



How to Create an Effective State Creditor Bar Association¹

The Basics of Setting up the Association

Core group “When starting an association, the first step is to identify a core group of leaders to serve as the organizing committee. These people should be chosen with care because they will probably become the new association’s first officers and board members. It is particularly important that you identify recognized industry leaders, because an effort spearheaded by such luminaries will gain immediate notice and credibility, and help to ensure an immediate following during this important start-up period. Whatever the impetus, the decisions made by the founders during the start-up period of the new organization will have a profound impact on its success, effectiveness, and longevity.”²

Solicit the commitment and help of 2-5 people to become the core group to set up and run the organization. “In creating the core group, consider the ability of those chosen to make a commitment of time and funds to the new association.” If you go it “alone”, you will burn out quickly. Note that the start-up costs will likely be borne by the founders, even if they eventually will be reimbursed from association funds once dues are collected.

Create a mission statement. “A mission statement is a vision of what the organization is to be and whom it is to serve. It answers the question, “What business are we in, and who are our customers?” A mission statement is usually only one or two sentences, and should be broad enough to allow an organization to increase its goals and services without outgrowing its mission for many years.”

Example:

To elevate the practice of collection law.

To provide our members with educational seminars and opportunities for networking and the open exchange of ideas.

To promote legislation and court rules to strengthen the rights of creditors and improve the judicial system for the benefit of our members.

¹ Much of this text was prepared by Mike Buckles, a founder of the Michigan Creditors Bar Association and past President of NCBA, for presentation at the NCBA Fall 2004 Conference. It has been edited and supplemented.

² All quoted material in this paper is from a white paper on forming a membership association presented by the American Society of Association Executive (ASAE) in 2006. It is available on their website www.asaecenter.org.

“Now look at your **potential members**. How many people or companies are potential members of your organization? Do they represent a base large enough to support the association? Do you know who they are?”

Agree on member qualifications and dues. You’ll want to create membership categories and set the dues for each category at this stage. Most individual membership professional societies have a flat rate for all members. “Because you’re creating the dues structure, you have the opportunity to decide exactly what rate(s) will best serve the organization and its members. This is a most important decision, because you’ll have to live with it for some time.”

“Your dues structure should meet the growth demands of your organization, generate adequate income, be equitable, and lead to accuracy in reporting. It should also be easy to administer.”

Create tentative bylaws for future ratification. “Because bylaws actually document the relationship between an organization and its members, they should be fairly concise, easy to understand, and readily available to the membership. They should be neither so specific as to require frequent amending, nor so vague as to create uncertainty.”

“The organizing committee should examine the bylaws of other nonprofit organizations for content and format. It would be wise to consult a lawyer familiar with non-profit corporations because bylaws constitute a legal document generally enforceable in court, and the content of association bylaws can affect its ability to obtain a determination or tax-exempt status.”

The following topics are typically covered in association bylaws:

- Membership categories and qualifications
- Application and resignation procedures
- Membership privileges
- Board size
- Qualifications of officers: duties and terms of office
- Description of standing committees
- Nomination and election procedures
- Methods of filling vacancies
- Methods for amending bylaws
- Indemnification of board and officers
- Procedures for dissolution

Bylaws usually include the method of electing the first board of directors, which may or may not be slightly different from subsequent elections. The terms of the initial board members are often staggered so there will never be complete board turnover in future elections.”

Forms: Get bank account forms, state non-profit corporation and IRS non-profit tax forms ready for approval. The association will need a federal tax i.d. number. Consider D & O insurance to protect the Board and officers.

“Generally, associations fall into one of two categories: business leagues are exempt under Section 501(c)(6) of the code, and scientific or educational groups are exempt under Section

501(c)(3). ...[T]here are key differences between the two. A (c)(6) organization is considered a business league and engages in activities to promote the common business interests of members and to improve conditions of business. Examples of activities which are considered a part of the purview of (c)(6) organizations and permissible within their tax-exempt status include such activities as lobbying at the state or federal level for favorable legislation or tax relief. [T]he more favorable (c)(3) status generally allows an organization to be treated like a charity or school, but lobbying is prohibited.”

