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DAILY BRIEFS

Whitmer lifts stay-at-home order, keeps some places closed

LANSING, Mich. (AP) — Gov. Gretchen Whitmer lifted Michigan's nearly 10-week coronavirus stay-at-home order Monday, letting restaurants reopen to dine-in customers next week and immediately easing limits on outdoor gatherings while keeping social-distancing rules intact.

The governor moved regions comprising 93% of the state's population to phase 4 — "improving" — two weeks after she announced that northern Michigan could advance to that stage. Businesses where close contact is necessary, such as gyms, hair salons, theaters and amusement parks, will remain closed.

Retailers can reopen to customers without an appointment on Thursday and restaurants can offer dine-in service on June 8, with capacity limits. Children's day camps and pools can open June 8. Groups of up to 100 can gather outside if they stay 6 feet apart, up from a threshold of 10 people. In-home services such as housecleaning can resume.

Whitmer said her goal is to shift the state to phase 5 — "containing" — before July 4.

"While Michiganders are no longer required to stay home, we must all continue to be smart and practice social distancing, and encourage those who meet the criteria to get tested for COVID-19," she said in a statement before a scheduled news conference.

Nearly 5,500 people have died from coronavirus complications in Michigan, fifth-most in the country.

Appeals court judge Swartzle will run for Supreme Court

LANSING, Mich. (AP) — Brock Swartzle, a judge on the state appeals court, said he's running for the Michigan Supreme Court.

Supreme Court candidates are nominated by political parties, although they don't have a party designation on the ballot. Swartzle will seek the Republican nod.

Two seats will be on the Nov. 3 ballot.

The Democratic Party has endorsed Chief Justice Bridget McCormack and Elizabeth Welch, a Grand Rapids-area lawyer.

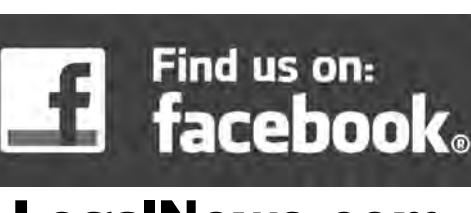
Justices nominated by the Republican Party have a 4-3 majority on the court. Justice Stephen Markman, a Republican, is retiring.

Swartzle was appointed to the appeals court by Gov. Rick Snyder in 2017 and won election in 2018. He served as a lawyer and chief of staff in the Michigan House and also worked in private law practice.

Whitmer extends tax foreclosure redemption deadline to June 29

Michigan Governor Gretchen Whitmer last Thursday signed Executive Order 2020-106, which extends the deadline for Michigan residents to pay back taxes and avoid foreclosure on their property during the ongoing coronavirus (COVID-19) pandemic to June 29, 2020.

Executive Order 2020-106, which takes effect immediately, extends the tax foreclosure deadline to June 29, 2020. The deadline was previously extended from March 31 to May 29, 2020.



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Virtual reality

Judge in investiture spotlight via Zoom during COVID crisis

By TOM KIRVAN
Legal News

In the age of Zoom, a judicial investiture is a many splendored — and at times splintered — thing.

Such was evident May 21 when Judge Jessica J. Hammon was welcomed as the newest member of the 67th District Court bench in Genesee County. The ceremony was reportedly the first judicial investiture in the state to be held in the virtual realm, according to Judge Hammon.

"As I was sworn in during the COVID crisis, I was unable to have a typical live investiture," Hammon said. "Therefore we decided to do a virtual video investiture. We had a lot of participation from local judges and elected officials, and received massive positive feedback. I believe this was the first investiture of its kind, at least it is the only one I've seen."

A number of local VIPs — including Genesee County Prosecutor David Layton, Genesee County Sheriff Christopher Swanson, and Chief Judge Duncan Beagle of the 7th Circuit Court — sang Hammon's praises during the 20-minute ceremony. Chief Judge Christopher Odette of the 67th District Court also chimed in, saluting Hammon for her "integrity, ability, experience, and compassion," noting that she has "boundless energy," particularly when it comes to pro bono causes.

In early April, Hammon was appointed to the judgeship by Governor Gretchen Whitmer to replace Judge Mark Latchana, who earlier accepted an appointment to the 7th Circuit Court in Genesee County.

Hammon's partial term ends January 1, 2021. She plans to run in this November's election for the remainder of Latchana's term, which expires January 1, 2023.

Before her appointment to the bench, Hammon was a private practice attorney in Flint where she specialized in family, child welfare, and juvenile criminal law. She also served as a managing partner with Attorneys for Indigent Defense, PLLC, a firm that provides defense for indigent mothers involved in the child welfare system. She is the immediate past president of the Genesee County Bar Association and a member of its Board of Directors. During law school, Hammon served internships with the Genesee County Prosecutor's Office as well as with Michigan Supreme Court Justice Marilyn Kelly.

Upon her appointment to the bench, Hammon expressed her gratitude to Governor Whitmer.



Judge Jessica Hammon joined the Genesee County judiciary in early April following a 12-year career in private practice.

"I am grateful to the Governor for this opportunity," Hammon said. "I have strived throughout my career to represent my clients and my community with the utmost respect for people and the law. This is a difficult time in our society. I am proud to be called to serve in this capacity."

A graduate of the University of Michigan-Flint, Hammon earned her juris doctor degree from Ave Maria School of Law in Florida. A resident of Burton with her husband Elliot, Hammon also volunteers her time as a mediator for the Community Resource Center and as a trauma-informed yoga instructor with the nonprofit organization, Youth Arts: Unlocked.

The daughter of Linda and Ted Hammon, the Genesee County jurist paid her dues by building a law practice from the "ground up" over the past 12 years. That sense of commitment caught the eye of Circuit Judge Michael Theile, who added plenty of spice to the investiture during his video clip.

"Don't forget your humility," Judge Theile told Hammon in his word to the wise. "And always duck."

THE CONVERSATION

By SHERVIN ASSARI
University of Michigan

Racism Causes Life-Threatening Conditions for Black Men Every Day



(THE CONVERSATION) — High-profile police shootings and deaths of black men in custody — or even while out jogging — bring cries of racism across the country. The May 25 death of George Floyd by a white police officer in Minneapolis and the shooting death of Ahmaud Arbery in Brunswick, Georgia, on Feb. 23, 2020 by a white father and son have resulted in outrage and protests in cities across the U.S.

But, as a public health researcher who studies the effects of racism on the health of black men, I have found that the life-and-death effects of racism in the U.S. go far beyond police shootings. I also have found that, while racism harms many groups of people, black men are paying the highest cost.

As a result of racism, and associated poverty and injustice, life expectancy at birth of blackmen is 71.9 years, far below white women (81.2), black women (78.5), and white men (76.4). These are mainly because of black men's higher risk of dying from several types of cancer, stroke, HIV, and homicide." Despite overall declining numbers of homicide in the U.S., homicide remains the number one cause of death for black males 10 to 24.

My research and that of many others strongly links these deaths and poor physical and mental health outcomes in general to racism. For black men in the U.S., racism is a daily experience that harms their health and leads to chronic disease and poor health. About 66% of blacks report high levels of day-to-day racial discrimination.

One example is being turned down for a job (as opposed to being treated differently on the job). On average, each black youth faces one major discriminatory experience each year. Discrimination is a major risk factor for health problems across the board, as shown by reviews.

There are also blocked opportunities for black men and other types of discrimination that are less frequent but very consequential, also called major discriminatory events. Combined, these discriminatory experiences make living harder and shorter for black men than for other race by gender groups. While discrimination is known to be a risk factor for premature death, heart disease, depression, and suicide, we know black men experience discrimination more than other groups, including black women.

As an associate professor of family medicine at Charles R. Drew University of Medicine and Science, a historically black medical school, I study how racism affects racial and

ethnic minority people, particularly black men. My studies have shown that discrimination and racism are root causes of depression, anxiety, substance use and suicide, as well as poor physical health.

Education does not save black men

In a recent study, I found that sense of mastery, which refers to people's ability to take control of their life, could reduce psychological distress for black women. For black men, however, high levels of mastery were not enough to reduce psychological distress.

In another study, I compared black men and black women for the effect of their educational attainment on their depressive symptoms and psychological distress. I analyzed data of 3,570 black adults (2,299 females and 1,271 males) and found that education protects black men less than it protects black women from depressive symptoms and psychological distress. That means black men are at risk of depressive symptoms and psychological distress at all levels of educational attainment. That is, their success is not enough to reduce their depression and distress.

As all these studies have used nationally representative data, thus, the results are generalizable to the U.S. people. They all show a

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Black businesses hit hard by COVID-19 fight to stay afloat

By KAT STAFFORD
Associated Press

Detroit (AP) — Stephanie Byrd agonized over temporarily laying off nearly the entire staff at her family's trio of Detroit businesses when the coronavirus pandemic hit.

But she's not just concerned about the impact on their bottom line.

She's worried other black-owned businesses will struggle to withstand another wave of economic uncertainty, following decades of inequity that made it hard for many to flourish in the first place.

"Most of the people I know who have businesses and are black are terrified right now," said Byrd, whose family owns Flood's Bar & Grille, The Block restaurant and the city's Garden Theater. "There could be a new wave of black businesses that are able to reinvent themselves post-pandemic, but black busi-

nesses could also be wiped out for the most part within a black city. What would it look like without black-owned businesses?"

COVID-19 has disproportionately impacted black Americans, infecting and killing them at higher rates across the nation. But experts say the pandemic has also exacerbated existing economic disparities and raised fresh concerns about the survival of black businesses, many of which have been the backbone of cities like Detroit and Atlanta for years.

They also worry the pandemic could widen the existing black wealth gap. According to the Federal Reserve's 2016 Survey of Consumer Finance, the median white family net worth of \$171,000 is about 10 times greater than that of a black family's, which is \$17,150.

Black businesses historically have struggled to gain access to financing due to discriminatory lending practices and a lack of relationships with big banks. But civil rights leaders and historians say their struggles are also rooted in the simmering effects

of racism and Jim Crow-era laws that enforced racial segregation and denied black people equal opportunities.

"Structural racism has created an environment where black businesses are starved for capital," said Marc Morial, president and CEO of the National Urban League, a civil rights and urban advocacy organization.

Juliet Walker, founder of University of Texas at Austin's Center of Black Business, History, Entrepreneurship and Technology, said black enterprises existed even prior to the Civil War. They especially thrived during a "golden age" from 1900 to 1930 in areas such as Tulsa, Oklahoma's Greenwood District, known as Black Wall Street. But those moments were short-lived.

Tulsa's once-thriving African American business community was destroyed in 1921 when a racist white mob killed hundreds of black residents. Black residents attempted to rebuild in the

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Money Matters

LIZ WESTON, NERDWALLET

Take control now with advance medical directives

If you get COVID-19 and struggle to breathe, would you want to be put on a ventilator? Whatever your answer, ask yourself another question: Who would make your wishes clear if you couldn't speak for yourself?

Advance directives — an umbrella term that includes living wills and health care proxies or powers of attorney — are legal documents that all of us need but that many of us don't have. A living will allows you to tell your loved ones and medical providers what kinds of medical care you want at the end of your life. Health care proxies or powers of attorney allow you to designate someone to make medical decisions for you if you can't communicate.

You need both, since not all medical situations will trigger a living will, says Carolyn McClanahan, a physician and certified financial planner in Jacksonville, Florida.

"A living will only really kicks in if you have an end stage process, a persistent vegetative state or a terminal illness," McClanahan says. "Oftentimes people run into a situation where they have a health event, but it's not something that's going to kill them."

When her father suffered a massive stroke at age 78, Desiree Fisher of New York used the health care power of attorney he'd created two years earlier to push for interventions and therapy to help him recover. Seven years later, he's doing well, she says.

"If I didn't have those documents, it would have been harder for me to advocate for him," says Fisher, a former real estate finance underwriter studying to be a certified financial planner.

MAKE IT EASIER ON YOURSELF

Attorneys typically draw up advance directives when they're creating someone's estate plan, but you don't need to go to an attorney to get this done, McClanahan says.

Many sites, including AARP and Everplans, offer links to free forms for each state. Five Wishes offers an interactive version for \$5. McClanahan likes the free advance directive forms at Prepare for Your Care, a site founded by Rebecca Sudore, a geriatrician and professor at University of California, San Francisco. The Prepare for Your Care site focuses on the quality of life you want — what you value about your life and what would make you want to go on living, or not.

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ECONOMY

Parents hoping to get back to work face a child care crisis
Association estimates that half the country's child care providers are closed

BY ALEXANDRA OLSON AND
SALLY HO
Associated Press Writers

NEW YORK (AP) — A single father in New Jersey is taking unpaid leave from his job as a baker because he has no one to look after his son. A university employee in New York realizes she may never return to the office after her autistic daughter's child care center closed for good. A new mother in Utah uses vacation time to take two hours off from work each day.

The coronavirus pandemic has created a staggering child care crisis that threatens to undermine the reopening of the U.S. economy. More than one-third of families report that someone has stayed home from work to mind their children because of the outbreak, according to a nationwide survey by the Urban Institute, an economic policy research group.

