Parents of convicted murderer ordered to stand trial for conspiracy

LELAND, Mich. (AP) — A judge has ordered the parents of a Lake Leelanau man sentenced to life in prison without parole for killing two men in a drug dispute to stand trial on charges of conspiracy to commit perjury.

Faye Robyn O'Non, 51, and Nicholas O'Non, 57, also were bound over for trial by 86th District Court Judge Thomas Phillips on Friday on charges including conspiracy to obstruct justice before their son's trial.

Authorities say the couple conspired with others to create a self-defense theory for their son and tried to sway testimony.

Matthew O'Non, 23, was sentenced last year in the May 2004 deaths of Raul Ramirez and Manuel Longoria. Prosecutors said he shot the men, both Texas residents, when they came to his family's Bass Lake cottage.

Mike Wallace gives notes to University of Michigan library

ANN ARBOR. (AP) — Veteran television newsman Mike Wallace has given papers from his 40-year career at CBS News to University of Michigan, his alma mater.

The papers include notes, transcripts, photographs, correspondence, interviews and research and fill about 50 file cabinet drawers, The Detroit News reported. Wallace, 87, helped launch the TV news magazine "60 Minutes."

"Researchers will find these papers an archival treasure trove," Francis X. Blouin, director of the university's Bentley Library, said in a statement. "These papers reconstruct the thinking that lay behind groundbreaking television journalism. Wallace's well-crafted interviews explored the gamut of major issues of our time.'

Wallace graduated from Michigan in 1939 and worked for the school's low-power radio station. He earlier gave the Bentley Library his papers from the 1950s, when he wrote a newspaper column and hosted an interview program on ABC.

"My 40 years with CBS News have been a fascinating voyage of discovery," Wallace said in a statement. "Thirty-seven years with '60 Minutes' have given me the chance to travel the globe, meet and report on world issues and broadcast what I've learned to an audience at home that had long trusted CBS News reporters like Walter Cronkite and Eric Sev-

South Dakota governor signs bill exempting bikes, horses from DUI laws

PIERRE, S.D. (AP) — South Dakota bar owners may want to install hitching posts and bike racks out front.

Gov. Mike Rounds recently announced that he has signed a bill into law exempting horses and bikes from drunken driving laws. It goes into effect July 1.

Legislators offered the so-called "beer-foryour-horses" bill as part of an effort to update the criminal code.

"If I'm going down the road with my family, I'd much prefer to have a drunk on a Schwinn coming at me than a drunk in a Chevy," said Sen. Lee Schoenbeck, R-Water-

Charging intoxicated horse and bike riders with drunken driving makes a joke of drunken driving laws, he said. People still could be charged with being a public safety hazard, a misdemeanor.

Sen. John Koskan, R-Wood, though, objected to the change. He said horses on highways can be dangerous, adding that prosecutors oppose the bill.

"Just because it's a horse doesn't mean it's safe to be out on the road," Koskan said.

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LUMEN LEGAL hosted an evening of networking and new ideas on February 9, at the Detroit Athletic Club. Taking part in the festivities are (seated, left to right) David Galbenski, Lumen Legal president and CEO and Mark R. Adams, Lumen Legal vice president, and chief legal counsel; along with (standing, from left to right) Nelson Rosario, contract attorney currently working on assignment with Lumen Legal; Mark A. Grobbel, Lumen Legal director of Strategic National Accounts; Karen R. Maheu, Lumen Legal vice president of Global Resourcing; Jucilsa B. Deguzman, Lumen Legal accounting manager; Ram Vasudevan, CEO, QuisLex (Hyderabad, India), strategic partner of Lumen Legal for document review work; and Marc L. Blessing, Lumen Legal vice president and COO. Photo by John Meiu

Legal services company unveils new name: Lumen Legal

By Sarah Scholz

Vol. CXI No. 42

Legal News

Contract Counsel, a two-time member of the Inc. 500 (fastest growing private companies) became Lumen Legal on Thursday, February 9. To mark the occasion, CEO David Galbenski, along with Mark Adams, co-founder and general counsel, and Marc Blessing, COO, and other members of the Lumen Legal team, hosted an evening of networking and new ideas, in celebration of their launch, at the Detroit Athletic Club.