Setting the First Meeting

- 1. Contact prospective members** using NCBA and CLLA sources. In addition, ask your clients to encourage their attorneys to join. Point out the benefits to the client.
- 2. Schedule a meeting** at a hotel or restaurant in a central location, e.g. state capital or major city.
- 3. Create an attractive electronic invitation** and email it to your list. Follow up with a reminder email and phone calls.
- 4. Members need a “WHY”** in order to want to join:
 - a. Legislative initiatives, information sharing and educational programs will provide the foundation.
 - b. Become aware of state politics and pending legislation by going on-line and subscribing to services that will update you regarding new bills on collection topics. (such as *www.Michiganvotes.org*)
 - c. Your first invitation should mention some of these bills, the need to address them, or the need to introduce creditor legislation or modify court rules affecting your practice.
 - d. Emphasize a “WIN-WIN” culture among your members, many of whom are competitors. ALL business trade associations are composed of competitors who understand the power and influence of joining forces. You need to stress this to overcome the concern of the “zero sum mentality.”
- 5. Agenda:**
 - a. Agree on member qualifications and dues.
 - b. Adopt by-laws.
 - c. Elect officers with specific duties.
 - d. Sign tax documents for a non-profit corporation.
 - e. Sign documents required by your state corporation bureau.
 - f. Sign bank account forms that require both the Treasurer and President sign the checks.
 - g. ALWAYS schedule your next meeting.

How to Motivate Members and Encourage Membership by Choosing Speakers and Topics

Second meeting: Schedule a lunch or evening time frame, decide if you want food, and pick a venue.

Feature a speaker that will address a “hot topic” inspiring members to attend and join your group. FDCPA, local court rules, state legislation, or office strategies are good subjects. Judges, legislators and politicians often will speak at no cost.

Notify your local legal news and local or state bar association of the meeting. They often publish meeting announcements and may even cover your meeting.

Create an email list of members and potential members and regularly contact them about the upcoming meeting.

Have name tags and handouts. Make attendees feel welcome by creating an atmosphere of camaraderie. Be positive and avoid criticisms of clients, judges, etc., but encourage frank discussion and openness. This is a balancing act, but it can and should be done.

Always have an agenda for your meeting. Start and end on time. Have minutes taken if necessary. ALWAYS have your next meeting scheduled and announced.

Consider a group e-mail or list-serve. Create and send a monthly newsletter. Always update members on the last meeting, next meeting, accomplishments, goals, new members, etc.

Ask members to contribute ideas for meetings and volunteer for presentations. Be creative.

Budgeting

“Funding should be an obvious concern, but more than a few organizations have gone forward without fully resolving that question, only to find themselves floundering a year or two later when income could not cover the expenses of office operations and the provision of member services.”

“Typically, dues have been used to subsidize services and pay for operating expenses. But most groups find there’s a ceiling on what members will pay, and that ceiling doesn’t usually allow for all desired activity. Thus, you’ll hear almost all nonprofit boards and staff today talking about the importance of non-dues income.”

“Look for services that are almost universally needed or desired in your constituency and make them a part of the benefits that come with membership. Make the others part of a “fee for service” program. You may want to set some priorities here, listing services that you’ll offer right away and others that you’ll phase in as your growth allows.”

“Remember that most nonprofit organizations provide two different categories of products or services. The first one directly benefits those members (or nonmembers) who purchase them, such as publications, special forms or educational programs.”

“The second category consists of other activities the organization engages in that benefit the industry or profession as a whole, such as working for favorable appellate rulings, reductions in regulation, greater public awareness, and increased quality assurance. These intangible benefits are often the reason the organization was formed in the first place, and to some extent will be subsidized by dues and profits from other direct services. Unfortunately, it is a fact of life that

nonmembers who give no support to the organization will benefit equally with members through the successful provision of these services.”

Management of the Association

“Now that the structure is in place, you must choose a method of management. In general, you have four options to choose from, each with its own advantages and disadvantages. The four options are:

- All volunteers
- Volunteers with a skeletal staff
- Association management company
- Stand-alone association

“Start-up organizations often choose to be managed entirely by volunteers because it is the least expensive. However, all-volunteer management is the least desirable option for many reasons. There is an advantage to volunteers in that they have an immediate and personal understanding of the needs and issues of the field or profession. But often volunteers cannot give the necessary time to the fledgling organization, despite their best intentions.”

“Volunteer efforts can be also be erratic and difficult to control or predict. In addition, there is little continuity as officers and board members quickly change, and even the phone number and address of the organization may have to be updated yearly.”