Public schools in most states are closed for the remainder of the academic year. Many camps will not open this summer. Thousands of day cares are also closed, many of them following the lead of school districts, while some remain open only for children of essential workers. And the informal network of relatives and friends that many parents rely on has disintegrated in a world of social distancing.

Dan Cappilla saw other no choice but to take unpaid leave from his job as an overnight baker at a ShopRite in Manahawkin, New Jersey.

Before the pandemic his parents took turns spending the night looking after his 7-year-old son, Gavin. But he fears exposing them to the virus, especially since they live with his 90-year-old grandmother.

His manager offered him daytime hours, but with schools closed that didn't help. Cappilla needs to be home during the day to guide his son through remote lessons. Unable to pay next month's rent, Cappilla is holding out for summer, when schooling won't be an issue and he hopes the virus will have ebbed enough for his parents to come back.

"My hands are tied," Cappilla said. "I have no solid plan."

The uncertainty will endure for months. School officials from New York to Chicago have said remote learning may continue into at least part of the next academic year.

The National Association for the Education of Young Children, an organization of early learning professionals, estimates that half the country's child care providers are closed. A study by NAEYC and the Center for American Progress, a liberal think tank, projected that 4.5 million child care slots risk disappearing without significant aid.

KinderCare, the largest private child care provider in the country with nearly 1,600 locations, said it lost 90% of its business when lockdowns and social distancing rules took hold.

The Portland, Oregon-based company initially closed all but

450 of its centers, which were left open to serve essential workers' kids. It hopes to reopen most by June.

"We'll be in this heightened, sensitive world at least until we get a vaccine," CEO Tom Wyatt said. "We have to get used to that."

Congressional Democrats are introducing legislation to provide \$50 billion to help child care providers offset the costs of opening safely, including procuring protective equipment and possibly enrolling fewer children to meet health guidelines. Prospects for passage are unclear, but two Republican senators, Joni Ernst of Iowa and Kelly Loeffler of Georgia, have called for the next pandemic relief package to include \$25 billion for the child care industry.

Congress already allocated \$3.5 billion for the child care industry under a pandemic relief bill passed in March, but the aid has been slow to reach providers. Many also have struggled to qualify for loans under a separate payroll protection program.

Laurie Fletcher, who runs a day care out of her Michigan home, has seen her income plummet

since the state ordered day cares closed except for essential workers' children. But she was unable to receive payroll protection because she lacked a business account and ended up laying off her full-time assistant.

"We are basically paying to stay open for the essential workers," Fletcher said.

More than 330,000 child care workers have lost their jobs since March, according to the U.S. Bureau of Labor Statistics.

"People are going to find that if there is no child care system to return to, they aren't going to be able to go back to work," said Catherine White, director of child care and early learning at the National Women's Law Center, which supported a coalition of more than 500 child care providers and advocates in calling for the \$50 billion relief bill.

"Women especially are going to pay the price," White added, noting that even before the pandemic, mothers were more likely than fathers to leave the workforce over child care difficulties. "Women are over half the workforce. What does that mean for our economy if women can't go back to work?"

Samantha Shlimbaum, a pro-

gram manager at Pace University in New York, is counting on her employer's flexibility. She was heartbroken to learn that her 3-year-old daughter's after-school center closed down. It was one of the few that would accept Nina, who is autistic and attends a special-needs preschool.

With the preschool also closed, Shlimbaum is now working from home while caring for her daughter, who requires speech therapy. Her husband helps, but he eventually will return to work as a real estate agent.

"I can't sit in front of a spreadsheet and ensure it is 100% accurate. I get distracted with my kid in the background," Shlimbaum said. "We might go and stay with family for a while, but beyond that, it will be the way it is."

A rare and serious inflammatory condition in children that's linked to the coronavirus is also exacerbating child care problems.

The syndrome influenced New York City Gov. Andrew Cuomo's decision not to reopen summer school classrooms and has parents agonizing over whether to it's safe to send children to day care.

Sara Adelman, a marketing manager working from home in Salt Lake City, is burning through paid vacation time to take the last two hours off each workday to look after her 7-month-old daughter. Even so, she couldn't bring herself to put her back in day care, which reopens Monday.

"There's a lot of different expectations," Adelman said. "It's hard to know what the correct answer is."

ANALYSIS

Coronavirus-related debt will live in digital profiles for years — hurting Americans' ability to get jobs, apartments and credit

BY MICHELE GILMAN
University of Baltimore

(THE CONVERSATION) — Long after the COVID-19 health emergency ends, many Americans will still suffer from the long tail of the pandemic's economic devastation. For people on the country's economic fringes, the proliferation of data analytics tools to monitor consumer life — driven by companies that profit from gathering personal data — will magnify today's financial hardship.

These companies scrape data from your public records, social media interactions, purchase history and smartphone location tracking. Using powerful technologies, they fuse your data into digital profiles that landlords, employers, lenders and other gatekeepers to life's necessities use to sort and screen people.

As a clinical law professor who represents low-income people in consumer cases, I'm concerned that the pandemic's economic fallout will be permanently embedded in these profiles, making it harder for people to regain their economic footing.

Eviction moratoriums

Over 41 million people have lost their jobs in the wake of the pandemic. Amid rising unemployment, many states and cities have

placed temporary moratoriums on evictions.

New York Gov. Andrew Cuomo, for example, has halted evictions until Aug. 20. After June 20, however, tenants seeking relief will have to prove that they qualify for unemployment insurance or are suffering financial hardship.

And with passage of the CARES Act, Congress paused evictions in federally subsidized housing until Aug. 23.

But when these eviction moratoriums expire, the accumulated bills will come due. One in 4 renters were already spending more than half of their income on rent before the pandemic. In its aftermath, these numbers will only rise because millions of people may remain out of work or be forced to take lower paying jobs.

These companies scrape data from your public records, social media interactions, purchase history and smartphone location tracking. Using powerful technologies, they fuse your data into digital profiles that landlords, employers, lenders and other gatekeepers to life's necessities use to sort and screen people.

As a clinical law professor who represents low-income people in consumer cases, I'm concerned that the pandemic's economic fallout will be permanently embedded in these profiles, making it harder for people to regain their economic footing.

Digitally coded hardship

The effects of an eviction can last long after a housing situation is resolved. Companies capture evictions in people's credit scores

and digital profiles. This impacts people's ability to secure new housing because landlords often rely on digitally assembled tenant screening reports or computerized court records to select tenants.

People are also accruing debt in a scramble to pay for food, cover utility bills and maintain internet access for work and school. Before COVID-19, medical debt was the primary driver of two-thirds of personal bankruptcies. With the cost of inpatient COVID-19 care ranging between US\$20,000 and \$70,000, the pandemic will likely add to these debt burdens.

These exploding debts will lower people's credit scores and appear in other digital profiles. Consequently, many people will be denied loans or pay higher rates for them. They may also find it impossible to pay for a car, hook up utilities or even find employment because many employers use automated systems that analyze personal data in order to target and select potential employees.

For consumers able to negotiate with credit card companies and stick to a payment plan — two big uncertainties — the CARES Act stipulates that credit accounts must reflect that they are up-to-date in payments. Still, this provision provides no bulwark against

the largely unregulated industry of data brokers.

The debt spiral

Predatory financial companies also use profiling tools to entice struggling consumers with payday loans. In general, these products are short-term, high-interest loans. In the 31 states without laws limiting such high-cost loans, interest rates average nearly 400% but can be as high as 661%. A vast majority of people cannot repay these loans, forcing them to rollover into new loans, creating a debt spiral trap.

COVID-19 has spurred the aggressive marketing of these high-interest loans to economically vulnerable Americans.

These payday loans and other debts eventually fall into the hands of debt collectors. One in 3 Americans has a debt in collection. These cases dominate civil dockets across the country, and 70% of them result in default judgments, meaning there was no trial.

But that doesn't mean there are no consequences. People with judgments entered against them can find their wages and bank accounts garnished. Some people land in jail. Courts have issued arrest warrants for unpaid debts as small as \$28.

In a majority of states, private

debt collectors can seize individual stimulus payments made under the CARES Act. Recently, a 79-year-old recovering from brain surgery had his stimulus check taken from his bank account to satisfy a five-year-old judgment. Debt collection lawsuits are yet another data point merged into digital profiling that a future landlord or employer may review in assessing applicants.

Experts agree on steps that would counter the harms of digital profiling. Lawmakers can extend eviction and foreclosure moratoriums, provide tenants with rental assistance and extend unemployment insurance. They can halt debt collection, prevent predatory lending and protect stimulus checks. And funding for civil legal services can help more people understand their housing and consumer rights amid a shifting landscape.

Additionally, Congress can authorize comprehensive privacy legislation to give people control over their data and oblige companies profiting from personal data to obey consumer wishes.

Amid the current health and economic crisis, political leaders would do well to ensure that people are not trapped forever by the digital footprints they are unwittingly leaving today.

ECONOMY

Survey: U.S. factories sink in May for third straight month

BY PAUL WISEMAN
AP Economics Writer

WASHINGTON (AP) — American factories slowed for the third consecutive month in May as they continued to sustain economic damage from the coronavirus pandemic.

The Institute for Supply Management, an association of purchasing managers, said Monday that its manufacturing index came in at 43.1 last month after registering 41.5 in April. Anything below 50 signals that U.S. manufacturers are in retreat. New orders, production, hiring and new export orders all fell in May but at a slower pace

than they did in April.

The pandemic and the lockdowns, and travel restrictions meant to combat it, have brought economic activity to a near-standstill. U.S. gross domestic product fell at a 5% annual rate from January-March and is expected to drop at a record-busting 40% rate from April-June.

The results were about what economists expected.

Eleven of 18 manufacturing industries contracted last month, led by printing, primary metals and transportation equipment makers. Six reported growth, led by mineral companies and furniture makers.

New orders, production, hiring and new export orders all fell in May.

The Commerce Department said last week that orders for big-ticket manufactured goods dropped 17.2% in April after falling 16.6% in March.

"Looking ahead, conditions may start to gradually improve in June but manufacturing faces significant travails on the long road

to recovery," economists Oren Klachkin and Gregory Daco of Oxford Economics wrote in a research report. Among the problems factories face are weak demand, disruptions in supplies and heightened uncertainty.

"These impediments, along with fears of a second wave of coronavirus contagion, are expected to persist even once lockdowns are fully lifted, making a V-shaped recovery very unlikely," Klachkin and Daco wrote.

The pain is not limited to the United States. J.P. Morgan reported Monday that global manufacturing production fell for the fourth straight month in May.

Manufacturing output fell in 27 of the 28 countries for which results were available. The exception was China, where the virus originated and where the first economic recovery began after a draconian lockdown.

Manufacturing was already hurting before the outbreak brought the economy to a near-standstill in March. The ISM manufacturing index has signalled contraction in eight of the last 10 months. President Donald Trump's trade war with China had raised costs and created uncertainty that paralyzed investment decisions, and the world economy had been losing momentum.

Legal View

ROBERT A. CORNETTA, BRIDGETOWER MEDIA NEWSWIRES

China and the pandemic: litigate or legislate?

While America and the rest of the world continue to cope with the health and safety impacts of the coronavirus, a collateral and potentially more perilous issue is beginning to percolate.

First, the free flow of information and ideas is a concept that China must be convinced to embrace. Blocking internet information, cracking down on dissidents, and censoring public speech, opinion and a free press are all maladies that contributed to the lack of real-time COVID-19 information coming from Wuhan early on as the disease was gaining strength. Had this information been allowed to freely circulate, timely assistance would certainly have arrived from around the world to contain the disease, thereby avoiding the pandemic. Strong international policy must encourage this change now.

Second, the aggrieved parties (the United States and other nations) must reverse the trend of setting up China as a sole source of important products such as pharmaceutical and medical supplies. Critical manufacturing must be brought back home, and China's aggressive procurement of other nations' properties and companies in a quest for monopoly must be controlled. Businesses that have promoted this offshore policy for profit must be educated about its hidden costs and encouraged to curtail it by trade and tax policy.

Third, campaigns of disinformation coming from China must either cease or be countered by an aggressive public relations effort by the United States and other world governments to bring facts and real-time data to the Chinese population. Democracies must communicate and advance facts and candor in order to show that they too can be trusted. This is the reason why discussion about unilaterally cancelling debt held by China is not a viable option.

Fourth, stepped-up efforts must be made to protect intellectual property that is being purloined from international businesses and universities. Once again, it is a matter of leveling the playing field by the exercise of policy, not litigation.

The discussion that is taking place right now over the best ways to collect damages from China is too simplistic and ultimately it cannot succeed. Massive damage actions cannot deliver the change necessary to prevent another pandemic. Efforts are best directed toward the roots of the problem, and that is best addressed by policy initiatives, not litigation.

Retired Judge Robert A. Cornetta practices at Cornetta Babine in Danvers.

U.S. District Court, Eastern District of Michigan – Court Administrator/Clerk of Court Vacancy
Announcement at <http://www.mied.uscourts.gov>.

