

INGHAM COUNTY BAR ASSOCIATION

BRIEFS

SEPTEMBER 2011

INSIDE THIS ISSUE

- 1 MERS and foreclosures
- 1 ICBA 117th Annual Award Dinner
- 2 About ICBA and BRIEFS
- 3 On the Docket
- 4 In BRIEF
- 6 President's Message
- 7 Cooley & Innocence Conference
- 9 What we do at Legal Services of South Central Michigan
- 11 Buyer Beware! Equity Indexed Annuities
- 14 Points to Practice
- 16 Getting to Know Our Judiciary:
- 18 Back in the Days
- 20 Change of Venue
- 24 iPick: Google+
- 26 Ads and Notices

MERS has no authority to foreclose by advertisement, says Mich. Court of Appeals

by Kellie Maki

lsscm-info@lsscm.org

The blogosphere and real estate circles have been a buzz since a decision came down from the Michigan Court of Appeals on April 21, 2011. The decision affects potential home buyers, title companies, banks, realtors, and homeowners who have either recently been foreclosed or are currently in the foreclosure process.

In *Residential Funding Co, LLC v Saurman and Bank of New York Trust v Messner*, the Michigan Court of Appeals determined by a 2-1 majority that MERS (Mortgage Electronic Registration System) does not meet the requirements to foreclose by publication in Michigan under MCL 600.3201 et al. (consolidated cases, Mich Ct Appeals Docket No. 290248, 291443 (04/21/2011); NW 2d 2011 WL 1516819). MCL 600.3204(1)(d) provides that a party may foreclose on a mortgage by advertisement if the party

Please see **MERS** on [page 8](#)

ICBA 117th Annual Award Dinner Nov. 2

Award nominations due Sept. 29

The ICBA invites its members and guests to the beautiful Country Club of Lansing from 6 to 9 p.m. on Wednesday, November 2, 2011 for an enjoyable evening with your colleagues as we honor the best in our profession. Members \$75, nonmembers \$95; [please RSVP by Oct. 21](#).

Annual Awards

At the dinner, the ICBA will present the [Camille S. Abood Distinguished Volunteer Award](#), [Theodore W. Swift Civility Award](#), [Leo A. Farhat Outstanding Attorney Award](#) and [Thomas E. Brennan, Sr. Lifetime Achievement Award](#) to members of the Ingham County Bar Association. The [Liberty Bell Award](#) will be awarded to a non-lawyer citizen.

Members are strongly encouraged to nominate a colleague worthy of recognition. Click on the hyperlink for each award to see the award criteria and open a nomination form. All letters of nomination and supporting documents should be submitted electronically to info@inghambar.org no later than 5 p.m. on **Thursday, September 29, 2011**.

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BRIEFS

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Author Guidelines

Writing for BRIEFS is an excellent way to publicize your expertise, and we encourage your submissions! Please send ideas for articles or completed articles to the editor via e-mail. If you do not receive e-mail confirmation within 24 hours that your article has been received, please follow up with a phone call.

Include your byline, your e-mail address, and a 2- to 3-sentence biography. Please also send a photo of yourself in .jpg or .png format, in color if possible.

Submissions are due the 15th of the month for the following month's issue, e.g. April 15 for the May issue. Exception: the deadline for the December/January issue is November 30. Guidelines for article length:

IN BRIEF notices: 100 to 200 words
Local legal notices: 100 to 150 words
Columns: 300 to 500 words
Articles: 700 to 1000 words
Ads: 20 to 60 words

Advertising

To place an ad, contact ICBA Executive Director Madelyne Lawry at (517) 627-3938, mlawry@inghambar.org.

BRIEFS Committee

BRIEFS publication meetings are held the 2nd Tuesday of the month at 7:30 a.m., usually at Speaker Law Firm, 230 Sycamore in Lansing. Committee members:

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On the Docket

For all ICBA events and registration links, go to <https://inghambar.org/calendar/cEvent.php>

Program	Start Time	Location	Cost	RSVP
Wednesday Sept. 14	Noon	Executive Committee Meeting Office of Scott Mandel 313 S. Washington Square, Lansing	Open to all board members	No
Tuesday Sept. 20	Noon	Probate & Trust Section Luncheon Topic: A View from the Bench: Best courtroom practices for estate and trust administration attorneys. Speaker: The Hon. Thomas K. Byerley State Bar of Michigan 306 Townsend St.	\$10 members \$15 nonmembers	by Sept. 20 RSVP here
Wednesday Sept. 21	Noon	Luncheon Lecture Bankruptcy strategies for clients facing foreclosure. Speaker: Perry Thompson State Bar of Michigan 306 Townsend St.	\$10 members \$15 nonmembers	by Sept. 20 RSVP here
Wednesday Sept. 28	Noon	Real Estate Section Luncheon Topic: Tax Appeals. Speaker: Kimball Smith Section meets 4th Wednesday of the month. Order off menu at Hall of Fame Cafe 1601 W. Lake Lansing Road, East Lansing	Menu item	by Sept. 28 RSVP here
Wednesday Oct. 12	Noon	Board Meeting Office of Scott Mandel 313 S. Washington Square, Lansing	Open to section chairs	No
Wednesday Oct. 19	Noon	Luncheon Lecture Immigration Law Clinic team at St. Vincent Catholic Charities will discuss Immigration Consequences of Criminal Activity. State Bar of Michigan 306 Townsend St.	\$10 members \$15 nonmembers	by Oct. 18 RSVP here
Wednesday Nov. 2	6-9 p.m.	ICBA 117th Annual Dinner Cocktails 6 p.m., Dinner 7 p.m. Country Club of Lansing 2200 Moores River Drive, Lansing Sponsorships available	\$75 members \$95 nonmembers	by Oct. 21 RSVP here

In BRIEF

Nancy L. Little of Bernick, Radner & Ouellette, P.C., Lansing, has been selected as one of 20 honorees for *Michigan Lawyers Weekly's* Women in the Law.



Nancy Little

The honorees will be recognized in a special section to be published Sept. 12, and at the Women in the Law luncheon Sept. 26 at the Detroit Marriott in Troy. The 2011 Woman of the Year, chosen from the 20, also will be named at the event.

Little is a graduate of Wayne State University (B.A. 1986)

and the University of Michigan Law School (J.D. 1989)

Bernick, Radner & Ouellette, P.C., is pleased to announce the addition of attorney **Katie Lynwood**.

Katie practices in the areas of estate planning, probate and estate administration, elder law and Medicaid planning, guardianships and conservatorships, and family law. She is a member of the Probate and Estate Planning Section and the Family Law Section of the State Bar of Michigan as well as the Real Property, Probate & Trust Law Section and Elder Law Section of the Florida State Bar. Katie is also a member of the Women Lawyers Association of Michigan.



Katie Lynwood

Katie is a graduate of the Michigan State University College of Law and obtained her undergraduate degree from Michigan State University.

