

OnTheTOWN

PAR meets Judge Ninfo

The Paralegal Association of Rochester on Oct. 9 hosted a luncheon at Harter Secrest & Emery LLP featuring the Hon. John C. Ninfo II, U.S. Bankruptcy Court, Western District of New York.

Judge Ninfo spoke to attendees on credit card debt and checkbook management. Along with some very interesting stories from his courtroom, Judge Ninfo shared ways to stay out of bankruptcy. Some of his tips included not using a credit card unless the balance can be paid off in full every month, tearing up all credit card, convenience

checks and other loan offers that come in the mail, set up a budget, and not basing a lifestyle on overtime work. Judge Ninfo said to remember that "Cash is King, so use it!"

Judge Ninfo founded the Credit Abuse Resistance Education (CARE) program and regularly makes presentations to high school and college students concerning personal finances and avoidance of debt. His discussion was interesting and quite informative, and PAR's members thank Judge Ninfo for taking the time to speak to our association.

— *Marcelle Veater*



Shown (L to R) are Bonnie Brooks, Jane Gorski, Marcelle Veater, the Hon. John C. Ninfo II, Melanie Lavacca, Michele McKay, Doug Kaleta, Kathy Parsons and Carol Cross.



PAR members enjoy lunch at Harter Secrest & Emery LLP's offices in the Bausch & Lomb building Downtown.



PAR members listen to a presentation from the Hon. John C. Ninfo II.