



June 2005

ACCESS
A Publication of the
California Association of Legal Document Assistants
www.calda.org

President's Message

Yes, we have a new look and a new logo! It has taken the board a considerable amount of time, energy, effort, sweat and tears but we are pleased with the outcome and hope our members agree! The new image and logo gives CALDA a fresh and more professional appearance. We look forward to incorporating this new image to our web site as well as implementing easier navigation of our site for our visitors. A special thanks to Moira Boyle, our new Public Relations Chair, who got us "over the hump" and was particularly instrumental in helping us reach our end result.

BANKRUPTCY REFORM ACT – MAJOR CONSUMER CHANGES

As many of you know, the Bankruptcy Reform Act passed and will go into effect in October of this year. I am sure many of you are concerned about not only understanding the new legal aspects of the Act, but also how this new reform legislation will affect our ability to perform bankruptcy petition preparer services for our clients.

The most significant change is not found in specific provisions of the Act, but rather in the dramatic change in attitude towards those who are in debt. In the past, consumers who filed bankruptcy were viewed as being in need of relief from the burden of debt, and were usually treated with empathy. The entire bankruptcy process represented the attitude that the debtors needed help and gave them the benefit of the doubt. The Bankruptcy Reform Act turns that view upside down. The overall tenor of the new Act is confrontational, with debtors being, at best, viewed as responsible to varying degrees for their plight due to mismanagement and greed, and at worst, being opportunists who criminally abuse the system for financial gain. Many of us recognize this new perspective is quite distorted and not symbolic of the majority of debtors that we service. While we will not know the true effect of the Act for several years, it appears that the Bankruptcy Reform Act has missed the mark and will make it significantly more difficult for people to obtain a "fresh start" in what may become a relatively hostile environment.

With the dramatic changes to the Bankruptcy Act, it is more important than ever that those LDAs who prepare bankruptcy documentation as BPPs utilize the CALDA bankruptcy brochure to assist their clients in understanding the new Act. The brochure should be available prior to the effective date of the changes in the law. Additionally, be sure to plan on attending the upcoming conference in October, 2005. We will be offering a bankruptcy class specifically geared to bring our members up to speed regarding the new bankruptcy laws.

With that said, I would like to point out the major, consumer related provisions of the new Act.



Duties of Attorney: First, there are significant new duties and penalties imposed on attorneys who represent debtors. These new requirements outlined in the topic Debt Relief Agencies below, I believe, will result in many attorneys ceasing to file Chapter 7 bankruptcy proceedings on behalf of debtors. I believe this alone will redirect these individuals to seek out other non-attorney assistance such as that of a Bankruptcy Petition Preparer.

Debt Relief Agencies: Under the Act, attorneys who represent consumer debtors for pay will be called “Debt Relief Agencies” who provide bankruptcy assistance to consumer debtors having under \$150,000 in non-exempt property. The attorney may be subject to Federal and State actions for damages, including disciplinary actions, loss of fees, etc. if he or she fails to meet the new mandated disclosure, record keeping and advertising requirements. The Act also puts a burden on the attorney to perform a reasonable investigation that the information being provided by the debtor in the bankruptcy documentation is correct. These burdens clearly will dramatically reduce the number of attorneys willing to represent debtors in small consumer cases which will result in an increase in the number of consumers seeking BPP assistance for their documentation preparation. To add to the confusion, BPPs will also be known as Debt Relief Agencies, however will not be held to the same requirements as attorneys.

Credit Counseling: An individual cannot be a debtor unless within 180 days preceding the filing they have received an individual or group “briefing” (telephone and internet briefings may be allowed) that outlines the opportunities for credit counseling and assists the individual in performing a budget analysis. The U.S. Trustee’s office is charged with approving all non-profit credit counseling agencies and financial management courses, and a list of approved agencies will be available through the Clerk of the Court. A debtor must file with the court a certificate from an approved nonprofit budget and credit counseling agency describing the services provided to the debtor along with a copy of the debt repayment plan, if any. Credit counseling agencies must provide adequate counseling with respect to the client’s credit problems that includes analysis of the client’s current financial condition, factors that caused such financial condition, and how the client can develop a plan to respond to the problems. An individual may be allowed to file bankruptcy without a briefing by a credit counselor if there are special circumstances that merit a waiver of the requirements. To obtain a waiver, the individual must submit a certification to the court describing the special circumstances and stating that they requested credit counseling services from an approved credit counseling agency but were unable to obtain the services within five days. If a waiver is granted, the debtor must attend a briefing within 30 days (plus 15 more if granted by the Court) after the Petition is filed.



