4130 effross.com

COURSES Advanced Corporate Law: Corporate Governa@prorate Bankruptcy;

TAUGHT: Business Association E-Commerce Law & Drafting Negotiable Instruments;

Sales and Secured Tranctions

EDUCATION: Harvard Law School Princeton University

J.D. 1987 A.B. cum laude Philosophy 1984

Editor, Journal on Legislation Winner, Freshman an Sophomore Civil Rights/Civil Liberties Law English Prizes

Review

(Purdue University Press 1999)

- ARemarks on the Report of the Consumer Electronic Payments Tasl@Force in International Monetary Fun@Gurrent Developments in Monetary and Financial Law, Vol. 1(1999)
- APaper Chas@[essay orthe television seridsfor Prime Time Law: Fictional Television as Legal Narrative(ed. Robert M. Jarvis and Paul R. Josephrolina Academic Press, 1998)

Law Review Articles

- AOwning Enlightenment: Proprietary Sepuality in the New Age= Marketplace 51 Buffalo Law Review 483678 (Summer 2003)
- ACommercial Profiles vs. Suspect Classifications: Preparing, Preventing, and Parrying Public and Private Profiling
 - Stanford Journal of Law and Technology (Sprling99)
- ALogos, Links, and Lending: Towards Standardized Privacy and Use Policies for Banking Web Site®
 - 24 Ohio Northern University Law Review 7-4768 (1999)
- AThe Legal Architecture of Virtual Stores: World Wide Web Sites and the Uniform Commercial Code@
 - 34 San Diego Law Review 1268400 (Summer 1998)
- ANotes on PKI and Digital Negotiability: Would the Cybercourier Carry Lugg@ge? 38 Jurimetrics 38595 (1998) (Law review of American Bar Association Section of Science and Toelogy)
- AWithdrawal of the Reference: Rights, Rules and Remedies for Unwelcomedia (Months) 49 South Carolina Law Review 66693 (Spring 1998)
- ACyberBanking Gains Curren@And Interest: A Review of Thomas P. Vartanian, Robert H. Ledig & Lynn Bruneau,21st Century Money, Banking & Comme@e 49 South Carolina Law Review 9439 (Spring 1998)
- ABright Lines or Blurry Labels?: Interpreting the uzzy Logic of Bankruptcy Law 6 American Bankruptcy Institute Law Review 1476 (Spring 1998)
- AHigh-Tech Heroes, Virtual Villains, and JackedJustice: Visions of Law and Lawyers in Cyberpunk Science Fiction

Presenttion at AE-Consumer Issues and Regulations in the Next Department ABA Business Law Section Spring Meeting Washington, DG March 16, 2007

AFiduciary Duties, Secrecy, and Cybersec@ity

Presentation at conference merging Issues in ational and International Secur merging University Washington College of Lamarch 20, 2006

ADispelling>Initial Interestand Other Confusion Concerning Trademark Infringement by Search Engines

Presentation and materials for Pike & Fiso(Marreau of National Affairs)
Teleconference, The Emerging Law of Search Engines: Are Your Trademarks,
Copyrights & Privacy at Risk@
March 15, 2006

ATen Ways to Protect Intellectual Property When Draftin@dmmerce Agreemen®
Presentation and materials for the District of Columbia Bar Continuing Legal
Education Program, esponsored by the D.C. Bar Intellectual Property Law
Section and the Computer and Telecommunications Law Section
Washington, DeSeptember 20, 2005
Washington, DeSeptember 3, 2004

A50 Tips for Ethical and Effective Web Sites for Lawyers and Law Rems
Presentation and materials for District of Columbia Bar Continuing Legal
Education Program, esponsored by the D.C. Bar Administrative Law and
Agency Pratice Section; Computer and Telecommunications Law Section; Courts,
Lawyers and the Administration of Justice Section; Intellectual Property Law
Section; and Labor and Employment Law Section
Washington, DG February 9, 2005
Washington, DGJanuary 18, 2006

AThwarting Ethical Visolv Firmeaw 82.62 7.. C. Barg 0 G [(W)] TJ ET Q q 0.00000912 0 612 792 re