“Member promotion efforts often suffer with this management option, as requests for information and applications fall through the cracks or languish at the bottom of a stuffed in-box, and dues collection can be sometimes sporadic. These oversights can be disastrous for a small, start-up organization.” In addition, volunteers can burn out with too much work to do.

“A better management option initially is to have volunteers working with a skeletal staff. Usually this means a paid administrator working on a part- or full-time basis, either in an office or out of his or her home. These administrators can provide continuity in the organization, but must frequently rely on volunteers for services such as writing or producing a newsletter. However, sometimes these people have no training or experience in running a nonprofit organization or managing volunteers.”

“Another option that can be desirable for a start-up organization is contracting with an association management company. When making arrangements with a management firm, certain areas need to be investigated.

“It is most important that the founders investigate the financial stability of the firm, since they will frequently be expected to advance payment of association expenses. Additionally, they should learn how the financial accounts of separate clients are handled (for example, is there pooling of funds?); check the depth of staffing to ensure that it’s adequate to carry out all

association operations; and understand how the firm makes its profits (for example, in management fees, mark-ups of products or services, commissions, or some other manner). Finally, the founders should have a clear understanding of the terms of the agreement under which they would work. Generally, a retained management company agrees to provide headquarters and professional staff for the association. The advantages to an organization are many:

- Access to a fully equipped office without having to lease or purchase equipment.
- A professional staff that is well-trained in the management of nonprofit organizations, but does not have to be involved in the administrative detail that goes with hiring employees (benefits program, payroll taxes, insurance, etc.)
- Continuity in location and staffing and need not worry about turnover and time-consuming executive searches.
- Overhead costs shared with other organizations, which reduces administrative expenses at a critical period.
- Access to expertise in areas like meeting planning or publications management on a part-time basis, which is often not available to freestanding organizations.

“A good management company will help its associations grow to the point that they can establish their own stand-alone operations if they choose. However, because of the advantages listed above, many groups remain with a management company even after they reach the point where they could go out on their own.”

“A stand-alone organization means a fully operational office staffed by full-time professional and support employees. Obviously, this is the most expensive option, but it has advantages. You can locate the office wherever you wish, and choose exactly the kind of people you want working on organization activities. You have direct control over employees, costs, and purchasing decisions. Also, you’re immediately visible with a well-run office, and your staff works only for your organization.”

“On the down side, you can have large expenses to get an office up and running, no matter whether you lease or purchase equipment. Your board must devote a considerable amount of time to hiring and evaluating your chief staff executive. Furthermore, you must have expert help to file the necessary papers to employ staff, withhold social security, provide benefits, and so on. This means that you may have to pay for more staff than you really need.”

“You might not have enough work to keep a person such as an accountant or meeting planner fully employed year-round. It’s difficult to hire this kind of expertise on a part-time basis. Thus, you may have to contract with companies specializing in services like meeting planning or publications, rather than having them staff-run.”

How to Choose an Executive Director

If you have decided to hire staff to assist the organization on a part or full time basis, here is a guide for doing so.

1. **Develop specific duties** for the Exec and include these in a **Request for Proposal (RFP)**, e.g. number of annual board meetings and general meetings, financial responsibilities, newsletter, etc.
2. **Send the RFP** (See appendix A) to candidates that you discover through the ASAE website, other online directories, or through referrals. If your staff can work virtually, you may want to consider qualified candidates who do not live locally.
3. **Interview candidates.** Check their qualifications. Agree on a fee that your association can afford, for the duties that will be performed by the Exec. Consider contingent incentives for new members and non-dues revenue, i.e. advertising in your newsletter, sponsorships for your meetings.

Effective Lobbying at the State Level

How to Choose a Lobbyist

1. **Use your legislative contacts** to determine names of lobbyists.
2. **Use the internet** for possible choices.
3. **Consult with your clients** on who they use.
4. **Find out who lobbies for groups with compatible agendas.**
5. **Create an RFP** and send it to at least three prospects. (Appendix B)
 - a. Ask for background on your type of issues.
 - b. Determine if there are any conflicts of interest.
 - c. Decide on the level of involvement, i.e. monitoring, defensive or active lobbying.
 - d. Choose a price range that is within your budget. Do not expect to get this done cheaply.
6. **Schedule candidates for an interview** with your board. Narrow down the prospects and make a decision. (see Appendix C for interview questions).

