

WASHINGTON STATE BAR ASSOCIATION

WSBA SECTION ANNUAL REPORT

FY 2025: October 1, 2024 – September 30, 2025

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 Boards^j), 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, 2024 – September 30, 2025. 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, October 17: please submit by emailing to Carolyn MacGregor (carolynm@wsba.org).

Name of Section:	Creditor Debtor
Chair or Co-Chairs:	Jerry Todd Tracy
Staff Liaison: (include name, job title, and department if known)	Carolyn MacGregor, Sections Program Specialist, Advancement Department
Board of Governors Liaison:	Todd Bloom
Purpose: <i>May be stated in Bylaws, Charter, Court Rule, etc.</i>	
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:	
The Section sponsors continuing legal education programs that generate revenues which are then distributed, in the form of grants, to statewide legal programs or debt related education organizations. The Section also distributes information to members on the Section List-Serve re opportunities with the Court and regarding important legislation impacting section members.	

How does the section'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"?	
Click or tap here to enter text.	
Top 2024-2025 Section Accomplishments:	
Provide grant funding of \$5,000 to low income legal clinics across Washington. We awarded \$2,000 to the Benton County Legal Aid Society and \$3,000 to the Northwest Consumer Law Center.	
Provide quality CLE programs, including the bi-annual liens seminar; The Section also provided co-sponsorship (Oregon State Bar) of the Northwest Bankruptcy Institute.	
Review and comment on proposed legislation that is referred to the Section by WSBA that might have direct impacts on Section members. The Section will send out, via the listserve, summaries of some of the legislation that is of primary importance to section members and solicit input.	
Maintain active discussions amongst section members via the section list-serve.	
Next Fiscal Year: 2025-2026 Top SMART Goals & Priorities: <i>Tip: SMART Goals are: Specific Measurable, Relevant and Time-Bound</i> Use this worksheet (under 'Leadership') to develop your SMART goals and then summarize below in 1-2 sentences.	
1	Increase membership in the section
2	Provide more CLE opportunities to section members through regular mini-cles
3	Manage the section budget carefully to increase annual grant award
Looking Ahead: <i>Please share any long-term goals and/or priorities that your entity aims to address.</i>	
1	Increase grant award to the \$10,000 annual awards that have been given in the past.
2	Utilize YLD liaisons to assist with mini-CLE programming
3	Increase EC member involvement in setting up new programming in all of the state and not be as Western Washington "centric."
Please describe how this entity is addressing diversity, equity, and inclusion: <i>How have you elicited input from a variety of perspectives in 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 in the profession? Other?</i>	

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. The Executive Committee strives to recruit candidates that represent members from historically underrepresented backgrounds. 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 share feedback regarding the support and engagement provided by WSBA staff and leadership

For example:

- *Quality of WSBA staff support/services, including technology solutions*
- *Involvement with Board of Governors, including assigned BOG liaison*
- *Ideas you have on ways WSBA can continue to strengthen/support your entity.*

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Please quantify your section's 2024-2025 member benefits:

For example:

- *\$3000 Scholarships, donations, grants awarded;*
- *4 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 <i>non</i> -WSBA entity.
0	Receptions/forums hosted or co-hosted
\$5,000.00	\$ amount given through donations/scholarships/grants.
0	Newsletters/publications produced
0	Mini-CLEs produced
0	New Lawyer Outreach events/benefits
0	Recognitions/Awards given
Before and during the legislative session, the EC leadership team and the legislative liaison receive e-mails from the WSBA that it thinks might be of impact to our section.	Legislative activity (Bills reviewed, tracked, proposed)

Sections

When those e-mails arrive, the information is sent to all members of the Executive Committee who review and respond according to the WSBA Protocols. If the Executive Committee wants to seek additional opinions from the section members, we will seek input via the listserve.		
Click or tap here to enter text.		Other (please describe):
Click or tap here to enter text.		Other (please describe):
SECTION DATA <i>To Be Completed by WSBA Sections Team</i>		
Section Membership Information:	404	Membership Size: <i>As of September 30, 2025.</i>
	\$16131.85	FY25 Revenue (\$): <i>As of September 30, 2025.</i>
	5000.00	FY25 Direct Expenses (\$) <i>As of September 30, 2025. This does not include the Per-Member-Charge.</i>
Section Executive Committee Information:	13 voting/2 non-voting	Full Size of Executive Committee (per Section bylaws): <i>Include and specify voting and non-voting positions.</i>
	0	Number of Vacancies for FY26: <i>The number of vacant positions as of October 1, 2025 (FY26).</i>
	6	Number of Applicants for FY26 open positions: <i>Applications submitted in the Spring of 2025 for vacant positions and terms beginning October 1, 2025 (FY26)</i>