AEmerging Issues in CliekVrap Contracting

Presentation at Practising Law Institute SemiASolving the Legal Issues Affecting B2B Transaction®
Washington, DCApril 23, 2001

Moderator, Panel oAPrivacy: What You Should and Shouldr Do With Sensitive Data@ 2001 BNA Public Policy Forum: Cybersecurity & Privacy Washington, DCApril 4, 2001

Initiator, Organizer, and Modetorof Symposium, AOnline, Offshore and Crossorder:
Regulating Global & Commerce (a joint presentation of the WCL Program on Counseling Electronic Commerce Entrepreneurs and the American University Law Review), with panels of CrossBorder & Commerce and ACurrent Issues in Global E-

Washington, DCOctober 27, 2000

- ASoftware Licensing Issues Under UCITA [Uniform Computer Information Transaction@Act]

 Presentation at Law Journal SeminarAbregal and Business Aspects of Commerce

 New York, NY- October 13, 2000
- Organized and moderate Competitive Intelligence Online: Taking Full Legal Advantage of Publicly Available Information Seminar of the WCL Program on Counseling Electronic Commerce Entrepreneurs Washington, DCOctober 6, 2000
- ASelf-Regulation and System Crashes in Emmerce: lessons from the Airlines History@ Presentation at the Annual Telecommunications Policy Research Conference Alexandria, VA September 24, 2000

ACreating LitigationResistant Web Sit®

Presentation 24.55 Contractual Keys to CybSucces@Seminarof the WCL Program on Counseling Electronic Commerce Entrepreneurs (also organized and moderated)
Washington, DcSeptember 15, 2000

ARepresenting Users & Consumers Under UCITA, UETA and GEN@

Presentation and Current Developments in Commerce and Internet Land Program

District of Columbia Bar Continuing Legal Education Program

Washington, Deseptember 14, 2000

ABreaking Into And Breaking Out Io E-Commerce Law and Praction
Organized and moderated panel discussion of alumni for
WCL=s Program on Counseling Electronic Commerce Entrepreneurs
Washington, DeSeptember 6, 2000

AA Tight Scrape?: Bringing Online Aggregators to Account Banking & Financial Services Policy Report Vol. 19, No.14 September 2000

Organized and moderated **AB**Annual Meeting Program, Clean Reputation, Clean Mailbox: Conquering CybeSlander and Spa@

Contributed two essays ASteam Heat, But False Ligo and AA Dressing Down For Digital Drag @

to theprogram materials New York, NY- July 9, 2000

AFencing Off Cyberspace and Fending Off Democrac@

Testimony and written materials presented to the Democracy Online Project Washington, DG May 22, 2000

ATrust Virtually No One, or Trust No One Virtually?: Legal Aspects of firmmerc@
Presentation to then ternational Monetary Funds Seminar on Current Issues in Monetary and Financial Law
Washington, DCMay 12, 2000

Tysons Corner, VAApril 28, 1999

"Minimal Promises, Virtual Premises, Evolving Practices: Issues in Electramiking" Keynote speech at the Chief Counsel's Regulatory Conference Office of Thrift Supervision Arlington, VA - April 27, 1999

"2B, 2B II--- Strangers in the Night? Consumer Protection in Information Licensing" Presentation to the Nation Association of Attorneys General's Spring Consumer Protection Seminar Washington, DG April 27, 1999

ACommercial Profiles vs. Suspect Classifications: Preparing, Preventing, and Parrying Public and Private Profiling

- ALegal Responsibilities of Virtual StorekeepeRules of the Road New York Law JournalAugust 17, 1998p.S5
- ALegal Considerations for Owners and Developers of Commercial Wel@Sites
 Presented & Counseling Clients Moving Into the Welprogram
 American Bar Association Annual Meeting
 Toronto, Canada August 2, 1998
- AThe Web of Contracts: Commercial Law Issues in Electronic Barking Presented at (National) Conference of State Bank Supervisors San Diego, CA July 16, 1998
- AOn-Line Contracting Issues Under the Current and Emerginiforth Commercial Code

AThe Ethics, Elusiveness, and Evolution Mass Market Licenses@

Paper presented at Symposium on The Ethics of Electronic Information in the 21 Century, University of Memphis

Memphis, TN- September 28, 1997

(Symposium proceedings to be published by Purdue University Press)

Organized and Moderated Panel Discuss Act and Cash: Gambles in Regulating Electronic Mone @

Panelists: Thomas Baxter, General Counsel, The Federal Reserve Bank of New Y William Kroener, General Counsel, Federal Deposit Insurance Corporation; Stephen Kroll, Legal Counsel, Financial Crimes Enforcement Network, United States Treasury Department; James Doyle, Wisconsin Attorney General and President, the National Association of Attorneys General; and Bruce Cohen, Counsel to the Treasury Departments Office of Tax Policy.