Post-Petition Counseling: In addition to pre-bankruptcy counseling, all Chapter 7 and Chapter 13 debtors must complete a Financial Management Course before they receive a Discharge of Debts. The U.S. Trustee’s office is required to develop a financial management training curriculum to be tested in specific judicial districts beginning no later than 270 days after the enactment of the Act and to continue for 18 months. This experimental program does not delay the implementation of the general requirement to attend a financial management course from an approved agency before a discharge is granted. The court can, after notice and a hearing, waive the requirement for credit counseling and/or attending a financial management course if the court finds that the individual is unable to complete those requirements because of incapacity, disability or active military duty in a military combat zone. These tests will be very hard to meet. “Incapacity” is defined to mean that the debtor is so impaired by mental illness or deficiency that they are incapable of realizing and making rational decisions with respect to financial responsibilities. “Disability” means that the debtor is so physically impaired as to be unable, after reasonable effort, to participate in a briefing in person, by telephone or on the internet. Credit counseling and/or attending a financial management course may also be “waived” if the US trustee or bankruptcy administrator determines that the approved agencies and courses for a particular district are not able to provide adequate services to individuals who would be required to take the courses, such as if they are overcrowded.



Bankruptcy Petition Preparers: BPPs will continue to be closely regulated. Although many Bankruptcy Courts already require this, § 110(h)(1) now specifically requires all BPPs, before doing any work, to provide an official form which informs the debtor that BPPs are not attorneys and may not give legal advice. The form may contain general legal advice regarding bankruptcies, including whether, under various conditions, it is better to file a Chapter 7, 11, 12 or 13; what debts will be discharged; whether the debtor will be able to keep a home, car; how to characterize property and debts, etc. The official form must be signed by the debtor and the preparer and filed with the court.

Multiple Filings: The number of years after a Chapter 7 case that an individual must wait before filing another Chapter 7 has been increased from 6 years to 8 years. Additionally, the availability of obtaining a discharge in a Chapter 13 case has also been changed when there has been a previous discharge received in a prior case. This is an important change since it affects what used to be called a “Chapter 20 filing” – a Chapter 7 case to eliminate unsecured debt followed immediately by a “Chapter 13 case to allow mortgage arrearages to be cured. A Chapter 20 filing will only work with a five-year repayment plan since a debtor can’t receive a discharge in a Chapter 13 until at least 4 years after a Chapter 7 discharge.



Notice to Creditors: If a creditor has supplied a debtor within 90 days before the filing date an address and account number at which creditor requests correspondence to be mailed, then any required notice must be sent to that address listed on the communication. Creditors may file with the bankruptcy court a notice of address to be used by all the bankruptcy courts or a particular bankruptcy court. For those of us who utilize credit report integration with our bankruptcy software, I am not sure whether these addresses would be considered “valid” addresses for bankruptcy notification.

Automatic Stay: Now the automatic stay goes into effect when you file a bankruptcy petition. However, under the new Act, if a debtor files a 2nd or 3rd case within 1-2 years after a prior case was dismissed, the stay may automatically end or may not go into effect at all. The new provisions will make it difficult for an individual to re-file within a year after dismissal, even when the court has not imposed a 180 day restriction. It will be important for debtors to time their initial filing so as to maximize the change that it will be successfully concluded. In addition, the automatic stay will not stop or slow down any collection activity regarding child support, alimony, dissolution of a marriage (except the property settlement part); domestic violence proceedings, suspension of license, etc. These provisions essentially take away the power of a bankruptcy judge to do justice for indigent bankrupts who are subject to inequitable burdens imposed by state or local courts, especially where the debtor has no funds to appeal those rulings outside the bankruptcy court.