This is a high level management position appointed by the judges of the Court. Located in Detroit, the employee responsible for managing the administrative activities of the Clerk's Office and overseeing the performance of the statutory duties of the office which include budget, finance, procurement, information technology, human resources and record keeping. EOE



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In the Courts

NEW YORK

Publishers sue Internet Archive over scanning of books

Archive defends actions by saying it operates like a traditional library

By HILLEL ITALIE
AP National Writer

NEW YORK (AP) — Four of the country's biggest publishers have sued a digital library for copyright infringement, alleging that the Internet Archive has illegally offered more than a million scanned works to the public, including such favorites as Toni Morrison's "Song of Solomon," Malcolm Gladwell's "Blink" and Cormac McCarthy's "The Road."

"Without any license or any payment to authors or publishers, Internet Archive scans print books, uploads these illegally scanned books to its servers, and distributes verbatim digital copies of the books in whole via public-facing websites," according to a statement on the archive's web site, www.archive.org. The emergency library is scheduled to last at least through the end of June. The archive also provides free access to more than 1 million older, public domain books that are not bound by copyright law.

In March, the Internet Archive announced it had established a

"National Emergency Library" in response to the coronavirus outbreak that had shut down most of the country's schools and libraries. According to the Archive, the emergency library would support "remote teaching, research activities, independent scholarship, and intellectual stimulation" with free digital materials.

"We hope that authors will support our effort to ensure temporary access to their work in this time of crisis," according to a statement on the archive's web site, www.archive.org. The emergency library is scheduled to last at least through the end of June. The archive also provides free access to more than 1 million older, public domain books that are not bound by copyright law.

Founded in 1996 and based in

San Francisco, the Archive has defended its recent actions by saying that it operates like a traditional lending library, a non-profit entity providing free books. The publishers have contended that the

"There is nothing in the copyright law which authorizes the mass copying of and distribution of 1.3 million scanned books to the public, regardless of whether those copies are downloaded by one person or millions."

—Maria Pallante

archive does not work like a traditional library in part because it offers scans of paper books without reaching licensing deals with copyright holders. The Archive has said it acquires paperback and hardcover books through purchases and donations and then scans them.

The plaintiffs, who include Penguin Random House, Hachette Book Group, HarperCollins and Wiley, are seeking a permanent injunction against the library and an undetermined amount of money for damages. Court papers refer to page views on the archive site, more than 50,000 alone in New York state, but not to how many books were actually borrowed.

"There is nothing in the copyright law which authorizes the mass copying of 1.3 million scanned books to the public, regardless of whether those copies are downloaded by one person or millions," Maria Pallante, president and CEO of the trade group the Association of American Publishers, said in an interview.

Monday's legal action continues a long battle between the traditional publishing community, for which copyrights are an underpinning of its business, and the internet community, which has advocated making as much material as possible available for free. Authors and publishers condemned the March launch of the emergency library, but historian Jill Lepore praised it, writing in a *New Yorker* essay that "If the books you need aren't in any bookstore, and, especially, if you are one of the currently more than one billion students and teachers shut out of your classroom, please sign up, log on, and borrow!"

Over the past 30 years, publishers have battled Google, Amazon.com and others over digital content. In 2019, several publishers sued the Amazon-owned Audible.com over a planned audiobook program for schools that included captions the plaintiffs alleged violated copyright law. The case was settled earlier this year and Audible has said it would seek permission from copyright holders before using captions.

U.S. Supreme Court Notebook

Supreme Court rejects challenge to limits on church services

WASHINGTON (AP) — A divided Supreme Court on Friday rejected an emergency appeal by a California church that challenged state limits on attendance at worship services that have been imposed to contain the spread of the coronavirus.

Over the dissent of the four more conservative justices, Chief Justice John Roberts joined the court's four liberals in turning away a request from the South Bay United Pentecostal Church in Chula Vista, California, in the San Diego area.

The church argued that limits on how many people can attend their services violate constitutional guarantees of religious freedom and had been seeking an order in time for services on Sunday. The church said it has crowds of 200 to 300 people for its services.

Roberts wrote in brief opinion that the restriction allowing churches to reopen at 25% of their capacity, with no more than 100 worshippers at a time, "appear consistent" with the First Amendment.

Roberts said similar or more severe limits apply to concerts, movies and sporting events "where large groups of people gather in close proximity for extended periods of time."

Justice Brett Kavanaugh wrote in dissent that the restriction "dis-

criminated against places of worship and in favor of comparable secular businesses. Such discrimination violates the First Amendment."

Kavanaugh pointed to supermarkets, restaurants, hair salons, cannabis dispensaries and other businesses that are not subject to the same restrictions.

Lower courts in California had previously turned down the church's requests.

The court also rejected an appeal from two churches in the Chicago area that objected to Gov. Jay Pritzker's limit of 10 worshippers at religious services.

Before the court acted, Pritzker modified the restrictions to allow for up to 100 people at a time. There were no recorded dissents.

High court declines to take Bernard Madoff trustee case

WASHINGTON (AP) — The Supreme Court is leaving in place a ruling that allows the trustee recovering money for investors in the Bernard Madoff Ponzi scheme to pursue more than \$4 billion that went to overseas investors.

The high court on Monday declined to get involved in the case. As is usual, the justices did not comment in turning away the case.

An appeals court said the trustee, Irving Picard, could go after money that went through foreign investment funds back to

foreign investors. A lower court had said those transactions were beyond the reach of U.S. law.

Madoff pleaded guilty in 2009 to orchestrating the largest Ponzi scheme in history. He admitted swindling thousands of clients out of billions of dollars in investments over decades. He was sentenced to 150 years in prison.

The court-appointed trustee has recovered approximately \$14 billion of about \$18 billion that investors put into Madoff's business.

High court upholds Puerto Rico financial oversight board

WASHINGTON (AP) — The Supreme Court on Monday upheld the oversight board established by Congress to help Puerto Rico out of a devastating financial crisis that has been exacerbated by the coronavirus outbreak, recent earthquakes and damage from Hurricane Maria in 2017. The justices reversed a lower court ruling that threatened to throw the island's recovery efforts into chaos.

In a unanimous holding, the court will allow the oversight board's work to pull the island out of the largest municipal bankruptcy in U.S. history to proceed. At one point, Puerto Rico faced more than \$100 billion in debt and unfunded pension obligations.

The case stemmed from a con-

stitutional challenge to the oversight board's composition led by hedge funds that invested in Puerto Rican bonds. A lower court ruled last year that board members were appointed in violation of the Constitution because they were not confirmed by the Senate.

The president selects the board's seven voting members. They and one other non-voting member chosen by Puerto Rico's governor approve budgets and fiscal plans drawn up by the island's government. The board also handles bankruptcy-like cases that allow the island to restructure its debts.

Court declines to take up Sanders supporters' suit

WASHINGTON (AP) — The Supreme Court is declining to revive a lawsuit by supporters of Sen. Bernie Sanders who sued the Democratic National Committee in 2016 over claims officials improperly tipped the scales for Hillary Clinton during the nominating process.

The justices said Monday they would not take up the lawsuit. As is usual, the court did not comment in turning away the case.

The lawsuit was filed after leaked DNC emails suggested Democratic party officials had favored Clinton over the Vermont senator during the primaries.

The emails were posted on the document disclosure website WikiLeaks. WikiLeaks did not say who provided the material, but 12 Russian military intelligence officers were ultimately indicted in connection with the DNC hack and hacking of the Clinton presidential campaign.

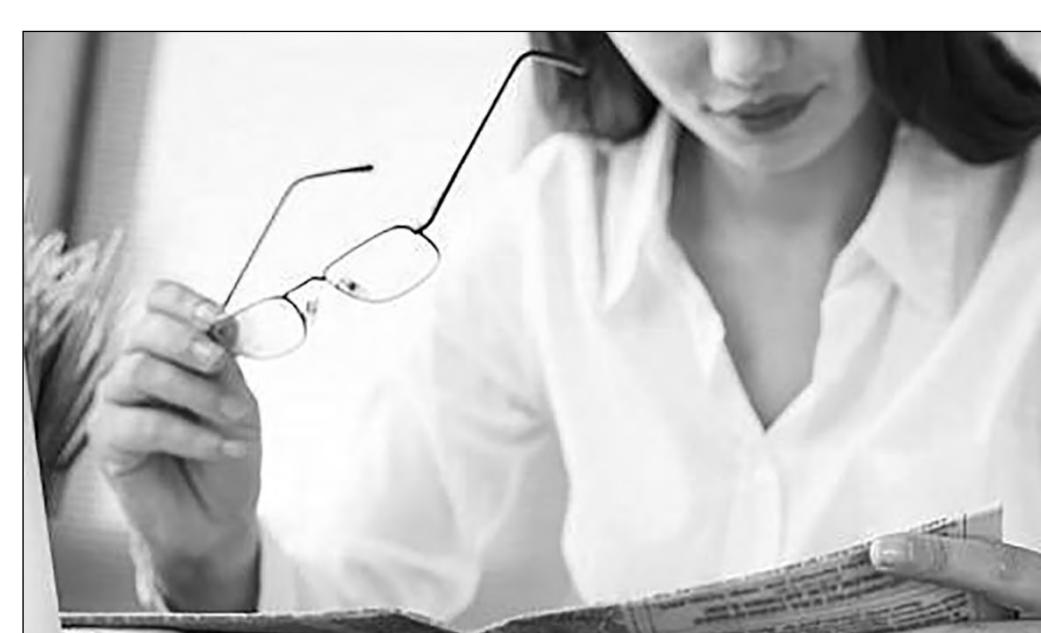
According to special counsel Robert Mueller's investigation, the release was part of a sweeping conspiracy by Russia to meddle in the 2016 U.S. election.

DNC chairwoman Debbie Wasserman Schultz announced her resignation following the leaks.

The lawsuit by Sanders supporters was dismissed at an early stage and an appeals court had upheld the dismissal.



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ANSWER TO PREVIOUS PUZZLE



25 Bread purchase	36 Things pedicurists file	43 Maker of digital cameras and printers
26 African animal with striped hindquarters	38 Apt anagram of TAPS	44 Arctic home
27 Deadly	39 Texting equivalent of "This is just my opinion, but..."	47 Mild yellow cheese
28 "I'm serious"	40 Musical neighbor of G	48 Give off, as heat
31 Seriously at odds with general opinion	41 Ragged	49 ___ track (rap song with insults)
32 1998 DreamWorks film	42 Soundly defeats, colloquially	50 Eating pizza with a fork and knife, to New Yorkers
33 Eye affliction	43 Court divider	51 "The Maltese Falcon" detective

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Bruce Murray 38234 Oak-west Dr Westland 48185-2684 QUICKEN LOANS INC \$199,000	Duane D Gibbs 17 Glendale St Highland Park 48203-3274 QUICKEN LOANS INC \$98,000	Patricia A Meininger 44499 Charnwood Dr Plymouth 48170-3871 QUICKEN LOANS INC \$130,000	Arnold Dean Jr 1045 Detroit Ave Lincoln Park 48146-2937 ROUNDPOINT MORTGAGE SERVICING CORP \$80,000
James T Iv Albert 13170 Cumberland Ct Belleville 48111-2386 QUICKEN LOANS INC \$258,000	John Clearwood 865 W Huron River Dr Belleville 48167-2522 QUICKEN LOANS INC \$191,000	Catherine M Cherewick 19473 Eddington Pl Northville 48167-2513 QUICKEN LOANS INC \$125,000	Kevin Jackson 15992 Fern Dr Romulus 48174-4743 ROYAL PACIFIC FUNDING CORP \$236,000
Ronald P Targosz 15691 Oakhill Ct Livonia 48154-2613 QUICKEN LOANS INC \$252,000	Ryan J Albig 38230 Palmer Rd Westland 48186-9309 QUICKEN LOANS INC \$160,000	Christopher W Kennard 320 Spruce St Wyandotte 48192-4038 QUICKEN LOANS INC \$78,000	Jesse English 5169 Niagara St Wayne 48184-2639 ROYAL UNITED MORTGAGE \$72,000
Kaushal M Jhaveri 50759 Rockingham Dr Canton 48188-2862 QUICKEN LOANS INC \$368,000	Sheronda Robinson 33296 Sienna Dr Romulus 48174-6220 QUICKEN LOANS INC \$180,000	Lily A Flask 29644 Lori St Livonia 48154-3746 QUICKEN LOANS INC \$147,000	Sura A Alshimmary 8110 Dale St Dearborn Heights 48127-1456 SALWA SUWAD \$50,000
Maryann F Flick 1540 New York Ave Lincoln Park 48146-3810 QUICKEN LOANS INC \$74,000	Donald A Parkinson 29450 James St Garden City 48135-2046 QUICKEN LOANS INC \$122,000	Terri L Bailey 38660 Tuscan Ct Livonia 48154-4825 QUICKEN LOANS INC \$150,000	Nneka Izenwata 13887 Winding Pond Ln Belleville 48111-7102 SEBONIC FINANCIAL \$225,000
Raffic Mackie 710 Meadowlawn Rd Dearborn 48124-1170 QUICKEN LOANS INC \$176,000	Eric Green 30155 Westfield St Livonia 48150-3984 QUICKEN LOANS INC \$110,000	Melissa Lewis 28477 Barton St Garden City 48135-2703 QUICKEN LOANS INC \$281,000	Prince E Gibson 1849 3rd St Wyandotte 48192-4001 SECURITY CREDIT UNION \$18,000
Deanna M Cortese 2287 22nd St Wyandotte 48192-4131 QUICKEN LOANS INC \$139,000	Janice Forstot 50849 Chestwick Ct Plymouth 48170-8214 QUICKEN LOANS INC \$130,000	Janice Patterson 4 Ashby Ln Dearborn 48120-1009 QUICKEN LOANS INC \$130,000	Bonita D Smith 18469 Hubbell St Detroit 48235-2753 SECURITY CREDIT UNION \$15,000
Walter L Shackelford 27329 Phipps St Inkster 48141-2366 QUICKEN LOANS INC \$51,000	Scott Beutner 50221 Cherry Hill Rd Canton 48188-1007 QUICKEN LOANS INC \$154,000	Nicole S Dubach 30653 Apple Grove Way Flat Rock 48134-2741 REPUBLIC BANK & TRUST CO \$180,000	Andrew Palma 36021 Glen St Westland 48186-8205 SERVICE CREDIT UNION \$51,000
Raymond E Gratowski 30026 Young Dr Gibraltar 48173-9455 QUICKEN LOANS INC \$82,000	Todd E Houten 26403 Inkster Rd Flat Rock 48134-9431 QUICKEN LOANS INC \$191,000	Limited Dividen Peterboro Detroit 48106 ROLAM EQUITIES LLC \$375,000	Rimun Kouza 35413 Gardner St Livonia 48152-2909 SIMPLE HOME LENDING LLC \$340,000
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Mary P Koenig 1438 Iroquois St Detroit 48214-2716 QUICKEN LOANS INC \$256,000	Michael S Goloweyco 665 Shoreham Rd Grosse Pointe Woods 48236-2443 QUICKEN LOANS INC \$185,000	Christian Daniels 221 Oak St Wyandotte 48192-5126 ROSS MORTGAGE CORP \$185,000	Elena Gueorguiev 49435 Plymouth Way Plymouth 48170-