Lumen Legal is a Royal Oak-based provider of direct hire, contingent staffing, and document review services for the legal services industry. Since the company was founded in 1993, it has pioneered both domestic and offshore outsourcing solutions for corporate clients and law firms, while developing a data-driven human resources system.

Mark Adams was the first to speak at the event. "First we are here because of the very talented and committed Lumen Legal employees; there are too many to name, they are amazing. Most of them could have pursued careers at larger, more well known staffing companies but they chose to come and work for Lumen Legal and stay here," Adams said. "Taking on more risk and turmoil to help this company grow and prosper.

Thank you very much for doing that and letting me be a part of your management team."

He went onto thank the company's outstanding clients, "who chose to do business with Lumen Legal over the years (Lumen being the smaller, more aggressive kid on the block), for a company of its size, Lumen Legal's client roster is truly preeminent." He also thanked those who gave guidance and legal advice as well as their lenders.

"Next we are here because of all the spouses and significant others of the Lumen Legal team, especially Dave's wife, Lynn, who we dearly appreciate how she tolerated the significant commitment Dave has made to the company and the legitimate sacrifices your family had made to let Dave pursue his vision," he added.

"The main reason we are here is because of our visionary leader. Thirteen years ago this enterprise was literally David and a personal computer that his grandmother donated to the company, sitting on a table in his parent's basement. I kid you not, I can't believe it, except that I was there to see it. Now Lumen Legal is rapidly growing, it is an international company with offices here in Michigan, Ohio, Indiana, and India with more growth to come and it is to be a very fast growth.

'Dave, more than any factor, is the reason why we're here tonight. Over the years, Dave has effectively challenged obstacles to success and silenced the naysayers or the skeptics. Time and time again, Dave has had the vision to know that there is a better way to deliver legal services to law firms and corporate legal departments. That is really what Lumen Legal is about," Adams said.

"He has relentlessly pursued that vision with outstanding leadership. He has worked tirelessly while staff questioned short term benefits and even long term personal benefits to do the right thing for the company and to follow his vision. That type of behavior has many names, and people who were born long before me probably would have just called it American Spirit.

"Nowadays, people who understand innovation and vision have begun to recognize Dave's talented hard work and he has won a number of awards including the Inc. 500 award twice, Crain's Detroit Business 40 under 40, Michigan Future 50 companies, and most recently, the very prestigious 2005 Ernst & Young Entrepreneur of the Year Award (for Staffing and IT Consulting Services, Central Great Lakes region).'

Adams ended by saying to Galbenski, "Everyday, you have my deepest respect, admiration, and awe. I will always appreciate and never forget the many valuable things about commerce and ethics you've taught me over the years. You are the

real deal and I am proud to be your business partner (See LUMEN LEGAL, Page Two)

Structured settlements: 468-B funds, liquidity issues

By Joseph Hadus

How do you respond when the defendant says "no" to a structured settlement? Who should control structured settlements, plaintiff or defendants and their liability insurance companies?



As part of the Tax Reform Act of 1986, IRC Section 486-B was added to the Internal Revenue Code. This, along with Treasury Regulation Section 1.468B-1 and Revenue Procedure 93-34, provides that as long as there are two or more claimants in a case, you can provide your client with all the benefits of a traditional tax-free structured settlement while the defense gets a full cash release.

Though prevalent in many other jurisdictions, the trial attorneys in Michigan have been slow to embrace this settlement tool, most likely because the defense traditionally controlled the process and the availability of 468-B Qualified Settlement Funds (QSF) would adversely impact their bargaining position. Simply stated, it was not in their best interests to publicize this.

This section of the IRS Code was originally enacted to deal with mass torts (i.e. asbestos cases, breast implants, Fenn-Fenn litigation, etc.), and is now is being used in individual cases. The corporation or insurer pays the lump sum into the QSF. Individual settlements, including structures and for cash, are then negotiated off the trust.

There is a little more paperwork involved than a traditional settlement, but this prevents against any possible abuse by the defense and the advantages are substantial. The defense attorney and/or adjuster needs to be made aware that there will be a cash settlement with the funds being paid into a trust and that they will get a full release. Working with the trust attorney, the Petition is prepared requesting the court's approval to create the Qualified Settlement Fund Trust and spelling out the monetary terms. Upon court approval, the trust is created and after paying the total settlement amount into the QSF, the defendant is released and dismissed with prejudice. The defendant insurer is able to take the full tax deduction immediately and remove the liability from their reserves.

