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DAILY BRIEFS

Michigan mission-locked small businesses welcomed to apply for new program to help them grow

Michigan-based, mission-locked small businesses can now apply for resources to aid in their growth, thanks to a new program offered jointly by the Small Business Association of Michigan (SBAM) and Incompass Michigan.

SBAM and Incompass Michigan, an organization dedicated to creating and sustaining inclusive, purpose-driven communities, have created the Center for Social Enterprise Development initiative to set mission-locked organizations up for success. This first-of-its-kind pilot program will bring together a collective of newer Michigan-based small businesses and nonprofit organizations to receive hands-on training in an eight-month course that will provide technical assistance with building the companies up for growth over the long-term future.

"The Center for Social Enterprise Development will boost mission-driven small businesses in their first years of operation, priming them for sustained growth and success that benefits our entire state," said Brian Calley, president & CEO of SBAM. "We hope to not help just this first collective of organizations, but ultimately, to grow the number of social enterprises throughout Michigan."

The Center for Social Enterprise Development's first Collective will offer training workshops to better equip social enterprise entrepreneurs to tackle the hardest stage of owning a business - the beginning. Selected applicants will receive grant-funded vouchers to participate in the workshops, as well as additional grant-funded vouchers to receive more intensive technical assistance. Each participating organization will also receive a personalized promotional video to share their pitch and help introduce their social enterprise to the public.

"We are excited about the impact our first Social Enterprise Collective will make for mission-locked small businesses and organizations across our state," said Todd Culver, president and CEO of Incompass Michigan. "As these companies are focused on helping the communities around them, we are eager to support them with extra resources to ensure their success."

The application period for the Social Enterprise Collective opens on July 10. To learn more, visit www.csed-mi.com.

'Young Tax Lawyers Networking Event' hosted July 17

The Taxation Section of the State Bar of Michigan will host a "Young Tax Lawyers Networking Event" on Thursday, July 17 from 5 to 8 p.m. at Granite City Food & Brewery, 699 W. Big Beaver Road in Troy.

Tax practitioners and students are welcome to join for networking, appetizers, and drinks.

There is no cost to attend but registration is requested by July 10. To register, visit <https://connect.michbar.org/tax/home>.



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Michigan Law students advise startups in Kenya and Costa Rica through the International Transactions Clinic

By ANNIE HAGSTROM
Michigan Law

During the winter 2025 semester, two teams of Michigan Law students traveled abroad to gain hands-on experience working with clients in emerging markets. Their trips, guided by the International Transactions Clinic (ITC), were made possible through Michigan Law's Bates Overseas Fellowship and the William Davidson Institute at the University of Michigan.

While one team worked in Kenya alongside six business students from the Ross School of Business's International Investment Fund (IIF), the other traveled to Costa Rica to advise a sustainable energy startup.

"One of the ITC's primary goals is to have students learn how to navigate legal issues wherever our clients operate," said Professor from Practice Timothy Dickinson, '79. "What better way to learn those skills than to visit foreign jurisdictions with real clients who have real legal issues? Both teams were able to see our clients 'in situ' as well as work with local counsel. We hope that more of our clinicians can share in those experiences in the years ahead."

Navigating emerging markets in Kenya

Lydia Peterson, a rising 3L, and Ali Al-Kubaisi, '25, partnered with six Ross students from the IIF on a trip to Nairobi, Kenya—marking the second consecutive year that a group of law and business students met with clients and potential clients in the city.

The IIF is Ross's student-run venture capital fund, focusing on early-stage companies in emerging markets. The fund annually conducts due diligence on prospective investments, then partners with law students to assess legal frameworks, risk, and regulatory issues. This year's Kenya trip involved meeting with



Rising 3L Lydia Peterson (fourth from right) and Ali Al-Kubaisi (3rd from left), '25, enjoy a safari with IIF members.

existing portfolio companies, potential sourcing partners, and regional venture capital firms.

"Initially, Lydia and I were hesitant to take the trip," said Al-Kubaisi. "We weren't sure how we'd best contribute as a legal team, but we reached out to last year's cohort, and they quickly helped us feel confident and excited."

Peterson, Al-Kubaisi, and their IIF team members met with three to four contacts each day. These included the IIF's current portfolio company, two companies considered for investment this year, several potential new sourcing partners, IIF's current sourcing partner, a number of venture capital funds based in Nairobi, and a nonprofit based in Kibera, Somo.