American Bar Association Annual Meeting San Francisco, CAAugust 3, 1997

The Future of Electronic Ca@n

Presentation and program materials for Electronic Commerce *Fatr (Conference of defense contractors, organized by Concurrent Technologies Corp.) Pittsburgh, PA July 17, 1997

AStoredValue Card Regulations: Small Change?
National Law JournalApril 28, 1997

Presentation and program materials for Law Practice Management Seminar Continuing Legal Educatio6ommittee, District of Columbia Bar

Computer Law Strategist March 1994

"Apple v. Microsoft Windows of Vulnerability or Opportunity?"

Speech delivered to New Jersey Intellectual Property Law Association

(with Myrna L. Wigod)

"Legal Risks in Software Protection"

New JerseynLawg463rfhaloff 240N0QII52022oin/F1 s[(: Pe0.ondm 0 ginn)] 4 BTk Ma 0 5.86 for 0 0 July 122699533g.00000912 0 612 0.00000912 0 612 792 re W*n BT /F1 12 Tf 1 0 0 1 166.34

"SoftwareRelated Patent is OK'd: Federal Circuit Holds Use of Algorithm Not Fatal"

"Software a UCC Good, Not Service" New Jersey La Journal, 127 N.J.L.J. 788 March 21, 1991

Bankruptcy Law

AEveryone Out of the Pool?: Undercurrents, Ciossrents and Riptides of Deepening Insolvency Actions@

Presentation and material for American University Law Review Symposium,
ABankruptcy 2.0(05): Chapters, Changes, and Chall@ges
(also served as faculty advisor, and as moderator of corporate bankruptcy panel)
Washington, DG February 10, 2006

AAn Insolvency Itinerary: Bankruptcy Jurisdiction, Referral, Withdrawal, Renth Remand, and Abstention in the Third Circ 12

Presentation and material for Seventh Annual Hon. William H. Gindin Bankruptcy BenchBar Conference
East Brunswick, NJApril 1, 2005

Aln Medias Res

AChapter 11 of the United States Bankruptcy Code: Provisions, Policies, Parameters, and Problems@

Speech delivered to and materials prepared for Intrados Group seminar on Corporate Reorganization and Restructuring in Transitil Economies Washington, DCFebruary 27, 1996

AFull Faith and Credit? ustifiable Reliance and NonDischargeability@
American BankruptcyInstitute OnLine Newsletter,ACracking the Cod@
February 1996

AOf Last Recourses and Offged Horses⇒Justifiable Reliance Governs Nobischargeability for Fraud@

American Bankruptcy Institute Journal February 1996

Chapter 110Collier on Bankruptcy(15th ed.)
Chapter forCollier Bankruptcy Practice Guide
"Bankruptcy Petition Preparers"
(Revised May 1996)

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Revised Chapter 2016, ollier on Bankruptcy (15th ed.)

"Compensation of Service endered and Reimbursement Expenses"

ASupreme Court SolvesBanke⊨s Dilemmæ@ American Bankruptcy Institute Journal December/January 1996

ASupreme Court Denies Discharge Where Credntstifiably Rely on Fraudulent Misrepresentatio@

American Bankruptcy Institute Supme Court Bulletin November 30, 1995

AThink Nationally, Act Locally: Confronting Bankruptes>Solutions=@
Business Law Today
(American Bar Association Business Law Section publication)
September/October 1995

Panelist, American Bankruptcy Institute Legislative Briefing on Bankruptcy for Congressional Staff

Rayburn Building Washington, D.G.September 8, 1995

"Federal Securities Laws and the Bankruptcy Code: Claims Trading and Vulturting in wes Bankruptcy"