From this point on, the insurer has nothing

to do with the settlement. The settlement proceeds in the form of a check payable to the trustee and deposited with the court, which has continuing jurisdiction. Next, working with your broker, the final terms of the structured settlement are determined and the annuity rate locked-in. Following this, a second petition is filed with the court seeking approval for the distribution of the settlement funds. Also, a Settlement Agreement and Release along with Qualified Assignment

Agreement is drafted. From here on in, the steps are similar to any other structured settlement except, since the defendant/defendant insurer have been released, the QSF Trustee steps into this role and executes both documents. Upon court approval, the closing documents are executed and the funds from the trust allocated to the appropriate parties. The trust is required to file a tax return for the short period of time in existence (a small amount of interest is generated) and this is also handled by the trust

468-B provides you with a viable alternative when the defendant insurer insists the annuity be placed through their life affiliate or so called "approved list" even though a better rate with a stronger company can almost always be obtained in the competitive marketplace. Depending on the complexity of the case, the trust attorney's fee is usually in the \$3,000 — \$4,000 range, so the 468-B alternative is appropriate for larger cases. Qualified Settlement Funds are a valuable tool in controlling your settlement and overcoming obstacles posed by the defense, while providing your client with the most financially secure settlement plan consistent with their needs.

Another problem facing practitioners is dealing with a client who wants a structured settlement, but is fearful that future unforeseen emergencies could require immediate liquidity. The Victims of Terrorism Tax Relief Act signed into law by President Bush on January 23, 2002, created section 5891 of the Code. This allows for plaintiffs to sell all or a portion of their remaining guaranteed structured payments back to the annuity company for a lump sum in the event of a courtapproved hardship. This can include medical emergencies (unforeseen surgery, etc.), education requirements, change in living conditions, or in the case of attorney fees-even

(See **SETTLEMENTS**, Page Two)

Michigan foreclosures double in two years, now 2^{1/2} times U.S. rate

DETROIT (AP) — The number of homes undergoing foreclosure in Michigan doubled from February 2004 to February 2006 to a rate that is 2 1/2 times the nation's, according to a group that monitors foreclosures.

Michigan had 8,240 homes in active foreclosure last Monday out of 96,019 nationwide, the Boca Raton, Fla.-based Web site www.foreclosure.com says. In February 2004, the state had 4,085 foreclosures in progress.

Michigan's active foreclosures are 8.6 percent of the U.S. total, while the state's population of 10.1 million is only 3.4 percent of the nation's 296.4 million.

The rise in Michigan foreclosures comes as the state's unemployment rate remains high and appears to be heading higher.

The state's seasonally adjusted jobless rate ended 2005 at 6.7 percent, compared with the national rate of 4.9 percent. Economists say they expect the state's annual unemployment rate to edge up this year and again in 2007.

Lenders lose up to \$50,000 per foreclosed house as they sell them off at below-market prices. That can lower property values in neighborhoods, drive other residents away and hurt property tax collections for local governments.

"Foreclosure depresses an area in a variety of ways," LaSalle Bank chief economist Carl Tannenbaum told The Detroit News.

Wayne County alone had 3,342 houses in the foreclosure process last Monday, 41 percent of the state total despite the fact that its about 2 million residents make up about a fifth of the state's population.

Last Wednesday, Katherine Ben-Ami, a lawyer for the Wayne County sheriff's office, supervised the auction of 379 foreclosed homes in the county.

"This is the worst I've ever seen," said Gary Meyers, a foreclosure specialist with Venturi Realty of Salt Lake City who was present for last Wednesday's sales. "I've been all over the U.S., and the most I've ever seen in a day is 30."

Elsewhere in Michigan, Oakland County had 765 homes in foreclosure proceedings last Monday, Genesee 465, Macomb 448, Ingham 183, Muskegon 168, Kalamazoo 147, Saginaw 145, Jackson 127, St. Clair 107 and Calhoun County 102.

Official Newspaper: City of Detroit • Wayne Circuit Court • U.S. District Court • U.S. Bankruptcy Court

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National economy seen as rebounding strongly in 2006.

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Judge extends Northwest Airlines labor talk again.

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Learning to save can be challenging — but rewarding

AP Business Writer

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NEW YORK (AP) — Dawn Wilcox wasn't always a saver.

