



THE NEW YORK STATE
BAR ASSOCIATION



presents

THIS CERTIFICATE

to

John Caravella, Esq.

as an expression of its appreciation for your
contribution of time, effort and ability in
improving the professional competence
of the bar as

Speaker

in the association's program on
*Debt Collection and the Enforcement of
Money Judgments*



Spring 2016

Claire P. Gutekunst
President