

# First Annual Meeting

## May 31, 1998

Bonaventure Hilton Montreal, Canada Salle Mt. Royale - 9AM

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he First Annual Meeting of The National **Client Protection** Organization, Inc. will require the election of Officers and Directors. Officers are President, five regional Vice Presidents, Treasurer, Secretary and Counsel.

There is a seven-member Board of Directors consisting of the President, Treasurer and Secretary, Counsel and three at-large Directors to be elected at the Annual Meeting.

If you would like to serve as an Officer or Director, contact NCPO's interim Vice President-Secretary, Fred Miller (800-442-3863), who is preparing a slate of candidates for the Nominating Committee. Volunteers are also needed for the Finance, Nominating and Publication Committees.

### Agenda

Election of Officers and Directors Report of the Treasurer Appointment of Committees **New Business** 

- A. By-Laws
  - 1. Guided Tour of Current-ByLaws
  - 2. Discussion re suggested amendments
- B. From the Floor: Goals for NCPO. Inc.
  - 1. Future editions of The Client Protection Webb
  - 2. Regional seminars
  - 3. Crisis help
  - 4. Regional Roundtables at **ABA** Meetings
  - 5. National Hotline? Other consultations
  - 6. Internet Home Page
- C. Substantive Presentation: "Coping With Catastrophe" Frederick Miller, Executive Director & Counsel, NY Client Protection Fund
- D. Substantive Presentation: "Constructive Trusts on Insurance Proceeds" Arthur Littleton, Counsel, Pa. Lawyers' Fund for Client Security
- E. Video Presentations
  - 1. "Due Process"
  - 2. "Attorney Trust Accounts and Record Keeping"
- F. Other Business
- G. Adjournment

## Let's Hear it for Hearings

By Kenneth J. Bossong

ost client protection funds in the United States hold few, if any, hearings. So finds the

most recent ABA Survey on client protection and security funds. For funds with severely limited resources, particularly those in geographically large states, hearings may be logistically prohibitive. For them, the top priority is obtaining adequate resources; and hearings can come later. All other funds should consider holding hearings.

The ABA survey asked jurisdictions whether they held hearings and, if so, how many, on average, per year. Twelve funds answered "Yes"; sixteen answered "Sometimes"; two responded, "Upon Request"; two indicated "At the request of Claimant only"; and 14 answered "No". The five states that did not respond were presumably in the "No" category.

It is theoretically possible, then, to get a hearing in 32 states. Of them, 23 indicated an average of between zero and four hearings per year; two states between five and 10; two between 10 and 15 hearings; one between 20 and 30; and two said they held more than 30 hearings per year. (Two did not indicate frequency.)

Thus, only seven jurisdictions reported that they hold five or more hearings per year. Many who answered "Yes" or "Sometimes" probably average zero or nearly zero hearings per year.

Some benefits of hearings are obvious. They give the fund's staff and Trustees an opportunity to "size-up" claimants and respondents. Even if brief and informal, a spontaneous face-to-face encounter can reveal truth in a special way, or put the "facts" in perspective for those who must decide the claim. Intentions, motivation, and relative sophistication can be grasped. Questions not raised in the papers, but which evolve from a discussion, can develop the most telling information.

The most important job of any client protection fund is to decide its claims justly. Even with all available documents produced, hearings can be very helpful in deciding claims with any of the following characteristics:

- Hotly contested. Where the claimant and respondent differ vigorously on the facts.
- Credibility in issue. Even if a claim is not hotly contested, the determination depends on whom Trustees believe.
- Unique facts/unprecedented policy issues. No one has "seen it all" in the field of dishonest conduct. Testimony helps a Board of Trustees decide the truly unique claim.
- Close calls. Some claims are so difficult they are simply too close to call on the papers.

- Large claims. Trustees may want to meet the principals to make certain there are no wrinkles in claims with overwhelming financial significance.
- Respondent's modus operandi in issue. Testimony can provide the critical flavor of how a respondent operated, and can help in deciding claims, pursuing subrogation receipts, and thinking about loss prevention.

Hearings can have another important benefit: a compelling reminder of why funds exist. If processing of claims is becoming routine and the claims themselves are becoming abstractions, an encounter with "flesh and blood" enriches those who work in client protection.

No one who has observed victims describing the violation of their trust believes client protection is just about money. When the Trustees tell those victims that their ordeals are over because the lawyers in that state so regret the dishonesty of a few that they pay for it themselves, there are few finer moments for a client protection fund, or for the legal profession.