TUESDAY, JUNE 2, 2020

The Detroit Legal News, Page 5

ASSARI:

Biases cause poor health

From Page 1

pattern called diminished returns of economic and non-economic resources for black men. Although they are also seen for other race by gender groups, they are most pronounced for black men. As a result of these diminished returns, black men who have high levels of aspirations and motivation to get to the top of society still get sick, feel unhealthy and die early.

In other words, as long as U.S. unfairly treats black men, their very same resource would fail to protect them, so they show systematically poor outcomes, regardless of their status in the society.

Again, these are not limited to, but worst for, black men.

Racism in health care

Even the U.S. health care system treats black men worse than black women. This includes receiving a lower quality of health care compared to whites, and even black women. Such discrimination deteriorates their ability to manage their disease, so they develop worse outcomes and get sicker.

One of my papers shows that white men have a specific role in this. My work shows that anti-black bias is highest in white men than white women. This is very concerning because white men have the highest level of power in law, politics, police and many other institutions in the U.S. These all mean that odds are not in favor of black men.

Recent shootings of black men, either by police, or others, also shows that black men are specifically targeted by white men, the group which also is in charge of law and order. These all are examples of how social structures and biases cause poor health among black men.

Money doesn't improve health for black men

Several of my studies have documented high risk of depression in black men and boys of high socioeconomic status. These studies show higher, instead of lower, risk of depression as a result of socioeconomic mobility in the U.S.

One explanation for this is that they pay a very high price for their ticket to the top of the society. This journey also opens their eyes to the real inequalities that exist in the U.S. society.

KIRVAN:

Faz became friends with Ali

From Page 1

won a seat on the Ypsilanti City Council in 1979, had a special fascination for Ali, the former heavyweight and Olympic boxing champ who converted to Islam in the mid-'60s.

In the late '80s, long after Ali had retired from the ring, Faz had somehow struck up a friendship with perhaps the most famous man on earth at the time. Their ties, according to Faz, were cemented by a mutual desire to help others, offering helping hands when most needed and least expected.

Ali, of course, possessed an international profile, lending his name and his resources to a host of worthwhile causes. Faz, in turn, concentrated his efforts on the local level, boosting the fortunes of youth groups, student organizations, the homeless, and others down on their luck.

Of such spirit, a friendship was born, enticing Ali to accept an invitation from Faz to preside over a ribbon-cutting ceremony for a store opening in Ypsilanti one evening.

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2020 ELECTION

Unrest demonstrates Biden's challenge in breaking through

Low-key approach carries risk of being drowned out by Trump's louder voice

By ALEXANDRA JAFFE
Associated Press

WASHINGTON (AP) — Joe Biden is facing some stiff competition in getting his campaign message out.

President Donald Trump spent much of the weekend using Twitter as a bullhorn to urge "law and order" and tougher action by police against protesters around the country. Biden quietly visited the site of protests in his hometown of Wilmington, Delaware, and talked to some of the demonstrators. Earlier, he wrote a post on Medium expressing empathy for those despairing about the police killing of George Floyd.

That low-key, high-touch approach may be a sign of how the presumptive Democratic nominee presents himself in the five months before the presidential election, emphasizing calm and competence as a contrast to a mercurial president.

It is an approach that carries the risk of being drowned out by the much louder, more persistent voice of Trump. On one of the most profound weekends the

nation has seen, with violence in dozens of cities, Biden was out of wide public view.

"He's not in office, and he certainly does not have the megaphone like the person currently occupying the White House does, but I do think our people are looking for someone who can make them feel better during these extremely tough times," said Rep. Val Demings of Florida, whom Biden is considering as a running mate. "America just needs to be reassured that there's someone who's understanding, someone who's willing to say, 'Yes, we do have some issues,' and someone who's willing to address it."

Reassurance requires presence, though, and that has been a hurdle for the former vice president, driven inside by the coronavirus pandemic, still working to adapt to the power of social media as a substitute and without the natural platform of a public office.

Biden delivered a well-received address on Friday calling on white people to shoulder the responsibility of ending America's systemic racism. But he was largely out of sight over the week-

end, which marked the fifth anniversary of the death of his son Beau Biden.

There are some signs that Biden is looking to take on a more active role. On Sunday, his campaign released a photo of him visiting the site of protests in Wilmington. Biden, wearing a mask to protect from COVID-19, knelt down to talk to a man and a young child.

"The only way to bear this pain is to turn all that anguish to purpose," Biden wrote in a message attached to the photo. "And as President, I will help lead this conversation — and more importantly, I will listen."

On Monday, Biden planned to venture out again to meet with community leaders in Wilmington.

Demings said she has also offered to have discussions with the Biden campaign on criminal justice reforms. She's pushed for a major Justice Department review of law enforcement agencies throughout the country and said she saw a role for the federal government in implementing standard policies that govern hiring, train-

ing, retention and pay and benefits for law enforcement officers.

"What I have done is offer my service to the campaign and, anyone else, to look at what we can do working together moving forward. And so we'll see. We have a lot of work to do," she said. "We're going to discuss ideas and make recommendations."

Biden released a criminal justice reform plan last July but has not issued an updated or more specific proposal since then. In early May, he released his "Plan for Black America," an economic and education-focused agenda that included marijuana decriminalization.

And in an election that is likely to be a referendum on the sitting president, some Biden aides say privately that the best plan may be to let Trump do himself in.

Yet there is also a recognition that Biden needs to do more than simply wait for voters who may be turned off by Trump to turn toward him. And some Democrats who have criticized Biden in the past for not being more visible during the onset of the coronavirus said he is making the right moves now.

"I'm sure they have some reluctance, understandably, right now to politicize it. That's not who he is," said Democratic strategist James Carville. "There might be a time for eloquence, but I think that simplicity is eloquence right now."

Civil unrest could influence Biden's search for running mate

By ALEXANDRA JAFFE AND BILL BARROW
Associated Press

WASHINGTON (AP) — Joe Biden's search for a running mate could be reshaped by the police killing of George Floyd and the unrest it has ignited across the country, raising questions about contenders with law-and-order backgrounds and intensifying pressure on the presumptive Democratic nominee to select a black woman.

Biden, who has already pledged to pick a woman, has cast a wide net in his search. Some of the women on his list have drawn national praise amid the protests over Floyd's death, including Atlanta Mayor Keisha Lance Bottoms, who delivered an impassioned appeal for calm in her city on Friday night. But the outcry over police brutality against minorities has complicated the prospects of Minnesota Sen. Amy Klobuchar, who had a controversial record addressing police violence as a prosecutor in the city where Floyd died.

Biden's choice of a running mate will be among the most consequential decisions he makes in the campaign, particularly given that the 77-year-old is already talking about himself as a "transition" candidate to a new generation of Democratic leaders. His pick will also be viewed as a signal both of his values and who he believes should have representation at the highest level of the American government.

Even before the outcry over Floyd's death, some Biden allies were already urg-

ing him to put a black woman on the ticket given the critical role African Americans played in his path to the Democratic nomination. Those calls have gotten louder in recent days.

"The more we see this level of hatred, the more I think it's important to confront it with symbolic acts, including potentially the selection of an African American woman as vice president," said Randi Weingarten, president of the American Federation of Teachers and one of the labor leaders who's been asked for input by Biden's team on the selection process.

Bottoms is one of several black women under consideration by Biden's campaign. Other Biden is believed to be considering include California Sen. Kamala Harris, Florida Rep. Val Demings and Stacey Abrams, the Georgia Democrat and voting rights activist.

Demings didn't answer directly when asked if the events of the past week increased pressure on Biden to choose a black woman in an interview with The Associated Press on Sunday.

"Well, we've never seen a black woman selected as a vice presidential candidate. But I think the American people want someone who cares about their issues and are willing to move the ball forward."

Asked if she believes race should be left out of the conversation, she was careful to defer to Biden.

"It doesn't really matter what I think," she said. "What matters is what Americans think, and what Joe Biden thinks."

Demings, a former Orlando police chief, wrote a high-profile editorial on Friday challenging her former colleagues in law enforcement.

"As a former woman in blue, let me begin with my brothers and sisters in blue: What in the hell are you doing?" Demings wrote in The Washington Post.

Politicians with law-and-order backgrounds have been viewed skeptically by some in the Democratic Party given the high-profile instances of police brutality against minorities and other inequities in the criminal justice system. In an interview Sunday, Demings defended herself and other potential contenders with such backgrounds, declaring "you're either gonna be part of the problem or part of the solution."

"And I think the community wants people who understand the system from the inside out in order to bring real life necessary reforms," she said.

Harris faced criticism throughout her Democratic primary campaign for her record as a prosecutor and attorney general in California, when she resisted reforms that would have required her office to investigate killings by police and established statewide standards for body cameras.

Klobuchar, who also sought the Democratic nomination, has faced questions about her eight years as prosecutor for Minnesota's largest county during the primary. Most of the more than two dozen people who died during police encounters in her tenure were people of color, according to data

compiled by Communities United Against Police Brutality and news articles reviewed by the AP.

An officer involved in one of those past fatal incidents was Derek Chauvin, who was arrested and charged Friday with Floyd's murder.

Since ending her campaign, Klobuchar has emerged as a key Biden surrogate and some Democrats see her as a running mate who could help him appeal to some of the white, working-class voters who turned against the party in the 2016 election. Yet some Democrats say the renewed focus on police brutality could complicate her path.

"This is very tough timing for her," said Rep. James Clyburn, D-S.C., a top Biden Rep. James Clyburn, D-S.C., a top Biden

Klobuchar has said that she is confident Biden will make the right choice and that she's not thinking about politics right now.

Biden has said he will announce a running mate by Aug. 1, a timeline that leaves plenty of time for the national mood to shift again, particularly as the coronavirus pandemic and resulting economic collapse pressed on.

Those twin crises have already led to increased scrutiny for others in the mix to become Biden's running mate.

Michigan Gov. Gretchen Whitmer, a frequent Trump target during the pandemic for her resistance to lifting stay at home orders, faced questions after her husband allegedly tried to skip the line with a dock company and get his boat in the water ahead of other patrons over Memorial Day weekend.

BUSINESSES:

Some owners have expressed frustration with Small Business Administration

From Page 1

decades that followed, only to see their work erased during urban renewal of the 1960's.

"Blacks were able to establish successful business enterprises during the age of slavery where black people had no political or economic rights," Walker said. "Yet, here we are today and the position of blacks in business differs very little from the position of blacks during the age of slavery."

Some black business owners have also expressed frustration with the Small Business Administration's \$659 billion Personal Paycheck Protection Program, which was meant to provide small businesses with loans to keep employees on their payrolls during the COVID-19 crisis. The initial round of funding ran out in just 13 days, with complaints over lag times and confusion over the application process. However, the SBA made improvements in its second round and more than \$100 billion remains available.

Jamon Jordan, a black historian based in Detroit, said the pandemic could have a similar crushing impact on black American businesses.

