
The Pacific Advocate

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Issue One

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Credit Repair After Bankruptcy

A New Service Coming Soon From Pacific Law Center

Pacific Law Center attorney Don Bokovoy has created a new service for PLC clients and non-clients: offering credit repair to bankruptcy clients.

Bokovoy explains:

“In its never-ending quest to provide perfect service to our clients, Pacific Law Center is researching our ability to offer credit repair to bankruptcy clients. Many times, the credit reporting bureaus will list a bankruptcy -- they’ll show an account that was in bankruptcy and then they’ll show the account as a charged-off account. So, the person ends up with a bankruptcy and two negative accounts. This will cause a credit score to go down.”

How will Pacific Law Center attorneys fix this problem?

“What our services will be offering is the ability to go into the credit bureaus and make certain they delete incorrect or outdated information and stop duplicity of negative information. The result that we would be working toward is increasing the actual credit score of our clients. This is part of maintaining a service and a connection with our clients so they realize we are a full service firm. We’re going to be doing all we can to help our clients.”

There are currently no known firms offering this service, and Bokovoy hopes Pacific Law Center will help at least 1,000 people per year.

When will Pacific Law Center’s credit repair be available to bankruptcy clients?

“If you were at Disneyland, this would be the new ride with the curtain around it. We’re working on a May 1 start date as we develop the program. This is a unique service because of what it will do for our clients. It continues the healing process that bankruptcy should be. We’ve already had interest from one

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Pacific Law Center Wins Reprieve

Early Release for Grieving Client

Earlier last month, Pacific Law Center received a phone call from Pat Boyle, the father of 27 year-old Cameron Boyle. Cameron was six months through a one year sentence in a county jail.

“She had been sick for a while, so it was hard to not be there for her,” Boyle said. “We had a close family and I used to see her every week, plus the usual get-togethers for Thanksgiving and other holidays.”

Pat also hoped Cameron could be permanently released from prison.

Attorneys at Pacific Law Center immediately went to work.

PLC paralegal Craig Nunnally and attorney Terry Allen pushed for Boyle’s sentence to allow for an early release. Nunnally contacted the facility where Boyle was detained, spoke to his corrections counselor, and found a legal method to get him released.

Another Pacific Law Center attorney, Tom Booth, appeared in court the same day. Within 24 hours, Cameron was sent home for good.

“It was a really sad reason to get a reprieve, but my attorneys did their job,” Boyle said. “Obviously, I was very happy to be free again.” ■

Featured Attorney

Don Bokovoy

Don Bokovoy is The Pacific Advocate’s featured attorney for the month of April.



Don Bokovoy

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client and from one non-client who came into our office to talk about it.

How much will the service cost?

“We will allow a client to pay a small portion upfront and make a reasonable monthly payment toward the fee so it does not create a financial hardship.” ■

Attorneys Help 80 Year-Old Woman Claim Bankruptcy

All ended well for Melvina N., an 80-year old woman who called Pacific Law Center to help her claim bankruptcy.

“I kind of got in a mess when my husband passed away,” Melvina said. “He left me with some bills and I tried to keep my finances in check, but I couldn’t. The credit card bills kept getting worse, up to about \$50,000.00.”

Pacific Law Center’s Jeffrey Curtis stepped in to help.

“We basically helped Melvina re-do her budget,” Curtis said. “After doing the budget, she has piece of mind because that financial burden is gone and she has money for everything she needs. She would have basically been buried in debt the way credit card interest rates are.”

Curtis said clients like Melvina can waste thousands of dollars.

“They come in to see us and they’ve already been paying these creditors for many, many years—usually just the minimum payments,” Curtis said. “They’ll even pay the credit card companies before they buy prescription medication.”

Melvina said she was pleased with the personal attention she received.

“Yes, I’m very happy with how quickly they responded to my phone calls and took time to explain matters,” she said. “I’m just relieved and I was very, very satisfied with Pacific Law Center. Everybody was helpful, and I appreciate that.” ■

Battery Charge Dropped for Marine Corps Sergeant

A fun night out at The House of Blues went sour when two men approached Pacific Law Center client John H. and his wife.

The couple had a miscommunication and lost each other in line. Then, things got worse.

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Mr. Bokovoy serves as Pacific Law Center’s Supervising Bankruptcy Attorney. With over 28 years of experience, Bokovoy is one of only seven San Diego attorneys who have been recognized by the State Bar of California as a Certified Specialist in Personal and Small Business Bankruptcy Law.

Bokovoy was born in Pasadena, California and grew up in El Cajon in the 1950s, where he worked his way through college as a pancake cook at an International House of Pancakes. Here, he met his wife, Teddi. The couple will celebrate their 37th wedding anniversary in June with their four children and six grandchildren.