"I grew up in a family that lived paycheck to paycheck," said Wilcox, who runs her own public relations company in Los Angeles. "They didn't save, and I didn't save.'

Then she met Anthony Bloch, whom she plans to marry this summer. Her fiance, she says, brown-bags lunch, uses coupons to save on dry cleaning bills, rents a movie instead of going to the theater and cooks dinner at home rather than eat out.

"It was kind of a shock when we first started talking about our finances," said Wilcox, who is 34. "He was surprised that at my salary level, I didn't have more saved. He made less, but had more saved.'

Most Americans in recent years have been better at spending than at saving.

dropped into negative territory at minus 0.5 percent last year for the first time since the Great Depres-

A negative savings rate means consumer spending was greater than after-tax income, suggesting that Americans not only weren't saving but were also going into debt to support their spending.

"It's a consumption problem," said Greg McBride, senior financial analyst at Bankrate.com in North Palm Beach, Fla. "We have to learn to look ourselves in the mirror and say, 'I have to spend less money so I can save more."

Without savings, Americans quickly get into financial trouble if they lose a job or the car requires a major repair. They end up borrowing heavily to get their kids through school and face potentially dismal retirements without adequate financial

The key is to start setting aside a small amount, even a dollar or two a day, to get into the habit of

Wilcox, who runs Penguin PR Inc., is now a convert to saving, both for things she and Bloch want to buy as well as for an emergency cushion and their retirement.

They figure they've saved enough to cover the entire cost of their wedding next June; then they'll start putting money aside as a down payment on their first

"We've made it a game," she said. "He'll come home and say, 'I put \$1,000 in my savings account today.' Then I start thinking that I should put more money in mine,

Or, she said, "we'll challenge each other to find more ways to save," such as agreeing to put \$100 into their savings account rather than going out to a restau-

rant for dinner. Boyce Watkins, a professor of

5.221%

Claudia Szerlag

President

finance in the Whitman School of Management at Syracuse University in New York, said people have the choice of saving or not.

"We're broke for the same reasons we're fat," he said. "We don't make the choice to have the disci-

Watkins said some Americans have been lulled into thinking that because their homes have appreciated greatly in value in recent years, they're financially secure and don't have to save.

"But people like my grandmother, she went through the Depression and she knows the downside of prosperity," Watkins said. "People 40 and under, they don't know the downside. You take chances when you don't know the risk.'

It was Watkins' grandmother who taught him the basics of saving, he said, including not spending as much as you make, using a credit card only when you have to, paying bills when they're due.

Watkins, who teaches a person-The nation's savings rate al financial planning course at Syracuse, suggests these steps to get started at saving:

 Keep a simple record of where your money is going, perhaps in a pocket notebook.

- Make a commitment to learning ways to manage your money better.

 Slow down your spending. — Learn that not everything

that's fun costs money. Set aside your savings at the

beginning of the month, not the end when there may not be much money left.

"Most spendaholics are people who spend beyond the point of satiation, just like overeaters," Watkins said. "You can design a budget to give you some elbow room so you have the money to do the things you want — but you have to set a limit, and you have to set it in advance."

Bradd DelMuto, 27, a senior account executive with Gregory FCA, a media relations firm in suburban Philadelphia, said he's been a saver since childhood.

DelMuto, who is single, is frugal about his day-to-day spending so he can save more. He packs his own lunch, limits the purchase of expensive coffee and even hangs out at bookstores to read books and magazines rather than buy

He's also declared his savings account off limits for frivolous spending.

"When I have money, it goes into my savings account right away," he said. "If I get a work bonus, or relatives give me a birthday check, anything like that,

it goes right into the account. "If it's in the account, I won't take it out randomly and spend it."

That doesn't mean he doesn't spend at all. He just spends care-

"Take a flat screen TV," he said. "I'd like one, but now they're \$1,000 or more. I can hold off for a year or two until they're \$500."

Michigan **Judgment Interest Rate**

Federal Judgment Interest Rate updated weekly at:

www.uscourts.gov

Eric Kent Franz

Detroit Legal News.

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MANAGING YOUR MONEY

Service helps consumers dig out of debt

and the credit card bills beginning to pile up, there's good news for consumers who are looking for a way to handle overwhelming

attempts to lower the debt through negotiations with creditors. It then works with the client to make sure lump sum and/or installment payments are set up.