In addition, in Unlawful Detainer proceedings, the effect of the automatic stay has also changed. If under a lease or rental agreement a landlord has obtained a judgment against the debtor for possession of the debtor’s residence prior to the filing date, the landlord can, without obtaining relief from the stay, continue with the eviction proceeding. Where a pre-petition judgment of possession has NOT been entered, a landlord may be able to proceed after 15 days from filing on the debtor a certification that an eviction action has been filed based on the fact that the debtor has endangered the property or illegally used or, allowed to be used, a controlled substance on the premises. There are options a debtor can take to reinstate the stay under Section 362 based upon non-bankruptcy remedies applicable in the jurisdiction by filing a certification concurrently with the petition regarding curing the monetary default. Refer to section 362 for more specifics.



Means Testing in Chapter 7 Cases: Another key feature of the reform Act is the “means” test. The first test is to see if the debtor(s)’ Current Monthly Income exceeds the State Median Income for a family of the same size. “Median” income means that there are an equal number of incomes in the state that are higher and an equal number that are lower than the median income. Basically, this test determines if the debtor(s)’ family is better off than half of all the other families around them.

The second test checks to see if the debtor(s)’ Current Monthly Income, reduced by allowed expenses, exceeds an amount allowed under the Act for a family of the same size. This Means Test is essentially an excess income test that determines if what is left over out of monthly income, after deducting reasonable expenses, leaves enough money to be able to give a meaningful dividend to unsecured creditors.

The Act provides for dismissal or conversion if the court finds that granting relief would be an “abuse” of the provisions of Chapter 7. A finding of abuse may be based 1) on finding that the debtor filed the petition in bad faith or 2) on the totality of the circumstances of the debtor(s)’ financial situation.

If the debtor(s)’ Current Monthly Income is less than the State Median Income, no presumption of abuse exists on which a dismissal can be based. If the debtor(s)’ Current Monthly Income is more than the State Median Income, but the debtor(s)’ excess income is less than the amount allowed under the Means Test, no presumption of abuse exists on which a dismissal can be based. If the debtor(s)’ Current Monthly Income is more than the State Median Income and the debtor(s)’ excess income is more than the amount allowed under the Means Test, a presumption of abuse exists on which a Motion to Dismiss can be based. It is important to remember, however, that a Motion to Dismiss can be brought by the court or the US Trustee in cases where the debtor(s)’ income is less than the threshold amounts and there is no presumption of abuse.

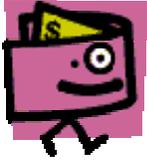
Current Monthly Income: Debtor’s Current Monthly Income is calculated by taking the average monthly taxable and non-taxable income from all sources, including income attributable to a non-filing spouse unless they are separated, payments received under the Social Security Act (including TANF and SSI) and certain payments to victims of war crimes or terrorism, including amount paid on a “result basis” by other entities for the household expenses of the debtor or the debtor(s)’ dependents, that the debtor(s) receive during the 6-month period ending on the last day of the calendar month immediately preceding the date of filing.

State Median Income: The next step is to determine if the Current Monthly Income for debtor(s)’ family exceeds the State Median Income for a family of the same size. For households with more than 4 members, the Act provides for an additional \$525 per month per individual. If the debtor(s)’ monthly income does not exceed the State Median Income, a debtor does not have to apply the Means Test. If the debtor(s)’ Current Monthly Income does exceed the State Median Income, they will have to apply the Means Test and will have to calculate monthly expenses.

Monthly Expenses: Monthly expenses will be based on the IRS National Standards chart. If demonstrated to be reasonable and necessary, the monthly expenses may include an additional allowance for food and clothing, of up to 5% of the food and clothing categories. In addition, debtors can deduct expenses determined by the IRS Local Standards for transportation and housing. It is not clear whether the debtor can deduct the full amount of the IRS allowance or the debtor(s)’ actual expenses up to the IRS allowance. The debtors’ monthly expense allowance for housing and utilities may be increased based on the debtors’ actual reasonable and necessary expenses for home energy, plus the IRS transportation allowance.

The actual test is quite complex and I expect that our CALDA brochure will be able to incorporate a chart and formula calculation to assist debtors in making this determination.

claim in full. This also applies to any other secured item purchased on credit within one year of filing the Chapter 13 proceeding.



