



ROANOKE BAR REVIEW

Roanoke Bar Review

Fall 2009

INSIDE THIS ISSUE:

<i>President's Column</i>	2
<i>A Day With Sandra Day O'Conner</i>	3
<i>Another Successful No Bills Night</i>	4
<i>Barrister Book Buddies Starts Tenth Year</i>	5
<i>Roanoke Law Library News & Information</i>	6
<i>Santa in the Square</i>	6
<i>Community Service Opportunities Link for Lawyers</i>	7
<i>Rule of Law Project</i>	7
<i>RBA Public Education of Law Project</i>	8
<i>RVLSA 44th Annual Bosses' Night</i>	8
<i>Announcements</i>	9

The views expressed in the Roanoke Bar Review do not represent the policy or carry the endorsement of the Association unless specifically noted.

Editors

Linda L. Gustad
857-5100, ext. 5323
lindag@vawd.uscourts.gov

Kevin W. Holt
983-9377
Kevin_holt@gentrylocke.com

BANKRUPTCY PRACTICE TRENDS AND OBSERVATIONS

BY BENJAMIN WEBB KING

While there is talk of "green shoots" and some economic signs are positive, there is no doubt that the economy has slowed recently. According to the website of the Roanoke Times, there have been over 3,300 layoffs in the paper's coverage area since October of 2008. Accordingly to the Bureau of Labor Statistics, the unemployment rate for the Roanoke area was 7.6% in July of 2009.

Not surprisingly, bankruptcy filings are up along with the job losses and economic slowdown. Nationwide, according to the American Bankruptcy Institute, consumer bankruptcy filings in August of 2009 were up 24% over August of 2008. In just Roanoke City, Roanoke County and Salem, there were 1,183 Chapter 7 and Chapter 13 filings from August of 2008 through July of 2009. Although the number of Chapter 13 filings locally has remained steady over the last year, Chapter 7 filings locally spiked in March of 2009 and have remained at a high level since then. Filings in the Roanoke Division of the United States Bankruptcy Court for the Western District of Virginia, which runs from Roanoke and Botetourt Counties all the way to the far Western tip of the state, show the same spike beginning in March of 2009.

Roanoke area bankruptcy attorneys are reporting being busier as the economy has slowed. Steve Higgs, a former RBA president, is a solo practitioner in Roanoke City who represents creditors in bankruptcy cases throughout Virginia. He began seeing a significant increase in bankruptcy filings in September or October of 2008. "I have seen bigger bankruptcy cases in the last six months," Steve explained. "The typical case involving family medical bills or credit card debt has given way to more filings by mom and pop businesses." Steve has already been involved in over a dozen Chapter 7 cases in Virginia this calendar year involving small family businesses like heavy equipment operators and convenience stores.

(Continued on page 2)

BANKRUPTCY TRENDS

(Continued from page 1)

"These are the businesses that are too small to file for Chapter 11," Steve noted. In the collection part of his practice, Steve has seen the average commercial account grow from approximately \$100,000 to approximately \$250,000 over the same time frame. However, not everyone is struggling. Steve has closed over 5 million dollars in commercial loans in the last 45 days for businesses that are in good financial shape.

Malissa Giles is a partner at Giles & Lambert, P.C. in Roanoke. Her firm represents individuals in Chapter 7 and Chapter 13 cases from offices in downtown Roanoke and Martinsville.

Malissa says that overall bankruptcy filings are up. However, her clients whose financial problems are related to their primary residence are often able to avoid bankruptcy. "Banks seem to be more willing to modify the terms of loans secured by real estate. Also, the Mortgage Debt Relief Act of 2007 allows clients not to pay taxes on debt forgiven by their lenders," Malissa says. "I see one person every couple of days that does not need to file for bankruptcy because of these programs. If not for these programs you would see more Chapter 13 filings and probably more Chapter 7 filings, too." Malissa encourages clients to try loan modification

programs if their circumstances permit. "I tell my clients that they really have to work at getting their loan modified. They need to identify someone at the bank handling the matter. I tell them to call the bank every other day. A modification can take weeks or months, but if they can take advantage of the program, they can avoid a bankruptcy filing."