The company — called JK Harris Financial Recovery Systems, or FRS — employs negotiators to assist with problems regarding consumer debt and to contact creditors. FRS works to ease any immediate crises, helps get clients on a positive payment track and eliminates debt in the most favorable way possible.

Typically, consumers who contract with FRS have fallen behind in paying bills, such as auto, credit card, retail purchases or home mortgages. These delinquencies are most often the result of divorce, illness or job loss. The company contacts customers from all walks of life, including doctors, lawyers, professionals and wage earners.

Once a client retains the company to work on their behalf, FRS completes a detailed financial or call 1-800-868-0899.

(NAPS) – With Christmas over assessment of the client. The service then addresses any other critical issues, and seeks to remedy them based on initial contact with creditors.

The company then maintains There's now a service that regular contact with both the client and creditors regarding options to deal with debt issues and negotiates with creditors to determine lump sum or installment payment agreements.

Monthly contacts with the client are maintained to make sure payments are kept current. Unlike nonprofit debt consolidators, however, the company does not collect funds from clients and then distribute them to creditors. The clients are in control of all their payments at all times.

The length of the service contract is for one year, during which all debt issues are addressed, assuming the client provides all necessary information and adheres to a payment schedule.

FRS is part of the JK Harris & Company family of companies that comprise one of the nation's largest organizations specializing in tax resolution and debt management issues.

To learn more, visit the Web site at www.recoverfromdebt.com

National economy seen as rebounding strongly in 2006

By Jeannine Aversa AP Economics Writer

WASHINGTON (AP) — The economy ended 2005 like a lamb and is roaring back like a lion, a resounding rebound that economists say will lead the Federal Reserve to raise interest rates in the months ahead

The fresh forecast from the National Association for Business Economics has gross domestic product growing at a robust 4.5 percent annual rate from January through March.

revised forecast proves accurate, it would mark the best showing since the July-through-September period in 2003, when the economy expanded at a blistering 7.2 percent pace.

The government in April will release the GDP figure for the first three months of this year. GDP measures the value of all goods and services produced within this country and is the broadest gauge of economic performance.

Growth slowed to a crawl over the final quarter of 2005. The 1.1 percent pace was the most sluggish in three years. Blamed for the slowdown were the lingering fallout from the Gulf Coast hurricanes and belt tightening by con-

sumers and businesses. "Our forecasters expect the economy to shake off the effects of last year's hurricanes and surging oil prices," said the association's president, Stuart Hoffman, chief economist at PNC Financial

Services Group. The forecasters predict this robust growth will lead the new chairman of the Federal Reserve, Ben Bernanke, and his central bank colleagues to raise interest

rates at least twice more this year. Bernanke will preside over his first interest-rate meeting on March 27-28.

For nearly two years, the Fed has tightened credit to keep the economy and inflation on an even keel. The most recent rate increase came on Jan. 31, at Alan

Greenspan's last meeting as Fed chairman. A key interest rate controlled by the Fed now stands at 4.50 percent, the highest in nearly five

Economists, including some forecast.

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who had been uncertain about the future direction of rates, now say this rate will climb to at least 5 percent this year. After that, analysts say, the Fed probably will take a break and leave rates alone for a while.

In 2007, however, the forecasters predict the Fed gradually will start lowering this rate.

For all of 2006, the forecasters expect the economy to grow by 3.3 percent. That would be a solid performance, but slightly below the 3.5 percent increase in GDP in 2005. Economic growth in the The group earlier had predict- first half of this year is expected ed a 3.4 percent rate. If the to be better than the second half.

> The economy should expand by a respectable but slower 3.1 percent in 2007 as the toll of higher borrowing costs, a slowing housing market and elevated energy prices is felt, according to the association.

> In terms of risks to the economy, forecasters rank rising energy prices as the biggest potential wrench. Rising interest rates and falling home prices were other potential risks. Long-term interest rates, such

as mortgages, have stayed at relatively low levels in the United States even as the Fed has boosted short-term rates. If these long-term rates were to

jump sharply or if housing prices, which have risen rapidly, were to fall, it could spell trouble for the housing market, overextended homeowners and the overall econ-

On energy prices, the forecasters expect a barrel of crude oil to trade at nearly \$59 at the end of this year. That is higher than an earlier estimate of \$53 a barrel, but below the current level of about \$63 a barrel.

