

**CLIENTS' SECURITY BOARD  
OF THE  
SUPREME JUDICIAL COURT OF MASSACHUSETTS**

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**ANNUAL REPORT  
TO THE  
SUPREME JUDICIAL COURT  
FISCAL YEAR 2025**

**July 1, 2024 – June 30, 2025**



**MASSACHUSETTS CLIENTS' SECURITY BOARD**  
**ANNUAL REPORT**  
**TO THE**  
**SUPREME JUDICIAL COURT**  
**FISCAL YEAR 2025**

**BOARD MEMBERS**

Judith A. Goldberg, Esq., Chair  
Adam J. Ruttenberg, Esq., Vice Chair  
Tal M. Unrad, Esq., Treasurer  
Lauren F. Olanoff, Esq., Secretary  
Gary E. Klein, Esq.  
Scott McConchie, Esq.  
Katie M. McDonough, Esq.

**STAFF**

Linda G. Bauer, Esq.  
General Counsel and Executive Director

Edward A. Beagan, Esq.  
Deputy General Counsel

Janet Mueller  
Executive Legal Administrative Assistant

**Mission**

**To discharge, as far as practicable and in a reasonable manner, the collective professional responsibility of Massachusetts lawyers for actual losses caused by the theft of client funds or property by Massachusetts lawyers, acting either as attorneys or fiduciaries.**

**S.J.C. Rule 4:04, § 1.**

Clients' Security Board  
One Beacon Street, 10<sup>th</sup> Floor  
Boston, MA 02108

Telephone: 617-728-8758  
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Email: [info@masscsb.org](mailto:info@masscsb.org)  
Website: [www.masscsb.org](http://www.masscsb.org)

**CLIENTS' SECURITY BOARD**  
**of the Supreme Judicial Court of Massachusetts**  
**June 30, 2025**

Dear Reader,

The Massachusetts Supreme Judicial Court (SJC) created the Clients' Security Board (CSB) in 1974 to preserve the public's trust in the legal profession by reimbursing clients whose lawyers stole from them. Since 1974, the CSB has awarded over \$62 million to more than 2,600 clients. The impact on the clients can be life changing. As one recent award recipient wrote to the CSB, "After we were defrauded by [our attorney], we felt hopeless and unsure where to turn . . . . Your empathy and commitment not only restored our confidence in the process but also renewed our faith during a time when it was deeply shaken."

The CSB had a busy fiscal year 2025. We began the year with 42 pending claims from claimants seeking a total of \$1,572,921.72. We held 13 meetings, adjudicated 56 claims, which included conducting 8 hearings, and ultimately awarded \$1,538,212.05 to 48 claimants.

Consistent with prior years, only 21 lawyers were responsible for these awards, representing less than 0.027% of the 77,259 licensed lawyers in Massachusetts whose registration fees support the Clients' Security Fund (Fund) that the CSB uses to reimburse clients. In fact, just four attorneys caused over 77% of the reimbursable losses that the CSB paid this fiscal year. Andrew William Piltser Cowan led the list with a total of \$513,439.95 that the CSB awarded to five former clients, followed by Devin Leigh Hoffman (\$337,567.00 to one former client), Lawrence Potter Morin (\$216,280.25 to one former client), and George C. Maroun, Jr. (\$125,400.00 to 11 former clients). Mr. Maroun was also responsible for the largest number of awards paid during the last fiscal year; combining the past two years, the CSB paid almost \$350,000.00 to 33 of his former clients.

The most common category of claims that the CSB paid again resulted from lawyers' failure to reimburse unearned retainers and excessive fees. These claims resulted in 40 of the 48 awards that the CSB paid, or 85% of all awards. However, the total amount awarded for this category was \$343,712.50, or only 26% of the total awards made during the year. By contrast, only two awards resulted from trusts and estates work, but those two awards amounted to \$527,869.43, or 39.93% of the total amount awarded.

The CSB also made nine awards totaling \$82,956.98 to clients of seven deceased lawyers. Most of these awards reimbursed clients for unearned fees that they paid to the lawyers for work the lawyers did not perform. The failure of these lawyers to maintain client funds in IOLTA or other client accounts with adequate records resulted in uncertainty and disruption for their clients.

The CSB saw several changes to our composition last year. Chair Sally R. Gaglini and Treasurer Brian D. Bixby completed their five-year terms on the Board, and Leticia Medina-Richman resigned her seat in anticipation of her move to Florida. To bring the CSB to its full complement, the Supreme Judicial Court appointed Gary E. Klein, Scott McConchie, and Katie M. McDonough to five-year terms. The Court also appointed me to serve as Chair and Adam J. Ruttenberg as Vice Chair. In January 2025, the CSB elected Tal M. Unrad as Treasurer and Lauren F. Olanoff agreed to continue to serve as Secretary. In December 2024, the CSB hired Janet Mueller to serve as its Executive Legal Administrative Specialist.

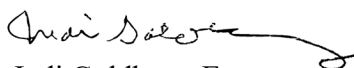
During fiscal year 2025, Citizens Bank and Clarfeld Financial Advisors, LLC, continued to provide the CSB with banking and investment advisory services. The CSB engaged three attorneys -- John O. Postl, Esq., of Quincy; Jonathan H. Allen, Esq. of Springfield; and Douglas F. Hartman, Esq. of Boston -- as collection counsel to pursue restitution from attorneys. AAFCPAs, Inc. conducted an annual audit of the CSB with no material findings. The CSB did not enter into any material written contracts in fiscal year 2025.

The CSB continues to increase public awareness of its work. Our staff made presentations to law schools and bar associations and contacted affinity bar associations about CSB's work. The CSB also published updates in each of the quarterly newsletters that the Board of Bar Overseers shared with all licensed Massachusetts lawyers. Through the CSB's General Counsel's work as Regional Vice President of the National Client Protection Organization (NCPO) and the NCPO liaison to the American Bar Association's Standing Committee on Public Protection in the Provision of Legal Services, the CSB has continued to work with other jurisdictions to better manage and share outreach resources among client protection programs.

The docket at the end of fiscal year 2025 portends another busy year; there are currently 42 pending claims seeking \$2,939,525.91. We are also tracking several claims that have the potential to add at least \$3 million to the amount of pending claims.