#### ARTICLES OF INCORPORATION

**The National Client Protection** Organization, Inc. (A Nonstock Corporation)

FIRST: The undersigned, Isaac Hecht, whose post office address is 210 N. Charles Street, Suite 1317, Baltimore, MD 21201-4002, being at least twenty-one (21) years of age, does hereby form a Corporation under the general laws of the State of Maryland.

SECOND: The name of the Corporation (which is hereinafter called the "Corporation") is: National Client Protection Organization, Inc.

THIRD: The purposes for which the Corporation is formed are as follows:

- (a) To exchange information between and among administrators, counsel, trustees, board and committee members of organizations established within all of the States of the United States and elsewhere for the protection, security and indemnification of the clients of attorneys, and also among other supporters of such client protection organizations.
- (b) To render assistance and support in the creation, maintenance and enhancement of protection, security and indemnity funds established throughout the United States and elsewhere for the benefit of clients of
- (c) To conduct, participate in, and support seminars and forums for the education of and exchange of information between administrators, counsel, trustees, board and committee members of organizations established for the protection, security and indemnification of clients of attorneys and for other supporters of such client protection organizations.
- (d) To engage in any other educational activity not inconsistent with the specific purposes hereinabove set

FOURTH: The post office address of the principal office of the Corporation in Maryland is 210 N. Charles Street, Suite 1317, Baltimore, MD 21201-4002. The name and post office address of the resident agent of the Corporation in Maryland is Bruce R. Chapper, 210 N. Charles Street, Suite 1317, Baltimore, MD 21201-4002. Said resident agent is a citizen of Maryland and actually resides therein.

FIFTH: The Corporation is not organized for profit; it shall have no capital stock and shall not be authorized to issue capital stock.

SIXTH: Upon dissolution of the Corporation, the Board of Directors shall, after paying or making provision for the payment of all liabilities of the Corporation, distribute all assets of the Corporation exclusively to such organizations organized and operated exclusively for educational, charitable or such other purposes as shall at the time qualify as an exempt organization; or organizations under Section 501(c)(3) of the Internal Revenue Code as now exists or as shall hereafter be amended.

SEVENTH: The number of Directors of the Corporation shall be three, which number may be increased pursuant to the By-Laws of the Corporation, but shall never be more than fifteen, and the names of the Directors who shall act until the first annual meeting or until their successors are duly chosen are Kenneth J. Bossong, Isaac Hecht and Frederick Miller.

EIGHTH: The duration of the Corporation shall be perpetual.

I HEREBY CERTIFY that, in signing these Articles of Incorporation, the same, according to the best of my knowledge, information and belief, are true in all material respects and I sign these Articles of Incorporation under the penalties of perjury.

IN WITNESS WHEREOF, I have signed these Articles of Incorporation and acknowledge the same to be my act on the 24th day of July, 1997.

WITNESS:

/s/ Isaac Hecht

#### **BYLAWS**

of

#### **The National Client Protection** Organization, Inc.

#### ARTICLE I - Name of the Corporation

The name of the Corporation is the National Client Protection Organization, Inc.

#### ARTICLE II - Purposes of the Corporation

Section 1. The Corporation is not organized, nor will it be operated, for pecuniary profit and shall not declare or make dividends or other financial distributions to its members, directors, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in this article.

Section 2. The purposes for which the Corporation is formed are as follows:

- A. To encourage the creation and maintenance of effective law client protection and security funds throughout the United States and elsewhere.
- B. To exchange information among administrators, trustees and other personnel of law client protection and security funds and professional organizations that are involved with, and who support, programs to protect law clients from losses resulting from dishonest conduct in the practice of
- C. To provide practical and technical assistance to law client protection and security funds as regards the administration and financing of such
- D. To conduct and participate in professional educational seminars and forums for the exchange of information among persons and organizations who are engaged in programs to protect law clients from losses resulting from dishonest conduct in the practice of law and related programs.
- E. To study and promote court rules, statutes and regulations to protect law clients from losses resulting from dishonest conduct in the practice of
- F. To engage in any other educational activity not inconsistent with the foregoing purposes.

#### ARTICLE III - Offices

The registered corporate office of the Corporation shall be in the State of Maryland. Executive headquarters and business offices may be established in such city or cities of the United States and elsewhere as the Board of Directors may from time to time determine.

