

# Process! By All Means, The Process! While Truth Takes A Back Seat

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Good morning your honor,

It has been nearly three years since our lives were placed in the hands of this court and this process. Irene and I have worked our entire lives, and invested every last penny in this property that has been the subject of this bankruptcy filing. We are senior citizens, and now, at the precise time when we should be facing a retirement that we rightfully earned, we are instead facing complete and devastating financial ruination. Not only has our investment property been tied up for nearly four years in this case, but we are now facing foreclosure... not only on this property, but on our residential home! This is a direct consequence of this debtor's actions. They have abused the protections provided by this court in their scorched earth campaign against us.

Never could we have anticipated that the course of our future would be so violated, and so vulnerable to the predatory pickings of a religious organization that so obviously coveted all that we have worked for. The problem has been, they want to take it from us; without fair compensation. The fact that the debtor is a religious organization, and that they are simply unconcerned about the harm they do while they trample over the bounds of ethics, morality and common decency is difficult to fathom. This is simply outright evil being perpetrated on the most vulnerable in our society, and those least able to stand up to them, or to recover from such an unprovoked attack.

All that Irene & I set out to do was to sell our property. Plain and simple! We were completely forthcoming in this endeavor. We permitted this purported "debtor" Jack Lefkowitz to occupy our property. Surely, if we had anything to hide, we would not have proffered this accommodation. Furthermore, we invited him into our home where he completely abused our hospitality by perjuring himself to this court when he made false allegations that while in our home, we had shown him a survey of the property. How could we have shown him what we did not then, and do not now possess? What we held up for him to clearly see was my own proprietary plan for developing the property. Of course I was not willing to share this with him! What did we receive in return for all of our efforts to be forthcoming and accommodating? Nothing but perjurious allegations with evil intent. What a violation of our hospitality!

We believed and trusted that the court would recognize this for what it is...a disgusting abuse of our federal bankruptcy system.

*(I quote here:)*

*“Today we send a clear message to those who abuse, for their own criminal financial gain, the bankruptcy system’s promise of a fresh start to honest Americans.” said Deputy Attorney General McNulty. “A bankruptcy filing is often the last step of a series of criminal acts, including mortgage fraud, bank fraud, mail fraud, money laundering, and government program fraud. Bankruptcy fraud is often the tip of the criminal iceberg, and that makes these prosecutions so important.”*

*“Bankruptcy fraud must not be tolerated, if our bankruptcy system is to serve its purpose of helping the honest debtor in need of financial relief,” said Clifford White, Acting Director of the Executive Office of U.S. Trustees. “Operation Truth or Consequences highlights the commitment of the Department of Justice and our law enforcement partners to vigorously investigate and prosecute bankruptcy fraud wherever it occurs.”*

Are these simply vacuous words meant to appease a gullible citizenry? I choose not to believe that. I still believe in the good intent of our governing bodies and in their ability to affect justice on our society.

The means do not necessarily justify the end. The means cannot simply be about the gamesmanship of the players. The goal is truth! If the process evades or distorts the truth, then the process needs to be revisited!

As it has become apparent, this is not a debtor in any commonly accepted understanding of the word. Jack Lefkowitz is a shameless serial bankruptcy filer with a greed, or voracity that is without bounds. In a conspiracy with a rabbi, Abraham C. Steinwurz, and a religious organization, Kolel Mateh Efraim, Lefkowitz has used his vast knowledge and experience to abuse the bankruptcy courts, and to subvert the judicial process. This simply cannot be allowed to stand. The issues go well beyond those at the bar, and right to the heart of who we are as a people.