Attorneys handling mostly business bankruptcy work are busier, too. Joel Charboneau works at Magee Goldstein Lasky & Sayers, P.C. in downtown Roanoke. Magee Goldstein plays a role in most of the Chapter 11 filings in the Roanoke area and regularly

(Continued on page 5)

PRESIDENT'S COLUMN

BY ROY V. CREASY, PRESIDENT



Roy V. Creasy

Welcome to the 2009-2010 Bar Year! I am looking forward to an exciting new year as we continue our tradition of service to the community.

At the State Bar Meeting in June 2009, our Association was selected for an award of merit for the Rule of Law Project in which sixty of our members participated. This was the seventh year in a row our association has received an award. Considering that only nine awards were given at the 2009 meeting, our record is incredible.

What do we do for an encore? One of our biggest problems in the practice of law is the public perception that the practice of law cannot be understood by layman. To combat this perception, your Bar's newest program is a public law school. This will be a series of public seminars with members of the Bar and Judiciary, which will address subjects such as what to expect from a lawyer, constitutional law, and criminal law.

The Bar has conducted the Barrister Book Buddies for ten years, where our members read to classes from kindergarten to the fifth grade. From my own experience, this is a very rewarding program

for the reader as well as the students. I encourage all of you to consider being a Barrister Book Buddy this school year.

These are just two examples of the many community services in which you, as a Roanoke Bar Association Member, may participate at this time. It is my hope that the association will continue its work in the community. If you are interested in either of these programs or in any of the other service opportunities the RBA sponsors, please contact me (540.342.0729) or Cathy Caddy (540.342.4905 or roanoke-bar@earthlink.net).

A DAY WITH SANDRA DAY O'CONNOR

BY THOMAS E. STRELKA AND L. LEIGH R. STRELKA

Retired U.S. Supreme Court Justice Sandra Day O'Connor, one of the most influential women in U.S. history, recently visited our area to speak on a variety of subjects, including the changing roles of women and the importance of civic education. As the first female justice on the highest of courts, Justice O'Connor frequently found herself sitting in the critical "swing vote" role on some of the most significant jurisprudential issues to be decided by the Court. These decisions and her many influential opinions repeatedly steered the Court in such cases as Planned Parenthood v. Casey, 505 U.S. 833 (1992), Bush v. Gore, 531 U.S. 98 (2000), Lawrence v. Texas, 539 U.S. 558 (2003), and Grutter v. Bollinger, 539 U.S. 306 (2003), among many notable others. It was no wonder that Roanoke College conferred an honorary Doctorate of Laws degree upon Justice O'Connor on September 17, 2009.

The conferment occurred mid-day on the 17th and, in celebration of the occasion, Roanoke College hosted a womens' leadership luncheon at the Colket Center's Wortmann Ballroom. During the conferment proceedings, a humorous moment occurred when Roanoke College administrators attempted to place an academic sash upon Justice O'Connor. When Justice O'Connor noticed that the sash had been turned inside out and was not fitting quite right, she made a joke and announced, "Well, we'll try that one again." After receiving the honorary degree, Justice O'Connor addressed the luncheon audience. "Women are still the primary caregivers," she said, "but

a lot of them also work outside the home. The process of achieving gender equality is still ongoing." Justice O'Connor mentioned a number of her past experiences and briefly described her perspective of "living through a revolution." Citing an example of the changing times, Justice O'Connor stated, "Currently, fifty percent or more of law students and graduates are females, and that is very different from when I went to Stanford. Change such as this has been brought about by the efforts of real women and the insights of real men."

