The Bankruptcy Attorney

Is His Role Expendable?

By George Ritner
Member State Bar of California

I

THE ROLE OF COUNSEL IN BANKRUPTCY RELATED CASES.

Lift The Client's Anxiety

Most clients, by the time they seek counsel concerning debt problems, have been "worked over" by collectors and have suffered from some form of "collection trauma." Many times they have received abusive phone calls at home (at all odd hours) as well as on the job. Adding to their embarrassment, the client's family, friends, neighbors and boss, too, may have been importuned to help collect the debt. In the dead of night the client's car may have been repossessed (and he wants you to get it back) or the creditor may have warned that tomorrow he is sending a truck by to repossess all the remaining household furniture.

Thus, the client comes to your office literally brow-beaten, anxious and fearful of the loss of his remaining possessions, his job, and his human dignity.

Many times, after being advised of his legal rights, the client finds that there is no need to file bankruptcy or Chapter 13. If the client must file he wants the right to be represented by counsel at each step of the proceedings to preserve all the rights enacted by law for his benefit. It should be remembered that the appearance in court at the First Meeting Of Creditors and examination by hostile creditors, is probably one of the most anxious hours of the client's life.

Debtors are not deadbeats. The credit system works only because the vast majority of people want to pay their debts, and this also includes people with financial problems.

The attorney's orientation accordingly must be sympathetic and sensitive. The client needs reassurance and relief from his anxieties. Counsel should assure him that he can't go to jail (which many fear) for simply not paying his bills (other than for non-payment of family support). He should be told that without his consent, or a Court Order, creditors cannot walk into his home to repossess his chattels and that in most cases the creditors are unlikely to get such an Order. Let him know that his wages can't be levied upon without a judgment and that it usually takes at least 30 days (a breathing period) to obtain a judgment. Advise him that in the usual situation he will not lose his job if he files Chapter 13 or bankruptcy. If his home is inevitably bound to be lost by way of foreclosure consider advising him that further payments on the house should be stopped and the funds utilized for other necessities.

Help the client see his priorities. When the client has limited income, such as from unemployment insurance, help him understand that the car he uses to find work is vulnerable to repossession, and payment to that creditor possibly should be preferred over other creditors.

Alternatives: Choosing the Proper Course

A most important role of counsel is to consider those alternative approaches which may obviate the filing of bankruptcy.

Counsel should explore and develop all the defenses to claims asserted, such as the statute of limitations, the statute of frauds, usury and the various federal and state consumer protective acts which may defeat or diminish the creditor's claim. Such defenses are frequently easy to assert in a Chapter 13 proceeding where they can be heard quickly and economically and in a court also sophisticated in the ways of abuses to consumers.

Often, clients from other parts of the country present counsel with an extensive list of creditors. Many of the claims may have been written off and only one or two creditors may be presently threatening; and these, by themselves, may be insufficient in amount to warrant the "radical surgery" of straight bankruptcy. Settlement and compromise must always be borne in mind. For example, an auto deficiency claim can frequently be settled for 50% or less when the debtor's attorney communicates the threat of bankruptcy. (This threat usually has no leverage without an attorney). A vendor can frequently be "induced" to repossess a debtor's imprudent purchase of furniture and appliances, rather than to have to wait three years for full repayment under Chapter 13, (during which proceeding the creditor may receive smaller payments and

Continued on Page 4
Your client's Keogh Plan is ready for your review.

The paperwork's all done. So you won't have to do any.

Our Keogh document is already prepared and approved by the IRS.

The only thing you'll have to do is decide where the tax deductible, tax deferred contributions should be invested. You have the choice of investing in a Stock Fund, an Income Fund, or a mix of both.

To implement the plan, all we need is a signature on the master agreement.

Sound simple? It is.

So, if you or someone you represent is self-employed and thinking about a Keogh Plan for a retirement fund, call us.

We'll have it in your hands and ready for review in no time at all.

1 SEATTLE-FIRST NATIONAL BANK

First Bank Asset Management Services.

