



THE SUMMONS

Saginaw County Bar Association



GARY D. PATTERSON
2018 COMMUNITY SERVICE
AWARD WINNER



WILLIAM R. COWDRY
2018 HOLLI WALLACE
PRO BONO AWARD WINNER

MEETING DATES FOR 2018-2019

(Go to www.saginawbar.org for meeting updates)

Board Meeting

(All Board Meetings will be held at Saginaw Country Club, 1st Wednesday of every month at 12:00 PM)

Pro Bono Committee Meeting

(All PB Meetings will be held at Panda House, 3rd Tuesday of every month at 12:00 PM)

Law Day Committee Meetings

(All LD Meetings will be held at Panda House 2nd Thursday of every month at 12:00 PM)

Memorials

Friday, Oct. 26, 2018 at 11:00 AM

Probate Court

Thomas Cline, Charles A. Gilfeather and Ronald L. Chadwick, Sr.

Friday, November 2, 2018 at 11:00 AM

Probate Court

Thomas Frank

Beer and Wine Tasting with Jeff Oppermann

Thursday, November 1, 2018

SCBA Christmas Party

Friday, December 14, 2018

6:00 – 11:00 PM

Horizons Conference Center

Law Day Events

High School Mock Trials

Thursday, March 21, 2019

Law Day Membership Meeting

Wednesday, May 1, 2019

12:00 PM

Trillium Banquet Center

Soup Kitchen Volunteers needed

(Call John Humphreys 989-401-2115 if you can serve)

Saturday, December 29, 2018

Saturday, March 30, 2019

Saturday, June 29, 2019

Saturday, August 31, 2019

Saturday, November 30, 2019

Annual Meeting and Golf Outing

Thursday, June 20, 2019

Saginaw Country Club



(If you want your committee meeting dates listed here, send them to Kelli Scorsone, Executive Director)

THE SUMMONS

SAGINAW COUNTY BAR ASSOCIATION

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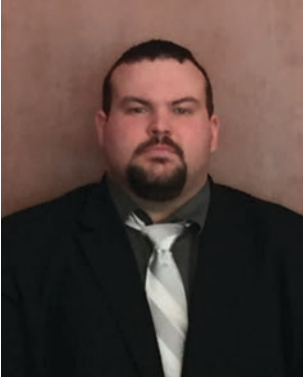
SCBA Website

www.saginawbar.org

Lawyer Referral Service

1-800-968-0738

The articles in THE SUMMONS, unless clearly designated otherwise, are those of the author. They do not necessarily represent the opinion of the Saginaw County Bar Association or its members. Please direct your comments on THE SUMMONS, to its Assistant Editor, Ann R. Van Haute, 4301 Fashion Square Boulevard, Saginaw, Michigan 48603 • (989) 498-2100.



PRESIDENT'S MESSAGE

By: Daniel J. Straka

Fellow SCBA members:

A very brief message this month.

I want to thank Chief Judge McGraw for his October 9, 2018 Memorandum moving the location of the judicial order pickup to make it easier for staff or attorney's without key cards to get their orders. This is a prime example of why our bar association exists. Members brought an issue to the SCBA Board, we met with the courts, and promptly reached a solution. If you have an issue that affects a portion of the bar, please let me know to see what the SCBA Board can do for you and our other members.

Last month also saw the Pro Bono Luncheon. I hope many of you joined us to celebrate our pro bono attorneys and to start to participate (either through volunteering or financially) if you do not already do so. As a Legal Services of Eastern Michigan ("LSEM") board member and former employee, I can tell you that there is never enough that can be done for Saginaw County residents. If interested you can contact LSEM directly or go through me. If you do volunteer work through LSEM, I believe they cover the malpractice insurance on

the case so it is a good way to break into new areas of practice. There are often attorneys at LSEM who can help you start out on the pro bono cases or who can direct you to another pro bono attorney who can help.

Depending on when The Summons is sent out the November 1, 2018 event might already have happened. It was the pet project of our Vice President Katherine Baluha and I am sure it was a success.

Our next event will be the SCBA Holiday Party on December 14, 2018 at the Horizons Conference Center. This year there will be a full bar. There is talk of having live music or at least having music piped in through speakers. If you have another idea to make this party more merry or festive please let me know.