The **Gallagher Law Firm**, headquartered in Lansing, was accepted into the elite group of Primerus law firms after a rigorous selection process that included candid assessments from judges, clients, local attorneys and malpractice insurance carriers. Primerus is a society of top-rated, independent, boutique law firms with over 180 member firms in 125 cities located in 35 countries around the world.



Byron "Pat" Gallagher, Jr.



Professor Gina Torielli

Real Property Taxes in Michigan, a book edited by Cooley Law School **Professor Gina Torielli**, has won an ACLEA Award of Outstanding Achievement.

The book helps practitioners understand the law and learn the best strategies for handling any real property tax matter.

Lisa Davis, Coordinator of Student Professionalism at Cooley Law School, has been named this year's recipient of the Capital Area United Way's Marion Marshall Award. The award is given each year to a "volunteer outside the campaign leadership structure who has displayed dedication, effort, and the kind of commitment that personifies the success of the United Way campaign."



Lisa Davis

In BRIEF (cont.)

East Lansing OWI-DUI-OUIL expert attorney **Mike Nichols** accepted an invitation to speak at a national continuing legal education conference on measurement uncertainty. The conference will be held in Seattle Washington in May, 2012. Mr. Nichols is the author of the *Thomson West Michigan OWI Handbook*, which was recently updated for 2012 to include a section on metrology, among other topics. Mr. Nichols was lead counsel in a case that lead the Michigan State Police to change the way it performs blood alcohol analysis by attempting to calculate the margin of error. He is also author of "Mens Rea" the monthly column that appears in the Legal News editions in various Detroit Legal News franchise newspapers. Mr. Nichols can be reached at mnichols@nicholslaw.net.



Mike Nichols



Fred Bell

East Lansing criminal law expert attorney **Fred Bell** was named to the standing committee on criminal laws and rules for the State Bar of Michigan. Mr. Bell is formerly an attorney with the State Appellate Defender Office. He now practices exclusively in criminal defense focusing on cases at the trial level. Mr. Bell can be reached at fbell@nicholslaw.net

George M. Strander, Court Administrator and Probate Register for Ingham County Probate Court, has been appointed to the State Bar of Michigan Civil Procedure and Courts Committee.



George Strander

Strander is a frequent presenter on legal and court issues, especially in the area of probate law. He is the longtime Chairperson of the Michigan Probate Forms Committee and Past President of the Michigan Probate and Juvenile Registers Association. Strander is a graduate of the U of M Law School and worked at the Michigan Supreme Court prior to starting with the Ingham County Probate Court.

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Strander is a graduate of the U of M Law School and worked

The Campaign for Justice regrets to report that **Elizabeth (Beth) Arnovits** passed away August 3. Beth was the president of the Campaign for Justice board of directors since its formation in the fall of 2007. Prior to the Campaign, she convened the statewide Michigan Public Defense Task Force in 2001 and helped lead the public defense reform movement, bringing together supporters and helping develop the Eleven Principles of a Public Defense Delivery System.



Beth Arnovits

For 36 years, Beth served as the executive director of the Michigan Council on Crime and Delinquency, one of the Campaign's coalition members. She also convened the Michigan Juvenile Justice Collaborative, another coalition member.

Beth was a determined, skilled, passionate and outspoken advocate for a justice system that works for all. A tribute to Beth Arnovits can be found at www.miccd.org.

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Scott Mandel

President's Message

by Scott Mandel

smandel@fosterswift.com

"I didn't know that." All too often, I find myself thinking that as I inevitably discover something new about an area of law or case. Recently, I found myself thinking of that familiar refrain as I read the front page in the July 17, 2011, Sunday edition of the *New York Times*. An article, written by Erica Goode, caught my attention with a byline of Okemos, Michigan. As I read the article, I was humbled to realize how little I knew about our local court and, worse, a prominent case being handled by my partner, Frank Reynolds.

It turns out that Judge David Jordan has been running a Veterans Court in the 54-B District Court for more than two years.

Judge Jordan has a particular affinity for the plight of veterans as his father was a World War II pilot. Judge Jordan has become an expert on veterans issues and a fan of "Achilles in Vietnam," a book about combat trauma by Jonathan Shay. That interest and passion led Judge Jordan to start a Veterans Court in East Lansing that meets twice a month. The court not only seeks treatment for veterans accused of criminal offenses, but provides them with a mentor who is a military veteran. It gives veterans a chance to avoid jail by meeting a set of rigorous criteria.

The *New York Times* article featured the case of Staff Sgt. Brad Eifert, a veteran who served two combat tours of duty in Iraq. Mr. Eifert exchanged fire with police officers in the woods near his home and then emerged asking to be shot. He had been on a downward spiral for some time and had been diagnosed with post-traumatic stress disorder.

Mr. Eifert had been deployed in Michigan as a recruiter by the Army. Haunted by war-related memories and drinking heavily, Mr. Eifert was severely depressed.

When Judge Jordan heard about the case, he thought it sounded like an attempted suicide by cop with a veteran who had just given up and wanted to be done with things. The Veterans Court is not normally open to defendants charged with crimes involving guns or violence. Some creative lawyering by Frank Reynolds helped move this case in that direction, together with flexibility shown by Prosecutor, Stuart Dunning, III, and Assistant Prosecutor, Catherine Emerson. They considered Mr. Eifert's history of having sought help before this incident. Also, the fact that he was an expert marksman helped convince them that if he had wanted to kill the officers in the shoot out, he could have done so. Also supporting this case being moved to Veterans Court was the Meridian Township Police Officer, John Free, who had heard bullets whizzing through the trees as he engaged in the two and a half hour stand-off with Mr. Eifert.

This resulted in Mr. Eifert pleading guilty to a single charge of carrying a weapon with unlawful intent. Mr. Eifert has avoided further incarceration and, instead, has been able to focus on getting necessary

The Veterans Court not only seeks treatment for veterans accused of criminal offenses, but provides them with a mentor who is a military veteran.

Please see *Veterans* on next page

[Link to page 1](#)

Veterans, continued from previous page

treatment. He has abstained from drinking since his arrest. He recently agreed to enter an in-patient treatment facility in New York.

The Veterans Court services the Ingham County Circuit Court and all of the District Courts in Ingham County. It is held in the 54-B District Court. If you know of someone who the Ingham County Veterans Treatment Court might help, you can contact the Ingham County Veterans Treatment Court at 336-8692. If you are interested as serving as a mentor, please ask for Charlotte Shade.

While I do not expect to use the *New York Times* as a source for my future columns, it is my hope that my fellow bar association members who read these columns can steer me to things that I and others do not know about, whether they be attorneys, courts, or activities, that they can be profiled in this column. If you have any suggestions, please email those to me at smandel@fosterswift.com or give me a call at 371-8185.

Cooley Law School Students Participate in Innocence Conference

Cooley Law School students [Carrie Barnes](#), [Antonia Bortone](#), [James Knapp](#), [Osmany Perez](#), [Tierra Stover](#), and [Amanda Tringl](#) attended the 2011 Innocence Network Conference in Cincinnati, Ohio. All five Cooley students are either interns or alumni of the Cooley Innocence Project.