"Each time this happens, the amount of energy and time it takes to recreate something that's even as simple as what was destroyed is monumental," Jordan said. "Even though the coronavirus isn't the fault of a single person or leader, the impact of the devastation on the African American community is part of a long legacy of discrimination and segregation for black people and black businesses."

Some black business owners have also expressed frustration with the Small Business Administration's \$659 billion Personal Paycheck Protection Program, which was meant to provide small businesses with loans to keep employees on their payrolls during the COVID-19 crisis. The initial round of funding ran out in just 13 days, with complaints over lag times and confusion over the application process. However, the SBA made improvements in its second round and more than \$100 billion remains available.

But the Center for Responsible Lending, a nonprofit group that works to end predatory lending practices aimed at low-income families, said challenges remain.

"Black-owned businesses, we've always landed at the bottom of the totem pole as it relates to resources," Cole said. "We put our

blood, sweat and tears into these businesses and everything you've worked hard for can be lost in a matter of days."

Several business companies and entrepreneurs, including Facebook, Magic Johnson and Mark Cuban, the billionaire owner of the Dallas Mavericks, have announced plans to help businesses owned by people of color, but some worry the assistance might come too late.

The Michigan Minority Supplier Development Council, which represents minority-owned firms that serve the country's automotive industry, took matters into its own hands and worked to identify lenders willing to help small firms.

"The difference for minority businesses is they can't walk into a bank and get the same treatment and if anything, I believe COVID-19 has exposed much of our disparity," said Michelle Sourie Robinson, the council's president and CEO.

OneUnited Bank, the nation's largest black-owned bank, announced its participation in the Small Business Administration program in April to help minority-owned businesses gain access to the stimulus funding.

"A lot of our customers as well as businesses who are in the community, I've counted on one hand the number that actually applied and got funded," said Teri Williams, president and chief operating officer. "Our community was really getting shut out."

On Thursday, the SBA announced it was setting aside \$10 billion exclusively for Community Development Financial Institutions, which work to expand economic opportunity in minority and other under-served communities.

Bernard Kanjoma and his fiancée Jessika-Katherine Narango Colina, who co-own the graphic design and marketing firm Narango Designs, said they received an \$8,000 loan May 5.

Kanjoma, who emigrated to the United States from Malawi, said their 12-person team has seen an 80% drop in business but they're identifying creative ways to weather the crisis.

"We have been heavily impacted and it's been challenging but I felt like all the hardships that I went through with immigration and everything else to be where I am now, this is something that is just going to blow over," Kanjoma said.

TUESDAY, JUNE 2, 2020

In accordance with Section 5(4) of the Michigan Open Meetings Act, MCL 15.265(4), The Board of Zoning Appeals will hold its meetings by **ZOOM**. You can either call in or join by web. We encourage the public to use one of the following:

The Telephone Numbers Are:
(312) 626-6799 or (213) 338-8477, Meeting ID: 927361025

If You Are Joining By Web The Link Is:
<https://cityofdetroit.zoom.us/j/927361025>

If you need additional information regarding this meeting, you can contact either James Ribron: (313) 939-1405 or Thomina Davidson: (313) 451-2678

CITY OF DETROIT BOARD OF ZONING APPEALS

NOTICE OF HEARINGS

Tuesday, June 23, 2020

9:15 A.M.

Case No.: 1-19
Location: 32 Monroe Ave. — Council District #6
Legal Description of Property: S MONROE 50 THRU 47 PLAT OF SEC 6 GOVERNOR & JUDGES PLAN L34 P545 DEEDS. W C T/1/3 THRU 1 PLAT OF LOTS 45 & 46 SEC 6 GOVERNOR & JUDGES PLAN L1 P68 PLATS. W C R 1/17 44 & 43 W 19 FT 42 PLAT OF SEC 6 GOVERNOR & JUDGES PLAN L34 P545 DEEDS. W C R 1/5 1/1 — 58,700 SQ FT

Proposal: Robert McLean/Neumann Smith Architecture on behalf of Bedrock requests dimensional variances to construct a 946,526 square foot High Rise Mixed-use Development with Residential structures, Retail and Office (By-Right-Uses) in a B5 Zone (MAJOR BUSINESS DISTRICT). **Sections:** 50-4-131 Permitted dimensional variances and 50-4-121 Approval Criteria.

10:15 A.M.

Case No.: 11-20 aka BSEED SLU 2020-00011
Location: 10001 W. Seven Mile Rd. — Council District #2
Legal Description of Property: S SEVEN MILE RD 40 THRU 37 E 10 FT 36 EXCEPT SEVEN MILE ROAD AS WD HOPPERS COLLEGE PARK SUB L47 P70 PLATS. W C R 16/407 107 X 86.16A

Proposal: Dany Hamana requests permission to expand or modify a non-conforming Gas Station (Permit #200404 August 25, 1932) by building a new non-conforming Gas Station w/Canopy in a 544 sq. ft. building, a 592 sq. ft. addition on a 9,202 sq. ft. in a B2 Zone Local Business and Residential District. **Sections:** 50-15-7 Board of Zoning Appeals, 50-15-26 — Expansion or intensification of nonconforming uses and 50-15-27 — Required findings.

11:15 A.M.

Case No.: 12-20 aka BSEED SLU2019-00079
Location: 22100 Grand River — Council District #1
Legal Description of Property: N GRAND RIVER ALL THAT PART OF SE 1/4 OF SEC 9 T 1 S R 10 E DESC AS FOLS BEG AT A PTE IN LINE OF GRAND RIVER AVE 120 FT WD BG ALSO IN W LINE OF REDFORD AVE 66 FT WD TH N 61D W 50.15 FT ALG SD N LINE TH N 28D 56M 40S E 74 FT TH N 61D W 78.84 FT TH N 28D 56M 30S E 109.18 FT TH S 61D E 106.36 FT TH S 22D 04M 20S W 184.56 FT ALG W LINE OF REDFORD AVE TO P O B 22/ — 50.15 IRREG

Proposal: Matthew Ward appeals the decision of the Buildings, Safety Engineering and Environmental Department (SLU2019-00079) which DENIED the establishment of a Minor Motor Vehicle Repair Facility in an existing 7,092 sq. ft. bldg. in a B4 Zone General Business District. **Sections:** 50-15-7 — Board of Zoning Appeals, 50-15-26 — Expansion or intensification of nonconforming uses and 50-15-27 — Required findings.

9:15 A.M.

Case No.: 15-20 aka BZA 2020-00009
Location: 2225 Wabash — Council District #6
Legal Description of Property: W WABASH N 18 FT 33 S 14 FT OF N 32 FT OF E 81 FT 33 SUB OF GODFROY FARM L1 P132 PLATS. W C R 10/24 32 IRREG

Proposal: Timothy Flintoff requests dimensional variances to construct a 1,348 sq ft Two-Family home on a 3,680 sq. ft. lot (BY-RIGHT) in an R2-H Zone Two-Family Residential District. **Sections:** 50-4-131 — Permitted dimensional variances and 50-4-121 Approval Criteria.

9:30 A.M.

Case No.: 16-20 aka BZA 2020-00008
Location: 2221 Wabash - Council District #6
Legal Description of Property: W WABASH S 14 FT OF N 32 FT OF W 60.18 FT 33 S 18 FT 33 SUB OF GODFROY FARM L1 P132 PLATS. W C R 10/34 18 IRREG

Proposal: Timothy Flintoff requests dimensional variances to Add a 567 sq. ft. addition to an existing 167 sq. ft. structure on a 3,366 sq. ft. lot (BY-RIGHT) in an R2-H Zone Two-Family Residential District-Historic. **Sections:** 50-4-131 — Permitted dimensional variances and 50-4-121 Approval Criteria.

10:30 A.M.

Case No.: 14-20 aka BZASPR2019-0009
Location: 7250 Mack Ave. — Council District #5
Legal Description of Property: S MACK PT OF PC 678 BOUNDED BY E GRAND BLVD ON W MACK AVE ON N, FIELD AVE ON E, AND E PRESTON ST AS EXT ON S, EXC N 255.1 FT OF W 190.73 FT THEREOF 164.48 IRREG 87,132 SQ FT SPLIT ON 12/11/2019 FROM 15000266

Proposal: Brian Herttienne requests dimensional variances to construct One Mixed-Use building totaling 30 Multi-family Dwellings and 2,623 sq. ft. of medical clinic space and three townhouse buildings with 1 Townhouse units; with accessory parking approved w/condition by BSEED (PIN 15000266.001 and 15000266.002) (SPR2019-0009) (BY-RIGHT) in an R5 Medium Density Residential District. **Sections:** 50-4-131 — Permitted dimensional variances and 50-4-121 Approval Criteria.

11:30 A.M.

Case No.: 13-20 aka BSEED SLU2019-00083
Location: 19646 W. Warren — Council District #7
Legal Description of Property: N WARREN 319 & 318 SLOAN-WALSH WEST WARREN SUB L41 P56 PLATS. W C R 22/266 43 X 100

Proposal: Bassam Hamood requests a waiver of spacing variance to establish Used Goods Dealer approved w/conditions in BSEED (SLU2019-00083) in an existing 3,055 sq. ft. building in a B4 zone (General Business District). **Sections:** 50-4-132 — Other variances and 50-4-121 Approval Criteria.

Until further notice, meetings will be held on ZOOM. Please see information above.

Notice to Handicapped Persons

Board of Zoning Appeals hearings are accessible to the handicapped. Any handicapped person needing special assistance (other than transportation) in order to participate in this hearing must notify the Department of such need at least forty-eight (48) hours prior to the hearing by email:

City of Detroit
Board of Zoning Appeals
Coleman A. Young Municipal Center
Two Woodward Avenue, Suite 212
Detroit, Michigan 48226
Phone: (313) 224-3595
Fax: (313) 224-4597
Email: boardofzoning@detroitmi.gov

Notice to the Hearing Impaired

With advance notice of seven calendar days, the City of Detroit will provide interpreter services at public meetings, including language translation and reasonable ADA accommodations. Please contact the Civil Rights, Inclusion & Opportunity Department at (313) 224-4950, through the TTY number 711, or email at crio@detroitmi.gov to schedule these services.

B.Z.A. - 11

NOTICE OF ENACTMENT

To: SEQ CHAPTER 1h & 1 THE PEOPLE OF THE CITY OF DETROIT, MICHIGAN.

On May 26, 2020, the Detroit City Council passed the following Ordinance:

AN ORDINANCE to amend Chapter 12 of the 2019 Detroit City Code, Community Development, Article II, Community Advisory Councils, Division 1, In General, Creation and Dissolution of Community Advisory Councils, by amending Section 12-2-8, Community Advisory Councils established or dissolved, to establish the Community Advisory Council for District 4.

ORDINANCE NO. 2020-09

CHAPTER 12

ARTICLE II

By COUNCIL PRESIDENT JONES:

AN ORDINANCE to amend Chapter 12 of the 2019 Detroit City Code, Community Development, Article II, Community Advisory Councils, Division 1, In General, Creation and Dissolution of Community Advisory Councils, by amending Section 12-2-8, Community Advisory Councils established or dissolved, to establish the Community Advisory Council for District 4.

IT IS HEREBY ORDAINED BY THE PEOPLE OF THE CITY OF DETROIT THAT:

Section 1. Chapter 12 of the 2019 Detroit City Code, Community Development, be amended Article II, Community Advisory Councils, Division 1, In General, Creation and Dissolution of Community Advisory Councils, Section 12-2-8 to read as follows:

CHAPTER 12.

COMMUNITY DEVELOPMENT ARTICLE II. COMMUNITY ADVISORY COUNCILS

Division 1. In General; Creation and Dissolution of Community Advisory Councils.

Sec. 12-2-8. Community Advisory Councils established or dissolved.

(a) District 1. The Community Advisory Council for District 1 has not yet been established in accordance with Section 9-102 of the Charter.

(b) District 2. The Community Advisory

Council for District 2 has not yet been established in accordance with Section 9-102 of the Charter.

(c) District 3. The Community Advisory Council for District 3 has not yet been established in accordance with Section 9-102 of the Charter.

(d) District 4. The Community Advisory Council for District 4;

(1) In accordance with Section 12-2-3 of this Code:

a. After canvassing petitions that were filed by qualified registered voters of the district, the Department of Elections found that at least ten percent of the qualified registered voters of the district who voted in the November 5, 2013 Regular City Election in the district signed the petitions;

b. Because the requirements of Section 12-2-3 of this Code have been met, the Community Advisory Council for District 4 is established.

Section 2. All ordinances, parts of ordinances, that conflict with this ordinance are repealed.

Section 3. This ordinance is declared necessary for the preservation of the public peace, health, safety, and welfare of the People of the City of Detroit.

Section 4. Where this ordinance is passed by a two thirds (2/3) majority of City Council Members serving, it shall be given immediate effect and shall become effective upon publication in accordance with Section 4-118(1) of the 2012 Detroit City Charter. Where this ordinance is passed by less than two thirds (2/3) majority of City Council Members serving, it shall become effective thirty (30) days after publication in accordance with Section 4-118(2) of the 2012 Detroit City Charter.

(2) Because the requirements of Section 12-2-3 of this Code have been met, the Community Advisory Council for District 4 is established.