PORTRAIT OF A LAWYER
GARY D. PATTERSON, P38135
2018 COMMUNITY SERVICE AWARD WINNER

Date of Admission into the State Bar of Michigan: Nov 21, 1985

Gary D. Patterson practiced personal injury law in Saginaw, MI, at Masud Labor Law. He now is semi-retired and doing Arbitration, Employment and Labor law. Gary has been a member of the Michigan bar with 33 years of legal experience.

Education

He received his law degree at Thomas M. Cooley Law School, Class of 1985, JD, attended Central Michigan University, Class of 1972, B.A., Eastern Michigan University, 1974-1976.

Honors and Organizations

- Chairperson and moderator of Saginaw Northwest Kiwanis Academic Olympics. Gary has served as Chairperson for the past four years. He has participated in the program as a volunteer for a period exceeding 20 years.
- For several years, Gary has also served as a chairperson of fundraising spaghetti dinners on behalf of Saginaw Northwest Kiwanis.
- He has served the Saginaw Northwest Kiwanis club as chairperson of the scholarship committee, second vice president, president-elect, president, and past president. Gary was Kiwanian of the Year for several various years.
- Gary trained with the Community Resolution Center to become certified as a facilitative mediator. Gary regularly serves as a mediator with the Community Resolution Center on a volunteer basis.
- Service on the SCBA Board of Directors and liaison with the ADR / Case Evaluation Committee for the past three years.
- Gary has also generously offered his time and service to his church as a member of its Board of Directors on both a state and local level.
- Saginaw County and American Bar Associations.
- State Bar of Michigan.

He is married to wife Nancy.



**PORTRAIT OF A LAWYER
WILLIAM R. COWDRY
2018 HOLLI WALLACE PRO BONO
AWARD WINNER**

Date of Admission into the State Bar of Michigan: May 14, 1992

William R Cowdry practices Criminal Defense law in Saginaw, MI at William R. Cowdry Attorney at Law, private practice. Bill has been a member of the State Bar of Michigan with 26 years of legal experience.

Education

He received his law degree at Thomas M. Cooley Law School.

Honors and Organizations

- Saginaw County and American Bar Associations.
- State Bar of Michigan.
- SCBA FH Martin Award in 2008.

He was married to Helen A. (Barrus), who passed away August 30, 2015.

IN MEMORIAM

John W. Wolf, Jr. – P22502, died October 16, 2018. He was born June 6, 1940, and was sworn into SBM December 29, 1964.

*Please help the Memorial Committee make sure no member is forgotten.
Contact SCBA office at 790-8488 regarding the passing of any Saginaw
County Attorney.*





SAGINAW COUNTY LAWYERS' AUXILIARY
2018 WREATH AND POINSETTIA SALE

The Saginaw County Lawyers' Auxiliary is proud to present the annual Wreath and Poinsettia fund-raiser. Profits from this sale are being used to support community outreach efforts and our scholarship fund.

Preferred order due date: Friday, November 16th with final orders due Friday, November 23rd. (this is the day after Thanksgiving)

Please complete the order form and place your order by contacting:
Pat Moore at tmooreslaw@msn.com or 989-245-3545
Please indicate your name, phone number and order.

All orders may be picked up at Case's Funeral Home/Garage
(Adams at Hamilton) on

WEDNESDAY, DECEMBER 5, 2018
BETWEEN 4:00 P.M. AND 6:30 P.M.

Orders not picked up by the designated time will be charged a \$10.00 storage fee.
Orders exceeding 10 items may be delivered to your home or business for a \$7.50 fee.

POINSETTIA: Pixie: \$5.00 Small: \$13.00 Medium: \$22.00 Large: \$25.00

WREATHS:	Bow Color Choice:	Red, Gold or Silver
Small	24" diameter	\$18.00
Medium	32" diameter	\$32.00
Large	48" diameter	\$55.00

MIXED WREATHS:	Bow Color Choice:	Red, Gold or Silver
Small	24" diameter	\$30.00
Medium	32" diameter	\$42.00

SWAGS:	
Small	\$12.00
Large	\$18.00

ROPE GARLAND: 25' made with three mixed greens - \$40.00

Thank you for your participation and support!



SAGINAW COUNTY LAWYERS' AUXILIARY

By: Jennie Jordan

The Saginaw County Lawyers Auxiliary holds an annual Luncheon in the fall to remind our snowbirds to take a break. Fall Luncheon was an elegant affair at the Saginaw Country Club and really provided the beauty and tradition of our organization. It was an exceptionally beautiful day and allowed a few of us to each wear that favorite outfit once more this year. Sue McGraw and Kathleen Horn hosted



the “Tea Party” and made some serious finger sandwiches (and I don’t even like Dill).