"The legal work we oversaw varied depending on the meeting," said Peterson. "The business students focused on market questions, and Ali and I asked about key contracts, forms of investment, and regulatory considerations."

Al-Kubaisi noted that, throughout their meetings with various contacts, it became clear that business and legal conversations aren't as siloed as he previously thought; they're woven in.

"Lydia and I found our roles to be dynamic, and traveling through the ITC is one of the most impactful opportunities I've had the opportunity to do during my time at Michigan Law."

Clean energy innovation in Costa Rica

Meanwhile, rising 3L Alana Porter and Carmen Hurtado-Esteve, '25, met with their client, Poás Bioenergy, in Costa Rica. (Another ITC student, rising 3L David Metzger, collaborated with the team throughout the year but could not attend the trip.)

Poás is a startup focused on converting agricultural waste into clean energy sources. The company was co-founded by Jose Alfaro, a former professor at the

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DOMESTIC ARBITRATION

Preparing for the Arbitration Hearing: Evidence and Witnesses

By HARSHITHA RAM



This is the eighth article in a 12-part series on domestic arbitration, offering a clear, practical guide to each stage of the process. This installment, "Preparing for the Arbitration Hearing: Evidence and Witnesses," presents best practices for organizing evidence, preparing witnesses, and handling expert testimony. Stay tuned for Part 9: "The Arbitration Hearing: Conduct and Procedures," coming next month.

In arbitration, clarity is power—make your case crystal clear and unshakably strong. While arbitration hearings are typically less formal than court proceedings, the same level of precision and preparedness is essential to present a compelling case. This article will explore best practices for organizing evidence, preparing witnesses—including experts—and handling testimony with finesse. An organized binder is your sword, a prepared witness your shield—arm yourself well.

I. Organizing and Managing Evidence

When preparing for an arbitration hearing, one of the most important tasks is to assemble a comprehensive and organized evidence binder. Rather than simply gathering documents in a haphazard way, consider creating a master file—either physical or digital—where

everything relevant to the case is carefully categorized and easily accessible. Start by laying out a detailed chronology of events, a timeline that clarifies the sequence of facts and contextualizes the issues. Follow this with essential contracts and key agreements that form the backbone of your claims or defenses. Include a curated selection of correspondence—emails, letters, and text messages—that reveal each party's positions and can demonstrate patterns of conduct or contradictions. Financial records, invoices, and other transactional documents should be meticulously compiled to substantiate any claims for damages. Don't overlook any prior statements or admissions that might support or challenge credibility; these can be decisive in undermining or reinforcing a party's case.

Once this master binder is in place, the next step is to highlight the critical documents—the so-called "hot documents"—that carry significant weight in your argument. Use color coding, bookmarks, or digital tags to flag these items so they can be quickly retrieved during cross-examinations or when preparing closing submissions. This approach not only keeps you organized but also signals to the arbitrator that you are prepared and methodical. To help both yourself and the arbitrator follow the flow of evidence, prepare a summary chart that clearly maps key documents to the specific issues they address. This summary functions as a roadmap, showing how the evidence supports your narrative and linking each piece to your legal theories. Such a visual tool can clarify complexities, reduce confusion, and make your presentation more persuasive.

While arbitration rules are generally more flexible, objections can still arise. Preempt issues by ensuring all documents are authentic, with affidavits or stipulations as needed. Confirm each document's relevance and foundation, and discuss these with the arbitrator during the pre-hearing conference to align your approach with their expectations. With this streamlined and proactive strategy, you'll be well-positioned to present a compelling, credible case.

II. Witness Preparation: Best Practices

Effective witness preparation hinges on strategy and clarity. Select fact witnesses with direct knowledge of key events, as their authenticity often outweighs seniority. For expert witnesses, while credentials matter, their ability to explain complex concepts in clear, persuasive terms is crucial. Once selected, ensure witnesses thoroughly understand their role and the facts. Walk them through direct testimony, anticipate cross-examination challenges, and emphasize the importance of honesty. Teach them to answer only the question asked, speak clearly and concisely, and maintain composure under pressure. Use plain language and avoid jargon unless necessary. Mock cross-examinations with challenging questions help build confidence and resilience. Through this streamlined approach, witnesses will be prepared to deliver credible, persuasive testimony.