Bokovoy's pre-law resume includes a stint as Travel Lodge Hotel's "Sleepy Bear." He entertained at the Del Mar Fair, The Mother Goose Parade and Toyland Parade in San Diego. He also performed at The Hollywood Parade of Stars in 1963 and 1964, when Jack LaLanne and Jayne Mansfield were the featured talent.

Don and his family lived in Ramona for 18 years, Tehachapi, Indio and are currently moving back to San Diego.

Bokovoy worked his way through law school as a Finance Manager for ITT Aetna Finance and began representing the company in 1978. Specializing in bankruptcy since then, Bokovoy was approached by Pacific Law Center while conducting one of his “Bokovoy on Bankruptcy” seminars. He now offers his wealth of knowledge and experience in our San Diego office.

Robert Arentz, Supervising Attorney of Pacific Law Center, is happy to have Bokovoy aboard.

“We, at Pacific Law Center, are very excited that our clients will benefit from Don's vast bankruptcy experience,” Arentz said. “His working relationships with his colleagues, his strong work ethic, and his stellar reputation are just a few of the qualities Don brings to the table.” ■

18 Year-Old Woman Avoids Jail Time, Felony Conviction

Pacific Law Center attorney Richard Berkon recently helped an 18 year-old woman, with no previous criminal record, avoid jail time and a felony conviction.

Mr. Berkon explains:

“My client, Esmira, worked as a cashier at a Macy’s in the

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“I missed my wife after she got out of the restroom because there was a line of people waiting to buy memorabilia,” John said. “But, I caught up with her outside. She was pretty upset and crying, so I tried to help calm her down. I guess these two guys thought I was trying to hurt her, but that has never been an issue with my wife and I.”

One of the men attacked John, a martial arts instructor in the U.S. Marine Corps. John acted in self-defense, but the fight ended with police arresting him for battery.

Pacific Law Center attorney Matthew Spiegel represented John, and convinced the District Attorney’s office to drop the charge just before it went to trial.

“John had a perfect record in the military with meritorious promotions,” Spiegel said. “He was actually up for a promotion (to Sergeant) that was being held because of his pending criminal case. By getting the charge dismissed, it helped him to continue moving up the ranks.”

John said he was impressed by the personal attention Spiegel gave his case.

“Matt did a great job,” John said. “He handles himself very professionally and I’m very happy with the results. Every time I called and left a message, Matt responded right away--much faster than I’d expect from an attorney.”

And his promotion to Sergeant?

“Once all the charges were dropped and the case was dismissed, my promotion was backdated to November first,” John said. “I was paid for it and everything.” ■

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South Bay. She was charged with Felony Grand Theft after activating \$3,500.00 in Macy’s gift cards for her use. Because she had family support, no previous record and apologized for her mistake, we were able to avoid a strict sentence.”

Instead, Esmira was asked to repay the \$3,500.00 and complete community service work.

Berkon feels she learned her lesson.

“We all make mistakes when we’re young, some bigger than others,” he said. “Esmira regretted her actions and felt very embarrassed. I think our settlement was fair and she can finish college and move on without a felony conviction on her record.”

Esmira’s father, Jeronimo, said he was very pleased with Berkon’s work.

“Mr. Berkon was very kind and was always there for Esmira and me,” Jeronimo said. “Whenever we called with questions or concerns he always responded right away. We were very pleased with how he handled the case and how the staff of Pacific Law Center treated us.” ■



Attorney Q&A

Client Question: *My mother has taken Zelnorm for irritable bowel syndrome for approximately three months and she suffered a stroke. Is it possible that this drug caused it?*

Phillips and Associates attorney Lowell Finson responds:

“Yes, and why is it possible? Because the FDA did a study--called a Meta-analysis--which means they took numerous professional studies and found a result. The studies indicated that Zelnorm caused an unreasonable risk of cardiovascular or thrombotic events—heart attack or stroke. The FDA told Novartis, the manufacturer, to take a look at their drug and consider withdrawing it from the market. Novartis did withdraw, which was sort of an admission that maybe these results were a little bit scarier than originally thought.”

Just how soon can people feel the side effects of Zelnorm?

“It’s way too early to tell. My suspicion would be that it could be almost immediately, but then again, chances are that the longer the use, the more the symptoms are likely to occur. We know how these drugs tend to work, but it’s not so easy (with this drug) to tell *why* people are having heart attacks and strokes.

About three years ago there was a warning letter sent to doctors who prescribe Zelnorm, indicating that it may cause excessive diarrhea and dehydration—now that alone could prompt a heart attack or stroke. You’re sick, very dry, and there aren’t enough electrolytes in your body. These factors alone can lead to heart attack or stroke depending on the individual. A lot of research still needs to be done, but this drug has already proven to be very dangerous.” ■