I thought it was elegant for Sue to bring her huge BEAUTIFULLY DISPLAYED TEA CUPS AND SAUCERS, BUT ALSO, HER TWO BEAUTIFUL TEA SERVICES.



After a beautiful blessing over the Lunch given by Sue, we enjoyed a smaller than normal crowd that was really peaceful because it provided enough time to actually have a discussion with all in attendance. If you would like to participate next year, please contact Sue McGraw or Kathleen Horn for more information. I can’t wait to see what they cook up for next year after enjoying one of the best HOMEMADE cupcakes ever. Thank you so much for all you hard work.

Please consider making a donation or joining with your \$25 dues. Even if it’s difficult to make meetings and activities, give support and we can help do it on your behalf by providing fun

and affordable programs for our community. Thank you all for what you do.

Speaking of FUNraising, our annual Wreath and Poinsettia sale is here again this year and we promise that it will be a blooming success. I promise it is the easiest and classic way of expressing appreciation for our friends, family, coworkers and church.



All the information you need is on the order form here or contact Pat Moore for any questions, comments, or concerns. She really is a fantastic coordinator for this event. Please call her for anything.

We have so much more to share and give so join us at our monthly meeting the first Tuesday of each month at 6:30 pm the location is always differ-



ent but call Jennie Jordan (989)239-5932 for more information.

SCLA would like to wish everyone a safe and happy holiday season. We would also like to send a special blessing and thought for our Veterans this year. Even as simple as thanking someone with a military branch hat for their service could brighten their day. This year marks 100 years since the end of the WWI, or the war to end all wars, and is on November 11, 2018, which is a Sunday so it will be observed this year on Monday November 12, 2018.



Veterans Day 2018

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Contact: Fred L. Borchard at (989) 245-8583
or email sagjudgefb@gmail.com.



SCBA EXECUTIVE DIRECTOR'S REPORT

By: Kelli Scorsone, Executive Director

2019 MEMBERSHIP DRIVE

Since I wrote my article for the October issue your Treasurer has implemented a new online banking account. So, we will not be doing a mailing with your ENROLLMENT FORM AND FIELD OF PRACTICE FORM. You will receive them electronically. If you need assistance with the new procedure do not fail to contact either Chris Radke or myself. I will be continually posting the Enrollment Form on the listserv, we won't let you fall through the *electronic cracks*. And non internet members, I will be mailing your forms to you.

Thank you Treasurer Chris Radke and Frankenmuth Credit Union for bringing SCBA into 21st Century banking.



About the 2019 Law Day Theme Free Speech, Free Press, Free Society

The 2019 ABA Law Day theme—Free Speech, Free Press, Free Society—focuses on these cornerstones of representative government and calls on us to understand and protect these rights to ensure, as the U.S. Constitution proposes, “the blessings of liberty for ourselves and our posterity.

Locally we have a great script that was donated to us from Genesee County Bar Association, and written by their Law Day Chairperson there. It has been tweaked by two members of SCBA Law Day Committee to appropriately fit our County. Thank you William Cowdry and Eric Morris. It is proving to be another great Mock Trial. Remember judges to let us know if we can use you as sitting judges.

Ho! Ho! Ho!
Merry Christmas!

Join **SCBA** for some
Sweets and Treats

Friday, December 14th
6 o'clock - 11 pm

HOROZONS CONFERENCE CENTER

Members with RSVP: \$30.00/nith guest \$55.00
Non Members with RSVP: \$40.00/nith guest \$75.00
Walk ins: - everyone \$70.00

RSVP: 989 790-5285



SAGINAW COUNTY LAWYERS' AUXILIARY
*Demonstration Class and
Breakfast at the Maple Grille.*



Susan McGraw, Jan Kruska, Kathleen Horn,
Sally Kemp and Ilene McIntosh.



Jennifer Jaffe, Carrie Burns and Claudia Wallace watch
Chef Josh Schaeding whip up Mother Sauces.



Chef Josh Schaeding shares secrets to creating perfect French
sauces with Ilene McIntosh, Kathleen Horn and Susan McGraw.



Carrie Burns, Claudia Wallace, Mary Ann Farris and Bob
Farris, Jennifer Jaffe. Maple Grille Class and Breakfast.



Ilene McIntosh, Kathleen Horn, Susan McGraw, Mary Ann and
Bob Farris learning Chef's secrets at the Maple Grille.