(e) District 5. The Community Advisory Council for District 5 has not yet been established in accordance with Section 9-102 of the Charter.

(f) District 6. The Community Advisory Council for District 6 has not yet been established in accordance with Section 9-102 of the Charter.

(g) District 7. The Community Advisory Council for District 7:

(1) In accordance with Section 12-2-3 of this Code:

a. After canvassing petitions that were filed by qualified registered voters of the district, the Department of Elections found that at least ten percent of the qualified registered voters of the district who voted in the November 5, 2013 Regular City Election in the district signed the petitions;

b. After receiving the report from the Department of Elections the City Council found, through adoption of a resolution on

NEW FAX NUMBER
FOR
DETROIT
LEGAL NEWS
PUBLICATIONS,
CANCELLATIONS
AND
CORRECTIONS IS:
(248)589-1823

NOTICE OF PUBLIC HEARING

On Proposed Ordinance to Amend Chapter 50 of the 2019 Detroit City Code, Zoning, By Amending Article III, Review and Approval of Procedures (Part 1), Division 5, Site Plan Review, Subdivision A, in General, Section 50-3-113, Subdivision B, Submission Requirements, Section 50-3-135, Proposed Site Plan, and Subdivision D, Approval Criteria, Section 50-3-180, Criteria; aesthetics; Division 6, Special District Review, Section 50-3-227, Report and recommendation; Division 10, Condominium Subdivisions, Section 50-3-482, Compliance with subdivision regulations required; Article IV, Review and Approval Procedures (part 2), Division 2, Executive Use Permits, etc.

SUMMARY

Proposed Ordinance to amend Chapter 50 of the 2019 Detroit City Code, Zoning, by amending Article III, Review and Approval of Procedures (Part 1), Division 5, Site Plan Review, Subdivision A, in General, Section 50-3-113, Subdivision B, Submission Requirements, Section 50-3-135, Proposed Site Plan, and Subdivision D, Approval Criteria, Section 50-3-180, Criteria; aesthetics; Division 6, Special District Review, Section 50-3-227, Report and recommendation; Division 10, Condominium Subdivisions, Section 50-3-482, Compliance with subdivision regulations required; Article IV, Review and Approval Procedures (part 2), Division 2, Executive Use Permits, etc.

Governor Gretchen Whitmer's "Stay Home, Stay Safe" Executive Order (EO 2020-42) went into effect on Thursday, April 9, 2020. Therefore, Detroit City Council will be meeting virtually using videoconferencing on **Thursday, June 4, 2020 at 12:15 p.m.** for a Public Hearing in the Planning and Economic Development Committee. This action is being taken in accordance with Governor Whitmer's Executive Order 2020-48, which allows electronic meetings for legislative bodies.

This Public Hearing may be viewed in the following manner.

1. Watch via television
 - Comcast Channel 10
 - ATT: From Channel 99, click Detroit, then Channel 10
2. Watch online by using <https://detroitmi.gov/government/city-council> and clicking on Channel 10.
3. To attend by phone only, call one of these numbers:
 - +1-929-436-2866, +1-312-626-6799, +1-669-900-6833, +1-253-215-8782, +1-301-715-8592, or +1-346-248-7799 **Enter Meeting ID: 330332554#**
4. To attend online: <https://cityofdetroit.zoom.us/j/330332554>

Public Comment:

To participate at the time of Public Comment, please raise your hand within the zoom application.

1. Telephone participants: Raise your hand by pressing *9
2. Web participants: Raise your hand by clicking **raise hand** in the application or pressing
 - a. Windows computer = [ALT] + [Y]
 - b. Apple computers = [OPTION] + [Y]

To be consistent with how Public Comment has been handled for in-person meetings:

- You will be called on in the order in which your hand is raised.
- All time limits set by the meeting Chair will still be enforced.
- Any hands raised after the Chair ends submission of public comments, will not be able to speak at the meeting.

All interested persons are invited to be present and be heard as to their views. Persons making oral presentations are encouraged to submit written copies to the City Clerk's Office CityClerkHelpDesk@detroitmi.gov via e-mail, for the record.

If interpretation or translation services are needed, call The Department of Civil Rights, Inclusion & Opportunity at 313-224-4950. (Please call at least 3 business days prior to the session.)

NOTICE OF PUBLIC HEARING

On Request for Commercial Rehabilitation District in Area of 1009 Cass Avenue, Detroit, Michigan 48226, in Accordance with Public Act 210 of 2005 (Petition #1032)

SUMMARY

Public Hearing request on behalf of Basco of Michigan, Inc. (Petition #1032), to establish a Commercial Rehabilitation District in area of 1009 Cass Avenue, Detroit, Michigan 48226, in accordance with Public Act 210 of 2005.

LEGAL NOTICES

(Continued from Page 7)

Third Insertion

of the proceedings and an opportunity to be heard.

IT IS ORDERED:

Service of the summons and complaint and a copy of this order shall be made by the following method(s).

First class mail to last known address at: James Jay Ivery - 5243 Lakeview St., Detroit, MI 48213

Other: Publication in the Detroit Legal News for 3 consecutive weeks.

For each method used, proof of service must be filed promptly with the court.

IT IS FURTHER ORDERED that Defendant(s), James Jay Ivery, shall file with this Court, an Answer to Plaintiff's Complaint to Quiet Title or take other action as permitted by law & serve a copy upon Plaintiff(s) attorney at the address contained herein. Defendant(s) failure to comply with this Order may result in a Default Judgment being entered for the relief sought in the Complaint to Quiet Title. The Defendant(s) shall file an Answer, as required by MCR 2.108(A)(3), within 28 days of the completion of service as provided herein.

Date: 5/15/2020

By: Timothy M. Kenny

Judge

20-004072-CH

FILED IN MY OFFICE

Cathy M. Garrett

WAYNE COUNTY CLERK

5/15/2020 4:08 PM

Matthew Johnson

(5-19)(6-2)

Fourth Insertion

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

Notice of foreclosure by advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 238, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Wayne County, starting promptly at 11:00 AM on JUNE 11, 2020. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

Default has been made in the conditions of a mortgage made by Bobbie Ann Christian, a single woman, to Argent Mortgage Company, LLC, Mortgagee, dated March 28, 2006 and recorded April 13, 2006 in Liber 44531, Page 1787 Wayne County Records, Michigan. Said mortgage is now held by Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2006-M1, by assignment. There is claimed to be due at the date hereof the sum of Thirty-Eight Thousand One Hundred Two and 24/100 Dollars (\$38,102.24).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the place of holding the circuit court within Wayne County, Michigan at 11:00 AM on JUNE 11, 2020.

Said premises are located in the City of Melvindale, Wayne County Michigan, and are described as:

LOT 121, ALLEN BOULEVARD HEIGHTS SUBDIVISION OF LOT 3 OF PLAT OF THE EASTERN PART OF PRIVATE CLAIM NO. 35 FOR THE ESTATE OF WILLIAM BURBANK AND LOTS 1 & 2 OF DEFEVER'S SUBDIVISION OF PART OF P.C. 35 ECORSE TOWNSHIP, WAYNE COUNTY, MICHIGAN AS RECORDED IN LIBER 51, PAGE 41 OF PLATS, WAYNE COUNTY RECORDS

17987 Reed Street, Melvindale, Michigan 48122

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

If the property is sold at foreclosure sale, pursuant to MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damage to the property during the redemption period.

Dated: May 12, 2020

File No. 20-004482

Firm Name: Orlans PC

Firm Address: 1650 West Big Beaver

Road, Troy MI 48084

Firm Phone Number: (248) 502.1400

(05-12)(06-02)



**THE STORM
JUST HIT AND
WE WENT FROM
DONATING TO
THE FOOD BANK
TO NEEDING IT.**

Donna, Louisiana

**HUNGER
IS A
STORY
WE CAN
END.**

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**Ad
Council**

Across the Nation

National Roundup

ARIZONA

Juror issue to be reconsidered in case of 6 killings

PHOENIX (AP) — The Arizona Supreme Court has ordered a trial court to hear evidence and reconsider whether there was juror misconduct prejudicial to a death row inmate during his trial in six killings in Yuma County.

The court's order released Friday follows Preston Strong's appeal of his 2017 convictions and death sentences for the killings of his best friend, the man's girlfriend and her four young children in 2005.

The issue sent back to the trial court stems from a juror's reported statement to a defense investigator that she knew of Strong's previous conviction in another homicide.

According to the investigator, the juror said she wasn't asked during questioning of prospective jurors about whether she knew of the old homicide case, only about the case involving the six killings.

The juror reportedly said her knowledge of the other case didn't influence her vote on a verdict against Strong, but the trial judge ruled in the case that prosecutors couldn't introduce evidence of the other killing during the second trial's guilt phase because it could unfairly influence jurors.

The since-retired trial judge denied a motion for a new trial or a hearing on the juror issue, but the Supreme Court ordered that a current judge consider the circumstances of the juror's knowledge and whether it was harmless.

Prosecutors said Strong spent hours killing 35-year-old Luis Rios, 29-year-old Adrienne Heredia and her four children, ages 6 to 13, and that the killings were motivated by money.

When he went on trial in that case, Strong already was in prison for life in the 2007 killing of Satinder Gill, a Yuma physician who was strangled and bludgeoned in his home. Prosecutors said a large amount of money was stolen.

TENNESSEE

Police arrest man in arson of historic Nashville courthouse

NASHVILLE, Tenn. (AP) — A man who set fire to a historic courthouse in Tennessee during weekend protests has been arrested, police said.

Wesley Somers, 25, is charged with felony arson, vandalism and disorderly conduct. He is accused of setting fire Saturday night to Nashville's Historic Courthouse, Metro Nashville Police said.

Somers was among 29 people arrested after protesters in Tennessee's capital set fires inside and outside the courthouse and toppled a statue of a former state lawmaker and newspaper publisher who espoused racist views. Protesters damaged 30 businesses and buildings including the courthouse and the historic Ryman Auditorium, known as the mother church of country music, which reported window damage, police said.

Thousands had rallied near the state Capitol starting Saturday afternoon to protest police brutality and racism. The demonstration turned violent after darkness fell.

Others who were arrested face charges that include assaulting police officers, disorderly conduct and criminal trespassing, police said.

It wasn't immediately clear whether Somers has an attorney.

The demonstrations spreading across America were also held around Tennessee over the weekend in response to the latest killings of black people by police. After peaceful protests turned violent each night, strict curfews were imposed in places and the National Guard was mobilized to support police.

NATION

Use of force criticized in protests about police brutality

Some question if tough police tactics actually make violence worse

BY JAY REEVES
AND KAT STAFFORD
Associated Press

Separate demonstrations were held in Murfreesboro, Chattanooga, and Memphis, where protesters made it onto Interstate 55, circumventing officers in riot gear. Protesters chanted "Black lives matter" and "George Floyd."

It marked the fifth night in a row people had met in Memphis to protest the death of Floyd, who died last week after a white Minneapolis police officer pressed his knee on his neck.

Sunday night was the most intense yet for Memphis, where the group walked from the interstate to Beale Street and were met by officers wearing helmets and holding protective shields in front of the FedExForum, the NBA basketball arena and concert venue.

The National Guard and sheriff's deputies joined Memphis police in response, and tear gas was used to disperse a crowd near City Hall. Windows were broken at a handful of businesses, including a black-owned shoe store.

OHIO

AG seeks review by full court in death penalty case

CINCINNATI (AP) — Ohio Attorney General Dave Yost has requested a hearing before a full panel of judges at the 6th U.S. Court of Appeals in Cincinnati to argue that a man considered intellectually disabled and should be put to death.

Yost made the request Thursday after a three-judge panel ruled earlier this month for the second time that executing Danny Lee Hill, 53, would be unconstitutional, The Warren Tribune Chronicle reported.

The 6th Circuit's ruling May 20 was made after the U.S. Supreme Court ordered a rehearing because the appellate court's initial 2018 ruling relied on a case decided long after Hill was sentenced to death in 1985.

Hill was convicted in the slaying of a 12-year-old Boy Scout in northeast Ohio's Trumbull County. Raymond Fife was abducted while riding his bicycle to a Boy Scout meeting, beaten, raped, set on fire and left for dead. He died two days later.

Yost argued the latest 6th Circuit ruling was again based on erroneous case law.

Hill was 18 when Raymond was killed. Co-defendant Timothy Combs was 17 and couldn't be sentenced to death because of his age. Combs died in prison in 2018 while serving a life sentence.

TENNESSEE

June 9 hearing set for inmate spared execution

NASHVILLE, Tenn. (AP) — Oral arguments are set for June 9 in an appeal by Tennessee officials after an inmate was spared execution due to his claim that racism tainted the jury selection at his trial.

State officials will argue in front of the Court of Criminal Appeals that the death sentence should be reinstated for Abu-Ali Abdur-Rahman.

Last August, a Nashville judge approved an agreement between Abu-Ali Abdur-Rahman and Nashville's district attorney to resentence Abdur-Rahman to life in prison.

Abdur-Rahman's resentencing agreement came after Abdur-Rahman presented evidence that prosecutors at his original trial showed a preference for white jurors. In his appeal, Attorney General Herbert Slatery argued that the agreement "circumvented established legal procedures".