The work of the CSB is remarkable. We have the unique honor of looking clients in the eye and apologizing for their lawyers' conduct, to assure them that lawyers who steal from their clients are the minority of our profession, and to reimburse them for their losses. We strive to help these clients see that most lawyers are decent and honorable. Through our work, we always keep the mission of restoring and preserving the integrity of our profession front of mind. None of this would be possible without the thoughtful and thorough work of our staff: Linda Bauer, Executive Director and General Counsel; Ed Beagan, Deputy General Counsel; and Janet Mueller, Executive Legal Administrative Specialist. Board members' terms begin and end, but these staff members have committed their professional lives to this work. Simply stated, the legal profession is better for their dedication and passion for client protection work.

Very truly yours,



Judi Goldberg, Esq.  
Chair



*From left to right: Sally R. Gaglini, Judith A. Goldberg, Leticia Medina-Richman, W. Lee H. Dunham, and Brian D. Bixby (June 2025)*

## **History and Operation of the Clients' Security Fund**

In 1974, the Supreme Judicial Court of Massachusetts (SJC) created the Clients' Security Board (CSB) and Fund by Court rule. The purpose of the CSB and Fund is to preserve the public's trust in the legal profession by reimbursing clients whose lawyers have stolen from them. All funds used to make awards come from Massachusetts lawyers through their annual registration fees. No public monies or tax dollars are used for any reimbursements.

The Court appoints seven Massachusetts lawyers to serve as Board members for five-year terms without compensation. The Board has sole discretion whether to allow or deny client claims in whole or in part. The CSB's staff investigates each claim, prepares confidential memoranda on claims, pursues restitution, maintains records of claims and collection efforts, and engages in outreach to inform the public and the bar about the Fund. The Board generally meets monthly, either in person or by video conference. Most meetings include one or more hearings that claimants attend, sometimes alone but often accompanied by pro bono counsel. Although invited, disciplined lawyers rarely attend.

### **Overview**

Since 1974, the CSB has awarded over \$62 million to more than 2,600 claimants. In fiscal year 2025, the CSB awarded over \$1.5 million to 48 claimants. The 21 disciplined or deceased lawyers responsible for those claims represent less than 0.027% of the 77,259 registered Massachusetts lawyers.<sup>1</sup> Massachusetts has no limit on individual awards, no limit on aggregate awards per lawyer, and no statute of limitations on filing a claim.

### **Eligibility for CSB Awards**

A claimant must be a client who suffered a reimbursable loss that the dishonest conduct of a Massachusetts lawyer caused acting either as a lawyer or a fiduciary when the loss occurred. SJC Rule 4:05, § 1. The responsible lawyer must have been suspended or disbarred, or have resigned or died. SJC Rule 4:05, § 1. "Dishonest conduct" includes theft, embezzlement, or conversion of money or property, regardless of where the loss occurred. CSB Rule 2(E). Other examples of "dishonest conduct" include failing to refund unearned fees received in advance as required by Mass. R. Prof. C. 1.16(d); borrowing money without the intention to repay it; and settling a case without authorization and misappropriating the settlement proceeds. CSB Rule 2(E). Awards do not include any loss to the extent that the client has recovered or may recover the funds from a collateral source; any loss arising solely out of an investment, lending, personal, or business relationship; or any consequential or incidental damages, such as lost interest, lawyer's fees, or other costs incurred in seeking recovery of a loss. CSB Rule 2(G). Examples of common claims for which the CSB will not reimburse clients include lawyer malpractice or simple fee disputes. More information about eligibility and how to file a claim can be found at [www.masscsb.org](http://www.masscsb.org).

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<sup>1</sup> The 77,259 total of Massachusetts registered lawyers does not include the 20,980 lawyers who have been on retired status for more than three years, and who are not required to register or pay any registration fees.

**FY 2025 – SIGNIFICANT NUMBERS**

Total Awarded	\$1,538,212.05
Claims Adjudicated	56
Total Awards	48
Lawyers Responsible	21 out of 77,259 (0.027%)
Claims Dismissed	8
# Claims Pending, Year-End	42
\$ Claims Pending, Year-End	\$2,939,525.91

**BASIS FOR DISMISSED CLAIMS**

<b>Category</b>	<b>No. of Claims</b>
Failure to Provide Data	3
Restitution	2
Voluntary Withdrawal	3
<b>Total</b>	<b>8</b>

**CLAIMS PENDING**

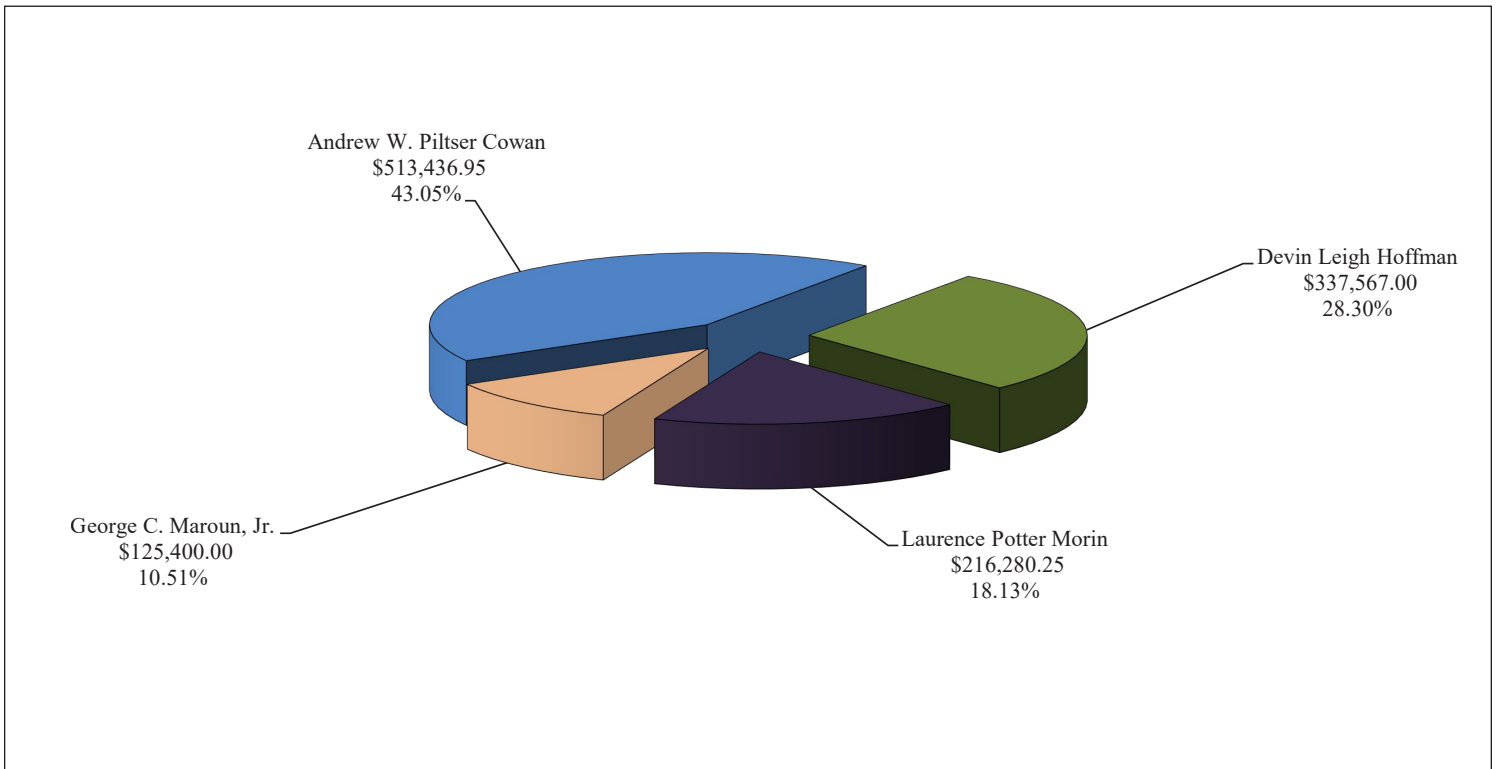
<b>Basis</b>	<b># of Claims Pending</b>	<b>Total Claims</b>
Fiduciary Funds	3	\$720,035.00
Real Estate Funds	5	\$809,013.06
Settlement	2	\$542,227.28
Trusts & Estates	5	\$606,090.57
Unearned Retainer	27	\$262,160.00
<b>Total</b>	<b>42</b>	<b>\$2,939,525.91</b>