CHIEF JUDGE REPORT

By: Judge Patrick McGraw

I was recently approached by members of the Saginaw County Bar Association on behalf of attorneys regarding access to the lawyers lounge to pick-up orders. As you know, the lawyers lounge was recently secured by myself due to the availability to the public to access these orders and records.

In meeting with representatives of the Bar, they requested access for employ-

ees or runners from their firms. This can be accomplished by moving the orders to the clerk's office in the basement which was one of their suggestions. Thus to accommodate the attorneys and members of the Bar as well as their staff, this will be done effective Monday, October 15, 2018.

Thank you to the Bar for their suggestion and willingness to work with the Courts.

IN THE NEWS



Authorities Credit Several Factors In Lowering Violent Crime In Saginaw

Violent crime in Saginaw is down three percent last year from the previous 12-month period. Police Chief Robert Ruth says the fight against crime is a team effort.

Two SCBA members and their Department are part of that team effort, along with John McColgan with the Saginaw County Prosecutor's Office; and Chief Judge Patrick McGraw with Saginaw County Court System.

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SAGINAW COUNTY BAR ASSOCIATION
&
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~**Gold**~ Exceeded the SBM Standard of 30 hours or \$300

Richard Alger, Jr.	Katheryn Houck	Hon. Daniel Opperman
Lane Clack	William Jungerheld	Stephanie Hasley Sarno
Andrew Concannon	Valerie Kutz-Otway	Stephen A. Seman
William Cowdry	Thomas Lawler	Kathleen Smith
Thomas Fancher	Howard Maturen	Daniel Straka
Norman Harrison	Elan Nichols	

~**Silver**~ Participation or Financial Contribution

David Alexander	Katherine Gardner	James O'Neill III
Robert Allen	Stephan Gaus	Emil Ognisanti
Katherine Baluha	Donald Gilbert	William Pearson
Thomas Basil, Jr.	Danelle Harrington	Scot Putzig
Carolyn Bernstein	Joseph Harrison	Christopher Radke
Hon. Janet Boes	Daniel Himmelspach	Patricia Rehmann
Lori Bommarito	Frumeth Hirsh	John Shinnars
Alexandria Brady	B.J. Humphreys	Michael Sovansky
Sharon Burgess	John Humphreys	Christopher Swartz
Jamie Clayton	Clayton Johnson	John Swartz, Jr.
Jeffrey Collison	Floyd Kloc	Douglas W. Taylor
Megan Cottington	Hugh LeFevre	Diane Thompson
Eric Dalek	Thomas Luplow	Andrew Titus
Tobin Dust	Karen McNish	Barbara Tomcal
Alan Ells	Masud Labor Law Group	Trogran and Trogran PC
Hon. Elian Fichtner	Amy Meilink	Karl Weyand, Jr.
Hon. A. T. Frank	James O'Neil III	Darrell Zolton

MEMORANDUM

TO: SAGINAW COUNTY BAR ASSOCIATION
FROM: HON. PATRICK J. MCGRAW, CHIEF JUDGE SAGINAW COUNTY TRIAL COURTS
DATE: OCTOBER 19, 2019
RE: ORDERS TO BE PICKED-UP IN CLERK'S OFFICE

As you may recall from a very recent memo and a request by the Saginaw County Bar Association, all Orders to be picked-up by attorneys and/or their runners, are now in the Clerk's office in the lower level of the Courthouse.

That change has been made and as a result I went through the Orders that were there with the Clerk, and found out that some of these Orders have been sitting there for over a year. It is not just one; it is a pile of Orders that have been sitting there for many, many months if not a year.

I have instructed the Clerk's office that if they are not picked-up within 30 days they can be disposed of by the Clerk's office.

So if you have an Order that is outstanding, I have replaced all of them in there and giving you 30 days to pick up these old Orders. From this point forward, any Orders over 30 days will be disposed of.

The Saginaw County Bar Association

will hold a Memorial Recognition

honoring

Thomas L. Frank

on Friday, November 2, 2018

at 11:00 AM

in the Probate Court

Honorable Patrick McGraw presiding

Saginaw County Courthouse

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Wanted: Directors for Non-Profit Corporation Providing Indigent Defense Services

By: Rod O'Farrell

The Michigan Indigent Defense Act, passed in 2013, is now being implemented to provide adult indigent criminal defense services. The statute provides state funding to counties who are in compliance with the standards now developed for providing trial legal services in the adult system.