Choose a “Winnable” Legislative Goal

1. **Buy and read *Association Government Relations Program*** published by ASAE. www.asaacenter.org . Most of the **following ideas and suggestions are from that book.**
2. **Identify the most important issues** facing your bar association. Evaluate your time and financial resources to address these issues. Prioritize the issues.
 - a. **Why do you need to introduce or oppose certain legislation?** Prioritize in terms of importance and “passability.”
 - b. **Are you and your members committed** to this goal?
 - c. **Who is the opposition?** What are their resources and commitment?

Decide how to proceed:

- a. **Use “force”** if the issue is strong and you are right.

- b. **Compromise** if the issue is more important to the opposition and there is merit to both sides, especially if you have to work with the group in the future.
- c. **Withdraw** if the issue is not important or you are wrong, i.e., more to lose than gain, you cannot win or the timing is not right.
- d. **Wait** if you need more facts or better timing – election time, new staff, lame duck session, etc.

How to Create a Network of Legislative and Executive Contacts to Move Your Bill Through the Legislature

1. **Begin with your local state legislator**, regardless of party affiliation. Have lunch, tell him/her your issue and ask for advice. Use the internet to get the names of all the legislators and their committees, especially the chairs.
2. **Be bi-partisan.** You will have much more success if your work both sides of the aisle.
3. **Committees:** Work with your lobbyist or local legislator and determine which committee will handle your bill. Focus on the committee members, especially the chair.
4. **Attend and sponsor fund raisers** for these key legislators. Introduce yourself or be introduced by someone who knows them. Use your members as a resource.
5. **Draft your legislation carefully** after studying legislative history and similar statutes in other states, especially sister states.
6. **Select a sponsor for your bill.** Choose this person wisely. This person needs to champion your legislation, so you want a sponsor who is knowledgeable and committed.
7. **Create “talking points” and a “white paper”** describing the benefits of your bill. Back it up with interesting anecdotes and sound statistics. Collect stories from members. Seek statistics from your state court administrator or other entity that gathers these.
8. **Meet with committee members.** Work with your lobbyist and sponsor to schedule meetings with each member of the committee.
 - a. **Be prepared, be polite and be brief.**
 - b. **Provide a copy of your proposed legislation** and a brief summary of its benefits.
 - c. **Acknowledge opposition** and your responses.
 - d. **Research and preparation** needs to be incorporated into conversations with legislators so that they become interested in your issue.
 - e. **ASK FOR SUPPORT** before you leave the room. Remember, lobbying is personal.
9. **Talk to potential coalition sponsors** and ask them to support the bill, e.g. other bar associations, court officers, or sections of your state bar. Also consider other groups that would favor your cause and could offer credible support.
10. **Call your clients** and ask them to have their lobbyists push for the bill also.

11. **Committee vote:** Work with your lobbyist and sponsor to get the chair of the committee to put the legislation on the committee agenda for hearing and vote. This is critical. If not done, you are done.
12. **Updates:** During this entire process, keep your members informed of your progress with weekly updates via email.
13. **Grassroots:** Once the matter is set for committee hearing, encourage your members (and their staff) to call, email and write the key committee members asking them to vote for the bill. This is challenging. You may want to enlist the help of motivated volunteers to call members and insure they contact the committee members.
14. **Prepare to testify:** Testimony at the committee level may prove to be critical if there is opposition. Ask a few key members of the committee to ask you leading questions so you can neutralize the opposition before they testify. Be prepared and be professional.
15. **Full chamber:** If your bill passes committee, work with your lobbyist, sponsor and committee chair to get it on the calendar for vote in the full chamber.
16. **More grassroots:** Marshall your forces and motivate your members to call, write, email and fax their local representative. Make calls to key members. Try to reach each and every representative. You can bet that the opposition will be doing the same.
17. **Parliamentary minefields:** Be present for the chamber vote and work with your lobbyist, sponsor and committee chair to educate the caucus of each party. If you have opposition, they will try to amend the bill at the caucus meeting preceding the full vote, or they will try to amend it on the floor.
18. **Next step: If you have a bi-cameral legislature,** you will have to do the same work all over again from committee to full vote. Your lobbyist and sponsor will help you develop a rapport with this committee. Passage in one house does not guarantee victory in the other, but it helps immeasurably.
19. **Governor: Avoid vetoes by working with the Governor's staff prior to final vote.** They need to be educated. One good resource is to work with the party leader in the house or senate who belongs to the same party as the Governor. If he or she pitches your bill to the executive branch, you have a good chance to get the bill signed. Good luck.