Justice O'Connor also stressed the importance of women participating in the political arena. "The courts are slow, and the major advancements for women have been from the legislature," she said. Justice O'Connor suggested that women should stay active in shaping public policies that affect them and that a visible presence of many women in significant positions can have a large ripple effect. Justice O'Connor concluded her remarks at the luncheon by stating that "the desire for equal voices necessitates equal responsibilities."

Later that evening, Justice O'Connor once again addressed a large number of attendees, this time in front of a capacity crowd at the Bast Center at Roanoke College. After receiving back-to-back standing ovations, Justice O'Connor opened with remarks concerning the 222nd anniversary of the signing of the U.S. Constitution. Alluding to the necessity of political compromise and the difficulty of constitutional interpretation, she reminded the audience that "of all the indi-

viduals who signed the document that day, not one agreed with everything on those pages." Justice O'Connor also spoke of the importance of educating America's youth. "Only one-third of Americans can name the three branches of government, let alone say what they do. The names of the judges on American Idol are common knowledge, but less than fifteen percent of the general public can identify a single justice. We're currently failing to impart the knowledge that people need. Knowledge of our government is not handed down through the gene pool." Justice O'Connor also emphasized the importance of underscoring civics as a core subject for America's youth.

Justice O'Connor rounded out the evening by answering a number of questions submitted by a panel. Responding to a question about Bush v. Gore, Justice O'Connor made a small quip concerning "hanging chads," which produced a number of laughs. She added that the lack of guiding precedent the state level somewhat hamstrung the Court. "We did the best we could in that case," she said. "It's done, it's over. Let's move on." When asked if she had any advice to law students, Justice O'Connor thought a moment before stating, "Take a speed reading course. It will help tremendously, and learn how to write, but do not be wordy. That is easy. You must be concise and exact." When asked whether she had enjoyed her twenty-five years on the Court, Justice O'Connor did not skip a beat: "I loved it."

ANOTHER SUCCESSFUL NO BILLS NIGHT

BY L. LEIGH R. STRELKA

As those who have volunteered their time know, No Bills Night, sponsored by the Young Lawyers Conference of the Virginia State Bar, is a special call-in program which offers individuals free, confidential telephone-consultations with lawyers. It is an opportunity for members of the Virginia legal community to provide a valuable service to the local community, while promoting the legal profession in a positive manner. The No Bills Night program has been active on a statewide level since 1984 and in Roanoke since at least 1990. Each year, several No Bills Nights are conducted throughout the state, typically in the Spring and Summer. This year, Roanoke's "No Bills Night" was held on June 30th and was coordinated with the Council of Community Services and WSL News Channel 10.

Volunteers from our legal community were stationed at both of these locations to answer questions on various legal matters. The attorney-volunteers offered limited advice and attempted to identify the specific legal problem raised during the conversation. They suggested available avenues for relief which ranged from advising callers to seek further legal counsel or providing numbers to various social service agencies.

In the past, we have only been able to track the number of calls that were answered by our attorney volunteers. This year, News Channel 10 was able to track the entire number of calls that were placed to their 800 number. Amazingly, over 3,000 individual telephone calls were placed to News Channel 10 alone! While our vol-

unteers were not able to answer every call, we were able to provide legal advice to help over 200 individuals from our community.

According to the Statewide Chair of No Bills Night, Wirt Brock, an attorney with the law firm of Gentry Locke Rakes & Moore, "Based on the number of calls received, the public clearly needs this service. To better serve the large number of callers, we anticipate coordinating Roanoke's No Bills Night with Martinsville's No Bills Night. Coordinating in this fashion will also help provide needed exposure to Martinsville's nascent program. Additionally, we will seek volunteers from the New River Valley and Bedford as a way to increase the number of attorney volunteers available to answer telephone calls."

Our volunteer attorneys agree that an expansion is warranted. According to Lee Osborne, an attorney with Woods Rogers, "It is clear . . . there is a greater need for this type of service than is currently available." In addition to expanding No Bills Night, Mr. Osborne suggests that "advertis[ing] the public legal referral resources that are available more effectively . . . would be a good use of Bar time and resources." David Steidle, of The Steidle Law Firm, suggests "branching out to other networks in order to field more of the [call] volume." If you have any thoughts on how to expand or improve this public service, please contact Leigh Strelka at leigh_strelka@gentrylocke.com.