Luxury Goods and Cash Advances: There has been a substantial decrease in this particular provision. Consumer debts owed to a single creditor totaling more than \$500 for luxury goods or services incurred within 90 days of filing are presumed to be non-dischargeable. Cash advances totaling more than \$750 that are extensions of consumer credit under an open end credit plan obtained by debtor within 70 days from filing are also presumed to be non-dischargeable.

Other Dischargeability Changes: All debts arising from a divorce or separation are non-dischargeable (the other spouse no longer has to come into court and prove that the debts shouldn't be discharged). Debts incurred to pay any type of tax owed to a government entity that is non-dischargeable shall be considered non-dischargeable. For example, if a debtor charged their credit card to pay their taxes, the credit card debt would be non-dischargeable. The Chapter 13 "super discharge" has been eliminated. Under the current law, a Chapter 13 discharge often covered debts that were not dischargeable in Chapter 7 cases – that has changed.

Surely there will be a learning curve for not only consumers, but the bankruptcy judges, courts and trustees regarding the implementation and interpretation of the new laws. We will try to keep our members informed as time moves along.



Sandy McCarthy
President



ANNOUNCEMENT

The CALDA brochures have been updated with the new logo. Members who have purchased brochures can go to their Member Area and download the new file. There is also a new "cover page only" file if you want to print the covers in color.

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ATTENTION ALL MEMBERS

EACH YEAR YOU MUST
SUBMIT A COPY OF LDA, UD
OR IMMIGRATION
REGISTRATION; OR A
LETTER FROM YOU
STATING UNDER PENALTY
OF PERJURY THAT YOU
AREN'T REQUIRED TO
CONFORM TO STATE LAW.
EVERYONE MUST
COMPLETE ALL 4 PAGES
OF APPLICATION

Special Offer

CALDA offers a member
community environment and
forum participation for all
voting members. This
service enables our
members to help and be
supportive to each other. If
you have not received your
forum access, contact the
administrator at
forums@calda.org

**WHEN AN LDA ASKS
"WHY SHOULD I JOIN CALDA?"**

- ✓ Increased professional knowledge and networking opportunities.
- ✓ Awareness of events and developments pertaining to the LDA profession.
- ✓ Subscription to the newsletter, ACCESS.
- ✓ A voice in decisions affecting the profession at the local, state and national levels.
- ✓ Discounts on educational seminars and workshops.
- ✓ Setting a higher standard of professionalism.

**The ACCESS is a publication of the
California Association of Legal Document Assistants (CALDA)**

The opinions expressed in ACCESS are those of the writers and are not necessarily those of CALDA. All articles are based solely on materials submitted in writing. The act of submitting editorial contributions shall constitute an express warranty by the contributor that the material is original and in no way an infringement upon the rights of others. CALDA assumes no responsibility for verification of the information submitted.

NEWSLETTER GUIDELINES

Materials may be submitted as follows: E-Mail to:
newsletter@calda.org

Computer System used PC only, Software used, MS
Word or Word Perfect 12 or lower ONLY.

Do not indent or use all caps in headlines or text.
Prefer alignment to be justified

Words from our Conference Chair *Connette Blalock*

It's getting closer! The 18th Annual Conference will be held October 21-23, 2005 at Asilomar in Monterey, CA! Don't forget to mark your calendars NOW!!!

Come enjoy the cool fresh air, classes and beautiful scenery in a rustic setting by the ocean. See wildlife right outside your window with deer roaming freely as you attend your classes.

Network with others who share your passion.

There will be more classes to choose from this year geared for both the new and seasoned LDA. Besides some of our regular classes such as Unlawful Detainers, Marketing Your Skills, and Beginning Family Law, we will also offer classes on Support Calculations, Orders to Show Cause, Bifurcations, Judgments, Guardianships, Probate and Conservatorships. There will even be a mock trial given with the Social Security Disability class.

A regular at the conference, Mr. Bratton, will be teaching Guerrilla Marketing this year and, of course, we have Commissioner Vogel teaching his class on Custody Issues.

Our vendors will also be teaching a companion class to instruct members how to use their computer programs to the fullest ability. Those of us who don't know all the bells and whistles and have been using the programs for a while will benefit by these specialty classes.

On Friday night we will have the president's dinner, drawing for door prizes and Member of the Year award.

Saturday night will be the annual bonfire.