Seattle (206) 583-3430 • Spokane (509) 458-3352 • Bellingham (206) 676-2436 • Vancouver (206) 639-5801 • Everett (206) 259-7646

Olympia (206) 753-9229 • Richland (509) 944-6111 • Tacoma (206) 593-3336 • Wenatchee (509) 662-8121 • Yakima (509) 453-4811
President's Corner

By ROBERT R. BEEZER

A recent mailgram from Lawrence E. Walsh, President of the ABA, advised us as follows:

The American Bar Association is conducting an examination of the general question of advertising legal services. The purpose of this mailgram is to invite you to attend and participate in a conference on this subject on December 6, 1975 at the Ramada O'Hare Inn near Chicago's O'Hare Airport.

Late last spring, the Ethics Committee was directed by the Board of Governors to intensify its ongoing review of the Code of Professional Responsibility, particularly as it addresses the two issues of advertising and solicitation. The Committee has conducted hearings and expects to make some recommendations to the House of Delegates for possible action in February. Additional factors such as the Goldfarb opinion, current litigation and consumer/client requests for information which would assist them in the selection of a lawyer make this conference both timely and important.

It should be obvious to our membership than changes in our methods of practice and in the manner of attracting clients are significant current issues. Federal agencies, national and local consumer groups, laymen, and even the organized bar are suggesting that lawyers re-examine long standing precepts of professional practice.

When representatives of the Seattle-King County Bar attend a conference to examine the issue of advertising, it would be appropriate for them to be aware of the views of our membership.

If you have opinions about advertising legal services, please take a moment to express your views in writing. A note mailed to the Bar office by December 1st will be helpful in preparing for the ABA conference.

Board of Trustees

At the November 5, 1975 meeting of the Seattle King County Bar Association Board of Trustees, the board authorized a contribution of $1,000 from surplus toward the funding of the National Legal Aid and Defenders Conference held in Seattle, November 12 to 15, 1975.

A committee was formed to look into the matter of the initiation of an insurance trust in order to make available to King County lawyers a Blue Shield type insurance program. The Board heard a report from the chairman of the Judiciary and Courts committee and passed a resolution that the proposed children's rights section by-laws be approved. The Board was informed that Archibald Cox is slated to appear and speak at the University of Washington on April 1, 1976 and was asked whether the Board wanted to schedule a special noon luncheon of the Bar to have Mr. Cox speak. This matter was deferred to a later date.

Laurie Slaninka, Susan Bondurant and Michael Wautier were approved and confirmed as lay members of the para-professional sub-committee.

Orders Accepted For

Lawyers' Manuals

United Way

United Way of King County has reported contributions totaling $10,513,298 which is 100.02% of the 1975 goal of $10,511,753. The total was announced following reports from all drive divisions at a dinner meeting Friday, November 7, in Seattle's Olympic Hotel.

General Campaign Chairman Robert D. O'Brien, chairman of the board of PACCAR Inc., expressed thanks to all those who contributed and to the volunteers who worked so hard to make the drive a success.

Funds will benefit 85 human care agencies offering services at 194 locations in King County during 1976.

O'Brien credited much of the drive's success to the loaned executives who helped set up and coordinate in-plant employee campaigns in firms and organizations throughout King County. Loaned Executives are 74 men and women from business and industry and government who were loaned by their employers to work full time for ten weeks for United Way during the fund drive.

A limited reprint of the 3rd volume Washington Lawyer Practice Manual will be available in January. Orders are now being taken to determine the size of the re-run. Requests will be filled on a first-come basis. One out of five lawyers and every major law firm in the state now owns at least one set, but continuing demand for the volumes has exhausted the first two printings.

The Young Lawyers Practice Manual Committee urges purchasers to place their orders early. The entire set, including the 1976 Supplement, costs $60.00. Send your check to the Bar Office, 320 Central Building, Seattle, Washington 98104.
Bankruptcy

Most clients will follow an attorney's recommended course of action, but for the client to make an informed judgment he must be advised of the benefits of Chapter 13, and his other alternatives, as well as bankruptcy.

Many debtors' egos are wrapped up in their ability to avoid bankruptcy. Many people still feel that it is a terrible thing to file bankruptcy and they prefer Chapter 13 as an honorable way of rehabilitating themselves. But this desire must be matched by feasibility; and the payments can't be so high that the debtor will have insufficient funds remaining to properly feed and care for his children. Where bankruptcy is called for, counsel must help to restore the client's wounded ego by convincing him that he is acting in a manner that is moral as well as legal. (In this regard, refer to the Bible, Dueteronomy 15:1-11, for the earliest known laws relating to debtor relief).