Thank you again to all of the attorney volunteers who helped make the 2009 No Bills Night a great success! Our Volunteers for No Bills Night 2009 were:

Robert S. Bersch
 Bryan G. Bosta
 David A. Bowers
 William Wirt Brock, IV
 Benjamin D. Byrd
 David N. Cohan
 Roy V. Creasy
 Carolyn N. Dietz
 Lauren M. Ellerman
 James W. Ellerman
 Timothy D. Dooley
 Scott R. Geddes
 Isak J. Howell
 Macel H. Janoschka
 Joshua C. Johnson
 D. Adam McKelvey
 James. J O'Keefe
 J. Lee E. Osborne
 Michael C. Richards
 Brooke C. Rosen
 David W. Steidle
 Andrew E. Stephens
 Christine F. Underwood
 Lindsey A. Waters
 Maxwell H. Wiegard
 Spencer M. Wiegard
 Kathleen L. Wright

BARRISTER BOOK BUDDIES STARTS TENTH YEAR

What better way to give back to your community than to share your love of reading with school children. For the tenth year, the award-winning Roanoke Bar Association Barrister Book Buddies program pairs volunteer readers with a classroom teacher at four Roanoke City public elementary schools. Each volunteer reads aloud to his or her assigned class for about an hour a month. The rewards for this small contribution of time and effort? A classroom full of new friends taking the adventure



of reading together.

This year we have been able to fill

every teacher request for a Buddy. There are 36 attorneys reading to classes at Garden City, Morningside, Lincoln Terrace and Preston Park.

Even though all classes are currently filled, we often get a late request. If you would like to volunteer as a Buddy, go to the sign up page on the RBA website (<http://www.roanokebar.com/events/BBB%20Registration.html>). When a class becomes available, you will be contacted with your assignment.

BANKRUPTCY TRENDS

(Continued from page 2)

represents Chapter 11 debtors. "I am involved in six or seven Chapter 11 cases right now," Joel reports, "although some of those are in the final stages and are wrapping up." "There has definitely been a pick up in work over the last year," Joel says. Joel has noticed that he is handling fewer consumer cases and more business work. "In the past, I have done more consumer Chapter 7 and Chapter 13 filings. I am doing less of that now and focusing more on business cases because there is so much of that work," Joel said. Out of bankruptcy workouts are a significant part of Joel's practice, and there are more of those as well. "There is a lot of pressure in this economy for lenders and people in distress to resolve things out of court," Joel explained. "A lot of our work recently, especially workouts, has been related to real estate development at Smith Mountain Lake. The market is oversaturated, which is driving values down."

Paul Black is a member of Spilman, Thomas & Battle, PLLC, in downtown Roanoke. He represents secured lenders in troubled loan workouts and bankruptcy cases, mostly in Western and Central Virginia and the Shenandoah Valley. "I have definitely seen an uptick in work in my practice in the last 18 months" Paul says. Many of his current cases involve real estate developers or investors.

Paul's cases frequently result in auction sales of property, either because the owner and the lender agree to a sale or the lender forecloses. "I have two large auction sales in the next 30 days" Paul reports. Paul thinks that the recovery will come, "but the market has to absorb the inventory out there first. There are a lot of partially completed subdivisions and spec homes that will have to sell before new construction can start up, especially in the higher price ranges." Paul points out that "the recent recession has highlighted just how important new home construction is to the economy. Development activity trickles down to a small number of industries. It is not just the contractors who have lost work because of the downturn."

It does not appear that bankruptcy filings will slow any time soon. On September 4, 2009, the Bureau of Labor Statistics announced that the national unemployment rate rose in August to 9.7%, up from 9.4% in July. Local and state data will not be released until mid-September. However, Roanoke area bankruptcy practitioners are expecting to remain busy until the unemployment rate drops and the real estate market picks up.