Appendix A – Sample

REQUEST FOR PROPOSAL FOR ADMINISTRATIVE DIRECTOR FOR THE MICHIGAN CREDITORS BAR ASSOCIATION

The Michigan Creditors Bar Association (MCBA) is a specialty bar association of approximately 60 law firms in the state of Michigan. It is not a section or a committee of the State Bar of Michigan but is approved and recognized by the State Bar.

Our Association was founded in 1994 and is a strong and vibrant organization that meets four times annually, has developed its own web site for membership communication, updates, marketing, and has been active in the legislative arena for the last five years. Our mission is to promote the image and function of the legal profession engaged in the collection of commercial and consumer debt, creditors' rights, creditor representation in bankruptcy and related areas of law. We seek to elevate and improve the practice of debt collection law with an open exchange of ideas at our meetings, seminars, and through our website. Our Association therefore encourages and promotes legislation in Michigan which strengthens the rights of creditors and improves the operation of law for the benefit of our members and clients.

The MCBA is governed by an 8-member board of directors including the president, past-president, vice-president, secretary, treasurer, two legislative co-chairs, and an administrative director.

MCBA MEMBERS

Our members are primarily law firms engaged in the business and specialty of debt collection, although any members of the State Bar are welcome to join. We have hosted prominent guest speakers including State Senator Gary Peters, local judges, court administrators and other experts in our field.

HISTORY

The MCBA has been self-managed since its formation and has enjoyed significant growth and prominence over the past eight years. We have recently retained the Michigan Retailers Association as our lobbyist so that we may improve our ability to pass and monitor legislation that affects our area of practice. We are also in the process of updating our web site (MCBAONLINE.COM) to improve our ability to manage, communicate with and educate our membership.

The MCBA has reached the point where professional management of our Association is necessary to enable our members to contribute their time to leadership and participation without detracting from their ability to practice law.

BUDGET

Our dues are \$150.00 per member firm which allows for a \$7,500.00 per annum administrative director fee. We estimate this to be a part-time position requiring an average of 20 hours per month.

THE SELECTION PROCESS

We are interested in an efficient selection process and hope to have an individual or professional management association in place by XXX. **To receive consideration, please submit a proposal which addresses how the responsibilities of the position as indicated below will be met and the cost for same. Also, please answer the questions which follow and list the other associations that you manage.** A cost itemization is appreciated but not a requirement of this proposal. Please submit three copies of the proposal to MCBA vice-president Seth L. Goldner [address, including email].

The deadline for submission is the close of business on ZZZ. The initial proposals will be reviewed by MCBA president Troy Scott, vice-president Seth L. Goldner, and past-president Michael H.R. Buckles. A recommendation will then be made to the board of directors. Interviews will be schedules as needed.

RESPONSIBILITIES OF THE ADMINISTRATIVE DIRECTOR

1. Process new applications for members (currently are less than ten per year.)
2. Send out dues notices and second billings by e-mail, collect dues, and follow up as needed with phone calls.
3. Accounting: Process dues, make payments to vendors, track account receivables, provide quarterly budget reports, and construct an annual budget.
4. Schedule four general meetings a year and coordinate guest speakers with the Vice-President. The Novi Hilton has been our primary meeting location for the past five years.
5. Attend four general membership meetings and four Board meetings a year.
6. Prepare minutes of the Board meetings.
7. Updates to members: summary of the general meetings, legislative updates, president's report and sundry articles. Updates will be e-mailed to our members or transmitted to our web site. We have no formal newsletter as the web site replaces its function. The administrative director will act as a contact with our web designer. Articles and updates will be written by members.
8. Provide contact point with our website designer for updates, etc.

PLEASE ANSWER THIS LIST OF QUESTIONS

1. What are your past management success stories?
2. What conflicts of interest, if any, do you anticipate with your other associations?
3. Do you manage any other associations with similar interests to the MCBA?
4. How long have you managed associations?
5. What benefits to the MCBA do you believe you offer?
6. What are your ideas for the growth of our membership and revenue enhancement?