Delay of Bankruptcy - Proper Timing

Usually bankruptcy should be delayed until there is a compelling reason to file, because after bankruptcy the unexpected may produce financial calamities that make the debtor's former financial problems seem modest in comparison. Six years must pass before he can get another discharge. During this time the debtor will be left unprotected against further financial problems that may arise, such as from illness or perhaps an auto accident.

The "appropriate" time to file a client's petition must be carefully weighed. It may be desirable for the client planning to change his residence permanently to file before he moves, with the hope that his old failures will go unrecorded and unnoticed in his new hometown across the country. However, another client may be well advised to file bankruptcy later in his new more distant habitat rather than face an angry host of local creditors who could easily assert bankruptcy defenses in the local forum.

The possibility of a substantial inheritance is also a factor to be considered in timing, since any inheritance to which the bankrupt becomes entitled within six months after filing bankruptcy passes to the Trustee.

The temporarily unemployed client should preferably wait to file bankruptcy later when he "lands on his feet". Upon regaining employment, Chapter 13 may prove to be the better remedy. If not, bankruptcy is better filed then, when his economic future appears brighter.

The judgment proof client, whose limited income and assets are all exempt, should also delay filing. Yet there are unusual occasions where the debtor "cannot cope" with the fear of creditor harassment and bankruptcy will be necessary to maintain the debtor's mental health.

Maximizing Client's Retention of Property & Rights - Exemptions

One of the key roles of counsel is to maximize for his client the property he is allowed to keep as against the bankruptcy Trustee and creditors. (This cannot be overemphasized. The proper execution of this function by counsel is one reason why many bankruptcy cases wind up as "uncontested - no asset" cases).

Under Sec. 70 of the Bankruptcy Act the debtor will, with a few exceptions, keep little that is not exemptable. Exemptions are created by federal exemption laws and also by Sec. 6 of the Bankruptcy Act which incorporates state exemption laws.

The debtor must claim his exemptions or they are deemed waived.

If the Trustee denies a claimed exemption, the bankrupt's attorney must file an objection for hearing before the bankruptcy judge within 15 days or the right is waived.

Some bankrupts will also keep non-exempt property which the Trustee "abandons". The Trustee will abandon property when he perceives that there will be no recovery realized by the creditors in the property. However, the Trustee doesn't abandon as assets that he doesn't know about, so it is important to list all those crazy assets such as: patents, copyrights, and old mine claims that may appear to be worthless, but which may indeed have great potential value.

To maximize the debtor's advantage he should collect outstanding insurance claims and accounts receivable before filing bankruptcy. Where the debtor's assets, such as his vehicle, has excess equity over that allowed by the exemption statute, the client may be able to borrow the equity out; if not, he can sell it and put the proceeds in other exempt forms such as an exempt savings and loan account.

Converting non-exempt property to exempt property is legally permissible even on the "Eve of Bankruptcy". In a matter of moments the attorney may secure for his client a $20,000 homestead right in his home which the debtor might have otherwise lost without such legal advice.

If the debtor cannot "shelter" his assets into exempt property he can pay back taxes and use these funds for living expenses before he files bankruptcy; or he may pay back some of his creditors who are close friends, or relatives, or suppliers who may be helpful to him in the future. Such preferential transfers, otherwise voidable by the Bankruptcy Court, can be "legitimized" in an appropriate case by allowing four months to pass from the date of the payment or transfer of assets until bankruptcy is filed.

The client's claim against another for personal injury is an asset that can be preserved simply by not reducing the claim to suit before bankruptcy is filed (Carmona vs. Robinson, 336 F. 2d 518 [9th Cir]).

Preparation of Schedules

Questions asked of bankrupts on bankruptcy schedules are complex and frequently misunderstood by laymen. Legal expertise is required to give proper answers. Improper answers given on bankruptcy petitions can lead to charges of perjury, bankruptcy crimes and the denial of one's discharge. These "pitfalls" go unrecognized by the non-lawyer.
The attorney, tempered by professional ethics, and as an officer of the court, guards against the temptation of the more than occasional client who is willing to hide property transferred to "my brother." (Clients invariably do not realize the gravity of such an act). At times, the client will reveal to counsel an act that could give rise to charges of the commission of a "bankruptcy crime", attendant with criminal penalties. Alternative approaches to bankruptcy obviously must be considered here.