Webb King is a partner at Woods Rogers PLC where he practices, among other things, bankruptcy law, representing (mostly) creditors. Webb would like to thank Julie Martin, a deputy clerk at the Bankruptcy Court, for providing statistics on bankruptcy filings in the Western District of Virginia.

ROANOKE LAW LIBRARY NEWS & INFORMATION

BY JOSEPH KLEIN, LAW LIBRARIAN



Summer has passed, and fall is here.

The leaves are turning, and radiant reds, oranges, and yellows spice up our views.

Speaking of spices, the Roanoke Law Library, as a branch of the public library system, has several excellent cookbooks available for checkout, among our growing collection of fiction and nonfiction. Also, please do not forget that we are now serving coffee in the attorney's lounge on Friday mornings. If you have time, please stop by for a cup of coffee, and while you are here, browse through our movies and books for something fun to do over your weekend.

Those of you who have not had a chance to check out the Roanoke Bar Association's historical

display located in the law library are encouraged to stop by. It is an informative collection of historical artifacts that offer a reminder of how much things have changed in the Roanoke legal landscape over the years, from the passing of the guard from one generation to the next, to the changes in the nature of the legal materials themselves.

Speaking of changes in legal materials, do not forget that we offer free unlimited access to Westlaw, and we recently received a grant which provided us with seven brand new computers, so Westlaw and general internet access are faster and better than ever.

While we do provide access to the most current, most state-of-the-art legal resources, often your research will lead you to something much older that is not available online. Don't forget that we have volumes of Virginia Statutes dating into the early 1800's. Using

these, it is possible to view historical Virginia statutes and monitor changes to those statutes from the 1800's to today. We do not have the statutes for every year, but using our comprehensive Acts of the Assembly collection, it is possible to track changes in the statutes back to at least the 1830's. We also have the Virginia House Journals and Virginia Senate Journals, as well as Virginia House and Senate Documents dating into the 1800's, so it is possible to do limited Legislative history research here at the Law Library. If you have any questions, please give me a call at 853-2268, or feel free to stop by the Law Library, Monday through Friday, from 8:00 a.m. to 4:30 p.m., for assistance with this or any other materials or services we offer.

SANTA IN THE SQUARE – SPONSORED BY THE ROANOKE BAR ASSOCIATION FOUNDATION

On Monday evening, December 14, from 6:00 p.m. to 8:00 pm, the Roanoke Bar Association Foundation and the Science Museum of Western Virginia are proud to sponsor the fourth annual **Santa in the Square**. Santa in the Square is a holiday party for children and their parents who are living in shelters in our area during the holiday season. For this special event, the children and their parents will be picked up by festively-decorated buses and transported to the Sci-

ence Museum, where they will be treated to an amazing holiday party. The kids will enjoy unlimited use of the Science Museum and entertainment by clowns, jugglers, and face painters. They will be treated to their favorite party foods, including pizza, chicken nuggets, and cupcakes, and have their photos taken with Santa Claus. They can visit Santa's Workshop, where they can create holiday arts and crafts, and Santa's Sack where they can select a small, special gift to wrap and give to their parents this

holiday season. We hope to make this a truly magical evening, but we need your help.

Donations to assist with this event are tax deductible and can be made payable to the Roanoke Bar Association Foundation, P. O. Box 18183, Roanoke, VA 24014.

If you have questions or would like to volunteer to assist with the event, please contact Lori Thompson at 510-3011 or lori.thompson@leclairryan.com.



COMMUNITY SERVICE OPPORTUNITIES LINK FOR LAWYERS

BY NANCY F. REYNOLDS

Article XVI (3) of The Bylaws of the Roanoke Bar Association states that its Service Committee is charged with the following mission:

Encourage the participation of the members of the Association in providing community service, charitable professional services, and pro bono publico legal services with and through other organizations of their choice.