In addition to exonerees from the United States, there were exonerees from other countries such as England, Japan, Mexico, and Nicaragua there to tell their stories.

The conference, titled An International Exploration of Wrongful Conviction, covered such areas as Recantation Evidence: How to Obtain It and Use It Effectively, Introduction to Post-Conviction DNA Testing, and other subjects.

Bortone and Tringl had an opportunity to meet exoneree Ronald Cotton, as well as Jennifer Thompson, the woman who mistakenly identified Cotton as her attacker.

Through DNA testing, it was later proved that Cotton was innocent of the crime, and the real perpetrator was identified. Cotton and Thompson have since become friends, have written a book together, and have become advocates about the problems associated with eyewitness identification. The TV show 60 Minutes featured them in an interview.

The Innocence Project at Cooley Law School has been in place since 2001 and is directed by Cooley professors Donna McKneelen and Marla Mitchell-Cichon.



Cooley students pose with Ronald Cotton, second from left, and Jennifer Thompson, second from right. Thompson mistakenly accused Cotton of attacking her but he was found innocent through DNA evidence.

*Through DNA testing,
it was proved that
Cotton was
innocent...Cotton and
Thompson have since
become friends.*

MERS, continued from [page 1](#)

foreclosing is either the owner of the indebtedness or owns an interest in the indebtedness secured by the mortgage or is the servicing agent of the mortgage.

The *MERSCORP* decision out of New York helps explain the issues:

MERS was developed as a mechanism to provide for the faster and lower cost buying and selling of mortgage debt. By operating through MERS, these financial entities could buy and sell loans without having to record a mortgage transfer for each transaction because the named mortgagee would never change; it would always be MERS even though the loans were changing hands. MERS would purportedly track the mortgage sales internally so as to know for which entity it was holding the mortgage at any given time and, if foreclosure was necessary, after foreclosing on the property, would quit claim the property to whatever lender owned the loan at the time of foreclosure.

[*MERSCORP, Inc v Romaine*, 2006 NY Slip Op 09500; 8 NY3d 90, 96 (December 19, 2006)]

The Court of Appeals determined that, because MERS had no interest in the indebtedness, MERS does not have a legal share, title, or right in the promissory note.

In *Sauerman* the parties agreed that MERS was neither the owner of the indebtedness nor the servicing agent of the mortgage. The Court of Appeals determined that, because MERS had no interest in the indebtedness, MERS does not have a legal share, title, or right in the promissory note. To arrive at this reasoning, the Court explained the difference between a mortgage and a note.

[T]he note and the mortgage are two different...sets of rights, even though they are typically employed together. A "mortgage" is "[a] conveyance of title to property that is given as security for the payment of a debt or the performance according to the stipulated terms." The mortgagor conveys, pursuant to the mortgage, that if the money borrowed under the note is not repaid the mortgage will retain an interest in the property... Thus, unlike the note, which evidences an obligation for a debt and represents the obligation to repay, a mortgage represents an interest in real property contingent on the failure of the borrower to repay the lender. The indebtedness, i.e., the mortgage and the note are two different things.

[*Residential Funding Co, LLC, supra, citing Citizens Mtg Corp v Mich Basic Prop Ins Assoc, 111 Mich App 393, (1981)*]

Based on this conclusion, the *Saurman* court reasoned that MERS could not attempt to enforce the note nor could it obtain any payment on the loans on its own behalf or on behalf of the lender.

The *Suarman* decision only applies to cases in which MERS foreclosed by advertisement and does not apply to judicial foreclosures.

Please see MERS on next page

[Link to page 1](#)

MERS, continued from previous page

However, the consequences of the decision are wide-spread. MERS requested appeal to the Michigan Supreme Court, Docket No. 143178, and we await the Michigan Supreme Court's decision concerning whether it will grant leave.

There have been class actions as a result. One court ruled on summary disposition that took the *Saurman* case a step further. In *Hendricks v US Bank National Association as Successor Trustee to Bank of America* (unpublished, Washtenaw Circuit Court, Docket No. 10-849-CH, June 2011) the court followed the precedent set by *Saurman* and took the reasoning a step further. The *Hendricks* court determined that assignments executed by MERS did not have the authority to convey both the mortgage and the note.

MERS has filed a request for leave to appeal to the Michigan Supreme Court. Amicus Briefs have been filed on behalf of both sides.

Kellie Maki is a supervising attorney at Legal Services of South Central Michigan.

What we do at Legal Services of South Central Michigan

by Sarah Bouck

lsscm-info@lsscm.org

At 9:00a.m. Monday morning the "hotline phones" open and the deluge of callers seeking legal advice floods in. So begins the typical day at the Lansing Office of Legal Services of South Central Michigan. The hotline workers (law interns supervised by a staff attorney) begin the work of responding to callers who receive legal assistance in the areas of domestic, public benefits, landlord-tenant, consumer, elder and foreclosure law, among others.

Legal Services of South Central Michigan (LSSCM) is a civil legal services program targeted to low-income persons. If a person receives any form of means-tested public assistance (e.g., food assistance, Medicaid or Supplemental Security Income) they are almost certainly eligible and can be considered for LSSCM services. We also may be able to assist persons earning up to 200% of Federal Poverty Level (\$44,700 for a family of four). For specific types of cases we sometimes have grants allowing us to serve persons at

**Legal Services of
South Central
Michigan**



Sarah Bouck

For specific types of cases we sometimes have grants allowing us to serve persons at higher income levels (currently we have a grant allowing us to assist in all foreclosure matters).

Please see **LSSCM** on next page

[Link to page 1](#)

Our services include hotline legal advice, brief service (forms, document review, telephone advocacy, and referral) and direct representation in litigation. We also do intakes by personally going to many community agencies such as homeless shelters and community centers.

LSSCM, continued from previous page

higher income levels (currently we have a grant allowing us to assist in all foreclosure matters). In our service area, which serves Ingham, Eaton, Clinton, Shiawassee, Barry and Livingston counties, there are approximately 160,000 individuals who may be eligible for our services.

When necessary, we may make referrals to other legal services offices in Michigan and other states for matters not in our service area. Our services include hotline legal advice, brief service (forms, document review, telephone advocacy, and referral) and direct representation in litigation. We also do intakes by personally going to many community agencies such as homeless shelters and community centers.

Legal Services has a Board of Directors who help us set priorities for the office, taking into account grant restrictions and federal regulations regarding income, assets and classes of cases. Our overall goal is to provide legal help for low-income persons with an emphasis on homelessness prevention, domestic violence prevention and safety, and access to health care, food, and needs-based income programs. For most civil matters we can often offer at least advice, forms and referrals. When resources permit, we assist and represent in matters such as landlord-tenant cases, debtor-creditor issues and post-judgment domestic matters. Unfortunately, not everyone who calls can be provided with direct representation by an attorney or assisted to the extent we would like. We are working to increase resources so that we can assist more people who need our help. However, everyone is encouraged to call because frequently a priority matter will come to light when talking to a client about a non-priority issue (e.g., "...I'm being evicted because they stopped my cash assistance when I didn't go to Workfirst because I had to stay home with my disabled child...").

