

# Bankruptcy Reform Rewards Creditors & Predators

Irresponsible  
lenders lobby for  
relief, ignoring  
their culpability:

- They mail more than 3 billion credit card solicitations annually. Americans need more credit cards like wood needs termites.
- They undermine fairness by changing the rules after credit is extended, trapping borrowers with onerous conditions.
- They withhold information to keep consumers confused, denying payoff information to those who make suggested minimum payments.

Bankruptcy  
reform will reward  
them for such  
misbehavior:

- Lenders smart enough to cause these problems should be smart enough to solve them without legislative relief.
- No reform without reforming the credit card industry.

## Fairness demands a NO vote on S. 625

Martin Ochs, bankruptcy trustee ■ Alan Nisselson, bankruptcy trustee ■ Gregory Messer, bankruptcy trustee ■ David Doyaga, bankruptcy trustee ■ Rick Yarnall ■ Charles Juntikka ■ John Rogers ■ Kenneth J. Doran ■ John R. Orcutt ■ David B. Shaev ■ Seymour Dubbs ■ Gordon Mosley ■ Lee Martin Perlman ■ Laura M. Harris ■ Jeffrey P. Norman ■ David J. Babel ■ Christopher M. Lefebvre ■ Oliver M. Gardner III ■ Alfred Traina ■ Peter Francis Geraci ■ William E. Brewer, Jr. ■ William H. Oliver Jr. ■ Robert G. Winerbotham ■ Todd Trierweller ■ Jeffrey B. Lucas ■ Marlow R. Preston ■ J. Thomas Black ■ Lee Sammons ■ James J. Lesyna ■ Michael Palmer ■ Patricia Wendel ■ Ronald D. Weiss ■ Jason L. Lutsky ■ Edwin Hobson ■ Jennifer Aragon ■ Edgar Rothschild III ■ William D. Hawkland ■ Karen K. King ■ Catherine D. Corcoran ■ Cathleen Moran ■ John F. Sommerstein ■ Darya S. Druch ■ Jeffrey E. Jenkins ■ Jonathan C. Ginsberg ■ Carl T. Johnson ■ Keith Moskowitz ■ Charles A. Fielder III ■ Irv Ackelsberg ■ Andrew Tolbird ■ Susan L. Sutton ■ Robert A. Ciotola ■ Henry N. Means III ■ Neil Crane ■ Chales H. Krumbein ■ John C. Colwell ■ Howard A. Birmiel ■ Carl T. Johnson ■ Ivan Traham ■ Steven J. Abelson ■ Frank Santoro ■ Herbert L. Beskin ■ Peter C. Fessenden ■ Phylis Bracher ■ James L. Robinson ■ Brian S. Herrie ■ David C. Andersen ■ Darren M. Larsen ■ Bruce R. Epstein ■ Robert Whittington, Jr. ■ Kathy Cruz ■ Richard N. Gottlieb ■ Mark B. Brenner ■ William H. Lively, Jr. ■ Richard A. Girard ■ Marie Aprile Sawczuk ■ Lewis W. Siegel ■ Brauner Baron Rosenzweig & Klein LLP ■ Stewart Gelberg, bankruptcy trustee ■ Lawrence Loheit, bankruptcy trustee ■ Dianne Kerns, bankruptcy trustee ■ John C. Colwell ■ Howard A. Birmiel ■ Carl T. Johnson ■ Ivan Traham ■ Steven J. Abelson ■ Frank J. Santoro ■ Herbert L. Beskin ■ Peter C. Fessenden ■ Phyllis Bracher ■ James L. Robinson ■ Brian S. Herrie ■ David C. Andersen ■ Darren M. Larsen ■ Bruce R. Epstein ■ Robert Whittington, Jr. ■ Kathy Cruz ■ Richard N. Gottlieb ■ Mark B. Brenner ■ William H. Lively, Jr. ■ Larry Loheit ■ Richard A. Girard ■ Marie Aprile Sawczuk ■ Lewis W. Siegel