On Sunday we will have our annual mandatory class on UPL, with our regular cast of characters; Richard Lubetsky, Steve and Catherine Elias, and Diana Wade

Whether you are a novice or a seasoned LDA, you will benefit from attending this year's conference. Learn to market your skills! Learn a new facet of document preparation. Don't miss out!!

Grow Your Knowledge

**Connette Blalock
Conference**



Words from our Membership Chair *Robin Schumacher*

SPOTLIGHT ON A MEMBER

Janet Greenhow owner of COURT FORMS PLUS in Tracy, CA

It is my pleasure to introduce Janet Greenhow, LDA of Tracy, CA. Although some members may already know Janet, as she has been a member of CALDA for more than 10 years, (yes - even when CALDA was formerly CAIP!) and regularly attends CALDA's annual conference, I am willing to bet that you may not know all of the following interesting details about Janet.

Janet actually began typing legal documents from her home in 1946. Yes – she has been a business owner, a typist, paralegal and an LDA continually for **59 years!** She began her current LDA and tax service business in an office she purchased – situated next to her home in 1990. Her LDA services include family law, probate, bankruptcy, guardianships, landlord-tenant and deed document assistance. I have personally called Janet a few times with questions I've had in my business and she has always been so knowledgeable and helpful.



A native of Tracy, CA (near Modesto), Janet attended MJC, American River College and specialized classes at UOP, McGeorge University, Hayward State and Tracy Adult Night School. She received her paralegal certificate in 1971. While maintaining her own part-time business, Janet was first employed by J. Kingsley Chadeayne in 1946 and stayed with the firm through various transitions which included working for now Superior Court Judge Frank Grande, attorney Alfred Talley, and former City Attorney, Clayton Wilkinson. She remained employed by Chadeayne, Burns & Leachman before opening her business full time in 1990.

Janet was married to the late Tommy Greenhow and has one son, Mark Hollis, three grandchildren and two great-grandchildren. Her other interests include astrology and metaphysical studies, gardening, and pets. She also admits to being a computer junkie. During the mid-1970's and into the 1980's Janet was a producer and co-host of the talk radio program "Encounter" dealing with anything topical and current, including new legislation, politics and guests of general interest.



Janet is a CALDA gem – a true renaissance lady! Thank you Janet for being a part of us!

Robin Schumacher
Membership

NEW CALDA MEMBERS

LAURA FINN, Orange Co.
PATRICIA WILLIAMS, Lakewood, CA*
DENISE REPOSA, Contra Costa Co.
KENNETH VETTERLI, Los Angeles Co.
DANIELLE MAGDYCH, Riverside Co.
KIMBERLIE HALL, Riverside Co.
CHRISTINA SCHERER, Santa Cruz Co.
SUSAN STUART, Fresno Co.

MYRIAM WARD, San Bernardino Co.
EILEEN PORTER, Los Angeles Co.
VICTOR LEOS, San Bernardino Co.
JUSTINE SAMPSON, Contra Costa Co.
MARY ANN VORASKY, Los Angeles Co.
RITA CAPELLO, Fresno Co.
ANTHONY GOODEN SR., San Bernardino Co.

If these new members are in your area, please give them a call and welcome them to CALDA.

*exempt from registration

Words from our Education Chair
Betty Cole

Your education chair and committees have been working hard putting together MCLE workshops and seminars for each state area. The following upcoming events are planned:

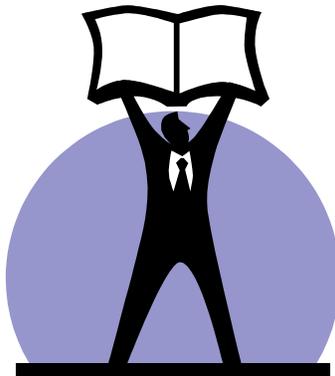
Workshop:	CENTRAL CALIFORNIA (FRESNO)
Date:	July 22, 2005 (Friday)
Time:	12:00 to 2:00
Place:	1057 R Street, Fresno, CA 93721
Topic:	SSDI
Speaker:	Anita Parga, LDA of Parga and Associates in Madera, CA
Host:	Robin Schumacher, LDA (559) 485-5445