**FY 2025 – LOSSES AND AWARDS LISTED BY DISCIPLINED/DECEASED LAWYERS**

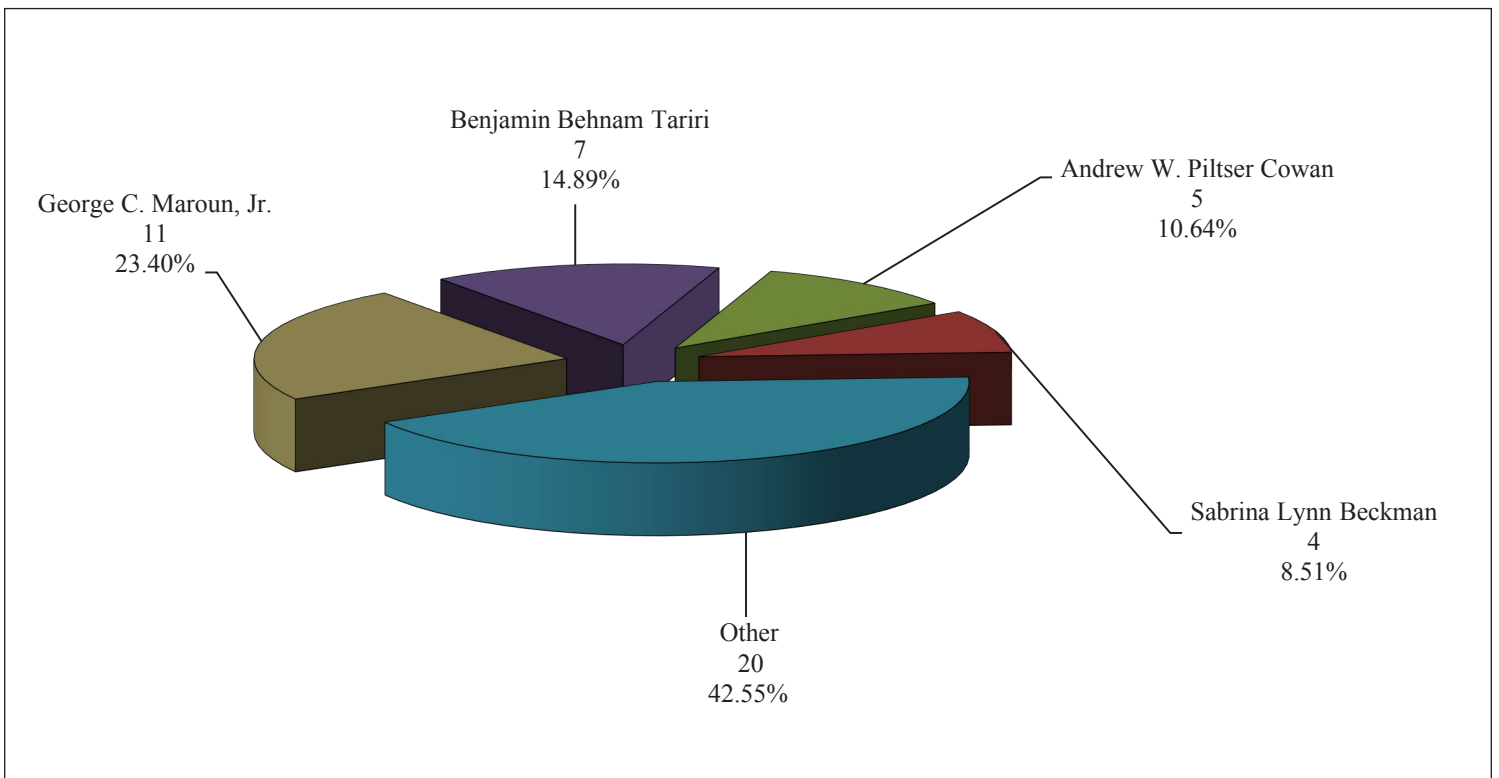
<b>Disciplined/Deceased Lawyer</b>	<b>Town/State</b>	<b>County</b>	<b>No. of Awards</b>	<b>Amount Awarded</b>	<b>Reimbursable Loss Amounts</b>
Andrew William Piltser Cowan	Somerville	Middlesex	5	\$513,436.95	\$513,436.95
Devin Leigh Hoffman	Marlborough	Middlesex	1	\$337,567.00	\$337,567.00
Laurence Potter Morin	Hyannis Port	Barnstable	1	\$216,280.25	\$216,280.25
George C. Maroun, Jr.	Windham, NH	Rockingham	11	\$125,400.00	\$125,400.00
James Hayes	Chelmsford	Middlesex	1	\$70,000.00	\$70,000.00
Benjamin Behnam Tariri	Boston	Suffolk	7	\$53,225.00	\$53,225.00
Barry Wisner Chapin	East Boston	Suffolk	1	\$48,824.87	\$48,824.87
Bruce G. Von Rosenvinge*	Cambridge	Middlesex	1	\$38,118.98	\$38,118.98
Demetrios George Kafkas	Charlestown	Suffolk	1	\$32,185.00	\$32,185.00
Christopher A. Shannon	Newton	Norfolk	1	\$20,000.00	\$20,000.00
Howard M. Lewis*	Dover	Norfolk	1	\$19,000.00	\$19,000.00
Sabrina Lynn Beckman	Boston	Suffolk	4	\$14,825.00	\$14,825.00
Paul S. Hughes	Auburndale	Middlesex	1	\$11,773.00	\$11,773.00
Gary A. Ensor*	South Hadley	Hampshire	1	\$9,500.00	\$9,500.00
Alex R. Hess	Cambridge	Middlesex	2	\$6,088.00	\$6,088.00
Lauren M. Thomas*	Boston	Suffolk	1	\$5,000.00	\$5,000.00
Robert Schneiders*	Quincy	Norfolk	3	\$5,000.00	\$5,000.00
George C. McMahon*	Quincy	Norfolk	1	\$3,350.00	\$3,350.00
H. Paul Carroll	Newburyport	Essex	2	\$3,000.00	\$3,000.00
Jeffrey A. Kitaeff*	North Andover	Essex	1	\$2,838.00	\$2,838.00
Peter M. McAvoy	Coventry, VT	Hampshire	1	\$2,800.00	\$2,800.00
<b>TOTAL</b>			<b>48</b>	<b>\$1,538,212.05</b>	<b>\$1,538,212.05</b>