Abdur-Rahman had been scheduled to be executed in April.

Abdur-Rahman was sentenced to die for the 1986 murder of Patrick Daniels. Police said Daniels and Norma Jean Norman were bound with duct tape and stabbed repeatedly with a butcher knife at Norman's home.

Coalition Against Police Brutality, "What's happening, it's the way American society has always been," White said.

As protests grip the nation, officers have doused crowds with pepper spray, struck protesters with batons, steered police cars into throngs, shoved demonstrators and screamed curses. Some police action has been directed against people smashing windows, breaking into stores and burning cars, but many find other instances more difficult to understand — like the elderly man knocked over by police as he walked with a cane on a Salt Lake City sidewalk.

The protests began after the May 25 death of George Floyd, a black man who died in Minneapolis after a white police officer who is now charged with murder, Derek Chauvin, pressed his knee into Floyd's neck for several minutes even after he stopped moving and pleading for air.

Now, some are questioning whether tough police tactics against demonstrators are actually making the violence worse rather than quelling it.

While the protests and subsequent police interactions may be shocking to some, many African Americans aren't surprised because they've endured police brutality for decades, said Chris White, director of the Detroit

Footage shown on TV as captured by local reporters shows a group of police officers in riot gear and gas masks surround a car being driven by a man with a woman in the passenger seat. The officers pull the woman out and appear to use a stun gun on the man. They use zip-tie handcuffs on the woman on the ground.

In a message some saw as encouraging police violence, President Donald Trump praised U.S. Secret Service officers guarding the White House amid demonstrations and said any protesters who breached its fence would face "the most vicious dogs, and most ominous weapons, I have ever seen. That's what people would have been really badly

tural racism" that leads to violence against minorities, but also defended police.

"It is inappropriate for protesters to surround a police vehicle and threaten police officers," he said. "That's wrong on its face and that hasn't happened in the history of protests in this city."

Two police officers in Atlanta were fired and three others placed on desk duty over excessive use of force during a protest incident involving two college students Saturday night. Mayor Keisha Lance Bottoms said Sunday that she and the police chief made the decision after reviewing body-camera footage.

Footage shown on TV as captured by local reporters shows a group of police officers in riot gear and gas masks surround a car being driven by a man with a woman in the passenger seat. The officers pull the woman out and appear to use a stun gun on the man. They use zip-tie handcuffs on the woman on the ground.

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hurt, at least."

In a letter titled "Dear America," civil rights leader Rev. William Barber II, a pastor at Greenleaf Christian Church in Goldsboro, North Carolina, said protesters have the right to decry "brutal and inhumane" treatment at the hands of police.

"What if, instead of a President who tweets 'when the looting starts, the shooting starts,' we had leadership that could unequivocally say, 'When you use police power in the name of the state to murder, lynch, and destroy, you will be prosecuted for your crimes,'" Barber wrote.

Trump wasn't alone in using loaded language.

The Minnesota Department of Public Safety sent a tweet Saturday saying it would strengthen its response to "a sophisticated network of urban warfare." Hours later, video emerged of police shooting pain projectiles at people gathered on the front porch of a home after curfew in Minneapolis. "Light 'em up," a man is heard saying before the shooting began. No one appeared seriously injured.

Activist Meeko Williams organized a peaceful demonstration in Detroit on Friday and later traveled to Minnesota to help support organizers there. Trying to understand what he sees as increasingly aggressive law enforcement tactics, Williams said police should

n't "antagonize, provoke or instigate" protesters.

"I don't know what's going to happen over these next few days in this country because they want these killer cops arrested and they're not going to stop until they are," Williams said, referring to the lack of charges against the other three officers at the scene when Floyd's neck was pinned under Chauvin's knee. "People are just sick and tired of being in this predicament, where innocent life has been taken at the hands of those who were to protect and serve us. We have not been heard."

Some protesters are increasing efforts to protect themselves. On Sunday, Black Lives Matter organizers in Tampa, Florida, had nearly 100 safety marshals in fluorescent vests patrolling their march, trained in de-escalation tactics. The group also had medics and enlisted lawyers and those with legal training to watch out for protesters' rights from the sidelines.

In New York, a police labor group, the Detectives' Endowment Association, noted some police there had been attacked and patrol cars set ablaze.

"As we do everything to stop NYC from burning, all we hear from elected officials is criticism," the group tweeted. "Maybe they should try it on the front lines."

KENTUCKY

Deadly police raid fuels call to end 'no knock' warrants

Oregon, Florida are only states to have outlawed 'no knock' warrants

BY DYLAN LOVAN, MICHAEL KUNZELMAN
AND ADRIAN SAINZ
Associated Press

served the warrant. The new policy requires Louisville's police chief to sign off on all no-knock warrants before they go to a judge.

"These changes, and more to come ... should signal that I hear the community and we will continue to make improvements anywhere that we can," Fischer said.

The three narcotics detectives had a no-knock warrant when they busted down the door of Taylor's apartment after midnight on March 13. They were investigating a drug dealer named Jamarcus Glover, who was arrested elsewhere the same day. Police said Glover was using Taylor's address to receive packages they believed could be drugs. No drugs were found at her apartment.

Tom Wine, the city's top criminal prosecutor, said he believes police knocked and announced their presence.

"Simply because the police get a no-knock warrant does not mean they can't knock and announce," Wine said last week.

But the lawsuit filed on behalf of Taylor's mother says neighbors didn't hear the plainclothes detectives knock or identify themselves as officers before they crashed into the apartment.

Taylor's boyfriend, Kenneth Walker, told investigators that he thought he was being robbed or that it might be an ex-boyfriend of Taylor's trying to get in. Walker told police he heard knocking but didn't know who it was. He said he and Taylor were moving toward the door when it was knocked down, so he fired a shot that hit an officer.

Authorities had charged Walker with

attempted murder but dropped the case last week. Wine said he wanted to let state and federal authorities complete their review of the shooting.

Meanwhile, the American Civil Liberties Union of Kentucky has urged city leaders to ban no-knock warrants, saying they lead to the deaths of innocent people.

A 2014 ACLU report on police militarization detailed several botched SWAT team raids as no-knock warrants were served, including one that year in Georgia that ended with a toddler in a medically induced coma.

More recently, police in Montgomery County, Maryland, shot and killed 21-year-old Duncan Lemp in his family's home while serving a no-knock search warrant. An eyewitness said Lemp was asleep in his bedroom when police opened fire from outside his house, according to an attorney for his family. Police said Lemp, who was white, was armed with a rifle and ignored commands.

Lemp family attorney Rene Sandler said police began using no-knock warrants decades ago as a tool in the nation's war on drugs. They have become the "norm" for many kinds of criminal cases, including non-violent offenses, she said.

"It's an abuse of authority across the board," said Sandler, a former county prosecutor.

Law enforcement consultant Melvin Tucker, who's been a police chief in four cities in the U.S. South, said the element of surprise afforded by no-knock warrants isn't always justified.

"If you're going in on a drug case where the quantity is so small that they could dispose of it by flushing it down the toilet, you probably shouldn't be there with a search warrant in the first place. It's not worthwhile," said Tucker, who has been an expert witness in dozens of court cases.

The number of no-knock warrants served during SWAT team deployments has grown from approximately 1,500 annually in the early 1980s to about 45,000 in 2010, according to Eastern Kentucky University professor Peter Kraska, an expert in police militarization. He said police are adept at working around restrictions and tailoring paperwork to suit the standards of judges issuing search warrants.

"Banning no-knock warrants, if any jurisdiction can pull that off, is an important step," Kraska said. "At the end of the day, banning them probably won't accomplish much in the real world. But getting them off the books on one level is important."

Kentucky has a "stand your ground" law that gives residents the right to use deadly force against an intruder. Those laws generally haven't protected people who unwittingly shoot at officers entering their homes, but Walker's dropped charges suggests the circumstances of Taylor's death could be an "ideologically compatible situation for the left and right," Kraska said.

"These different groups that normally would be at odds with one another all agree on the inappropriateness of no-knock warrants," he added. "There's been a lot more political agreement that this is problematic."

MARYLAND

Judge tosses ex-basketball players' 'Fortnite' dance lawsuit

BY MICHAEL KUNZELMAN
Associated Press

"Running Man Challenge" dance that they performed in social media videos and on "The Ellen DeGeneres Show" in 2016.

Their copyright infringement lawsuit claimed the "Running Man" dance "emote" that Fortnite players can purchase for their characters is identical to the dance that Nickens and Brantley took credit for creating.

The judge said the key question is whether plaintiffs have a claim that is "qualitatively different" than the rights protected by the Copyright Act.

"And here Plaintiffs' claim is based on Epic Games allegedly 'capturing and digitally copying the Running Man dance to create the Fortnite emote that 'allows the player's avatars to execute the Run-

ning Man identically to Plaintiffs' version.'" This is squarely within the rights protected by the Copyright Act," he wrote.

Brantley, of Springfield, Mass., and Nickens, of Monmouth Junction, N.J., were seeking more than \$5 million in damages.

Epic Games spokesman Nick Chester declined to comment Monday on the judge's ruling.

Celebratory dances in Fortnite are called "emotes." While the game itself is free to play, players can purchase the "emotes" and other character customizations.

Other artists, including Brooklyn-based rapper 2 Milly and "The Fresh Prince of Bel-Air" star Alfonso Ribeiro, also have sued Epic Games over other dances depicted in the shooting game.

"We dance every day for our

teammates in the locker room," Brantley said. "We were like, 'Hey, let's make a video and make everybody laugh.'"

One of their dance videos has

millions of views on Instagram, YouTube and Facebook, their law firm said.

The judge dismissed their lawsuit's claims for invasion of privacy, unfair competition and unjust enrichment based on preemption under the Copyright Act. He also threw out their trademark claims and claims accusing the company of unfair competition and "false designation of origin" under the Lanham Act.

"Plaintiffs seek to place the same square peg into eight round holes in search of a cause of action against Epic Games for its use of the Running Man dance in its game Fortnite. But Plaintiffs' claims that Epic Games copied the dance do not support any of their theories," the judge wrote.

The Conversation

JILL McCORKEL, VILLANOVA UNIVERSITY

Police officers accused of violence often have a history of complaints by citizens

(THE CONVERSATION) — As protests against police violence and racism continue in cities throughout the U.S., the public is learning that several of the officers involved in the killing of George Floyd in Minneapolis and Breonna Taylor in Louisville share a history of complaints by citizens of brutality or misconduct.

Decades of research on police shootings and brutality reveal that officers with a history of shooting civilians, for example, are much more likely to do so in the future compared to other officers.

A similar pattern holds for misconduct complaints. Officers who are the subject of previous civilian complaints — regardless of whether those complaints are for excessive force, verbal abuse or unlawful searches — pose a higher risk of engaging in serious misconduct in the future.

A study published in the American Economic Journal reviewed 50,000 allegations of officer misconduct in Chicago and found that officers with extensive complaint histories were disproportionately more likely to be named subjects in civil rights lawsuits with extensive claims and large settlement payouts.

In spite of this research, many law enforcement agencies not only fail to adequately investigate misconduct allegations, they rarely sustain citizen complaints. Disciplinary sanctions are few and reserved for the most egregious cases.

Complaints, lawsuits — but few consequences

Derek Chauvin, the ex-officer who has been charged with third-degree murder and second-degree manslaughter for killing Floyd, is no stranger to situations in which deadly force has been deployed.

During a 2006 roadside stop, Chauvin was among six officers who, in just four seconds, fired 43 rounds into a truck driven by a man wanted for questioning in a domestic assault. The man, Wayne Reyes, who police said aimed a sawed-off shotgun at them, died at the scene. The police department never acknowledged which officers had fired their guns and a grand jury convened by prosecutors did not indict any of the officers.

Chauvin is also the subject of at least 18 separate misconduct complaints and was involved in two additional shooting incidents. According to The Associated Press, 16 of the complaints were "closed with no discipline" and two letters of reprimand were issued for Chauvin related to the other cases.

Tou Thao, one of three Minneapolis officers at the scene as Floyd pleaded for his life, is named in a 2017 civil rights lawsuit against the department. Lamar Ferguson, the plaintiff, said he was walking home with his pregnant girlfriend when Thao and another officer stopped him without cause, handcuffed him and proceeded to kick, punch and knee him with such force that his teeth shattered.

The case was settled by the city for US\$25,000, with the officers and the city declaring no liability, but it is not known if Thao was disciplined by the department.

In Louisville, Kentucky, at least three of the officers involved in the shooting death of Breonna Taylor while serving a no-knock warrant at her home — allowing them to use a battering ram to open her door — had previously been sanctioned for violating department policies.

One of the officers, Brett Hankison, is the subject of an ongoing lawsuit alleging, according to news reports, harassing suspects and planting drugs on them. He has denied the charges in a response to the lawsuit.

Another officer in the Taylor case, Myles Cosgrove, was sued for excessive force in 2006 by a man whom he shot seven times in the course of a routine traffic stop. The judge dismissed the case. Cosgrove had been put on paid administrative leave as his role in the shooting was investigated by

his department, and returned to the department after the investigation closed.