Disposable Vs. Non-Disposable Debts

Counsel must see that when the client uses his valuable right to file bankruptcy that it results in a substantial net gain to the debtor. Remember, if a client fails to get a discharge the court still keeps all of his non-exempt property for distribution to his creditors.

On the other hand although the debtor may get his discharge, he may find that as a practical matter he really made little progress in disposing of his debts, and that some debts remained "non-disposable." This occurs, for example, when he surrenders household goods to a lien creditor, which he thereafter replaces with similar merchandise so that he will still owe a similar amount (or more); or when the client reaffirms those debts co-signed by his parents, relatives, friends or co-workers whom he want to hold harmless.

Another "non-disposable" debt situation may also result where an unsuspecting "unsecured" claim turns out to have been reduced to judgment long before bankruptcy, unknown to the bankrupt, and which subsequently became a lien on his home before a homestead was recorded thereon. Where there is equity in the home this debt will ultimately be paid. (A title search may be necessary to expose such a lien).

Likewise a "non-provable" debt will not be discharged although listed in the bankruptcy. A common example of this type of debt is the claim against the client for personal injury arising from negligence. The claim can't be discharged prior to being reduced to suit or becoming liquidated. (B.A. Sec. 63/7). This debt however can be dealt with in a Chapter 13.

Practical Tips, Pitfalls and Strategy

1. A debt not properly scheduled is a debt not discharged unless you can prove that the creditor had notice of the bankruptcy within such time as he could timely file his claim with the Court.

List on the creditor schedules all parties to whom there may be possible liability. In a bankruptcy the court will send notices out only to the creditors designated on schedules A-2 and A-3. Listing creditors elsewhere, such as on the Statement of Affairs, will not suffice. List all possible claimants: assignors and assignees alike and collection agencies. Consider that warranty's issued years ago may give rise to possible claims. Also be on the lookout for "hidden" debts to a governmental agency such as: SBA loans, welfare overpayments, debts owed the County for medical assistance or for the cost of confining juveniles in detention centers, or for attorney's fees for court appointed counsel. Be aware of loans for which the client co-signed and list those debts which third parties co-signed for him. Also look for the forgotten repossession of a vehicle upon which there may be a deficiency. An out of state foreclosure on a home or repossession of chattels may also portend future liability.

2. Under Chapter 13 the debtor seeks to repay his debts, either in full (by extension) or by offering less than 100% on the dollar (by composition). There is an important danger inherent in a Court confirmed composition plan. Should the composition plan fail the debtor is barred from filing for bankruptcy for a period of six years from the date of confirmation of his plan. In contrast, a plan by way of extension can be converted to bankruptcy at any time the need arises, if there is no prior bankruptcy barring this.

3. Federal and other taxes ("super creditors") can be dealt with in a Chapter 13 proceeding. There isn't much going on that will restrain IRS but Chapter 13 can.

4. Look to see if the husband was ordered to pay community debts as a form of support; if so, and he files bankruptcy the creditors may go after the wife for payment and she may try to hold him in contempt for non-compliance with the Court Order. (Query?: How many men are now incarcerated because they didn't realize they were paying the wrong creditor?)

If the ex-wife joins the client in a Chapter 13, she may have the "best of both worlds". While her ex-spouse pays the bills both he and she are protected from creditors and the creditors can't levy upon her ex-husband's wages from which she pays her support.

5. Get money out of bank accounts held in banks to whom the debtor owes money (e.g.: Master Charge). The bank will offset the account as soon as it learns of bankruptcy or Chapter 13. If car payments are in default do not inform the financing agency of a proposed Chapter 13. They may redouble their efforts to repossess it before the proceeding is filed.

6. Look at the debtor's health problems. If medical bills are an important part of the bankrupt's debts, probe to see if the health problem is over. If it is continuing, is there adequate insurance coverage for continuing medical problems? Chapter 13 may maintain a status quo until a temporary medical problem is over.

