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PRACTITIONER'S FORUM:

BANKRUPTCY RESOURCES ON THE INTERNET

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The Internet "Information Superhighway" has had explosive growth in recent years. The Internet user now has access to a variety of bankruptcy-related resources. The section of the Internet experiencing the most growth is the World Wide Web (the "WWW"). The WWW is comprised of a world-wide network of computer sites, referred to as a "website" or "home page", which can be accessed via a computer modem linked to one of the big three national on-line services, America On-line, Compuserve and Prodigy, or via a local Internet access provider. A list



of local Internet access providers can be found in PC Guide, a free monthly computer magazine distributed in the Omaha area. The modem should have a data transmission speed of at least 14,400 bps, and preferably 28,800 bps. Other than the cost of accessing the Internet, **most websites are free of charge.**

The WWW does not come with a table of contents. In order to locate a particular website the user must either know the website's specific address or conduct a search on one of the many WWW databases, such as Webcrawler. A recent Webcrawler search of the word "bankruptcy" resulted in a list of 433 websites. Although many of the websites turned out to be pure advertising comparable to junk mail, some websites offered a surprising amount of useful information. Most websites include references to other related websites, referred to as "links", which, when **mouse-clicked**, will automatically transport the user to the related website. Listed below is a sample of some of the more interesting bankruptcy-related websites currently accessible.

1. The **Bankruptcy Lawfinder** located at <http://www.tiac.net/users/agin/blawfind.html>

includes the complete United States Code, bankruptcy-related U.S. Supreme Court decisions and decisions for many Circuit Courts of Appeals. The U. S. Code and U. S. Supreme Court decisions include a full text search feature .

2 . The **Chicago-Kent's Guide to Legal Resources** located at

<http://www.kentlaw.edu/lawnet/lawlinks.html>

provides an outline by subject of law-related websites.

3. The **Inter-law's 'lectric Law Library** located at

<http://www.inter-law.com/>

is described as the Internet's most extensive private sector no-charge legal content provider. This website includes a legal dictionary/ encyclopedia, court rules and case transcripts and is actually fun to visit.

4. The **WWW Virtual Library-Law** located at <http://www.law.indiana.edu/law/lawindex.html>

has legal materials categorized by subject.

5. The **Yahoo Law Home Page** located at <http://www.yahoo.com/law/>

includes a searchable index of law-related websites .

6. The **Cornell Law School Legal Information Institute** located at

<http://www.law.cornell.edu/uscode/>

gives the user access to the entire United States Code, including the Bankruptcy Code. This website permits the user to search the Code through a listing of all titles, through a table of popular names, through a form which allows the user to look up a specific section, or through a full text search of the Code. A general overview of bankruptcy law is located

at

<http://www.law.cornell.edu/topics/bankruptcy.html>

7. The **U.S. House of Representatives Home Page** located at

<http://www.house.gov/>

provides access to an Internet Law Library and includes a vast amount of general legislative information .

8. The **Thomas Legislative Information on the Internet** located at

<http://thomas.loc.gov/home/thomas.html>

provides searchable full text of both legislation pending before Congress and the Congressional Record, and a listing of hot legislation by topic.

9. A Directory of Electronic Public Access Services to Automated Information in the United States Federal Courts is located at

<http://www.uscourts.gov/PubAccess.html>

and includes a listing of all on-line accessible federal court information and records.

10. The **Executive Office for U.S. Trustees** has a website located at

<http://gopher.usdoj.gov/offices/ust.html>

which includes the mission statement for the U.S. Trustee program, an overview of the program and the Guidelines for Reviewing Applications for Compensation.

11. For the business creditor there is **Business Bankruptcy Information and Issues** located at

<http://www.teleport.com/-rich/bankruptcy.html>

which has sections including document retrieval, bankruptcy statistics, mailing lists with an emphasis on bankruptcy, and commentary and up-to-date news on the National Bankruptcy Review

C o m m i s s i o n .

12. **Creditors' Bankruptcy Service** located at

<http://bankrupt.com/>

contains daily updated national bankruptcy news and articles on Chapter 7 and Chapter 13 bankruptcy issues. One article covered a Federal Trade Commission investigation into a credit repair scam in which recently discharged debtors were contacted and promised that their credit rating would be "repaired" for a hefty fee.

13. The **Commercial Law League of America** located at

<http://bankrupt.com/clla/clla.html>

is billed as North America's Oldest Creditors' Rights Organization and includes information on its Bankruptcy and Insolvency Section for bankruptcy attorneys.

14. The **Nolo Press** located at

<http://nearnnet.gnn.com/>

gnn/bus/nolo/

offers self-help legal information on consumer law subjects, including bankruptcy.

15. For those wishing to further their legal education the **University of Arizona College of Law On-line Bankruptcy Course** located at

<http://lion.ccit.arizona.edu/law/bankruptcy.html>

offers on-line courses on Chapter 7, 11 and 13.

16. For the bankruptcy practitioner looking for the latest in Microsoft Windows or Macintosh compatible bankruptcy preparation software, several software companies can be found advertising on the WWW. One such advertisement by New Hope Software is located at

<http://www.bkptcy.com/newhope/>

The graphical nature of the WWW permits the user to preview the actual appearance and

features of the software input screen.

The Internet is not yet a polished user-friendly tool. However, the patient user will find that a wealth of information is just a few mouse-clicks away.



This month's article was contributed by Ronald A. Hunter, Attorney at Law, who engages in private practice in Omaha, Nebraska with his father, Ronald W. Hunter, and his brother, Mark A. Hunter. Mr. Hunter obtained a B.A. in English from the University of Nebraska at Lincoln in 1979. He received his law degree from the University of Nebraska College of Law in Lincoln, Nebraska in 1982. He is engaged in general practice and bankruptcy practice with emphasis on debtor representation.

**SEASON'S
GREETINGS!**

In appreciation of our association during the past year we extend our Very Best Wishes for a Happy Holiday Season and Prosperous New Year from all of us at the Chapter 13 Trustee Office in Omaha, Nebraska.

EDITOR'S COMMENT

This newsletter is being published to facilitate communication between the Chapter 13 Trustee's Office and the many people we serve. The information is not meant to constitute legal advice or recommendations to individuals. If you would like to contribute an article, conference or program information, law review article, book review, comment, or question for further feedback from others, please call me directly or mail your item to:

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