III. Expert Witnesses: Nuances and Strategies

Engaging an expert early in the process is critical, as it allows the expert

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The Conversation

How illicit markets fueled by data breaches sell your personal information to criminals

By THOMAS HOLT
Michigan State University

(THE CONVERSATION) — Every year, massive data breaches harm the public. The targets are email service providers, retailers and government agencies that store information about people. Each breach includes sensitive personal information such as credit and debit card numbers, home addresses and account usernames and passwords from hundreds of thousands — and sometimes millions — of people.

When National Public Data, a company that does online background checks, was breached in 2024, criminals gained the names, addresses, dates of birth and national identification numbers such as Social Security numbers of 170 million people in the U.S., U.K. and Canada. The same year, hackers who targeted Ticketmaster stole the financial information and personal data of more than 560 million customers.

As a criminologist who researches cybercrime, I study the ways that hackers and cybercriminals steal and use people's personal information. Understanding the people involved helps us to better recognize the ways that hacking and data breaches are intertwined. In so-called stolen data markets, hackers sell personal information they illegally obtain to others, who then use the data to engage in fraud and theft for profit.

The quantity problem

Every piece of personal data captured in a data breach — a passport number, Social Security number or login for a shopping service — has inherent value. Offenders can use the information in different ways. They can assume someone else's identity, make a fraudulent purchase or steal services such as streaming media or music.

The quantity of information, whether Social Security numbers or credit card details, that can be stolen through data breaches is more than any one group of criminals can efficiently process, validate or use in a reasonable amount of time. The same is true for the millions of email account usernames and passwords, or access to streaming services that data breaches can expose.

This quantity problem has enabled the sale of information, including personal financial data, as part of the larger cybercrime online economy.

The sale of data, also known as carding, references the misuse of stolen credit card numbers or identity details. These illicit data markets began in the mid-1990s through the use of credit card number generators used by hackers. They shared programs that randomly generated credit card numbers and details and then checked to see whether the fake account details matched active cards that could then be used for fraudulent transactions.

As more financial services were created and banks allowed customers to access their accounts through the internet, it became easier for hackers and cybercriminals to steal personal information through data breaches and phishing. Phishing involves sending convincing emails or SMS text messages to people to trick them into giving up sensitive information such as logins and passwords, often by clicking a false link that seems legitimate.

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

Money Matters

How to take care of yourself and finances when you've lost your job
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Food Court

Katie Workman offers classic strawberry shortcake recipe
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Legal People

Who's doing what and who's going where
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PREPARING: STUDENTS:

Meticulous planning and adaptability key

Trip proved to be more than professional opportunity, was personally meaningful

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to become thoroughly familiar with the facts of the case and contribute to shaping the strategy from the outset. Once retained, experts should be provided with a complete factual record to ground their analysis. Preparation should focus on ensuring that they can clearly articulate their methodologies and conclusions in a manner that is accessible and persuasive. Even though arbitration generally has more flexible evidentiary standards, it's prudent to anticipate challenges similar to Daubert motions, where opposing counsel may question the expert's qualifications or the reliability of their methods. Experts should be thoroughly prepared to defend their approaches while maintaining professionalism. Experts should be guided to provide opinions that are carefully considered and modest in scope, avoiding the temptation to overreach or advocate beyond their role. With early engagement, full preparation, and carefully managed expectations, expert witnesses can significantly enhance the persuasiveness and strength of your arbitration case.

IV. Hearing Logistics and Presentation

The pre-hearing conference is a crucial opportunity to address procedural details such as exhibit exchange protocols, witness availability, and the arbitrator's preferred procedures, ensuring a smooth hearing. When it comes to presenting your case, prepare streamlined examination outlines that are flexible enough to adapt to unexpected developments. Use technology thoughtfully—electronic exhibits and visual aids can enhance clarity, but be sure to test all equipment in advance to avoid technical glitches. Finally, always respect the arbitrator's time by focusing on essential points and avoiding unnecessary repetition.

V. Witnesses in Virtual or Hybrid Hearings

When preparing for a virtual or hybrid arbitration, it is essential to ensure technical readiness by testing video and audio connections well in advance. Witnesses should be coached on virtual etiquette, including looking directly at the camera, maintaining a professional backdrop, and minimizing distractions to convey professionalism and focus. Additionally, it's wise to have a contingency plan in place to handle potential disconnections, ensuring the session can resume seamlessly without disrupting the flow of the hearing.

