaight@rib.uscourts.gov](mailto:linda_spaight@rib.uscourts.gov) or [susan\\_thurston@rib.uscourts.gov](mailto:susan_thurston@rib.uscourts.gov). If you would like to present at a specific school or would like to limit your presentation(s) to a specific geographic area, we would be happy to work to accommodate you.

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