

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In re:

Case No. 6:05-bk-12774-ABB  
Chapter 7

CLYDE WILLIAM BOWERS,

Debtor.

ANNA L. HALL,

Plaintiff,

vs.

Adv. Pro. No. 6:05-ap-00355-ABB

CLYDE WILLIAM BOWERS,

Defendant.

**JUDGMENT**

Trial was held on September 20, 2006 on the Complaint to Determine Dischargeability of a Debt to Plaintiff/Former Wife Pursuant to a Final Judgment of Dissolution of Marriage filed by Anna L. Hall, the Plaintiff herein ("Plaintiff"), against Clyde W. Bowers, the Defendant and Debtor herein ("Debtor"), to determine the dischargeability of obligations due to the Plaintiff pursuant to 11 U.S.C. §§ 523(a)(5) or 523(a)(15). After reviewing the pleadings and evidence, hearing live testimony and argument, and in conformity with and pursuant to the **Memorandum Opinion** entered contemporaneously herewith, it is

**ORDERED, ADJUDGED and DECREED** that the Plaintiff Anna L. Hall has not established the elements of 11 U.S.C. §§ 523(a)(5) or 523(a)(15) regarding the retirement/pensions benefits and life insurance premiums contained in the Separation Agreement executed by the parties on August 5, 1999 and such debts are dischargeable. The Plaintiff has established the elements of 11 U.S.C. § 523(a)(5) regarding the health insurance

coverage contained in the Separation Agreement and they are nondischargeable; and it is further

**ORDERED, ADJUDGED and DECREED** that **JUDGMENT** is hereby entered against the Plaintiff Anna L. Hall and in favor of the Debtor Clyde W. Bowers for the indebtedness owed to the Plaintiff by the Debtor for the retirement/pension benefits and life insurance premiums contained in the Separation Agreement; and it is further

**ORDERED, ADJUDGED and DECREED** that Clyde W. Bower's indebtedness to Plaintiff Anna L. Hall for the retirement/pension benefits and life insurance premiums is **DISCHARGEABLE** and is hereby **DISCHARGED**; and it is further

**ORDERED, ADJUDGED and DECREED** that **JUDGMENT** is hereby entered against the Debtor Clyde W. Bowers and in favor of the Plaintiff Anna L. Hall for the indebtedness owed to the Plaintiff by the Debtor for the health insurance coverage contained in the Separation Agreement; and it is further

**ORDERED, ADJUDGED and DECREED** that Clyde W. Bower's indebtedness to Plaintiff Anna L. Hall for the health insurance coverage contained in the Separation Agreement is **NONDISCHARGEABLE** pursuant to 11 U.S.C. § 523(a)(5).

Dated this 31<sup>st</sup> day of October,  
2006.

*/s/ Arthur B. Briskman*  
ARTHUR B. BRISKMAN  
United States Bankruptcy Judge