Patterns of misconduct and abuse

I am a scholar of law and the criminal justice system. In my work on wrongful conviction cases in Philadelphia, I regularly encounter patterns of police misconduct including witness intimidation, evidence tampering and coercion. It is often the same officers engaging in the same kinds of misconduct and abuse across multiple cases.

The Bureau of Justice Statistics reports that across the nation fewer than one in 12 complaints of police misconduct result in any kind of disciplinary action.

And then there is the problem of "gypsy cops" — a derogatory ethnic slur used in law enforcement circles to refer to officers who are fired for serious misconduct from one department only to be rehired by another one.

Timothy Loehmann, the Cleveland officer who shot and killed 12-year-old Tamir Rice, resigned before he was fired from his previous department after they deemed him unfit to serve. A grand jury did not indict Loehmann for the killing, but he was fired by the Cleveland Division of Police after they found he had not disclosed the reason for leaving his previous job.

In the largest study of police hiring, researchers concluded that rehired officers, who make up roughly 3% of the police force, present a serious threat to communities because of their propensity to re-offend, if they had engaged in misconduct before.

These officers, wrote the study's authors, "are more likely ... to be fired from their next job or to receive a complaint for a 'moral character violation.'"

The Newark model

The Obama administration's Task Force on 21st Century Policing recommended the creation of a national database to identify officers whose law enforcement licenses were revoked due to misconduct. The database that currently exists, the National Decertification Index, is limited, given state level variation in reporting requirements and decertification processes.

Analysts agree that this is a useful step, but it does not address underlying organizational and institutional sources of violence, discrimination and misconduct.

For example, in the aftermath of the police shooting of Michael Brown in Ferguson, Missouri, the Department of Justice found that the department had a lengthy history of excessive force, unconstitutional stops and searches, racial discrimination and racial bias.

The report noted that the use of force was often punitive and retaliatory and that "the overwhelming majority of force — almost 90% — is used against African Americans."

One promising solution might be the creation of independent civilian review boards that are able to conduct their own investigations and impose disciplinary measures.

In Newark, New Jersey, the board can issue subpoenas, hold hearings and investigate misconduct.

Research at the national level suggests that jurisdictions with civilian review boards uphold more excessive force complaints than jurisdictions that rely on internal mechanisms.

But historically, the work of civilian review boards has been undercut by limitations on resources and authority. Promising models, including the one in Newark, are frequently the target of lawsuits and harassment by police unions, who say that such boards undermine the police department's internal disciplinary procedures.

In the case of civilian review board in the Newark, the board largely prevailed in the aftermath of the police union lawsuit. The court ruling restored the board's ability to investigate police misconduct — but it made the board's disciplinary recommendations nonbinding.

from MSU Today

John Hollenbeck is the Eli Broad Professor in the Department of Management in the Broad College of Business. This is repurposed content from the Broad College of Business.

As workplaces across the country have gone virtual, people are feeling the strain of wading through endless video meetings and email chains. Maybe the connection is glitchy, your colleague doesn't understand the power of the mute button or you're caught in a "reply all" rabbit hole. But even when the tech and etiquette are operating perfectly, there's a much more fundamental problem at play: Humans simply weren't designed for a 15-person Zoom meeting.

There's a basic tenet among those of us who study management that big teams are bad teams. Effective communication and coordination begin to break down in groups larger than five. This has always been true. It's simply more obvious in the virtual world because the non-verbal cues that help us slide by in large face-to-face meetings have been snatched away.

You can make your organization's virtual communication less painful by understanding and working within our human cognitive limits. This requires being disciplined about who is included in every meeting and team, implementing clear leadership roles and having explicit guidelines for how communication should operate in the virtual world.

Why five is the magic number

After conducting a series of experiments with different size teams, social psychologist J. Richard Hackman identified 4.6 as the optimal size for a well-functioning team. (He allowed that this number can increase slightly if the people involved have a great deal of experience working together.)

The enemy of large teams is the number of communication links that have to be managed. As team size grows linearly, the links among team members grow exponentially. A five-person team has to manage 10 links, while a 10-person team has to manage 45. And a 15-person team? Forget about it: 105 links.

Thus, a growing team quickly bumps against the limits of our human capacity for communication. We simply didn't evolve to be able to effectively communicate with 10 or 20 people at one time.

The power of multi-team systems

Does this mean we can never have a business unit bigger than five or an organization larger than 150? Of course not. It's not the absolute size of a group that matters, it's about how we organize individuals and the communication links among them.

For instance, if you have a 25-person engineering team, you can split them into pods of five. Communication across pods happens among the five leaders of each pod, who then share relevant information back with their

Legal Affairs

The magic to making Zoom calls effective

Every virtual meeting should have a clear agenda and norms for how communication will rotate. Without non-verbal cues, it's much harder for people to know when to step in and talk.

tems are project-based and can be layered on top of existing hierarchies. You don't have to completely reimagine your organizational structure, especially in a chaotic moment like the one we are currently facing. You can reap many of the benefits of multi-team systems right now by creating clear structures and rules for communication when working remotely.

The most important rule is to never have a meeting with more than five people. The reasons will be obvious to anyone who's ever tried to awkwardly figure out whose turn it is to speak during a large videoconference, but it also holds true for face-to-face meetings. Sticking to the five-person limit can feel hard, but it forces you to think carefully about how your team members interact and who actually needs to be in a particular meeting.

This doesn't mean you can't host a virtual gathering of more than five people. There may be times leaders need to communicate information to a large number of people all once through a one-way broadcast, or a small group of leaders engaged in a discussion may want their team members watching over their virtual shoulders with the mute button on.

Every virtual meeting should have a clear agenda and norms for how communication will rotate. Without non-verbal cues, it's much harder for people to know when to step in and talk. Leadership roles should be clear, including the formal leader, aka the boss, a technology leader managing meeting logistics and the information leader who is sharing information on a given topic (this position often rotates over the course of a meeting).

These guidelines don't just apply to virtual meetings. We've all been caught in a nightmare reply-all email thread or cc'd on a communication that was barely relevant. You can avoid wasting people's time by establishing clear norms and expectations about who should be looped into various conversations and who is expected to pass along essential information to those who are not part of a discussion.

Learning from exceptional circumstances

We're still adapting to a massive disruption in our normal professional lives, and it's no surprise that our virtual communication is a work in progress, especially given that our face-to-face communications could stand to improve too. But it may help to know that there's a reason your 15-person Zoom meeting feels like such a slog — we just weren't wired to communicate that way.

The good news is that you can implement simple solutions that don't require new technology or a shake-up of your entire org chart.

We might even find the stresses of virtual communication offer an opportunity that forces us to be more thoughtful about how we're communicating in general. Hopefully, there are some lessons and systems we can carry forward into our normal operations, since this is how we should have been doing things all along.

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Cameo appearances: Law firm enlists celebs to boost staff morale

BY JESSICA SHUMAKER
BridgeTower Media Newswires

ST. LOUIS, MO — Like many workplaces, Brown & Crouppen has turned to Zoom meetings to keep employees connected with each other and firm leadership while working from home during the COVID-19 pandemic.

Less common, however, is the way the firm has begun wrapping up those meetings — with encouraging messages recorded by celebrities such as actors Jon Lovitz and Lena Headey, who played Cersei Lannister on the HBO series "Game of Thrones."

With approximately 250 of the St. Louis-based firm's employees working from home since the week of March 16, Managing Partner Ed Herman said the firm started that week to hold weekly Zoom meetings to help keep everyone connected. At the end of each meeting, firm employees see a new video message obtained through the website Cameo, which offers a wide range of actors, comedians, sports figures and others who can be hired to provide personalized messages.

Herman, who was familiar with Cameo, pitched the idea.

"I had used Cameo to do some birthday wishes for some of my friends, so I suggested maybe we should end the meeting with a Cameo," he said. "It could be a surprise, just a nice way to end that meeting."

St. Louis native Cedric the Entertainer was the first to provide a message to the firm on March 19. In his Cameo, he advised the firm's employees to "be very careful and very aware during this weird time" — and to wash their hands.

"Take care of yourselves. We'll get through this together," he said. "St. Louis is resilient, that's who we are."

The video was an immediate success: "It got such a huge reaction," Herman said.

Cedric the Entertainer has been followed by Lovitz; Headey; singer Carrie Wilson of the band Wilson Phillips; St. Louis Cardinals player and Major League Baseball Hall of Famer Ozzie Smith; and actors Gary Busey, James Van Der Beek, Debra Messing and David Hasselhoff.

"Entertainers right now aren't able to do their jobs, either, so a lot more people have made themselves available," on the site, Herman said.

Herman said his favorite was Lovitz, who extolled the benefits of working from home, including not having to fight traffic and not having to dress up.

"I want to wish you all good luck because, you know, at least you all can still work. What am I going to do, tell jokes in a bathroom on Cameo?" Lovitz joked in his video.

The messages have provided some much-needed levity for employees.

"It's a morale boost," Herman said. "Everyone's working really hard, and they're doing the best they can to have some normalcy . . . something we can all have a laugh about together makes up a little bit for the fact that we're not going to see each other on a daily basis."

The firm is tight-knit, Herman said, and the videos provide an opportunity to foster that closeness while employees are isolating at home.

"It was just a way to extend that feeling of family," he said.

Herman said his only problem now is who to pick going forward.

"Now I have to figure out each week who I am going to get," he said.

ECONOMY

Federal assistance may prolong bankruptcy filings

Some lawyers predict increase in filings by end of the year

BY MAURA MAZUROWSKI
BridgeTower Media Newswires

RICHMOND, VA — With businesses closed, employees furloughed and sales plummeting, there will almost certainly be an increase in bankruptcy filings as a result of the pandemic. But with the recent outpouring of federal financial support, attorneys say the uptick in "COVID-caused" bankruptcy cases won't be seen for months to come.

Abingdon attorney Bob Copeland noticed the dropoff even earlier when the Supreme Court of Virginia ordered all courts to close on March 23.

"At some point, we're going to see a big increase in filings as people start looking at their realities and as the creditors start to get a little feisty," said Richmond attorney Ellen Ray. "My prediction is that we'll see a rise by the end of the year."

The first wave of financial support from the federal government came when the Coronavirus Aid, Relief and Economic Security Act — or CARES Act — took effect on March 29. The \$2.2 trillion stimulus package was designed to mitigate the widespread economic effects the novel coronavirus has had on America since nonessential businesses began shutting down in early March.

And it worked. Though unemployment rates have continued to climb, bankruptcy filings decreased in April by 46% nationwide, according to the American Bankruptcy Institute.

ABI executive director Amy Quackenboss credits this halt in bankruptcy filings to financial federal aid.

"Frankly I think the biggest reason for that is the collection process has come to a halt, and when that happens people don't take by Congress and the Adminis-

stration to assist individuals and businesses weather the initial economic shock caused by the pandemic have likely staved off bankruptcy filings to date," Quackenboss said in a statement.

Ray said she noticed an immediate decrease in new clients after Gov. Ralph Northam closed down nonessential businesses on March 23.

Abingdon attorney Bob Copeland noticed the dropoff even earlier when the Supreme Court of Virginia ordered all courts to close on March 23.

"With court closures, creditors weren't able to sue or get garnishments... So a lot of the creditor pressure put on individuals stopped," Copeland said.

Alexandria attorney Andrea Davidson, who focuses on creditor's rights, agreed. She said that banks are more preoccupied with assisting individuals and small businesses navigate loans stemming from the CARES Act — such as the Payment Protection Plan, a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll — than work with creditors at this time.

"I think that banks specifically, and probably other creditors, are not doing a ton of enforcement right now," Davidson said. "That will probably change once things level out a bit, but right now I would say that there's not a ton of enforcement going on."

"Depending on the nature of the employment, because of the increased unemployment wages.... Some folks are actually making more and doing better than they were before," Copeland said.

The enhancement for unemployed workers ends on July 31; in some states, it cuts off a week earlier. According to Senate Majority Leader Mitch McConnell, the next round of financial relief for Americans likely will not extend the benefit.

Davidson said that this cutoff will likely be the first push for

Bankruptcy filings decreased in April by 46% nationwide.

businesses and individuals considering a bankruptcy case.

"Things like medical bills are going to be up... Not all furloughed workers are going to be brought back," Davidson said. "I don't know how fast a debtors counsel can work to get some of these bankruptcies filed, but I would anticipate that over the next six months we'll start to see an increase."

Copeland said his firm is fully expecting a spike in bankruptcy filings by the end of the year — so much so that they're looking to bring on another attorney to handle the anticipated increased workload.

"We're getting a lot of phone calls asking about what one would have to do to file," Copeland said. "By the end of July, I think you'll see some significant creditor pressure begin to build."

Ray anticipates that the "major uptick" in bankruptcy filings is still two years out. She added that recent closures of major retailers — including J. Crew and JCPenney, which filed for Chapter 11 bankruptcy on May 4 and May 15, respectively — may lead the public to believe that an increase in COVID-related bankruptcy filings already has begun.

However, Ray said these larger businesses