The mission of the Washington State Bar Association is to serve the public and the members of the Bar, to ensure integrity of the legal profession, and to champion justice.

**Instructions:** In accordance with the WSBA Bylaws, Committees, Other Bar Entities (excluding Regulatory Boards¹), Councils, and Sections must submit an annual report to the Executive Director. The information below should reflect the activities and outcomes from the fiscal year October 1, 2020 – September 30, 2021. Information in the annual report will be provided to the Executive Director and Board of Governors, and may be published for other purposes, such as Bar News, volunteer recruitment messaging, and other WSBA activity-based reporting.

It is recommended that completion of the annual report be a collaborative effort with members of your entity, the BOG liaison, and staff liaison.

**Submission Deadline is Friday, December 3:** please submit by emailing to Sections Program Specialist Carolyn MacGregor carolynm@wsba.org.

<table>
<thead>
<tr>
<th>Name of Entity:</th>
<th>CREDITOR DEBTOR RIGHTS</th>
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<tbody>
<tr>
<td>Chair or Co-Chairs:</td>
<td>William F. Malaier, Jr.</td>
</tr>
<tr>
<td>Staff Liaison: <em>(include name, job title, and department if known)</em></td>
<td>Carolyn MacGregor</td>
</tr>
<tr>
<td>Board of Governors Liaison:</td>
<td>Matthew Dresden</td>
</tr>
</tbody>
</table>

**Purpose of Entity:**

*May be stated in Bylaws, Charter, Court Rule, etc.*

Provide continuing legal education programs on topics of interest to the section membership with the purpose of devoting revenue generated from said programs to debt related legal clinics or debt related education organizations; Provide communication amongst members of the section; Review and comment on proposed creditor-debtor legislation.

**Strategy to Fulfill Purpose:**

See above

**How does the entity’s purpose help further the mission of the WSBA “to serve the public and the members of the Bar, to ensure integrity of the legal profession, and to champion justice”?**
## 2020-2021 Entity Accomplishments:

1) Provide grant funding of $5,000.00 to various low income legal clinics across Washington;  
2) Provide quality CLE programs, including co-sponsorship of the annual Northwest Bankruptcy Institute (NWBI);  
3) Review and comment on proposed creditor-debtor related legislation referred to section executive committee by the WSBA lobbyist;  
4) Publication of the section’s semi-annual newsletter; and  
5) Maintain active discussions amongst section members via the section’s list serve.

## Looking Ahead: 2021-2022 Top Goals & Priorities:

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<tbody>
<tr>
<td><strong>1</strong></td>
<td>Continue high quality legal education seminar presentations, including co-sponsorship of Northwest Bankruptcy Institute (with Oregon State Bar).</td>
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<tr>
<td><strong>2</strong></td>
<td>Continue grant programs that provide low income persons access to creditor debtor related legal assistance.</td>
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<td><strong>3</strong></td>
<td>Review and comment when appropriate on proposed creditor-debtor related legislation.</td>
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<td><strong>4</strong></td>
<td>Publication of section newsletter.</td>
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<tr>
<td><strong>5</strong></td>
<td>Improve and continue list serve discussions amongst section membership.</td>
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## Please report how this entity is addressing diversity, equity, and inclusion:

*How have you elicited input from a variety of perspectives in your decision-making? What have you done to promote a culture of inclusion within the board or committee? What has your committee/board done to promote equitable conditions for members from historically underrepresented backgrounds to enter, stay, thrive, and eventually lead the profession? Other?*

The Creditor Debtor Section’s Executive Committee is aware of the need to be inclusive in all our activities. We are inherently diverse in that some of us represent creditors, some of us represent debtors, and others represent both. As lawyers, our primary objective is to address the substantive areas of the law and substantive legal problems facing our clients. As lawyers, it is our nature to judge others on the basis of their behavior and not on their race, color, creed or other inappropriate criteria. What is more difficult to discern and avoid are the more subtle forms of discriminatory habits we have developed over our lives which can result in implicit bias. We strive to take positive steps to deal with those issues and the Section welcomes any member of the Bar that is interested in a substantive area of practice that we are involved with. We also strive to embrace the cultural differences that make interaction amongst us more interesting. The Section has not utilized the services of the WSBA Diversity Specialist and have not had any contact with or from that person. The Executive Committee continues to keep its focus on the issues of diversity and inclusion, together with the issue of avoiding inappropriate discrimination in our activities.
Please describe the relationship with WSBA staff and the Board of Governors.
For example:
- Quality of WSBA staff support/services
- Involvement with Board of Governors, including assigned BOG liaison
- Ideas you have on ways WSBA can continue to strengthen/support your entity.

1) The Section receives excellent support from the Bar staff. 2) Board of Governors: The Section has not been directly involved with the Board of Governors, but welcomes its relationship with our assigned BOG liaison. 3) Ideas: In light of the issues raised in connection with Sections workgroup during the past year, it is our hope that the BOG will include Section executive committee members in their efforts to address issues that arise and which affect the Sections. The Section members and their respective executive committees are some of the best supporters of the WSBA and should be viewed by the BOG and the WSBA staff as resources that benefit the WSBA as a whole.

SECTIONS ONLY: Please quantify your section’s 2020-2021 member benefits:

1  
Newsletters/publications produced

0  
Mini-CLEs produced

1  
Co-sponsored half-day, full-day and/or multi-day CLE seminars with WSBA

1  
Co-sponsored half-day, full-day and/or multi-day CLE seminars with non-WSBA entity

0  
Receptions/forums hosted or co-hosted

1  
Recognitions/Awards given

1  
New Lawyer Outreach events/benefits

$5,000.00  
Other (please describe): Grant awarded to debt-related legal clinics

Entity Detail & Demographics Report:
To Be Completed by WSBA Staff

Size of Entity:  
Click or tap here to enter text.

Membership Size:  
Click or tap here to enter text.

(for Sections Only)  
Click or tap here to enter text.

(As of September 30, 2021)  
Click or tap here to enter text.

Number of Applicants for FY22  
Click or tap here to enter text.

(October 1, 2021 – September 30, 2022)  
Click or tap here to enter text.

October 1, 2020 – September 30, 2021 (FY21)
### FY21 Demographics:

The WSBA promotes diversity, equality, and cultural competence in the courts, legal profession, and the bar, and is committed to ensuring that its committees, boards, and panels reflect the diversity of its membership.

Aside from the factors marked (*), demographic information was provided voluntarily and individuals had the option to not respond to any or all of the factors below.

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<td>District 10:</td>
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<tr>
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<td>Gay, Lesbian, Bisexual, Pansexual, or Queer:</td>
<td>Heterosexual:</td>
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The Access to Justice Board (not regulatory, but applicable to the distinction herein) and Regulatory Boards (Disciplinary Board, LLLT Board, Limited Practice Board, MCLE Board and Practice of Law Board) are not required by Bylaws or Court Rule submit an annual report to WSBA. However, as part of the administration of monitoring of Regulatory Boards, the Boards listed herein typically provide an annual report to the Court and WSBA should be provided this same report an annual basis.