#### ARTICLE IV – Membership

Section 1. Boards of trustees, commissions, committees and other similar organizations operating under the authorization of the government of any state or territory, or of any bar association or law society are eligible to become Organizational Members.

Section 2. Any person actively involved in any Organizational Member, either as an employee, or as a trustee, commission member, etc., or otherwise involved or interested in law client protection, may become an Individual Member.

Section 3. The membership year shall be from May 1 to April 30 inclusive. All memberships shall date from May 1.

Section 4. Organizational Members and Individual Members shall have the obligation to pay annual dues to the Corporation as provided in Article VI. The obligation to pay dues shall continue from year to year unless a written resignation is received by the secretary prior to the end of the membership year for which dues have been paid. Any member who is in arrears for dues for six months shall cease to be a member of the Corporation. A member who has failed to retain membership pursuant to this section may be reinstated upon payment of dues for the current

Section 5. Organizational Members shall designate at the time of membership an official voting representative. That representative, should he or she not be able to be in attendance at the meeting of the Corporation, may designate a substitute to represent the Organizational Member. Organizational and Individual Members may vote, with the Organizational Members having ten (10) votes which may be split as desired by the Organizational Member and Individual Members having one (1) vote.

Section 6. The Secretary shall maintain a membership list of the names and addresses of all Organizational Members, the official voting representative of each Organizational Member, and Individual Members.

#### ARTICLE V - Membership Meetings

Section 1. The Corporation shall conduct an Annual Meeting at a time and place fixed by the Board of Directors. The Secretary of the Corporation shall mail a notice of the time and place of the Annual Meeting to each member at least thirty (30) days prior to each meeting.

Section 2. Special meetings may be called by the President, and shall be called by the President at the request of any three (3) Directors by directing the Secretary to mail notice of the time and place of such meeting, the purpose of such meeting and the subjects to be considered, to all members at least fourteen (14) days in advance of such Special Meeting, unless the Board of Directors provides

Section 3. The presence of a majority of the Organizational Members of the Corporation at any meeting of the Corporation shall constitute a

Section 4. The membership may, by majority vote of those present at a meeting, close any session at any meeting to persons who are not members of the Corporation.

Section 5. All meetings authorized under this article shall be administered consistent with Roberts' Rules of Order.

#### ARTICLE VI - Membership Dues

Section 1. An annual dues assessment, payable to the Treasurer of the Corporation, in the amount of \$200 for Organizational Members and \$25 for Individual Members, will be due and payable on or before May 1 of each year.

Section 2. The Board of Directors may increase or decrease the amount of either the Organizational Member dues or the Individual Member dues for any given year by action announced not later than November 1.

Section 3. The Board of Directors is authorized and empowered on behalf of the Corporation to receive by gift, donation, devise, bequest or otherwise, either real or personal property; to hold



the same absolutely or in trust; to invest, reinvest, and manage the same; and to apply said property and the income arising therefrom to the purposes of the Corporation.

#### ARTICLE VII — Board of Directors

Section 1. The business and affairs of the Corporation shall be managed by a Board of Directors. The initial Board of Directors shall consist of three (3) persons, whose terms shall expire at the first Annual Meeting of the Corporation. Thereafter the Board of Directors shall consist of seven (7) persons: the President, Treasurer, Secretary, Counsel and three members to be elected at large. Each term of office shall run concurrently with a Director's term as an officer of the Corporation, and the three (3) at-large Directors shall be elected at the Annual Meeting. The initial at-large Directors shall be elected for one, two and three-year terms, and each succeeding term of the at-large Directors shall be for three years. Directors shall be eligible for re-election to successive terms. Vacancies shall be filled temporarily by the Board of Directors until the next Annual Meeting.

Section 2. At each Annual Meeting, the Board of Directors shall appoint an Executive Committee which shall be authorized to act for the whole Board of Directors between meetings thereof. The Executive Committee shall consist of at least three (3) and not more than five (5) Directors.

Section 3. The Board of Directors shall meet at the call of the President. Two members of the initial Board of Directors shall constitute a quorum, and four members of each successive Board of Directors shall constitute a quorum. Meetings may be conducted by telephone conference. The President shall provide reasonable notice of all meetings.

#### ARTICLE VIII - Officers of the Corporation

Section 1. The officers of the Corporation shall consist of a President, five (5) Vice Presidents, a Treasurer, a Secretary and a Counsel.