\*Deceased

## FY 2025 Lawyers Causing Largest Reimbursable Losses

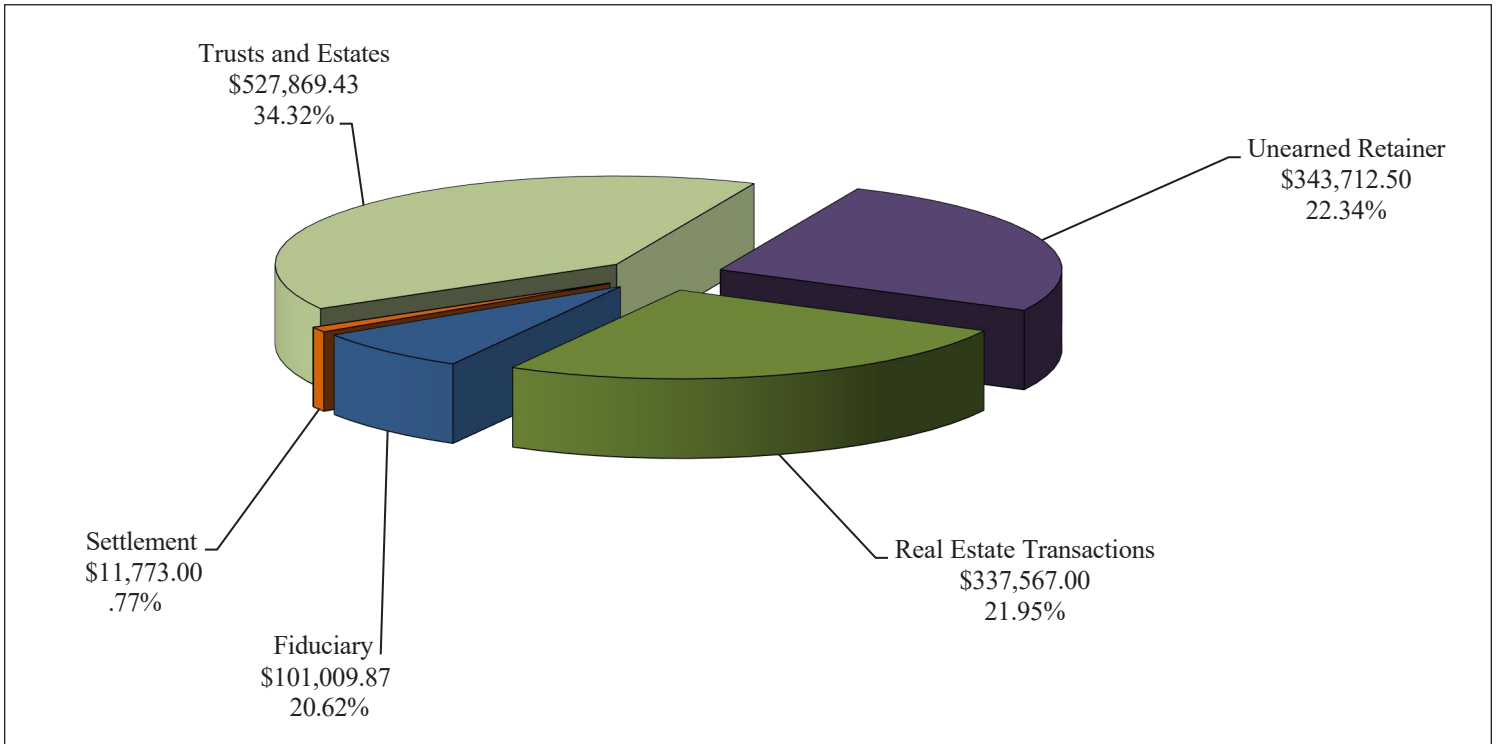


## FY 2025 Lawyers Responsible for Most Number of Awards



## FY 2025 AWARDS BY CATEGORIES

Category	No. of Awards	% of Total Awards	Total Awarded	% Total \$\$ Awarded	Total of Reimbursable Loss	% of Total Reimb. Loss
Trusts & Estates	2	4.18%	\$527,869.43	34.32%	\$527,869.43	34.32%
Unearned Retainer	40	83.33%	\$343,712.50	22.34%	\$343,712.50	22.34%
Real Estate Transactions	1	2.08%	\$337,567.00	21.95%	\$337,567.00	21.95%
Fiduciary	4	8.33%	\$317,290.12	20.62%	\$317,290.12	20.62%
Settlement	1	2.08%	\$11,773.00	0.77%	\$11,773.00	0.77%
<b>TOTAL</b>	<b>48</b>	<b>100.00%</b>	<b>\$1,538,212.05</b>	<b>100.00%</b>	<b>\$1,538,212.05</b>	<b>100.00%</b>



**TRUSTS AND ESTATES:** The misappropriation of assets from a trust, an estate, or their beneficiaries by a lawyer acting as a lawyer, or as a fiduciary, executor, or trustee.