Many attorneys in the private bar support the work of our program by providing financial contributions and/or pro bono representation of our clients (especially when we have a conflict in a priority matter). We also work with local attorneys and judges who assist with case mediation, serve as board members, serve on our advisory boards and/or provide financial assistance.

If you have any interest in offering representation to a client, or are willing to provide any other form of assistance, please contact Jane Martineau, our grants manager. We are in the process of updating our list of pro bono attorneys and are always grateful when we are able to utilize resources from the private bar. You can also visit our website at www.lsscm.org for more information about pro bono opportunities.

Legal Services hopes that its friendship and communication with the private bar and local judges can lead to a fuller understanding of the issues of people in poverty, and will lead to increased relief and justice for the poor and persons with disabilities.

Sarah Bouck is a staff attorney at LSSCM.

Buyer Beware! Equity Indexed Annuities

by Stephen L. Hicks, JD, MS, CPA and Roger L. Millbrook, JD, CPA/PFS
info@sienainvestor.com

The lure of having principal protection and some upside growth with a tax-deferral makes many investors consider an Equity Indexed Annuity, but buyers should beware and exercise caution before buying an annuity or other insurance product as a substitute for an investment. Take notice that many financial commentators from highly regarded publications such as *Forbes*, *Bloomberg*, *Business Week*, *Financial Planning*, and other national publications have been very critical of Equity Indexed Annuities for many of the reasons that we will explore in this article.

In addition to such negative financial press concerning Equity Indexed Annuities, on September 13, 2010, the Financial Industry Regulatory Authority ("FINRA"), the federal regulatory agency and oversight board of stockbrokers, issued an "Investor Alert" concerning Equity Indexed Annuities. This alert is eerily similar to alerts issued on other types of annuities by the Securities and Exchange Commission and the State of Michigan Office of Financial and Insurance Services. Indeed, on December 1, 2005, the State of Michigan issued an unambiguous warning letter to the public on annuities entitled, "Seniors Beware: Variable Annuities May Not Make Sense For You!"

So who is selling Equity Indexed Annuities and what are the downsides of such insurance products? With the helpful assistance of our colleague and prolific nationally recognized author on investment planning, Larry E. Swedroe, MBA, we hope to address these important concerns about Equity Indexed Annuities.

Equity indexed annuities are sold by insurance agents

A recent estimate finds that 95 percent of all Equity Indexed Annuities are sold by insurance agents and not investment advisers. This should be a concern to the investing public for two reasons: (1) insurance agents often lack substantial education, training, and experience in investment, tax, and estate planning and; (2) because Equity Indexed Annuities are an insurance product they were, until recently, not even regulated or controlled by the Securities and Exchange Commission ("SEC"). The SEC is the federal agency with oversight of investments and investment advisers but not generally of insurance products and insurance agents, which are left to state regulation.

Investors may not receive returns comparable to the index

A typical Equity Indexed Annuity provides less than 100 percent of the index's return. Several restrictions may be used to decrease the expected returns to investors, six of which are discussed here.

1) Participation Rates - Equity indexed annuities typically have participation rates below 100 percent. According to the NASD (predecessor to FINRA), "A participation rate determines how much of the gain in the index will be credited to the annuity."

2) Annual Cap - This is the maximum rate at which the Equity Indexed Annuity can be credited. This means that there is an upper limit on



Stephen L. Hicks



Roger L. Millbrook

...many financial commentators from highly regarded publications have been very critical of Equity Indexed Annuities.

Please see *EIA* on next page

[Link to page 1](#)

EIA, continued from previous page

possible returns. For an example from an 'up' year, although the S&P 500 index rose almost 29 percent in 2003, an investor with an Equity Indexed Annuity capped at 11 percent would only have been credited for that amount, instead of receiving the actual gain of the index linked to the Equity Indexed Annuity.

3) Change in the Index - Another method of keeping the payouts lower is to credit an investor with the price-only change of the index, not with its total return. Thus, the return received from an S&P 500 Index fund will be greater than the change in the index by the amount of the dividends received.

4) Spreads - Use of a margin called a spread can also reduce payouts. If this feature is part of an Equity Indexed Annuity, the return would be determined by subtracting a percentage from any gains made by the index. For example, if the index gained 9 percent, and Equity Indexed Annuity with a spread of 3 percent would receive 6 percent.

5) Interest - The Equity Indexed Annuity may credit its return based on simple interest, instead of compound interest.

6) Calculations - Instead of basing the return on the actual change in the index, the calculation of return is sometimes based on the change in the average daily closing price of the index throughout the year. Consider this example. The index begins the year at \$10,000 and ends the year at \$12,000 (a gain of 20 percent), increasing in a perfectly straight line. The average price during the year would then be \$11,000, but investors would be credited with a gain of just 10 percent.

Different methods for determining how interest is credited to an Equity Indexed Annuity

Several methods by which the amount of change in the relevant index is determined include the following:

Annual Reset (or Ratchet) - Credits the Equity Indexed Annuity with index-linked interest.

Point-to-Point - Credits the Equity Indexed Annuity index-linked interest based on any increase in index value from the beginning to the end of the insurance contract's term. This method relies on a single point in time to calculate interest, which is typically a disadvantage for the investor.

High Water Mark - Credits the Equity Indexed Annuity index-linked interest based on any increase in the index value from the beginning of the insurance contract's term to the highest index value at various points during the insurance contract's term (often the annual anniversary).

When minimums are not minimums

Typically, Equity Indexed Annuities come with a guaranteed minimum return of at least 3 percent. However, that guarantee is not always on the entire investment. More often, the company guarantees that the investor will receive 3 percent on just 90 percent of his or her investment. The result is that investors can still lose principal investing in an Equity Indexed Annuity, especially if they need to cancel their annuity early.

Please see EIA on next page

[Link to page 1](#)

Several restrictions may be used to decrease the expected returns to investors.

EIA, continued from previous page

Penalties for early withdrawal

Equity Indexed Annuities can have significant early surrender charges. Some charges have been assessed at higher than 20 percent of the insurance contract value.

Tax inefficiency

Equity Indexed Annuities are often sold for the “tax-advantage” (tax-deferral) feature. First of all, this tax deferral component is absolutely unnecessary for Individual Retirement Accounts (IRAs) and Roth IRAs. There is no tax benefit for purchasing a tax-deferred vehicle with all of its attendant costs and other disadvantages, simply to place it in a tax deferred IRA. Second, these so-called “tax-advantaged” annuities are actually “tax-nasty.”