7. Where the client is barred from filing bankruptcy because of a prior discharge, Chapter 13 may be your only remedy. Under these circumstances, sometimes you can do with Chapter 13 what perhaps the judge won't let you do at other times, as far as feasibility is concerned.

8. Concerning a homestead, don't just leave the homestead at the Recorder's Office and then file bankruptcy. Have the recording receipt in hand. The homestead must be of record before the bankruptcy is on file.

Don't take the legal description of the home over the telephone. Get it first hand from a deed or title policy. Wherever possible photostat the legal to prevent typing errors. Also use the street address, as a double check on the legal description.

Space limitations prevent a more complete enumeration of the "parade
of pitfalls” and matters of strategy. Whether the spouse should also file Bankruptcy with the husband and how to handle objections to a bankruptcy discharge are important issues not touched upon.

PART II
NEXT MONTH

Youth & The Law

Committee

A mailing has been sent (or will shortly be sent) to Seattle schools informing teachers, principals and leaders of parent-teacher-student associations that lawyers in the Seattle-King area are available to speak on various areas of the law. The areas listed in the letter are: creditors’ and debtors’ rights; landlord-tenant problems; wills and probate; family law (including juvenile law); contracts; criminal law; state and federal court systems; constitutional liberties; consumer protection; sex and race discrimination.

In the near future, lawyers should be receiving a card on which they can indicate that they are interested in participating in this speakers’ bureau and can also indicate in which areas they are interested in speaking. Lawyers who do not receive such a card but who are interested in participating should feel free to call the Seattle King County Bar Office.

The Washington State Council on Crime and Delinquency is preparing a book which is designed to be utilized by ninth-grade teachers in teaching their classes the basic principles of the legal system. Last year the Council completed such a book for six-grade teachers. The Council welcomes participation by lawyers on this project. According to Council member Peggy Gunther work on this task force would involve approximately one meeting per month. Proposed drafts will be sent to task force members by mail from time to time, and members can send in comments by mail. Interested persons should contact Peggy Gunther, phone number 624-3421.

Lawyer Referral

Service

More than 5,000 persons sought referral to attorneys through the Lawyer Referral Service of Seattle-King County Bar Association during the year ending June, 1975. Since that time an average of over 500 persons a month have requested referrals. The increase in applicants has resulted in a corresponding increase in the number of persons requiring referral to Special Economic Panels set up in an attempt to meet the needs of persons of low income who do not qualify for Legal Services or Public Defender Programs.

580 Lawyers presently serve on the Lawyer Referral Panel. Applications will be mailed soon to all Seattle-King County Bar Association attorneys not presently on the panel. You are urged to participate in this program next year.

Marriage Dissolution

Counseling

And Help

The Family Law Committee of the Young Lawyers Section will be compiling a list of counseling services and resources to assist parties in both pre and post dissolution situations.

Committee Chairman, Stanley R. Byrd, solicits references and suggestions from the Bar at large. Such suggestions may be directed to the Family Law Committee Young Lawyer Section or to Ms. Judy Young, 1100 Pacific Building.

A list of individuals, agencies and organizations which may be of assistance in counseling situations will be compiled. In addition a resource reference list of appropriate books, articles, magazines and the like will be obtained.

New Section

A new section of SKCBA has been organized to deal with issues concerning Children’s Rights. Regular membership is open to all SKCBA members. Associate membership is open to anyone with an interest in children’s rights: Social Workers, psychologists, probation officers, etc. Anyone wishing further information should contact Wendy Gelbart at 622-1148.

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON

IN THE MATTER OF
CLOSING OF COURT
ON FRIDAY, NOV.
28, 1975, WESTERN DISTRICT OF WASHINGTON

IT APPEARING to the Judges of this Court that the orderly functioning of the Court would not be impaired by permitting supporting personnel to take leave Friday, November 28, 1975, the day following Thanksgiving.

IT IS ORDERED that the clerical offices of the United States District Court for the Western District of Washington be closed on Friday, November 28, 1975, as well as on Thanksgiving Day, November 27, 1975.

Accordingly, the Clerk of the Court and his staff, the U.S. Magistrates and their staffs, the U.S. Probation Officer and his staff, the Bankruptcy Judges and their staffs are authorized to close on said dates.

