

The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below. This document was signed electronically on June 24, 2008, which may be different from its entry on the record.

IT IS SO ORDERED.

Dated: June 24, 2008



A handwritten signature in blue ink, appearing to read "Arthur I. Harris".

Arthur I. Harris  
United States Bankruptcy Judge

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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO

In re:	)	Case No. 07-18925
	)	
VINCENT A. DOBRSKI, and	)	Chapter 13
AMANDA M. DOBRSKI,	)	
Debtors.	)	Judge Arthur I. Harris

ORDER

For the reasons stated in open court on June 24, 2008, the objection to confirmation by creditor FIA Card Services, N.A. (“eCast”) is overruled. The Chapter 13 trustee shall submit a proposed order confirming the debtors’ plan pursuant to Administrative Order 06-6. As explained more fully in the Court’s oral ruling, the Court adopts the line of authority recently endorsed by the Ninth Circuit in an opinion authored by Senior Sixth Circuit Judge Eugene E. Siler, Jr., *Maney v. Kagenveama (In re Kagenveama)*, \_\_\_ F.3d \_\_\_, 2008 WL 2485570 (9th Cir. June 23, 2008), which rejected the argument that the term “projected disposable

income” connotes a forward-looking concept that only uses the “disposable income” calculation as a starting point.

IT IS SO ORDERED.