Preparation for an arbitration hearing is a blend of meticulous planning and adaptability. From organizing evidence to coaching witness testimony, each step is critical to presenting a compelling case. Strong preparation not only increases the likelihood of a favorable outcome but also builds credibility with the arbitrator. By approaching each aspect with diligence and foresight, you can transform your hearing preparation from a procedural necessity into a strategic advantage. Arbitration favors the prepared; it rewards those who plan, polish, and present with precision.

Harshitha Ram is an international disputes attorney, arbitrator, mediator, lecturer in law, and the President of the Global Arbitration Mediation Academy (GAMA). She serves as the Chair of the ADR Section of the Detroit Bar Association. To learn more or connect with her, visit: www.harshitharam.com www.adracademy.us

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University of Michigan School for Environment and Sustainability (SEAS), and Sofia Camarero, a SEAS graduate.

When Porter and Hurtado-Esteve landed in Central America, they visited a processing plant to observe Poás's technology firsthand.

"We focused on building a relationship with the co-founders and seeing what their day-to-day operations looked like," said Porter. "Having a better understanding of how the company functioned allowed us to hone our contributions."

Poás is a business-to-business company that uses agricultural byproducts typically meant for compost, like crop residue from pineapple or coffee beans after being farmed, to create clean, alternative energy sources. When the material is run through their gasification machinery, the outputs are designed to maximize decarbonization potential. One output, syngas, is a fuel alternative, and another, biochar, is a pellet-like fertilizer amendment that can be used in regenerative agriculture.

"Part of their business model is to eventually sell carbon offsets to companies that want to be carbon neutral through a carbon credit system," said Porter.

The trip proved to be more than a professional opportunity for Porter and Hurtado-Esteve—it was also personally meaningful.

"I speak Spanish and worked in immigration before law school, so I thought working with a Latin American-based company would be rewarding," said Porter. "Carmen and I almost exclusively spoke Spanish while there, and it helped the process of our work."

From the classroom to global clients

Seeing firsthand how international legal practice intersects with economic development, entrepreneurship, and global networks left the ITC students inspired and ready for what's next.

"Participating in the ITC opened my eyes to the breadth of different international work you can do with a legal degree," said Porter. "I don't know exactly what I want to do after graduation, but this trip made me lean



Pictured (l-r) rising 3L Alana Porter and Carmen Hurtado-Esteve, '25, with their clients from Poás Bioenergy.

toward international work."

Peterson added, "I'd like to thank Timothy Dickinson, David Guenther ('99), Denise

Madewell, and Mark Paist from the ITC for their support in our travel. It was a once-in-a-lifetime experience."

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Municipal Advisory Council of Michigan