<b>Disciplined Lawyer</b>	<b>No. of Awards</b>	<b>Total Awards</b>	<b>% of Total Awarded</b>
Andrew William Piltsner Cowan	1	\$489,750.45	92.78%
Bruce G. Von Rosenvinge*	1	\$38,118.98	7.22%
<b>Total</b>	<b>2</b>	<b>\$527,869.43</b>	<b>100.00%</b>

**UNEARNED RETAINER:** Client money paid to a lawyer who failed to perform the agreed-upon legal service. These claims do not include fee disputes or malpractice claims when a lawyer negligently performs legal services and causes financial loss to a client.

<b>Disciplined Lawyer</b>	<b>No. of Awards</b>	<b>Total Awards</b>	<b>% of Total Awarded</b>
George C. Maroun, Jr.	11	\$125,400.00	36.48%
James Hayes	1	\$70,000.00	20.37%
Benjamin Behnam Tariri	7	\$53,225.00	15.49%
Andrew William Piltser Cowan	4	\$23,686.50	6.89%
Howard M. Lewis*	1	\$19,000.00	5.53%
Sabrina Lynn Beckman	4	\$14,825.00	4.31%
Gary A. Ensor*	1	\$9,500.00	2.76%
Alex R. Hess	2	\$6,088.00	1.77%
Robert Schneiders*	3	\$5,000.00	1.46%
Lauren M. Thomas*	1	\$5,000.00	1.46%
George C. McMahon*	1	\$3,350.00	0.97%
H. Paul Carroll	2	\$3,000.00	0.87%
Jeffrey A. Kitaeff*	1	\$2,838.00	0.83%
Peter M. McAvoy	1	\$2,800.00	0.81%
<b>Total</b>	<b>40</b>	<b>\$343,712.50</b>	<b>100.00%</b>

**REAL ESTATE:** Misappropriation of deposits, escrows, purchase-money, or sale proceeds.

<b>Disciplined Lawyer</b>	<b>No. of Awards</b>	<b>Total Awards</b>	<b>% of Total Awarded</b>
Devin Leigh Hoffman	1	\$337,567.00	100.00%
<b>Total</b>	<b>1</b>	<b>\$337,567.00</b>	<b>100.00%</b>

\*Deceased

**FIDUCIARY:** The misuse of funds that a lawyer held while acting as a fiduciary.

<b>Disciplined Lawyer</b>	<b>No. of Awards</b>	<b>Total Awards</b>	<b>% of Total Awarded</b>
Laurence Potter Morin	1	\$216,280.25	68.17%
Barry Wisner Chapin	1	\$48,824.87	15.39%
Demetrios George Kafkas	1	\$32,185.00	10.14%
Christopher A. Shannon	1	\$20,000.00	6.30%
<b>Total</b>	<b>4</b>	<b>\$317,290.12</b>	<b>100.00%</b>

**SETTLEMENT:** Misappropriation of proceeds from the settlement of non-personal injury litigation.

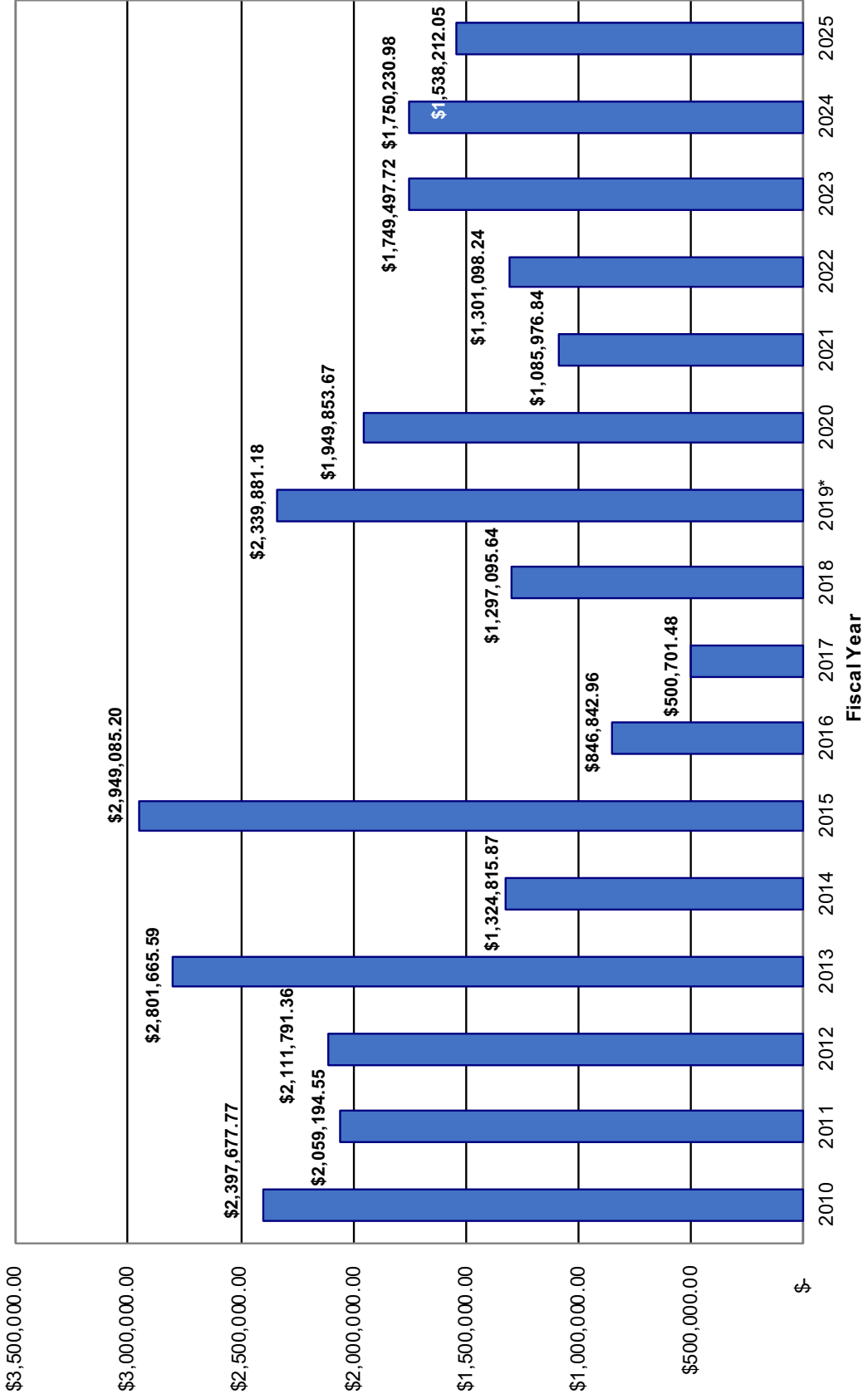
<b>Disciplined Lawyer</b>	<b>No. of Awards</b>	<b>Total Awards</b>	<b>% of Total Awarded</b>
Paul S. Hughes	1	\$11,173.00	100.00%
<b>Total</b>	<b>1</b>	<b>\$11,173.00</b>	<b>100.00%</b>