In keeping with that mission, the Roanoke Bar Association is launching a new program to link attorneys with nonprofit organizations, thereby enhancing community ser-

vice opportunities for lawyers. The RBA quarterly newsletters and the RBA website will list community organizations that have special needs that may be met by Roanoke Bar Association members. The requirement for postings is that a Roanoke Bar Association member must be a contact for the listed community organization. All submissions are subject to review and editing.

A sample entry would be as follows:

The Spina Bifida Association of Roanoke Valley is seeking new Board members. The Board meets the second Thursday of January, March, May, July, September and November. Its website is www.sbarv.org. Please contact Nancy Reynolds, 510-3037, for more information.

Please submit your postings to Cathy Caddy at roanoke-bar@earthlink.net.

Editor's Note: Until the RBA web site is updated with new links, this information can be found under "news."

RULE OF LAW PROJECT

BY G. MICHAEL PACE, JR.

The kick-off date for the VBA Rule of Law Project is behind us, and the project has been very successful. On October 14, twenty-five volunteer lawyers and judges were in 50 of the 100 civics classrooms in Roanoke City, Roanoke County and Salem. We have received commitments from several of you to fill the remaining classes during November.

A list of the schools and classes in Roanoke City and Roanoke County that are still in need of a volunteer have been posted on the RBA web site. If you are interested in teaching the rule of law to one or more classes, all you need to do is contact the teacher by e-mail (you will find the teacher's address on the spreadsheet) and work out a convenient date. Please let us know which classes you will teach so we

can keep track of and cover any unclaimed classes. The website, www.ruleoflaw-vba.org, will provide you with information about the project as well as materials needed to assist you in planning your session. Please also work with your teacher to make sure one of you is able to download the "The Law Rules" video beforehand (located on the Home page of the website) to show to the classroom.

We have received many positive reactions to the project from lawyers, educators and students. One educator wrote, "We are fortunate to have the support of strong community leaders who recognize the importance of giving time and support to public schools. ... Now, more than ever, we must prepare our students to be responsible, civic-minded

adults." A student from one middle school wrote his volunteer lawyer that "The rule of law is something that everyone needs to understand. The legal system is important to our community and without it our nation would be in ruins." This project is clearly having a positive impact on students, teachers and us.

Approximately 40 school divisions and bar associations throughout Virginia have been invited to participate in the Rule of Law project, many of which are currently planning on classroom activities this fall and winter.

RBA PUBLIC EDUCATION OF LAW PROJECT

BY MICHAEL H. WHITLOW

The RBA is undertaking a new long-term project, the RBA Public Education of Law Project, the goal of which is to educate the public regarding Virginia's legal system. The genesis of this project was a call to action by Roanoke City Circuit Court Judge William D. Broadhurst at a RBA luncheon last year, asking the Association and its members to do what they could to educate the public about the legal system in order to make citizens' interaction with the system more efficient and less frustrating, for the litigants, the courts, and the lawyers. The project will have several different facets, all designed to inform the public of both procedural and substantive issues that will give citizens a better idea of how the legal system works. As

part of the project, the RBA intends to set up a speakers' bureau for local civic groups, employers, and others to find speakers on legal issues.

The cornerstone of the project, tentatively titled Law for the Layman: Virginia Legal System 1.0, will be a series of presentations that will be made early next year to the public. These presentations will cover basic information relating to practices and procedures in the general district courts and the circuit courts, educating the public regarding issues where there may be misunderstanding or a lack of understanding, and will also cover substantive issues in specific areas of practice.

The RBA is looking for volunteers to help with this project, including the speakers' bureau and participation in the Law for the Layman series. We also would appreciate suggestions of topics to cover that you feel the public needs to be more educated on. We are particularly interested in procedural or substantive topics where you have encountered misunderstanding or lack of understanding by your clients. If you are interested in volunteering or have suggestions for topics, please contact Mike Whitlow at Whitlow & Youell, PLC at (540) 904-7835 or mwhitlow@whitlowyouell.com.