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Sales Calendar Report

Date	Amount	Agency	City/Township	Issuer	Rate	Maturity
Wed 08/13/2025 11:00 AM	7,065 M @ @1	Municipal Financial Consultants, Inc. Dickinson Wright	City of HASTINGS	BARRY	6.00%	2045
Wed 08/13/2025 1:00 PM	3,145 M @ @1	Bendzinski & Co. Dickinson Wright	Township of GRAND BLANC	GENESEEE	6.00%	2040
Thu 08/14/2025 11:00 AM	1,700 M @F @1	Municipal Financial Consultants, Inc. Dickinson Wright	Township of WHEELER	GRATIOT	6.00%	2045
Thu 08/14/2025 1:00 PM	13,000 M @E @1	Bendzinski & Co. Miller, Canfield, Paddock & Stone	Township of PITTSFIELD	WASHTENAW	6.00%	2045
Tue 08/19/2025 11:00 AM	4,100 M @ @1	Municipal Financial Consultants, Inc. Dickinson Wright	County of KENT		6.00%	2040
Wed 08/20/2025 11:00 AM	11,000 M	PFM Financial Advisors LLC	Drainage District of North Branch Big Swan Intercounty Drain Drainage District			
Tue 08/26/2025 11:00 AM	15,500 M @ @1	Bendzinski & Co. Dickinson Wright	County of HILLSDALE		6.00%	2045
Wed 08/27/2025 11:00 AM	8,000 M @ @1	Municipal Financial Consultants, Inc. Dickinson Wright	County of KENT		6.00%	2045
Wed 08/27/2025 1:00 PM	39,500 M @E @1	PFM Financial Advisors LLC Miller, Canfield, Paddock & Stone	City of STERLING HEIGHTS	MACOMB	6.00%	2040
Mon 09/08/2025 1:30 PM	4,600 M @E @1	PFM Financial Advisors LLC Thrun Law Firm	School District of RAPID RIVER	DELTA	5.50%	2048
Wed 09/10/2025 11:00 AM	13,250 M @ @1	Bendzinski & Co. Dickinson Wright	Township of LAKE	BERRIEN	6.00%	2055
Wed 09/10/2025 11:30 AM	5,710 M @ @1	Municipal Financial Consultants, Inc. Miller, Canfield, Paddock & Stone	City of TECUMSEH	LENAWEE	6.00%	2045
Thu 09/11/2025 11:00 AM	5,715 M @ @1	Municipal Financial Consultants, Inc. Dickinson Wright	City of ROCKFORD	KENT	6.00%	2045
Thu 09/11/2025 11:30 AM	4,045 M @ @1	Municipal Financial Consultants, Inc. Dickinson Wright	City of ALPENA	ALPENA	6.00%	2045
Tue 09/23/2025 11:00 AM	6,430 M @F @1	Municipal Financial Consultants, Inc. Dickinson Wright	County of ST. JOSEPH		6.00%	2045
Wed 10/01/2025 11:00 AM	13,000 M @ @1	Bendzinski & Co. Thrun Law Firm	City of MASON	INGHAM	6.00%	2055
Tue 11/04/2025 11:00 AM	6,500 M @F @1	Bendzinski & Co. Miller, Canfield, Paddock & Stone	Water and Sewer Auth. Multi-Municipality of HOUGHTON LAKE SEWER AUTHORITY	ROSCOMMON	6.00%	2045

Debt Type Legend

1 - Debt Type	3 - Other Security
COP Certificate of Participation	BAN Bond Anticipation
GO General Obligation	EREV Electric Revenues
GOAU General Obligation/Authority	GAN Grant Anticipation
GOSA General Obligation/Special Assessment	GOP GO Pledge
ID Installment Obligation	LREV Lease Revenues
OTH Other Exempt	MREV Mortgage Revenues
REV Revenue	MTF State Transportation Fund
REVAU Revenue/Authority	PREV Public Utility Revenues
SA Special Assessment	RAN Revenue Anticipation
	REV Revenues
	SAN State Aid
	SREV Sewer Revenues
	SS Self Supporting
	TAN Tax Anticipation Note
	TAX Income/Sales Tax
	UREV Use Fee Revenues
	WREV Water Revenues
	XSEC No Security

4 - Debt Feature	5 - Enhancement
BQ Bank Qualified	ESC Escrowed
CAB Capital Appreciation Bonds	CAB Government National Mortgage Assoc.
GF General Fund Pledge	INS Insured
GOP Hospital Qualified	INSLC Insured - Letter of Credit
NQ State School Fun Not Qualified	INSNC Insured - No Credit Support
QU State School Fun Qualified	LOC Letter of Credit
XF No Feature	NCS No Credit Support
	XEN No Enhancement

6 - Tax Designation	7 - USA Involvement
AMT Alternative Minimum Tax	FHA Federal Housing Authority
PAB Private Activity Bond	HUD Housing Urban Development
QTE Qualified Tax Exempt	USDA U.S. Dept. Agriculture
TAX Taxable	USPU U.S.A. Purchase
XTD No Designation	USRD USDA Rural Development
	XUSA No USA Involvement

Bid Type	8 - Refunding
# Sealed	RF Refunding
% PFM Auction	XR Non Refunding
= Electronic	
@ Parity	
A Auction	
E Email	
F Fax	
P Phone	

Bid Acceptor
@1 MAC Office
@2 Bendzinski & Co
@3 Issuer Office

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Idel i-Deal Prospectus
Benz Bendzinski & Co.
Donn Donnelley Financial
FPR Financial Printing
IM Imagemaster Financial Publishing
Bwne Bowne of Detroit
MunD MuniDeals.Com
Wold World Financial Printing
Thom Thompson Financial
MunO MuniOS
DMuni Digital Muni