Appendix B - Sample

REQUEST FOR PROPOSAL FOR LEGISLATIVE COUNSEL FOR THE MICHIGAN CREDITORS BAR ASSOCIATION

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The Association was founded in 1994 and is a strong and vibrant organization that meets four times annually, prints a quarterly newsletter, and has been active in the legislative arena for the last five years. Its mission is to promote the image and function of the legal profession engaged in the collection of commercial and consumer debt, creditor=s rights, creditor representation in bankruptcy and related areas of law. We seek to elevate and improve the practice of debt collection law with an open exchange of ideas at our meetings, seminars, and through our publications. To that end, our Association encourages and promotes legislation in Michigan which strengthens the rights of creditors, and improves the judicial system for the benefit of our members.

MCBA is governed by a Board of Directors of seven, including the president, past president, two legislative co-chairs, secretary, treasurer, and administrative director. The association is managed by its administrative director, XXX.

MCBA Members

MCBA members are primarily law firms engaged in the business of debt collection although any member of State Bar is welcome to join. Our budget is relatively modest, but we have many resources to assist us in the achievement of our objective. Members are not only responsive to and interested in government relations, many attorneys in MCBA firms are influential in their communities and have good personal contacts.

Seeking Representation

MCBA is seeking to retain the services of a credible individual or firm to assist our organization in the passage of HB 4941 regarding judgment liens. A copy of this proposed bill is attached. This bill was introduced last year and met some opposition from the real property section of the State Bar of Michigan. As a result, we have made modifications and have drafted a new version of this bill and have requested that the current sponsors, Representative Raczkowski and Bishop, hold off on pursuing introduction of this bill until we have made the necessary revisions.

History of Legislative Activity

The MCBA's modest budget has not allowed extensive legislative activity in the past. Through the efforts of our members, and with the help of Senator Gary Peters, we were instrumental in the passage of the Uniform Enforcement of Foreign Judgments Act, namely MCL 691.1171. We have also had members testify regarding other legislation including MCL 600.2441 which increased statutory attorney's fees. MCBA does not have a PAC.

The Selection Process

The MCBA is interested in an efficient selection process and hopes to have an individual or firm in place by ZZZ. To receive consideration, please submit a proposal which answers the nine questions outlined on the attached section titled "Proposal Questions." Please submit three copies of the proposal to MCBA legislative co-chair, Michael H.R. Buckles.

The deadline for submission is the close of business day on YYY. The initial proposals will be reviewed by MCBA President Troy Scott and the legislative co-chairs, Michael H.R. Buckles and Barbara Adams. A recommendation will then be made to the Board of Directors. Interviews will be scheduled as appropriate.

Conclusion

Although we have already taken the initial steps to write this legislation and have it introduced, we are well aware of the fact that a professional legislative counsel can assist us in making the right moves and the right contacts to have this legislation passed. We have a specific objective, but we are also looking for a firm with which we can create a long-term relationship for future legislative endeavors.

PLEASE ANSWER THE ATTACHED QUESTIONS 1-9 AND NUMBER YOUR ANSWERS. THANK YOU.

Appendix C - Sample

QUESTIONS FOR PROSPECTIVE MCBA LEGISLATIVE COUNSEL

Proposal Questions

1. Please tell us about your experience representing small trade associations or bar associations.
2. Please advise us of your experience representing firms/organizations related to retail, credit, banking and/ or collections.
3. Please describe the services you will be able to provide MCBA for passage of HR4941 and the fee which you would charge.
4. Please designate who would be assigned to this account and provide detailed information on this person's background and philosophies of serving a client.
5. If retained, please indicate how long you think it will take to create your written plan for passage of this bill for submission to the Board of Directors. Indicate what steps you would take to create this plan.
6. Please describe a "success story" of your firm that best mirrors this challenge.
7. Please indicate whether your firm represents anyone that might pose a potential conflict of interest to the MCBA account. For example, other bar associations, title companies, court officer associations, judges and/or court personnel. If you have any such conflicts, indicate how you would handle this challenge.
8. Identify three things our association can do in partnership with your firm to help facilitate the successful achievement of our legislative goal.
9. Please tell us about your firm or your experience, and please provide references.

Please submit three copies of your answers to these questions and any other collateral material by *ZZZ* to:

Michael H.R. Buckles, Co-Legislative Chair
Michigan Creditors Bar Association
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