## Claims Activity Chart Fiscal Years 1975-2025

Fiscal Year	Claims Filed	Claims Adjudicated	Claims Dismissed	Awards Made	Total Awards
1975-1979	195	126	76	50	\$ 148,767.80
1980	126	60	38	22	\$ 71,208.00
1981	42	126	61	65	\$ 244,276.18
1982	30	29	9	20	\$ 80,212.00
1983	35	40	7	33	\$ 152,005.00
1984	45	42	17	25	\$ 141,125.67
1985	46	34	12	22	\$ 224,904.17
1986	23	38	7	31	\$ 214,810.75
1987	42	34	12	22	\$ 503,776.00
1988	28	24	13	11	\$ 267,954.24
1989	51	40	16	24	\$ 146,720.06
1990	74	73	18	55	\$ 759,025.23
1991	71	55	20	35	\$ 624,592.42
1992	124	85	16	69	\$ 968,894.77
1993	146	95	22	73	\$ 1,111,181.93
1994	109	157	27	130	\$ 1,203,911.62
1995	90	103	35	68	\$ 1,602,217.70
1996	139	100	33	67	\$ 1,696,870.13
1997	81	113	30	83	\$ 2,058,900.92
1998	119	102	46	56	\$ 1,254,229.91
1999	80	98	32	66	\$ 2,119,675.47
2000	83	108	22	86	\$ 2,744,848.83
2001	119	70	15	55	\$ 1,963,555.27
2002	82	94	25	69	\$ 1,066,379.91
2003	116	56	11	45	\$ 1,055,477.00
2004	90	157	58	99	\$ 2,412,597.49
2005	81	81	26	55	\$ 2,203,527.19
2006	91	93	51	42	\$ 1,653,026.91
2007	77	88	31	57	\$ 1,958,904.76
2008	108	89	21	68	\$ 2,654,436.60
2009	95	116	33	83	\$ 1,328,039.01
2010	82	106	14	92	\$ 2,397,677.77
2011	106	97	34	63	\$ 2,059,194.55
2012	85	113	27	86	\$ 2,111,791.36
2013	108	83	14	69	\$ 2,801,665.59
2014	121	142	28	114	\$ 1,324,815.87
2015	59	86	25	61	\$ 2,949,085.20
2016	47	50	22	28	\$ 846,842.96
2017	68	62	15	47	\$ 500,701.48
2018	89	101	10	91	\$ 1,297,095.64
2019*	49	42	7	35	\$ 2,339,881.18
2020	30	44	9	35	\$ 1,949,853.67
2021	52	73	8	65	\$ 1,085,976.84
2022	34	30	3	27	\$ 1,301,098.24
2023	66	50	6	44	\$ 1,749,497.72
2024	66	72	7	65	\$ 1,750,230.98
2025	46	56	8	48	\$ 1,538,212.05
<b>TOTALS</b>	<b>3,746</b>	<b>3,733</b>	<b>1,077</b>	<b>2,656</b>	<b>\$ 62,639,674.04</b>

\*Ten-month fiscal year

### Awards Paid from 2010-2025



\*Ten-month fiscal year

## **Restitution**

Before paying any award, the CSB requires the claimant to sign an assignment or subrogation agreement transferring to the Board the right to pursue collection actions against the claimant's former lawyer or responsible third parties. The CSB also demands full payment of the award from the responsible lawyer, and notifies the lawyer that the CSB may exercise its subrogation rights and will likely oppose any petition for reinstatement by the disciplined lawyer unless the lawyer makes full restitution.

When a reasonable likelihood of success exists, the CSB engages private counsel to pursue collection actions against lawyers. The CSB also receives court-ordered payments following criminal convictions of lawyers, and voluntary payments from disciplined lawyers.

In FY 2025, the CSB received a total of \$122,835.13 in restitution of which \$29,630.98 (24%) came from three large reimbursements. In October 2024, the CSB received \$64,580.05 from the Chapter 7 bankruptcy trustee for Jeffrey R. Mazer as the result of a creditor claim the CSB filed. In March 2025, the CSB received a voluntary reimbursement of \$22,165.52 from Sean C. Murphy to complete restitution for awards the CSB made between 2000 and 2003. Lastly, on June 12, 2025, the Massachusetts IOLTA Committee paid \$6,458.58 to the CSB, representing partial restitution from unidentified funds the IOLTA Committee had received from the IOLTA account of Gary A. Ensor, who died on February 19, 2021. The remaining \$29,630.98 in restitution received in FY 2025 came from collection activity and court-ordered restitution.

### **RESTITUTION FY 2025**

<b>Category</b>	<b>Amount Collected</b>
Court-Ordered	\$27,080.98
CSB Activity	\$73,588.63
Voluntary	\$22,165.52
<b>Total</b>	<b>\$122,835.13</b>

### **HISTORICAL RESTITUTION CHART**

<b>Fiscal Year</b>	<b>Amount of Restitution</b>
1974-1984	\$181,636.62
1985-1995	\$511,055.94
1996-2006	\$1,445,663.29
2007-2017	\$1,646,722.64
2018-2025	\$883,495.99
<b>Total</b>	<b>\$4,668,574.48</b>

## **PRO BONO LAWYERS**

The CSB is pleased to acknowledge and thank the following lawyers who generously contributed their time and talents during FY 2025 to represent claimants before the CSB for which, by Court Rule, they may not receive compensation.

David M. Banash, Esq.  
Waltham, MA

David Bush, Esq.  
Sebastopol, CA

Daniel K. Flaherty, Esq.  
Warwick, RI

Rhonda S. Lee, Esq.  
Haverhill, MA

Paul J. O’Riordan, Esq.  
Worcester, MA

Michael Roitman, Esq.  
Boston, MA

Cole M. Young, Esq.  
Somerville, MA

## **FY 2025 CLAIMANTS' THOUGHTS**

“Thank you so much. You have been a blessing in my life. May God always bless you. Thank you from the bottom of my heart.”

