

**United States Bankruptcy Appellate Panel*****For The Eighth Circuit***

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**MEMORANDUM**

**TO:** All Counsel of Record

**FROM:** Cindy A. Harrison

**DATE:** January 28, 2011

**Re:** 10-6058 Joseph Terry v. Standard Insurance Company

Earlier today, the Court issued an opinion in the referenced appeal. Please replace your opinion with the attached corrected opinion.

Correction made: In the last sentence of the first full paragraph on page 3, the word "court" was inserted after the word "bankruptcy", so that the sentence now reads "After the bankruptcy court noted its concern..."

**cc:** West Publishing  
Hon. Jerry W. Venters  
Randall Henderson  
Daniel J. Casamatta

Bankruptcy Court Case Number(s): 09-03031-jwv