Presentation and program materials for Third Annual New Jersey Bench/Bar Bankruptcy Conference

Princeton, NJApril 21, 1995

"Interviewing and Counseling the Consumer Debtor" (presentation)

"The Chapters Before 7 and 13: Spegted Reading for Pro Bono

Bankruptcy Practitioners" (program materials)

New Jersey Pro Bono Bankruptcy Project Training Session New Brunswick, NJJanuary 12, 1995

"The Bankruptcy Reform Act of 1994: Something for Everyone"

AmericanBankruptcy Institute Journal

December 1994 January 1995 issue

[Reprint of twopart article in New Jersey Law Journal]

"Close Readings, Creditors' Rights and Clerical Reimbursements: The Third Circuit's Bankruptcy Decisions of 1994"

Newsletter of Bankruptcy Section, New Jersey State Bar Association November 1994

"Bankruptcy Reform Act Lowers Risk of Insider Guaranties"

(with Bart J. Colli, Hayden Smith, Jr., and Curtis A. Johnson)

New Jersey Lawyer (newspaper), 3 NJL 2242

November 21, 1994

"Bankruptcy's Babies and Bathwaters: The Reform Act's Implications for Third Circuit Precedent and Practice"

Speech and program materials for New Jersey Bankruptcy Inn of Court Newark, NJ November 7, 1994

"Code Changes Will Cause New Legal Controversie

[Part 2 of Analysis of Bankruptcy Reform Act of 1994]

New Jersey Law Journal, 138 N.J.L.J. 975

November 7, 1994

"Amendments Sweep Key Code Provisions"

[Part 1 of Analysis of Bankruptcy Reform Act of 1994]

New Jersey Law Journal, 138J.L.J. 894

October 31, 1994

January 17, 1994
[Reprinted "Bankruptcy ReformCirca 1994" (Parts I and II)
American Bankruptcy Institute Journal
March 1994 and April 1994]

"Doctrines, Decisions, and Developments: Recent Trends in Bankruptcy Law" Speech delivered to Newersey Bankruptcy Inn of Court Newark, NJ November 8, 1993 "Navigating byLandmark Judicial Evaluation of DiscounRates in Bankruptcy" (with Richard W. Hill)

June 1, 1992

"Supremes Endorse 'Date of Honor' Check Rule" New Jersey Journal, 131 N.J.L.J. 6 May 4, 1992

"The Lender'sScylla v. CharybdisAccepting Insider Guarantees in the 1990's" (with Bart J. Colli; Hayden Smith, Jr.; and Debra S. Groisser)

Bankruptcy Law Review (Faulkner & Gray), Vol. 4, No.

Spring 1992

"ERISA Meets Title 11: Theooking

Law and Literature

Α

Program material foAStarting Small, Thinking Big: Building Your Own Practice in the District of Columbia

D.C. Bar Law Practice Management Section/Lawyer Practise stance Committee Washington, DG October 15, 1996

Organized and moderated panel discussion of the Estate:

Responding to and Contacting the Media

Panelists: The Honorable Stanley Sporkin, Federal District of Columbia; George Anders, Reporter, Wall Street Journal; Eric Effron, Editor and Publisher, Legal Times; Lance Morgan, President (Washington Office), Bozell Sawyer Miller Group; Jeffrey Sandman, Executive V.P. and General Counsel, The Kanbap; Tom Sherwood, Reporter, WRCV Channel 4; Wesley Williams, Jr., partner, Covington & Burling. (Broadcast by SPAN)

Washington College of Law, Washington, DSeptember 17, 1996

Chapter, "New Jersey Public Contracting Law"
(with Richard C.Cooper and Kathleen Keating)
Public Contracting Law of the 50 States
(Wiley Law Publications 1995)

Editor,

"Side Effects of PoisoPill Hard to Swallow" New Jersey Law Journal, 129J.L.J. 1179 December 23, 1991

"The Environmental Expert AfteRubanickandChristophersenBeware the Jabberwock!"
(with Lanny Kurzweil and Joseph O'Keefe)
in Practsing Law Institute Courseboo&trategies for Litigating Contaminated Property
Disputes

December 1991