The economists see inflation calming this year, with consumer prices expected to increase by 2.9 percent this year and 2.4 percent next year. That would be an improvement from last year's 3.4 percent jump, the biggest in five

On the jobs front, solid economic growth should help lower the unemployment rate this year. The unemployment rate, which averaged 5.1 percent last year, should drop to 4.8 percent this year, the association said. The jobless rate should edge up to 4.9 percent in 2007, according to the

LUMEN LEGAL: Legal services firm unveils new name

(Continued from page 1)

Galbenski took the podium, "Thank you for those kind words. I'm going to spend a little bit of time to recognize some of the individuals in attendance here tonight. It gives me great pride to be standing up here launching Lumen Legal with a lot of these faces in the crowd... The life blood of our existence is our clients and the individuals that represent those clients. We're honored that many of our clients are here this evening, taking the time to share in our great launch event this evening. We thank you for giving us the opportunity to serve you.

"The way that we fulfill the needs of our clients is really through aligning what I like to call the five rights, to provide that solution that any client is seeking. Those five rights are simple. Right person. Right task. Right time. Right place, and of course, the right task that the individual does. It goes without saying that we believe in the power of individuals and we would like to recognize those here in attendance today that are delivering great value to our clients: our contract employees and our direct hire placements," he said.

Galbenski gave two of the business reasons for the name change, "1. Contract Counsel was very descriptive of only one service offering: contract staffing. It really did not apply to our customers the full scope of our capabilities. And then secondly, our company is moving from a regional company with a national footprint to a national company with a global footprint. And moving from providing solely domestic resources to a company that is integrating a high resolution of

beyond. Accordingly, we needed a in India, serving the U.S. and the global brand to help us accom-

plish that vision.' Lumen is Latin for light. "To us it represents vision, awareness, usefulness, and efficiency. More over, as some of you may know, our internal culture over the years has been focused on innovation. We believe one of the greatest innovators of all time was Thomas Edison. His inspiration has shaped our company culture and that is part of the reason why we are now known as Lumen Legal today," he said.

"The brand came together over a series of nine—the last nine months with lots of meetings, lots of focus groups and lots of talented individuals." He thanked Smith Winchester for "bringing Lumen Legal to life." Smith Winchester is their marketing communications and public relations agency.

According to the Lumen Legal web site, www.lumenlegal.com, they place legal professionals on a contract staffing and direct hire basis and also provide complete document review services for large scale litigation cases. Using their proprietary database of several hundred thousand attorneys and paralegals, and their legal service partners in India, Lumen Legal integrates a combination of domestic and offshore resources to reduce costs of the discovery/ document review process, which can amount to tens of thousands or even hundreds of thousands of work hours.

Lumen Legal has two strategic partners: QuisLex in Hyderabad, India and Manthan Services in Bangalore. "QuisLex provides legal support services to corporate law departments and law firms in the U.S... Manthan is one of the bestshore resources in India and largest legal services companies

U.K. They provide low-volume services including patent drafting, as well as high-volume services such as document review and case management." (http://www.lumen

legal.com/about/partners.htm) Lumen Legal's mission is to provide corporations and law firms with high-value human resource and legal-service solutions that raise efficiency, preserve quality and drive business

Their vision is to be an agile, high-integrity organization that applies uncommon insight, advanced technology and rigorous process to produce measurably superior outcomes for clients and other stakeholders. Their operating philosophy is founded on a belief in: the forces of ideas; the rule of law; the worth of individuals; the value of diversity; the power of human potential.

"We go beyond standard litigation-support software and services that automate the processing, organization and indexing of documents. We are putting best-practice methods together with global resources to create and manage complete discovery solutions, up to and including subjective document review," Galbenski said. "It's really about putting the right person, in the right job, at the right place and time, and at the right price."

According to COO Marc Blessing: "Corporate counsel are facing some tough challenges with higher department workloads confronting tighter and tighter budgets. Consequently, law firms are being pushed to reduce fees with a difficult recruitment and retention environment. This is the business landscape that creates our opportunity."