Section 2. All officers shall be elected at the Annual Meeting of the Corporation. At each Annual Meeting, the Nominating Committee shall submit the names of candidates for the offices of President, Vice President, Secretary, Treasurer and Counsel. Candidates may be added to the Nominating Committee's ballot at the Annual Meeting by the nomination by any member of the Corporation. All officers shall be elected for a term of one year and shall be eligible for re-election.

Section 3. The President shall be the chief executive officer of the Corporation and shall preside at all meetings of the Corporation and the Board of Directors. The President shall be responsible for implementing the policies of the Board of Directors, and fulfill such other responsibilities as may be assigned or delegated by the Board of Directors.

Section 4. The Vice Presidents shall assist the President and the Board of Directors in the formulation and implementation of policy. One Vice President shall be selected from each of the following geographic regions of the United States: New England, Middle Atlantic, South, Midwest and West. In the absence or disability of the President, the Board of Directors shall select a Vice President to discharge the duties of President.

Section 5. The Treasurer shall be the chief financial officer of the Corporation and be responsible for the receipt, custody, safekeeping and disbursement of the Corporation's assets. Unless the Board of Directors provide otherwise, no fidelity bond shall be required of the Treasurer.

Section 6. The Secretary shall be responsible for the recording of all minutes of meetings of the Corporation and the Board of Directors, the custody of corporate records, and the communication of all notices required by the Articles of Incorporation or these Bylaws.

Section 7. Counsel shall assist the President and the Board of Directors in reviewing the affairs of the Corporation, and such other responsibilities as may be assigned by the President or the Board of Directors.

Section 8. None of the officers of the Corporation shall be compensated for their services, but the Board of Directors may authorize that they be reimbursed reasonable expenses which are necessarily incurred by them in the performance of their offices.

#### ARTICLE IX - Mail Vote

Whenever, in the judgment of the Board of Directors, any question shall arise which should be put to a vote of the membership and when the directors deem it inexpedient to call a Special Meeting for such purpose, the directors may, unless otherwise required by statute, the Articles of Incorporation or these Bylaws, submit such matter in writing by mail for vote and decision, and the question thus presented shall be determined according to a simple majority (or a higher percentage if required by statute, the Articles of incorporation or these Bylaws) of the votes received by mail within three (3) weeks after such submission for vote, provided that, in each case, votes of at least one-half of the total number of votes entitled to be cast shall be received.

#### ARTICLE X - Committees

The Board of Directors may create one or more committees and appoint members of the Corporation and the Board of Directors to serve on them. Each committee may have one or more members, who shall serve at the pleasure of the Board of Directors. At the first Annual Meeting of the Corporation, the Directors shall create and organize a Nominating Committee, a Finance Committee and a Publications Committee

#### ARTICLE XI – Publications

Section 1. The Board of Directors shall authorize publications which in the judgment of the Board of Directors are consistent with the purposes of the Corporation.

Section 2. The Corporation shall own the copyright for the original and any renewal term thereof in any writing of an author whose work is specifically commissioned by the Corporation. The Corporation may publish, with permission of the author, any writing which is consistent with the purposes and objectives of the Corporation.

Section 3. Publications of the Corporation shall be made available to all members in good standing. Subscription rates for the Corporation's periodical and non-periodical publications shall be fixed by the Board of Directors.

#### **ARTICLE XII – Representations** and Endorsements

Section 1. No member of the Corporation shall express as policy of the Corporation any matter which has not been determined by action or resolution of the Board of Directors or the membership.

Section 2. Any member who, when making a public utterance, permits himself or herself to be identified as an officer or director, or member of the Corporation shall clearly identify, as personal or otherwise, any views at variance with policy of the Corporation known to that member.

Section 3. The name of the Corporation shall not be used in any way which tends to indicate official endorsement of commercial products, services or publications, which implies an endorsement of any business or which suggests that membership in the Corporation is available to any organization, except as otherwise provided in Article IV.

#### ARTICLE XIII - Insignia

The Corporation shall have an insignia or corporate seal which shall have the inscription, National Client Protection Organization, Inc.

#### ARTICLE XIV - Amendments to the Bylaws

These Bylaws may be amended by a two-thirds affirmative vote of the Board of Directors at any Annual or Special Meeting of the Board of Directors. Any amendment of these Bylaws shall be reported to the Members at the next Annual Meeting or Special Meeting of the Corporation.