Please help the RBA in undertaking this timely public service project.

RVLSA 44TH ANNUAL BOSSES' NIGHT

BY MELINDA C. CHILDRRESS, PP, PLS



Thomas H. Miller

Hidden Valley Country Club was the setting for "Years Gone By" ... RVLSA's 44th Annual Bosses' Night held on September 17, 2009. This year's festivities remembered and honored all attorneys who have won the Boss of the Year award from 1965 through 2008. Thomas H. Miller, Esq., of Frankl Miller & Webb, LLP, was named 2009 Boss of the Year, and Kelly E. Hickey, PP, PLS, a legal assistant with Gentry Locke Rakes & Moore, LLP, was named 2009 Member of the Year.

In recognition of her interest, support, participation, and special and distinguished service to RVLSA over the years, RBA's own Cathy Caddy was presented with a Resolution passed by RVLSA at its meeting on August 20, 2009 naming Cathy as an honorary member of RVLSA. In addition to the Resolution, Cathy was presented with a certificate of honorary membership and an RVLSA membership pin.

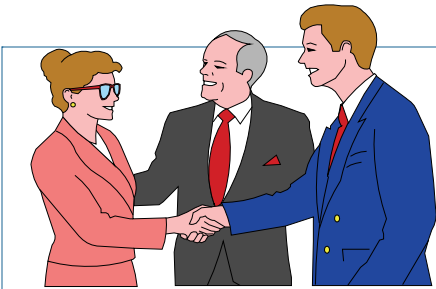
Following the presentations, those in attendance were entertained by "Legal Jeopardy" with host Trey Smith, Esq., of Gentry Locke Rakes & Moore, LLP. To the amazement of those in attendance, the legal secretary and paralegal

contestants actually answered more questions correctly than the attorney contestants.

A great time was had by all at Bosses' Night, which is RVLSA's event to raise funds for its scholarship presented each year to a high school or college student pursuing education and a career in the legal field. Members of RVLSA sincerely appreciate the continued support of the Roanoke Bar Association. If any RBA member would like RVLSA membership information for his/her support staff, please contact RVLSA Vice-President, Kelly Hickey, PP, PLS, at kelly_hickey@gentrylocke.com.

ANNOUNCEMENTS

NEW MEMBERS



The Roanoke Bar Association welcomes the following new active members:

- Lewis A. Conner—Gentry Locke Rakes & Moore
- Timothy David Dooley—Glenn, Robinson & Cathey, PLC
- Matthew Dunne—Office of the Public Defender
- Diane J. Geller—Gentry Locke Rakes & Moore

And we welcome the following new associate member:

Julianna Frisch

UPCOMING EVENTS

Mark Your Calendar!!

- RBA Luncheon—November 10, 2009
- RBA Luncheon—December 8, 2009
- Santa in the Square—December 14, 2009
- RBA Luncheon—January 12, 2010
- RBA Luncheon—February 9, 2010
- RBA Luncheon—March 9, 2010
- Volunteer Service Awards—Deadline for 2009 hours is March 31, 2010
- RBA Luncheon—April 13, 2010
- Roanoke Bar Association Foundation Gala and Law Day Celebration—April 30, 2010
- RBA Luncheon and Annual Meeting—June 8, 2010



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Francis H. Casola President-Elect	983-7716
Lori D. Thompson Secretary-Treasurer	510.3011
Mark K. Cathey. Past-President	767-2205
Catherine L. Caddy Executive Director	342-4905

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Jonnie L. Speight	767-2036
Samuel F. Vance	857-5823
Michael S. Whitlow	904-7835

DON'T FORGET TO CHANGE YOUR ADDRESS!

Name: _____ Firm: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

Complete and Forward to:

Catherine L. Caddy, c/o Roanoke Bar Association, P.O. Box 18183, Roanoke, VA 24014

Fax: 342-1252

Email: cbtg@roanoke.infi.net

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