Equity Indexed Annuities are taxed at as ordinary income (not the favorable long-term capital gains tax rate), which is the investor’s highest marginal tax bracket, and are generally subject to a 10 percent tax penalty on any withdrawals before investors reach age 59 ½. As to beneficiaries receiving proceeds from an annuity there is no step-up in basis with an annuity and, if that were not challenging enough, the taxable proceeds of an annuity will be subject to the higher ordinary income tax rates.

Additional disadvantages

Equity Indexed Annuities also carry credit risk in that their values and guarantees are only as good as the credit of the companies providing the guarantees. The fear is that during severe bear markets (when the guarantees are most valuable), the insurers’ ability to honor the guarantees may be in question. This was seen in 2008 when market conditions triggered downgrades in several insurance companies’ credit ratings.

Stephen L. Hicks, JD, MS, CPA and Roger L. Millbrook, JD, CPA/PFS, are Fee-Only Fiduciary Investment Advisers and principals of Siena Capital Management, LLC. Part of a larger Siena team, both professionals are lawyers and accountants and hold other advanced degrees or designations in the area of financial services. Siena advisers can be reached at info@sienainvestor.com.



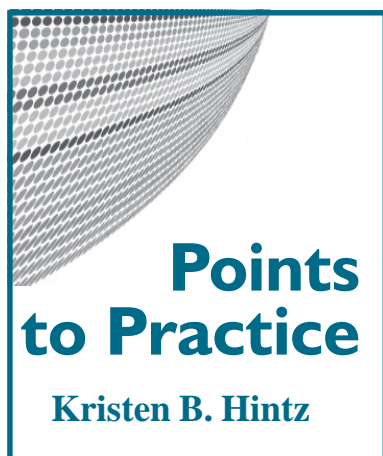
Investors can lose principal investing in an Equity Indexed Annuity, especially if they need to cancel their annuity early.

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[Link to page 1](#)



Writing an Effective Cover Letter

by Kristen B. Hintz

hintzk@law.msu.edu

A cover letter's **purpose** is to convince the reader to look at your enclosed resume. It is an introduction with a sales pitch approach that matches your skill sets and qualifications to the specific position you are applying for. It is customized for each job, which is what makes it more time consuming to write. Your cover letter needs to be unique to you and differentiated from others.

The **structure** of a cover letter is much like a professional business letter, including a heading, with three to four succinct paragraphs in the body of the letter, followed by a closing including either a reference to an attachment or enclosure. A cover letter should be one page.

The **opening paragraph** should grab the reader's attention with what you can specifically contribute, giving employer knowledge, a mutual connection or referral/name, showing passion and interest for the employer, and stating your purpose for writing - including how you identified the opportunity. The opening paragraph is really where you begin to match your skills, interests and experiences with the position in one sentence. Example: "I am writing to request consideration for the senior legal correspondent posting with The Lansing State Journal. Jim Daley, editor of the Sports Section and a personal friend of mine, referred me to the position. Allow me to express my interests and matching skills for this position."

It will be easier to write the **middle paragraph** once your resume is complete and written competitively, so you can better define what you are selling in the cover letter. This middle paragraph is where you convince the reader why you should get an interview. This is where you PROVE what you stated in the first paragraph. The strongest appeal will come from specific examples or stories that demonstrate these skills. It should not be redundant with what is already on your resume. You want to give the reader morsels of information to encourage them to get more, in your enclosed resume. Example: "While at TPI, Inc. I was deeply involved in the legal strategic planning process, particularly with communicating those plans in writing to outside constituents."

The **last paragraph** is where you come full circle and reiterate your desire for an interview. Try to stay away from making statements about how well you fit the position, because you are still in the stage of trying to get an interview. Example: "Thank you for this opportunity to introduce myself. It would be my pleasure to share more about my experiences in an interview and how they match with the Senior Legal Correspondent position."

Delivery (Email Vs. Snail Mail)

Revert to the actual posting to decide whether to email your materials or mail them. Particularly pay attention to the timing. If there

Try to stay away from making statements about how well you fit the position, because you are still in the stage of trying to get an interview.

*Please see **Cover Letter** on next page*

[Link to page 1](#)

Cover Letter, continued from previous page

appears to be a quick turnaround and deadline, e-mailing them would be better. You can also assess any previous correspondence to determine how to deliver materials. If the posting lists an e-mail address first, before a mailing address, then that communicates emailing is better. If e-mailing, it is typically better to include your cover letter as an attachment (as a pdf), along with your resume (also as a pdf), and then in the body of the e-mail message include something such as, "Attached please find my application materials for XYZ position."

Kristen is an associate director in the Career Services Office at Michigan State University College of Law She is a certified resume writer and spent her previous career with MBA career services at MSU.



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[Link to page 1](#)

GETTING TO KNOW OUR JUDICIARY



Justice Brian K. Zahra

Justice Brian K. Zahra was appointed to the Michigan Supreme Court on January 14, 2011, by Governor Rick Snyder.

Justice Zahra received his undergraduate degree in 1984 from Wayne State University. To finance his education, he opened and operated a small health and personal care retail store in downtown Detroit, later opening a grocery outlet, also in Detroit, with two partners.

In 1987, he graduated with honors from the University of Detroit Law School, where he was a member of the Law Review; while in law school, he also served as articles editor of the State Bar of Michigan's Corporation and Finance Business Law Journal. He then served as law clerk to Judge Lawrence P. Zatkoff of the U.S. District Court for the Eastern District of the United States for two years

before joining the law firm of Dickinson, Wright, Moon, Van Dusen & Freeman in 1989. In 1994, Governor John Engler appointed him to the Wayne County Circuit Court; he was elected to a six-year term in 1996 and continued to serve on the circuit court until December 1998, when he was appointed to the Michigan Court of Appeals by Governor Engler. He was elected to six-year terms in 2000 and 2006. From December 2005 to January 2007, he served as the Court of Appeals' Chief Judge Pro Tem.

Justice Zahra, who has taught evidence as an adjunct professor at the University of Detroit-Mercy Law School, has served on many professional and legislative committees, including the Michigan Civil Jury Instructions Committee, the Circuit Court Appellate Rules Committee, the Domestic Violence Legislation Implementation Task Force, and the advisory committee for the Michigan Judicial Institute Domestic Violence Benchbook. He has also served on the Michigan Board of Law Examiners, which drafts and grades the examination that law school graduates must pass in order to become licensed attorneys.

Justice Zahra has been active in many civic and charitable organizations, including Boys and Girls Clubs of Southeastern Michigan, Kiwanis Club International, Leadership Detroit, the Knights of Columbus, the Maltese American Community Club, and the Maltese American Benevolent Society, of which he is a past officer. He is a board member and former officer of the Catholic Lawyers Society, and is a member of the Federalist Society, having served as secretary and vice-president of the Michigan chapter.



The Hon. Brian K. Zahra

*Please see **Judiciary** on next page*

[Link to page 1](#)

Judiciary, continued from previous page

ASK THE JUDGE

Questions and Answers for Justice Brian K. Zahra

Q. If you were stranded on a desert island what is the 1 item you couldn't live without?

A really good hunting knife.