#### ARTICLE XV - Indemnification of **Directors and Officers**

Section 1. As used in this Article, any word or words that are defined in section 2-418 of the Corporations and Associations article of the Annotated Code of Maryland (the "Indemnification Section"), as amended from time to time, shall have the same meaning as provided in such Indemnification Section.

Section 2. The Corporation shall indemnify a present or former director or officer of the Corporation in connection with a proceeding to the fullest extent permitted by and in accordance with the Indemnification Section of the aforementioned Annotated Code of Maryland.

Section 3. With respect to any corporate representative other than a present or former director or officer, the Corporation may indemnify such corporate representative in connection with the Indemnification Section; provided, however, that to the extent a corporate representative other than a present or former director or officer successfully defends on the merits or otherwise any proceeding referred to in subsections (b) or (c) of the Indemnification Section or any claim, issue or matter raised in such proceedings, the Corporation shall not indemnify such corporate representative other than a present or former director or officer under the Indemnification Section unless and until it shall have been determined and authorized in the specific case by (i) an affirmative vote at a duly constituted meeting of a majority of the Board of Directors who were not parties to the proceeding; or (ii) an affirmative vote, at a duly constituted meeting of a majority of all the votes cast by Members who were not parties to the proceeding, that indemnification of such corporate representative other than a present or former director or officer is proper in the circumstances.

## The Steps To Collection - Part II

By Michael T. McCormick

lient protection funds frequently find that many respondents "disappear" shortly after claims are paid against them. Thus, funds may feel that they are left without recourse in their attempt to recoup restitution for awards to victimized clients.

As a rule, however, few people can stay lost forever. Records of their lives will invariably become a part of the everexpanding network of data bases that are maintained across the country. Information about their activities will also frequently make its way back to family and former associates who need only be asked to share what they know with a pursuing fund. Here are some avenues to pursue when looking for the missing respondent.

#### Identify information sources

- Respondent and/or respondent's counsel. Always reach out to the respondent if available and attempt to establish a working relationship. Although a rare breed, repentant and cooperative respondents exist.
- Respondent's family, ex-in-laws. A respondent's estranged spouse, family and friends are often more than willing to disclose the respondent's financial affairs. Learn who these people are while you investigate claims. Their names are often in the payee lines of the respondent's
- Claimants' continuing investigations. Some claimants maintain an interest in their former attorney's affairs and are happy to share information they learn, or gossip they hear in the community.

#### Finding the lost respondent

— Labor Department employment records. State Labor Departments have records—listed by social security number -for every individual for whom unemployment benefit contributions have been made. Funds may be able to submit

names and social security numbers and access this information.

If a respondent works for a chain (e.g., a department store), determine in which store the respondent works and serve the wage execution on that store's personnel department, not the out-of-state clearinghouse type outfit that handles the payroll.

- Division of Motor Vehicles. All driver's license records are public. In order to access them, provide the Division with with the respondent's name and birth date. The license will, of course, contain the respondent's current address. Records of vehicle registration are also available.
- Commission of Investigation. In exceptional cases, the New Jersey fund has made requests to the State Commission of Investigation for information on respondents living out of state. The Commission is an agency of New Jersey with access to the motor vehicle records of every state and FBI data bases. If your state has a comparable entity, it's highly recommended that you develop a working relationship with it.
- TIES credit reports. Credit reports can be ordered by calling 1-800-662-8437. The cost is \$10. Supply the respondent's name, social security number and, if possible, last known address. Also indicate that your purpose in making the request is to aid in a collection and fax TIES a copy of the judgment (at 1-800-522-8437). The credit report can identify active credit accounts. Subpoena these accounts for information on the respondent's location, income and bank accounts, etc.
- Criss-cross directories. Call the appropriate public library. The librarian will usually look up an address based on the phone number supplied.
- Federal information. This includes all branches of the military and the Federal Prison Locator, which will identify inmates anywhere in the United States if given the respondent's social security number. For inmate records, contact the U.S. Attorney's Office in your state for more information.

For military personnel records, supply the respondent's name and date of birth to the National Personnel Records Center, Military Personnel Records, 9700 Page Boulevard, St. Louis, MO 63132. In New Jersey, the Bankruptcy Court provides an automated line to monitor the respondent's status in bankruptcy.