The Saginaw County Compliance Plan, which has been approved, provides for a Public Defender Office to be created and implemented to handle a percentage of the cases in Saginaw County. It will work in conjunction with a Managed Assigned Counsel System.

The Public Defender Office (PDO) will operate independently from Saginaw County through a non-profit corporation created to assure compliance with the statutory requirements for the provision of indigent services in Saginaw County. The non-profit corporation will have seven Directors a minimum of three of whom must be members of the Saginaw County Bar. The remaining four may include non-Attorneys who are representative of the county at large and also the diverse interests within the county. There is provision for operating expenses and compensation for members of the Board of Directors. Those interested should contact the

Office of Managed Assigned Counsel located in room 319 at the Courthouse. The Administrator is Vicky Walker and applications can be submitted through her. The initial seven Directors will be appointed by the incorporator of the non-profit and will then fill vacancies according to the Articles of Incorporation and By-laws.

Those interested in being a Director of the non-profit should make this known prior to November 10, 2018. Questions and requests for further information can be directed to Rod O'Farrell, Managing Assigned Counsel Attorney at 989-792-9767



Happy
Thanks Giving



MOCK TRIAL ATTORNEY-ADVISORS NEEDED

Our Law Day Committee is looking for willing attorneys to sit second chair with current Law Day Attorney-Advisors

**Mock Trials will be held March 21, 2019
in the morning.**

Please call Kelli @ 989 790-5285

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GOVERNOR SNYDER SIGNS EXECUTIVE ORDER THAT “BANS-THE-BOX” ON STATE EMPLOYMENT APPLICATIONS

By: David Bryce
Masud Labor Law Group

On September 7, 2018, Gov. Rick Snyder signed an executive order instructing all state departments and agencies to remove from their job applications a question asking job-applicants to check a box if they have been convicted of a felony. Gov. Snyder’s executive order does not apply to private sector employers.

“Banning-the-box” means the removal from a job application of a question asking applicants to check a box if they have a prior criminal record. Proponents of “banning-the-box” contend that employers almost always discard job applications where the “yes” box is checked indicating a prior criminal history. As a result, persons with a criminal record who are otherwise qualified for a job are unable to obtain gainful employ-

ment, and lack of employment is tied to increased recidivism rates. The proponents argue that “banning-the-box” will give persons convicted of a crime a better chance to re-enter the workforce, and will benefit society by reducing the likelihood of a person re-offending.

Gov. Snyder’s executive order is part of an increasing trend among state and local governments to “ban-the-box” from job applications. Currently, over 32 states prohibit asking applicants for state employment if they have been convicted of a felony. In addition, over 150 cities and counties have “banned-the-box.”

Gov. Snyder’s executive order went into effect on October 1. In the order, Gov. Snyder stated, “While a job applicant’s criminal record is certainly

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Beth McMall • 989-776-7368

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a relevant consideration in an employment decision, applicants who are filtered out of the process at the beginning simply for having a record are denied the opportunity to show their qualifications.” Pursuant to the order, the state has removed from its job application the question asking applicants to check a box if they have been convicted of a crime. The question about prior criminal convictions does, however, remain for positions that persons with prior felonies are prohibited by state law from holding, for instance, jobs in the health-care field that require a license. In addition, “banning-the-box” does not prohibit the state from inquiring about criminal history, or conducting a background check, later in the hiring process.

As noted, Gov. Snyder’s order only applies to state agencies; private employers are not affected. Gov. Snyder has, however, encouraged private employers to “ban-the-box.” It obviously remains to be seen whether that suggestion will take root in the private sector and whether the Legislature will take action in the future to make it mandatory. Currently, there are 11 states that require private employers to not include questions about prior criminal history on job applications.



When spring cleaning, don't forget about your estate plan. Even if you already have one, your estate plan documents should be reviewed at least every three to five years. Contact the financial professionals at Isabella Bank to schedule your complimentary trust or financial review.

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BANKRUPTCY CASE NOTES

By: Jack Weinstein

If a plaintiff secured a ruling that its claim was exempted from discharge during debtor's Chapter 13 proceedings which is later dismissed because debtor converted to a Chapter 7 case, is plaintiff required to file a subsequent complaint against the debtor in the Chapter 7 case? That was the issue before Bankruptcy Judge Scott W. Dales in the case of TIA Corp. v. Bridges (In re: Kevin E. Bridges), 28 CBN 333, 2018 WL 1508558 (Bankr. W.D. Mich. 3/24/18). Judge Dales stated "that even if a second lawsuit under §523(c) is unnecessary given its prior determination in the Chapter 13 case, the plaintiff's uncertainty and the defendant's request for discharge implicit in filing a Chapter 7 Petition creates a live controversy warranting declaratory relief in this case".