Seminar:	SOUTHERN CALIFORNIA (TEMECULA)
Date:	August 13, 2005 (Saturday)
Time:	10:00 am to 4:00 pm
Place:	41000 County Center Drive, Temecula, CA 92591 (Temecula Library)
Topic:	Ethics, Recording Documents, Child Support, Fiduciary Accounting
Speaker:	James Prestininzi, Attorney; Larry Ward of the Riverside Assessor-County Clerk-Recorder; Theodore Cropley, Attorney with San Diego Dept. of Child Support Services; Jennifer Han, Registered Guardian and Certified Fiduciary
Host:	Jeanne Wierson, LDA (760) 723-3336

Workshop:	NORTHERN CALIFORNIA (SACRAMENTO)
Date:	September (TBA)
Time:	12:00 to 2:00
Place:	TBA
Topic:	Family Law Judgments
Speaker:	Family Law Court Clerk, Attorney TBA
Host:	Betty Cole, LDA (530) 677-9363

If any member is willing to assist in helping with any of these seminars please let me know. You can email me at education@calda.org.

Betty Cole
Education

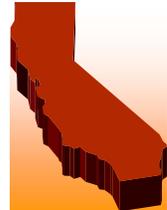


Words from our Public Relations Chair

Moira Boyle

I have been CALDA PR Chair for just two weeks, and already welcome the new changes that will revamp CALDA's new look. When I heard that CALDA was seeking a new logo, I called on a good friend who was a top director of advertising at one of Madison Avenue's leading advertising agencies. Some of his logos are seen everywhere; and it was such a pleasure to have him design our own logo, using his creative skills.

I'd like to see our organization logo throughout the State of California, by means of advertising through cable networks that cover the areas in which CALDA members reside. I am pleased to be working with Diana Runnion on this project. Our goal is to make CALDA with our new CALDA logo, a household name; and we hope to do this by implementing a statewide campaign with our new image that reflects the professionalism that CALDA members set forth.



When freelancers are looking for material for a press release, they want human-interest stories. I'd have to say, this profession has enough human-interest stories to publish our own book. How often have we heard clients tell stories of botched up work for legal documents, only to find out that they hired someone who was more interested in collecting their money, rather than getting the job done and correct?

Every day, for me, is a day of public relations and marketing. Just yesterday, standing in the security line at Lamoreaux Justice Center, there were people soliciting paralegal services to the public using a business license number rather than a LDA registration number. Who wants someone who is breaking the law to prepare legal forms? It's no wonder the registered LDA has to work hard to gain credibility with the general public and court officials. This is one reason why CALDA membership is so vital - our membership sets us -----a p a r t-----from other preparers. We need to educate the public and make them aware of why using the services of a CALDA member (as to other LDAs) is in their best interest because of the high standards CALDA membership imposes on each of us.

Once again I would like to thank the Board of Directors for the nomination of PR Chair, as I am pleased to accept this position.

Moira Boyle
Public Relations



Words from Nominations & Elections

Jeri Blatt

To give you an update - our Bay Area Chapter is now working on a generic press release that we will distribute to the local papers, which we are hoping will generate interest in the community and benefit **all** LDAs. If there were chapters throughout the state getting the news out in their areas, eventually "LDA" would be a household word. Isn't that the idea? If you've been sitting on the fence about starting a chapter, this is the time to get off of it and get one going!



Also, with the conference right around the corner, there will be openings for new officers and directors. In case you haven't noticed, CALDA has a lively, spirited group of members with individual opinions about how things should be done or not done. Every one of those opinions is valuable to the organization. The way to get your opinions and ideas heard and acted upon is to be on the board. You can put them out on the forum and board members can bring them up at meetings, but to ensure they are implemented you have to be there.

Do you have aspirations of serving on the board? Do you know someone who would be an asset to the organization? Let me know by August – plenty of time to sleep on it.

To help you decide - ask yourself – what does CALDA mean to me? If the answer is "nothing" then disregard this article. If it means education, networking, informational resources, ethics, professionalism, all or any one of the above-mentioned, you are a true member and a member who could make a difference. The future of CALDA depends on its leaders, a selected few, entrusted to handle the responsibilities of a rapidly growing organization. Are *you* one of those leaders?

Jeri Blatt
Nominations and Elections