Q. What is your most vivid memory from law school?

On the first day of law school, my contracts professor called on a student who was not prepared. This student responded, "this is not for me" and walked out of class, never to be seen on the law school campus again. I often wonder what that student decided to do with his life.

Q. What is the weirdest thing you've ever eaten?

Sauteed rabbit livers. Outstanding!

Q. If you could sit down to dinner with one person (dead or alive) who would it be and why?

My father's mother, who died in Malta during World War II. She is the only grandparent I did not get to know.

Q. If you knew you were going to be stranded on a desert island what is the 1 book you would bring with you?

How to Survive on a Deserted Island, by Tim O'Shei

Q. If you could tell a young lawyer one thing about practicing law, what would that be in 20 words or less.

A great reputation takes years to establish but only minutes to destroy. Act accordingly in everything you do.

Q. What is the most exotic place or place furthest from Michigan that you have traveled?

Malta, Europe, the birthplace of my parents.



Back in the days...

by Dick Brake



Dick Brake

The James Couzens Syndrome

Back in the days when Henry Ford was starting to produce and sell a horseless carriage, he had a bookkeeper named James Couzens, who had the foresight to invest in the fledgling Ford Motor Company. As a consequence, James Couzens became a very wealthy man in later years and a successful politician. It is the dream of every lawyer that a Henry Ford/Bill Gates type of client will walk into his office and, in exchange for legal services, give stock in the new company in lieu of a normal fee.

Such was the case years ago when an aspiring scientist came into our office with a proven concept to take raw sewage and garbage, sprinkle them with

the scientist's magic formula, and sometime later from this mess emerged beautiful "night soil" which was, in essence, compost. The process had been tried and proven successful and our client was growing luscious tomatoes in a pot of the compost. This had the potential to revolutionize the waste disposal industry. In fact, the name of his company was "Sanitary Disposal".

Unfortunately, this was before they had invented environmentalists. This was back in the days when it was more expedient to just throw things away, such as into a river where the refuse would just float away. Today, such a process might have great potential in our "green" society. However, being ahead of his time, our inventor/client found no ready market for this process and the whole idea collapsed when he was unable to satisfy the requirements of the Blue Sky Law in order to obtain additional capital investment.

We had another get rich quick scheme that had the potential to make us all wealthy, in exchange for our legal services, which involved a company called Photo Flowers. The idea was patterned after FTD Florists, who could wire your order for flowers to anywhere in the country. Our client had devised a concept whereby the distant florist would take a picture of the floral spray that he delivered and would send the picture to the original florist who, in turn, would share the image with the customer who placed the original order. It seemed that, in many instances, an office or a group of individuals would take up a collection to order flowers for some distant occasion and they would never really see what their contribution had bought. The idea was that when a purchaser could actually see what they had purchased, it would enhance the reputation and esteem of the local florist and lead to further business. Such a concept seemed to have merit and so we willingly contributed our legal expertise for a piece of the action.

*Please see **Back in the days** on next page*

[Link to page 1](#)

Back in the days, continued from previous page

Unfortunately, in order for the concept to work, it required a nationwide web of participating florists. Our client would get paid when he sold the camera and the film to the participating florist. This was a virtual FTD concept, but the cost of establishing such a venture was staggering. Even though some rather substantial people had invested hard-earned cash in this venture, the concept never really got off the ground. Fortunately for us, and unlike the monetary investors, we had nothing invested except our time.

Do I regret our investment of time? We knew what we were getting into and the lure of potential riches was overwhelming. Should a lawyer invest time and energy in such a neophyte project? My advice is “go for it”, although be mindful of the ethical requirements when becoming involved in your client’s business. Your participation in a client’s venture may have merit, because you never know when another Bill Gates or Henry Ford will come knocking on your door. Nothing ventured, nothing gained. You just might become the next James Couzens.



Should a lawyer invest time and energy in such a neophyte project? My advice is “go for it”.

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Adam Kelly



[Link to page 1](#)



Change of Venue

VEGAS VIRGIN? PART ONE – WHERE TO EAT!



by Tony Snyder

tsnyder@tonysnyder.com

A friend of mine posted to her Facebook status that she was going out to Las Vegas for the first time and wanted to know what she should do/see while out there. The problem with this question is that it doesn't take into account our own personal preferences and how we define a "good time"...although that is certainly available for the right price—and to your room in 30 minutes or less!

But regardless of your tastes, I believe there is the quintessential "Vegas Vacation" which must be seen at least once, particularly if you don't intend on going back 3-4 times per year as this humble writer typically achieves. Here are my recommendations on things you should do on your maiden trip:

EATING

Vegas is a city of decadence and it's a-plenty in this fantastic city. The great thing about this town is that you can eat as inexpensive or as elaborate as your palate (and wallet) can afford.

Buffets

Gone are the days of the \$1.49 buffets where you can't tell the difference between the blue and the yellow pans of food. What was once a staple of cheap food for cheap prices have gone the way of the Dodo! Now you can choose from a fabulous spread of expensive meats, cheeses, desserts, etc etc...but be prepared to pay for it. Buffets are going to run you between \$20-\$50 per person, depending on where you dine. But if you do it right, you can make the meal cover two eating sessions so you'll only need a lite dinner in the evening. Conversely, eat later in the afternoon and you'll be good to go til the next morning

So what are my "must haves" when I'm out in Vegas? You can never go wrong with the **Bellagio breakfast buffet**. This is

*Please see **Vegas food** on next page*



Bellagio buffet

[Link to page 1](#)

Vegas food, continued from previous page

my wife's favorite place to nosh and I can fully understand why! The spread is second to none, especially if you like breakfast food! Between top notch omelet stations, phenomenal carving stations and the freshness of it all, you should enjoy this buffet during your first morning in town. One fore-warning, the scrambled eggs are terribly runny. It's the only disappointing thing about the buffet, so take your eggs from the sides, not the middle of serving tray.

Another buffet I've enjoyed is the **Wicked Spoon at Cosmopolitan**. Now, I've only eaten here once (but it was a great experience) so it's possible for the quality to wane over time. That said, right now, it's fantastic. If you go for the lunch and they still have breakfast at the stations, try the bacon. Not the carved bacon but the actual strips of bacon which have been cooked to perfection. Absolute perfection. They were a perfect level of crispy and I had to have clogged a good 30% of my arteries from these strips of heaven.

I would like to give a quick shout-out to **Red Rock casino** and its buffet. This is yet another great eat, if you have a car or don't mind a \$35 cab ride off the Strip. I usually do have a rental car and will make the 20 min drive out to Red Rock for their buffet. It's especially inexpensive if you have one of their player's card (and you should just as a matter of habit). When I was last out there, they were doing a deal of BOGO with a players card.