Debtor's Chapter 13 case was dismissed without entry of a discharge order; however, during the Chapter 13 case, TIA Corp. obtained a judgment declaring its claim to be excepted from discharge pursuant to §523(a)(2), (a)(4) and (a)(6).

However, because debtor did not receive a discharge in his first case, TIA Corp. was uncertain and felt compelled to file a second complaint in debtor's Chapter 7 case. Debtor did not answer the complaint and the court's clerk entered a default with the creditor subsequently asking the court to enter a default judgment.

At the hearing on the creditor's motion, the court asked plaintiff's counsel whether or not a declaratory judgment granting relief identical to the first judgment was necessary given §523(b).

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Plaintiff's counsel responded that various rulings raised doubt in the counsel's mind as to the efficacy of the first judgment given the filing of the second bankruptcy. The court stated "Counsel suggested that bankruptcy courts generally give preclusive effect to prior judgments declaring debts non-dischargeable, but he was uncomfortable relying on §523(b), presumably worried that §523(c) as applicable in the present case (and the corresponding rule) might require a renewed request to except the defendant's misconduct related debts from the Chapter 7 discharge." Further, "the Court understands the plaintiff's reluctance to rely solely on §523(b) without filing a second action because in the present case, §523(b) as interpreted by United States Supreme Court, does not expressly provide an automatic exception to the discharge that may be entered in the current case, (the Court cited the case of Young v. United States, 535 U.S. 42 (2002)). The reason is simple, the Defendant did not get a discharge in his Chapter 13 case."

In the Young case, the Court said that the phrase "excepted from discharge" in §523(b) is not synonymous with "non-dischargeable". Therefore, the Court concluded that Plaintiff was justifiably concerned that its claim would




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be discharged in Debtor's second case without the filing of a Complaint. "Although there is authority for, and merit in, the proposition that §523(c)(1) does not invariably require that a separate determination be made each time a debtor is the subject of a bankruptcy case in which a discharge is permitted, the court hesitates to adopt this approach in the present procedural



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context of a motion for default judgment, filed without opposition and without briefing. The court concluded that even if a second lawsuit under §523(c) is unnecessary given its prior determination in the Chapter 13 case, the plaintiff's uncertainty and defendant's request for discharge implicit in filing a Chapter 7 petition create a live controversy warranting declaratory relief in this case. Moreover, the entry of two judgments granting identical declaratory relief does not present the same risks as entering two money judgments for the same claim." Therefore, Judge Dales granted plaintiff's motion.

In the August 7, 2018, issue of the Wall Street Journal, it noted that Americans 65 and older that filed for bankruptcy had more than tripled since 1991. The article referred to a study entitled "Graying of U.S. Bankruptcy: Fallout from Life in a Risk Society" which concluded that the average rate for 65-74 year old Americans who filed for bankruptcy increased from 1.2 per 1,000 in 1991 to 3.6 per 1,000 for those individuals who filed for bankruptcy between 2013 – 2016. It also rose to 12.2% for ages 65-74 vs. 2.1% in 1991. The author of the study believed that this was partially due to a reduction in safety net programs, i.e. Social Security, Medicare, and a shift from old fashion pension plans, which

guaranteed employees a set income for life to 401k type plans which leaves it up to the workers to decide how much to save and how to invest those monies. Further, there was an increase in the age at which full social security benefits were available which rose to age 67 for those born in 1960 or later up from 65 for those born in 1937 or earlier. The author also acknowledged that the percentage of the population composed of people 65 and over rose to 19.3% from 17% between 1991 and 2015.

In addition, retirees income stagnated in recent years while the percentage of households with a debt headed by people 55 or older steadily rose for more than two decades to 68% in 2016 from 54% in 1992.

According to the study, the median debt for bankrupt seniors is \$101,600 or three times those filer's average income. People aged 65 or older filing for bankruptcy have a median net worth of -\$17,390.00. If this is a trend, the fear is that as the population continues to age, more and more senior citizens will be filing for bankruptcy. Senior citizens traditionally wait longer before filing and by the time they file their net worth or wealth has practically vanished and they simply do not have enough years left to get back onto a sound financial footing.

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