'Introduction to Better **Investing' offered by NAIC**

ter of the National Association of Investors (NAIC) is offering an "Introduction to Better Investing" class on Tuesday, March 7,on the Oakland University campus in ties. The local chapter also directs Rochester Michigan. This Intro- two stock study discussion groups duction to Better Investing session which meet monthly in Oakland is free and open to interested indi- and Washtenaw Counties to assess viduals residing anywhere in

Southeast Michigan. is designed to introduce newcomers and financial novices to basic fundamental investing ideas, concepts and evaluation tools that lead to more effective investment

exposed to basic terminology and learn methods of identifying good growth companies, how to find corporate financial information, how to track revenue and corporate earnings performance, and how to appraise growth potential verses risks while building diversified long term growth portfo-

Class instructors are not registered stock brokers, mutual fund sales people, or financial planners seeking personal gain by selling services or soliciting for prospective customers. Instead, these

cost Better Investing classes throughout the greater Detroit

in 1951 as a nonprofit educational organization to help individuals and investment club members learn how to make more informed evaluations and smarter judgments based upon real financial information just as professional analysts do. The association publishes Better Investing magazine monthly and has nearly 200,000 members nationwide.

The "Introduction to Better Investing" class is a prerequisite for advanced class offerings. This class will be presented at Oakland University's Oakland Center Building, in the Lake Michigan Room, on Tuesday, March 7, 6:30 p.m. to 8:45 p.m. It is free and open to the public but pre-registration is required. Call (866) 371-6242 to register, or visit www.NAIC-SEM.org for more information.

The Southeast Michigan Chap- organize and teach free or low

Introduction to Better Investing decision making.

Class participants will be

experienced investor volunteers

area as a means of giving back to their respective local communicompanies in various industry NAIC was founded in Detroit

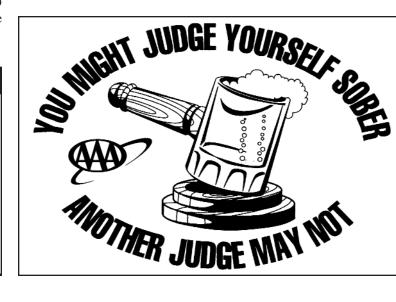
SETTLEMENTS: 468-B funds, liquidity issues

(Continued from page 1) The payment stream is purchased for fair market value, not at the outrageous discount rates assumed by the factoring companies. This is not to be confused with a commutation rider, which must be determined in advance and is commonly used to offset estate taxes. While retaining maximum security, you can now offer your clients the flexibility previ-

ously missing in the process.

In future articles we will continue to address areas of interest as expressed by local practitioners.

Joseph Hadus has more than 30 years of experience in the casualy insurance/structured settlement are and is the president and founder of J. Hadus & Associates, Inc. which has its corporate office in Farmington Hills. He can be reached at jhadus@aol.com.



Mortgages Recorded Bernard J. Youngblood **Register of Deeds**

As recorded in the office of the Register of Deeds \$50.000 and above.

THE MORTGAGE LENDER (i.e. ABN AMRO MTG GROUP) is indi cated by CAPITAL LETTERS and applies to all subsequent listings until another LENDER is noted.

November 7-11

Kevin J Burke 27132 John Dr New Bostor 48164-9048 SALLIE MAE **HOME LOANS \$228.000** Phillip C Kuntzman

13514 Beacon Van Buren Twp \$401,000 Adam J Phelps 39550 Legend Ct Northville

48167-3936 \$65,000 Bill Freij 12900 Pebble Creek Dr Plymouth 48170-5200 \$400,000

George V Britt 20266 **Bradford St Detroit 48205-**1006 SEA BREEZE FINAN-CIAL SERVICES INC \$60,000 Crystal M Davis 9946

Chatham Detroit 48239-1308 SEBRING CAPITAL **PARTNERS \$68,000** William Hayward 16469

Liberal St Detroit 48205-

2022 \$75,000 Shawn Burnett 19407 Stotter St Detroit 48234-4625 \$80,000

Kenneth Greene 11821 Nashville St Detroit 48205-3375 \$76,000 Hassan Baydoun 6481

Archdale St Detroit 48228-3889 \$53,000 Jamal Hussein 7313 Miller Rd Dearborn 48126-

1580 SHORE MORTGAGE \$163,000 Darneice Cloud 8299 Hartwell St Detroit 48228-

2742 \$87,000 Laverne Hubbard 19336 Schoenherr St Detroit

48205-2252 \$72,000

Chalfonda N Rutt 10008 Vaughan St Detroit 48228-1392 \$83,000

Sheila Turner 20022 Binder St Detroit 48234-1929 \$83,000

(Continued on page 4)





I Bonds