August 2024

“My sincere thanks. May God always bless you!!!”

December 2024

“As an attorney of 44 plus years, it bothers me greatly to see situations like this caused by another attorney’s malfeasance and the problems such behavior has on innocent clients and others. Thank you for the work you and the Client Security Board did on this matter.”

January 2025

“On behalf of [the claimant] and his family, I would like to thank you for your assistance in this matter. I know that these cases are not easy and I appreciate the time and effort you and your board put into this matter.”

January 2025

“Would like to thank you and the board for taking the time to review my case, it is truly appreciated!”

March 2025

“I am deeply grateful to you and your team for everything. Thank you again everyone.”

April 2025

## Board Members



**Judith A. Goldberg, Esq., Chair**, was appointed to the Board effective January 13, 2022. She served as Vice Chair from January 2024 through December 2024, before her appointment as Chair in December 2024. She is an Administrative Magistrate at the Massachusetts Division of Administrative Law Appeals. She has also worked as the Deputy Director of the Bureau of Program Integrity in the Massachusetts Office of the Inspector General, a litigation associate at McDermott, Will and Emery, Deputy General Counsel in Governor Romney’s Legal Office, Deputy General Counsel for the Executive Office of Health and Human Services, and as in-house counsel at Five Star Quality Care, Inc., a publicly-traded company that manages senior living facilities across the country.

Ms. Goldberg earned a B.A. in psychology and sociology from Boston University, an Ed.M. from Harvard University in counseling processes, and a J.D. from Boston University where she was the managing editor of the Law Review.



**Adam J. Ruttenberg, Esq., Vice-Chair**, was appointed to the Board effective January 5, 2024, and appointed as Vice-Chair in December 2024. He is a partner at Beacon Law Group, LLC, where his principal areas of practice are bankruptcy litigation and business reorganization, representing debtors, creditors, and bankruptcy trustees. He learned bankruptcy during almost five years at the Federal Deposit Insurance Corporation in an office responsible for the defaulted loans of approximately 40 failed banks. Mr. Ruttenberg was previously an attorney at Looney & Grossman LLP, Posternak Blankstein & Lund LLP, and ArentFox Schiff LLP.

Mr. Ruttenberg majored in mathematics in college and worked in an actuarial program at John Hancock Mutual Life Insurance Company prior to attending law school. He earned his B.A. summa cum laude at Yale University and his J.D. magna cum laude at Harvard Law School. He was admitted to practice in the Commonwealth of Massachusetts in 1989, following a judicial clerkship in New Haven, Connecticut with Judge Jose A. Cabranes, then of the US District Court for the District of Connecticut.

He is a member of the Massachusetts Bankruptcy Court Attorney Advisory Committee for the Local Rules (where he is chair of the Business Subcommittee), the Boston Bar Association (where he is co-chair of the Strategic Thought Leadership Committee of the Bankruptcy Section), the MCLE Business and Commercial Law Curriculum Advisory Committee, and the American Bankruptcy Institute.



**Lauren F. Olanoff, Esq., Secretary**, was appointed to the Board effective January 10, 2023. She has served as Secretary since January 2024. She is a partner at Egan, Flanagan and Cohen, P.C. located in Springfield, where her primary area of practice is civil litigation.

Ms. Olanoff is a member of the board of directors of the Hampden County Lawyers for Justice, Inc.; the Hampden County Bar Association; and the Massachusetts Board of Bar Overseers Pro Bono Panel. She was selected by her peers in 2021 and 2022 as a Super Lawyers’ “Ones to Watch” in commercial litigation.

Ms. Olanoff received her undergraduate degree from Johns Hopkins University in 2003 and her *juris doctorate* from Tulane University Law School in 2007.

## Board Members



**Tal Unrad, Esq., Treasurer**, was appointed to the Board effective January 10, 2023, and appointed as Treasurer in December 2024. He is a partner at Saul Ewing LLP in Boston, advising clients on corporate transactions, focusing on complex mergers and acquisitions and the restructuring of distressed assets. Prior to his admission to the bar, Mr. Unrad worked at Travelers Insurance in its Bond and Surety division.

Mr. Unrad is a member of the Boston Bar Association, its Business Transactions and Bankruptcy Sections, the Association for Corporate Growth, American Bankruptcy Institute, and the Turnaround Management Association.

Mr. Unrad received his B.A. degree in International Relations and Political Science from Tufts University and his J.D. from the University of Connecticut School of Law.

He is admitted to practice in Massachusetts, New York, and Connecticut.



**Gary E. Klein, Esq.** was appointed to the Board effective December 2, 2024. He is a long-time litigator and advocate in the field of consumer protection, bankruptcy, and affordable housing. He started his career as a staff attorney and manager in legal services programs in Philadelphia and New Hampshire, where he defended foreclosures for low-income homeowners. He then worked for 10 years at the National Consumer Law Center in Boston where he originated many of its sustainable homeownership projects.

Mr. Klein has also been in private practice, where he litigated national class actions against banks and other lenders. Among other things, he was lead lawyer in many cases challenging mortgage servicing abuses and lending discrimination. Most recently, Mr. Klein worked as Senior Trial Counsel in the Office of the Massachusetts Attorney General, at Greater Boston Legal Services as a Senior Litigation Consultant, and as an instructor at Boston University Law School.



**Scott McConchie, Esq.** was appointed to the Board effective December 2, 2024. He is a partner at Sherin and Lodgen LLP, where he is a member of the firm's Litigation Department. Mr. McConchie represents large corporations and financial institutions, small businesses, and individuals in state and federal court.

Mr. McConchie is a former Hearing Committee Member for the Board of Bar Overseers (BBO) of the Supreme Judicial Court, serving two terms. He also has served on the Boston Bar Association (BBA) Business and Commercial Litigation Steering Committee, and was a board member of the Political Asylum/Immigration Representation (PAIR) Project and of the Lawyers Clearinghouse on Affordable Housing and Homelessness.

Mr. McConchie received his A.B. in Political Science and Comparative Area Studies from Duke University, and his J.D. from the University of Michigan Law School. He was admitted to practice in Massachusetts in 1996.



**Katie McDonough, Esq.** was appointed to the Board effective December 2, 2024. Ms. McDonough is a corporate and estate planning lawyer uniquely positioned at the intersection of business and family considerations. She serves as trusted counsel for a variety of clients, including construction companies, medical and professional service firms, and other family-owned businesses and non-profits across multiple states.