But what if human pig-troughs just aren't your thing? What would I recommend for a sit down? Again, it depends on your budget and what you're comfortable spending on one meal. Granted, I enjoy a plethora of adult beverages with my meal, in addition to appetizers and desserts. You could get out of some of these restaurants if you skipped the alcohol (Boo!) and Apps/Dezzies...but it's Vegas, why would you?

So which "sit-downs" would I recommend you try your first trip out? Let's divide it into two categories, those which would bring your per person tab in under \$30 and those where you're looking at over \$30.

Under \$30

Earl of Sandwich—located at Planet Hollywood, this hot sandwich shop (and I mean both temperature and trendy) is a new found favorite of mine, but it's not a secret to most people. I'm embarrassed to say it took me approximately 12 trips over 5 years to discover this treasure, and it was only through the podcast **Five Hundy By Midnight** that I even learned of it. It's a great place for sandwiches and I daresay you'll get a sandwich, side and pop for under \$20. You must eat here.



Wicked Spoon at



Red Rock casino



Earl of Sandwich

*Please see **Vegas food** on next oage*

[Link to page 1](#)

Vegas food, continued from previous page



Mon Ami Gabi

Mon Ami Gabi—located at Paris, it has a beautiful location to sit and watch the Bellagio fountains (another attraction you must see, so kill two birds with one stone). Mon Ami Gabi is a French bistro with an outside dining area where you can people watch like nowhere else. I've been there for lunch, the portions are appropriate for their price and (again, sans alcohol) you can get out of there under \$30 and probably closer to \$20.



BLT Burger

BLT Burger—located at Mirage, this place is Wow, Yum-tastic! Their burgers are made to order, they can do them in ways I never was creative enough to think of. And in a quality beer with your burger and fries and you'll still barely reach your \$30 marker. Service was excellent despite how busy it was and they were doing a fantastic job of getting people in and out without feeling rushed, so don't let the long line which might form fool you.

Over \$30



Sinatra at Encore

Sinatra—located at Encore (sister property to Wynn), you MUST go there and you MUST have a Sinatra Smash. This cocktail contains whiskey and I usually don't like whiskey...you will, I promise. This restaurant is Steve Wynn's homage to Frank Sinatra and he spared no expense. When you first come in you will see Frank's Oscar for Best Actor in a Supporting Role...how cool is that? There are pictures of The Chairman all over the place, some signed, one with Steve Wynn—just a blast to see. The food is tilted toward Italian (duh, it's a Frank restaurant) but there is something here for everyone. Dine, take in the music, feel like a member of The Rat Pack for two hours...time well spent in Vegas, no?



BOA Steakhouse view

BOA—located in the **Caesar's Forum Shoppes**, this restaurant is only worth dining at if you can get a table outside on the balcony. Granted, I have an axe to grind with this place, I'm still willing to give them the spotlight they deserve. My then-girlfriend (now wife) first dined out on the balcony and fell in love with the view. So when we brought our party of 15 out to Vegas for our wedding, we booked the balcony for our rehearsal dinner. The young lady answered the phone, took the reservation and confirmed our request for the balcony...a good 30 to 45 days prior to the scheduled dinner. The night of the dinner arrives, nope, we'd been bumped from the balcony for some other event. Had I known even two hours sooner, I would have cancelled the reservation and taken us to either the Eiffel Tower restaurant at Paris or SW Steakhouse at Wynn. But I figured it was easier to talk my

Please see Vegas food on next page

[Link to page 1](#)

Vegas food, continued from previous page

fiancée down off a proverbial ledge than try and finagle 15-ish people to a new location at the last minute. That said, the food is tasty but it's the view on the balcony which makes the cost of the meal a true value. Eat here your second night in town.

Eiffel Tower—located at (where else) Paris Las Vegas. This place gives you almost a 360 degree view of the Strip. A traditional steakhouse but it's the view you're paying for. Totally worth it. It's a dimly lit place and they don't allow shorts, sandals or going sockless—so be prepared. I kinda wish more places implemented this policy.

SW Steakhouse/Prime (Tie): SW is located at Wynn [hence the initials of Steve Wynn] and Prime is the Bellagio steakhouse. I've eaten at both, each offer their own benefits. Prime is great if you can get a seat near the windows to watch the fountains, much closer than what you got to see at lunch at Mon Ami Gabi. SW has its own Lake of Dreams or something somewhat hokey. The inflatable frog is something to behold, so are Wynn's floating balls. If I've piqued your interest to figure out exactly what I'm talking about...you'll get a great meal while finding out.

This is certainly not an exhaustive list of places to eat in Vegas. I would certainly give a shout-out to **Rio's Carnival World** buffet, **Bally's** steakhouse, **Mirage's** buffet and **Flamingo's Burger Joint** to name just a few places I've eaten (and would eat at again without question). But these are places I would save for my second trip.

What places are your MUST EATS for a newbie Vegas visitor?? Let me know at tony@viceloungeonline.com



Eiffel Tower Restaurant



SW Steakhouse

iPick Technology



Derrick Etheridge

by Derrick Etheridge

derrick@derricketheridge.com

This month iPick Google+.* Google+ is a new social network launched by Google around July 1, 2011. At the time of this writing it was still in beta, and you need to be invited to participate in the beta. I was fortunate enough to get in rather early; I have been using it since around July 15, 2011. And it is awesome! I love it. Although I don't think it is a Facebook killer, I do believe it is going to be a fierce competitor. And for those who want more control over their social network, it is a viable option.

In this article, I will discuss some of the key features of Google+ and when possible mention the Facebook equivalent. The Google+ interface is very fast and simple. The main page consists of three columns. The main column is the center column; it is the largest. It contains the Stream or posts of people you have circled.

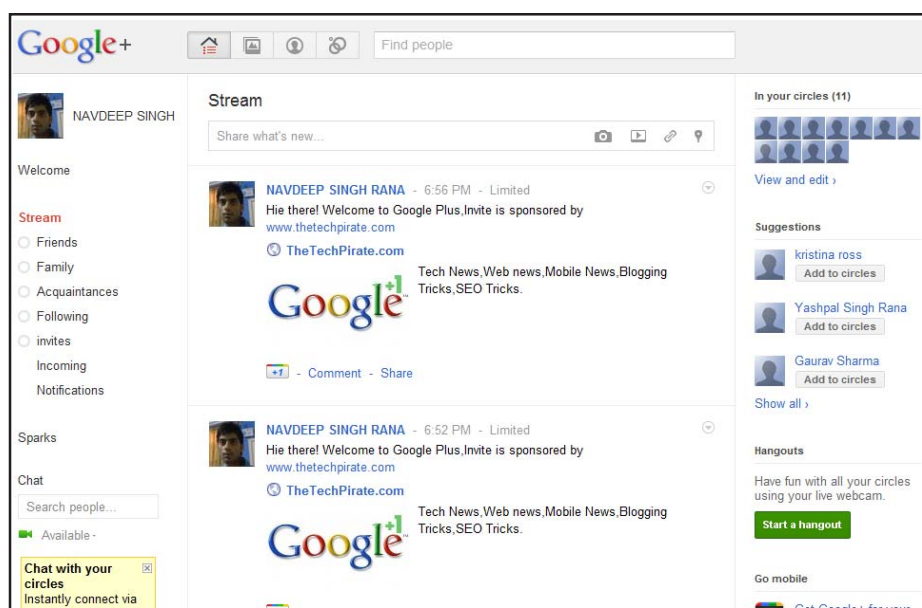
The left-hand column consists of the following links: first, your **Stream** broken down by your **Circles**; second, your **Sparks**; and finally, a **chat link**.