- State Library. If you have a state library, librarians may be willing to look up just about anything to advance your search. Don't hesitate to ask for their help.
- Postal Service addresses. You may be able to trace a respondent's moves across country with Post Office change of address searches. The searches are free and will either confirm the address submitted, or provide the next known forwarding address.
- Bar Examination records. Bar application forms will usually contain the respondent's social security number, by far the most important piece of collection information you can have. Seek this information if appropriate under law. The application will also contain information on where the respondent was born, parental address and law school alma mater.
- Internet services. If you have access to the Internet you may want to try to access data bases that provide property ownership records and telephone directories for other states. Some of these are available free of charge, but be careful about what you are accessing and make sure you know if fees apply.

Once a respondent has been found, move quickly and effectively to secure repayment.

The next installment of this series will look at some of the "nuts & bolts" of recovering money from the typical respondent.

Michael T. McCormick is Deputy Counsel & Secretary of the New Jersey Lawyers' Fund for Client Protection

#### **Funds on the Internet**

Information about client protection funds on the World Wide Web can be found at the following addresses: http://www.

Connecticut

ctbar.org/cbacm4.htm

District of Columbia

dcbar.org/index.html

Florida

ww3.pwr.com/legal/flabar/ consumer/clients.sec/csfregul.html

hsba.org/about/related/supr.htm

Indiana

ai.org/isba/standing/cfaf.html

Kentucky

kybar.org/csfund.htm

Michigan

michbar.org/sbm/sbm2/rules.html

Minnesota

courts.state.mn.us/courts/csb/

csb.html

Missouri

mobar.org/brochure/security.htm

New York

nylawfund.org

South Dakota

sdbar.org/pamflets/fund.htm

*Tennessee* 

tsc.state.tn.us/geninfo/

boards.htm#ClientProtection

Utah

utahbar.org:80/

public\_services.html#client

Virginia

vsb.org/cpf.html

Washington

wsba.org/services.html#3

West Virginia

wvbar.org/barinfo/comms/41.htm

#### **Canadian Sites:**

Law Society of Upper Canada (Ontario)

lsuc.om.ca/LPIC\_Report.html Nova Scotia Barrister's Society http://home.istar.ca/



#### The Client Protection Webb

The Client Protection Webb is a public-interest publication of The National Client Protection Organization, Inc.

#### **Interim Editor**

Frederick Miller, Executive Director and Counsel of the New York Lawyers Fund for Client Protection, 119 Washington Avenue, Albany, NY 12210 800/442-3863; Fax 518/434-5641.

The Interim Editor invites articles, news and other materials of interest to the client protection fund community in the United States and Canada.



**The National Client Protection** Organization has been incorporated in the State of Maryland.

Its interim Directors have adopted Bylaws to facilitate its organization and prepare for the first Annual Meeting of members, which will be held on May 31, 1998 at the Bonaventure Hilton Hotel in Montreal. The Articles of Incorporation and Bylaws will be discussed at that meeting. They are reproduced in this edition of the "Webb."

The NCPO is seeking taxexempt status as an IRC 501(c)(3) **Corporation**. The annual contribution for organizations is \$200. The annual contribution for individual memberships is \$25. Become a charter member by sending your contributions to NCPO's interim Treasurer: Isaac Hecht, Esq., 210 North Charles Street, Suite 1317, Baltimore, MD, 21210.

Regional Roundtables —weekend conferences for the client protection community —are high on the list of projects for NCPO. We need your input: meeting sites as well as topics and speakers. If you can't be at the Annual Meeting and have suggestions, please share your ideas and suggestions with Ken Bossong, or any of NCPO's officers.

The annual meeting will feature two "nuts and bolts" presentations for client protection fund administrators and Trustees. Fred Miller, administrator of New York's fund since 1982, will offer suggestions on handling claims that threaten to overwhelm a client protection fund, whether in volume, alleged losses or complexity. Art Littleton, longtime Trustee and Counsel to the Pennsylvania fund, will share his experiences in pursuing restitution against life insurance proceeds.

The NCPO will have a standing committee on publications which will oversee the production of The Client Protection Webb. Volunteers are needed as editors and reporters. The Webb also needs news, court decisions, and articles of interest to our colleagues.

Visit the NCPO's Website. It holds NCPO's Articles of Incorporation and Bylaws, a membership roster, the text of past issues of *The* Client Protection Webb, recent court decisions of interest, a bibliography of reported decisions and articles, and links to other Internet sites of interest to client protection funds. NCPO's Website address is: www.nylawfund.org/ncpo. We also need help in maintaining and updating this important resource for client protection funds. Please volunteer.