Ms. McDonough advises for-profit and non-profit clients on transactions, financing, business planning, succession planning, and risk mitigation. She actively coordinates the provision of legal services relating to contracts and litigation, shareholder agreements and disputes, insurance disputes, mergers & acquisitions, employment matters, commercial contracts, and partnership and trust disputes.

Ms. McDonough also has deep experience in estate planning and administration, allowing her to advise clients holistically as they pursue their business goals and provide comprehensive legal service to business owners and their families.

## William J. LeDoux Award Recipients

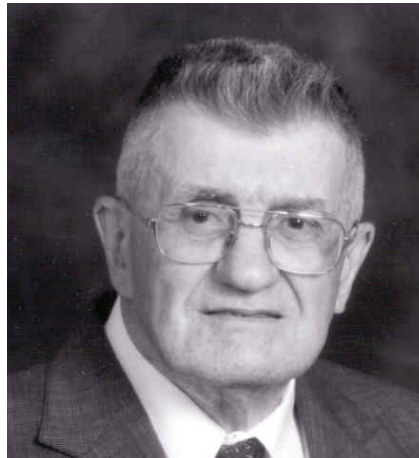
**William J. LeDoux** served as a member of the Board from 1987 to 1997, including seven years as Chairman. He distinguished himself by tirelessly advancing the Board's goals of serving the public. In 1997 the Board established this award to recognize a lawyer who has demonstrated extraordinary skill and perseverance in representing a claimant before the Board.



William J. LeDoux  
(1931-1999)



Peter H. Sutton, Boston  
1998 Recipient



Nathan H. Proctor, Oxford  
1999 Recipient



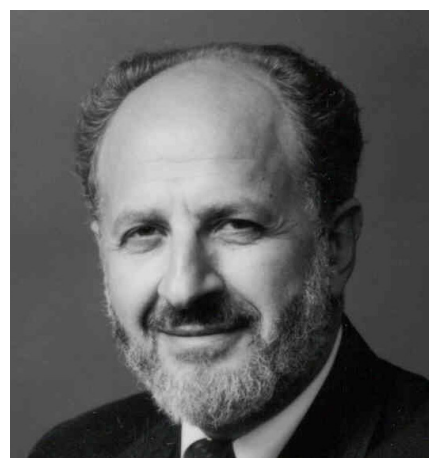
Charles F. Proctor, Oxford  
1999 Recipient



Thomas G. Hoffman, Boston  
2000 Recipient



Douglas W. Salvesen, Boston  
2002 Recipient



Jerry Cohen, Boston  
2003 Recipient



Laura Hancock Barry, Worcester  
2004 Recipient



Hung Tran, Boston  
2005 Recipient



Hang Nina T.K. Nguyen, Boston  
2005 Recipient



Russell S. Channen, Haverhill  
2010 Recipient



S. Peter Ziomek, Jr., Amherst  
2010 Recipient



Leonard A. Frisoli, Cambridge  
2012 Recipient



Timothy J. Perry, Boston  
2014 Recipient



Saman S. Wilcox, Worcester  
2018 Recipient



Mary M. Howie, Salem, NH  
2023 Recipient

## CLIENTS' SECURITY BOARD MEMBERSHIP 1974 TO PRESENT

\*Philip J. Assiran (1981-1983)  
John G. Bagley (2013-2018)  
Joseph H. Baldiga (2012-2016)  
Thomas O. Bean (2005-2010)  
\*George N. Beauregard (1982-1986)  
\*Barry D. Berkal (1981-1986)  
Mark N. Berman (1997-2002)  
\*Stanley B. Bernstein (1992-1996)  
Mark I. Berson (1995-2000)  
Brian D. Bixby (2020-2024)  
David R. Chenelle (2018-2022)  
Edward S. Cheng (2008-2013)  
\*Thomas H. Collins (1974-1981)  
J. Elizabeth Cremens (1987-1992)  
Judith A. Cross-Donahue (1988-1998)  
Peter G. DeGelleke (2003-2008)  
\*Charles R. Desmarais (1974-1980)  
Merrilynn R. Douglas (1989-1994)  
Patricia M. Dunbar (1997-1999)  
W. Lee H. Dunham (2015-2019)  
John J. Egan (2007-2013)  
\*Harrison A. Fitch (1986-1993)  
Sally R. Gaglini (2020-2024)  
\*John R. Gobel (2001-2006)  
\*Charles W. Goddard (2007-2012)  
Judith A. Goldberg (2015-2019 & 2022- )  
\*Joel S. Greenberg (1980-1988)  
\*Edward B. Hanify (1974-1979)  
\*Paul F. Hannah (1974-1976)  
Ruth-Arlene W. Howe (1983-1988)  
D. Ethan Jeffery (2011-2018)  
\*Raymond J. Kenney, Jr. (1979-1987)  
David R. Kerrigan (2019-2023)  
Gary E. Klein (2024- )  
Pamela Jeanne Koehr (2004-2010)  
Maria J. Krokidas (1979-1984)  
Elizabeth O'Neill LaStaiti (1982-1986)  
\*William J. LeDoux (1987-1997)  
\*Edward J. Lee (1987-1992)  
Amy S. Locke (2013-2018)  
\*S. Thomas Martinelli (1975-1977)  
Scott McConchie (2024- )  
Katie M. McDonough (2024- )  
Denzil D. McKenzie (2007-2013)  
Edward W. McIntyre (1999-2004)  
Leticia Medina-Richman (2024)  
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Francis C. Morrissey (2010-2014)  
Guy B. Moss (2002-2007)  
Frederick L. Nagle, Jr. (1990-1995)  
Martin J. Newhouse (2013-2018)  
\*Loretta Sullivan O'Brien (1992-1997)  
Lauren F. Olanoff (2023- )  
Kathryn A. O'Leary (2004-2010)  
Thomas E. Peisch (1994-1999)  
Michelle M. Porter (2010-2014)  
Adam J. Rutenberg (2024- )  
Dorothy G. Sanders (1992-1997)  
Mary H. Schmidt (1997-2002)  
\*Edward D. Simsarian (1984-1989)  
Thomas G. Sitzmann (1996-2001)  
Regina Snow Mandl (2017-2021)  
Steven B. Stein (2018-2022)  
Joseph D. Steinfield (1998-2003)  
Peter H. Sutton (2000-2005)  
Evelynne L. Swagerty (1999-2004)  
\*Berge C. Tashjian (1978-1980)  
Tal Unrad (2023- )  
\*Charles Y. Wadsworth (1977-1982)  
Gary M. Weiner (2019-2023)  
Lucy W. West (2002-2007)

\*Deceased