The right-hand column consists of the following links: first, there are photos / links to people you have circled and people suggested for you to circle; second, there is a link to invite friends to Google+; and finally, there is a link to start a Hangout.

At the time of writing this article, Google+ consisted of five pages: the main page, as discussed above; a page for for photographs posted by people in your circles, as well as links to photographs you have posted; a profile page; a page for your Circles; and recently, Google added a page for Games.

So, what does all of this mean? Circles, Streams, Sparks, Hangouts. Well, these terms identify some of the key features of Google+.

Please see **Google+** on next page



Google+ layout

Google+, continued from previous page

First, **Circles**. Circles are used to manage the people you are following, much like Facebook's lists, which I have never used. Why? They are just too complicated to set up and keep up-to-date. Google+, on the other hand, uses drop and drag. A much easier way to organize the people you are following. But, why Circles? You can separate the people you are following into more comprehensive categories, such as: family, friends, coworkers, acquaintances, groups or categories you are following, or just people you are following. How you organize them is entirely up to you. Once you have your Circles organized, you have more control of how and what you share.

Next, **Streams**. Streams are quite simply posts. Posts of the people you are following. It is much like your Facebook's Wall and News Feed. When you Circle someone it gives you access to their Stream of content. But, you may not get all of their content. For instance, you won't see direct messages, nor will you see nonpublic posts, that is unless they Circle you back.

Next, **Sparks**. Sparks is a feature that provides a newsfeed to you main page, much like when you subscribe to a certain page and are automatically sent copies of the post, usually through a newsreader like Google Reader. You create can create your own Sparks based on your interests.streams located below it - yourself and whomever else is participating. Hangouts automatically switches the main video stream being displayed based on who is speaking.

Finally, **Hangouts**. Hangouts, to me is the best feature of Google+. It is basically video chat. A video chat that allows up to ten people to participate simultaneously. Once entering a hangout, you see one main video stream that is centrally displayed based on who is currently speaking, and you will see smaller video.

And there is an app for that. Both Android and iPhone users can download the Google+ App from their respective stores. Two nice features available in the App: Huddles, which is group texting, and the added ability to add photographs taken your mobile device to your Google+ Photograph Page.

Remember, Google+ is in beta. The way the features currently work, and the way Google+ is set up may change. But so far, I really like what I'm seeing. Give it a try and let me know what you think!

H. Derrick Etheridge, J.D., LL.M., of the Law Offices of Derrick Etheridge, PLLC, is a solo practitioner, whose law practice focuses on Criminal Defense.

Although I do not have any special training or education in the field of technology, I am a huge technology enthusiast. The tips, reviews, recommendations, and commentary in this column are solely mine and should be treated as just what they are - tips, reviews, recommendations, and commentary.

For information about me, visit my website at www.derricketheridge.com or my blog, the Michigan Criminal Law Blog at www.micrimlawblog.com. Past iPick Technology articles are available on my blog, and the articles include hyperlinks. For comments, please send me an e-mail at derrick@derricketheridge.com. Follow me on Twitter at www.twitter.com/micrimlawtweets.

Hangouts, to me is the best feature of Google+. It is basically video chat. A video chat that allows up to ten people to participate simultaneously.

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Office space available for rent in East Lansing. Amenities include, free parking, free heat and electricity access to law library, reception area, copier, fax machine, 2 conference rooms and internet access. Rent is \$350 to \$500 per month. There are five attorneys available for mentoring and/or referrals Call 517-332-5323, or e-mail rbodwin@aol.com.

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Help Wanted

Part-time attorney wanted

AV-rated East Lansing insurance defense firm looking for a **part-time attorney** with 2-10 years experience in **auto negligence, premises liability, no-fault insurance, general liability defense**. Experience w/ Word helpful. Pay commensurate w/ ability. Forward resume to: ATTN: Recruiting Supervisor, P.O. Box 4733, East Lansing, MI 48826.

Attorney experienced in automobile no-fault

The Sinas Dramis Law Firm, located in Lansing, is hiring an associate attorney who will work in matters involving automobile accidents, including first party insurance claims and third party claims against at-fault drivers. *It is preferred, not required, that the ideal candidate have at least 2-3 years of plaintiff's personal injury and automobile no fault experience.*

The position offers excellent potential, and a competitive benefits package and an attractive compensation structure. Send resume accompanied by a cover letter and salary requirements to Julie Mann, CEO & President of JMann Consulting Group at julie@jmannconsultinggroup.com. Candidates are not to contact the law firm directly.

Legal assistant/secretary wanted

Two-attorney paperless law firm specializing in appeals in downtown Lansing. Computer experience required. Word processing/Internet skills essential. Case management/billing/accounting skills a plus. Monday-Friday/30+ hrs/wk, 6 hrs/day. Competitive hourly pay/no benefits. Email lspeaker@speakerlaw.com and send resume/CV in PDF format with references included.

Paralegal wanted

An outstanding opportunity is available for an individual to join The Sinas Dramis Law Firm, an established Lansing law firm specializing in personal injury, as a paralegal to assist two partners. The ideal candidate will be experienced in client interactions, have experience with all aspects of litigation and will be able to work independently. This person must be exceedingly well-organized, flexible and enjoy the challenges of supporting two partners in a mid-sized office.

This position requires a minimum of a high school diploma. Three to five years of total previous legal secretary/paralegal experience required with at least two to three years of prior experience as a paralegal; experience in the auto no-fault/PIP law preferred. Must possess strong writing and organizational skills. General knowledge of Michigan no-fault law, PIP and medicine/medical terminology preferred. Benefits included: health insurance, life, disability, 401(k), and paid vacation.

Send resume accompanied by a cover letter and salary requirements to Julie Mann, CEO & President of JMann Consulting Group at julie@jmannconsultinggroup.com. Candidates are not to contact the law firm directly.

Seeking volunteers

The Michigan Attorney Grievance Commission seeks licensed attorneys to serve as pro bono volunteer. Receivers pursuant to MCR 9.119(G), to assist in winding up the practice of lawyers who are deceased, incapacitated, missing, suspended or disbarred. Attorneys interested in serving in such capacity should submit a letter of interest to:

Rhonda S. Pozehl
Senior Associate Counsel
Attorney Grievance Commission
243 W Congress, Ste 256
Detroit, MI 48226
313.961-5819 fax

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