Notification of this closing shall be made to the Daily Journal of Commerce, Seattle and Tacoma Daily Index, and copies of this Order will be posted in the Clerk's Office and the U.S. Marshal's office.

IT IS SO ORDERED.
1975 National Moot Court

Competition Regionals

Gonzaga University and the University of Washington will be competing among 25 of the nation’s best law student entries in the final rounds of the National Moot Court Competition December 15-17 in New York City.

The two Washington universities earned the right to the finals by placing one-two in the regional competition, drawing 15 law school teams November 6-8 to Seattle from Washington, Oregon, Idaho and Montana.

Gonzaga placed first with a student team of Michael J. Killeen, Norman K.K. Lau and Gary L. Norton. Killeen also won the best oral argument award.

The University of Washington, host school for the regionals, placed second with the team of David Lenc, Harry McLachlin and Judith Stouder.

Law students argued for three days, as if they were before the US Supreme Court, a realistic case involving a civil antitrust action based on an exchange of information among banking competitors, petitioning a government agency allegedly in violation of Section I of the Sherman Act.

The case argued was “National Banking Machines Inc. vs. First Pacific Banking and Trust Co., Northwest Fisherman’s Bank, Farmers Western Bank and Commercial Bank,” according to Glen A. Weeks, regional competition chairman from the UW Law School’s Moot Court Honor Board.

All arguments were appellate and not trial before a distinguished panel of judges including US Court of Appeals for the Ninth Circuit Judge Eugene A. Wright, Washington State Supreme Court Justice Charles Horowitz, US District Court for the Western District of Washington Judge Morell Sharp and Thomas Armitage Esq., acting director of the Federal Trade Commission, plus 65 other attorneys.

The University of Idaho with David A. Gittins and Jay A. Johnson won the best brief (written argument) award.

Other teams in the regional were the Universities of Montana, Oregon and Puget Sound, Willamette University and Lewis and Clark College.

Gonzaga placed second behind the University of Oregon in the 1974 regionals.

The UW team is moderated by Rennard Strickland, professor of law.

The national competition is conducted yearly by the Young Lawyers Committee of The Association of the Bar of the City of New York and The American College Trial Lawyers. More than 140 law schools from coast to coast entered teams in various regions throughout the country.

Weeks was assisted by Marjorie Dick Rombauer, UW professor of law, as faculty coordinator for the Pacific Northwest regional.

Taxation Section Has
Growing Interest and
Record Attendance

The October meeting of the Section on Taxation was held October 21, 1975. Forty-three (43) persons made advance reservations for their attendance at the No-Host Luncheon. The speaker on the matter of Employee Stock Option Trusts was Mr. Birney N. Dempsey.

The Section met on October 21 in the elevator lobby of the Bar Association office. Seattle rain and a variety of other interferences operated to reduce the actual attendance to approximately thirty-five (35) interested persons.

Regular meetings of the Section are held the third Tuesday of the month at the Bar Association office, October through May. The next meeting, November 15, will feature Donald Cable, who will bring the Section up to date on the Bar Association Committee on Specialization, specifically with regard to the Certification of Lawyers as Tax Specialists. Anyone interested in joining the Section (which has no By-Laws, no dues, and only a Chairman and an Executive Committee) may contact the Bar Association office or the Section Chairman, Roger E. Lageschulte.

ABA Meeting

Transcripts

Medical malpractice insurance, bar public relations, judicial selection and retention, the long range future of the organized bar and a report by the incoming president of the American Bar Association were among the highlights of the August 1975 Annual Meeting of the National Conference of Bar Presidents, in Montreal, Canada.

The verbatim transcript of that meeting is now available for purchase from the Conference at a cost of $10.00 per copy.

The transcript, including a list of those registered at the meeting, is printed in an attractive paperback book and contains current information about a number of topics of interest to those involved in the work of the organized bar.

To order a copy of the transcript, please write to the National Conference of Bar Presidents, c/o American Bar Center, 1155 East 60th Street, Chicago, Illinois 60637.

Orders must be accompanied by a check or money order made payable to the National Conference of Bar Presidents.

Public Defender Opening

Applications are invited for the position of Public Defender for the Seattle-King County Public Defender Association, a non-for-profit corporation with 35 staff attorneys and 30 support staff. Commencement date is February 1, 1976. The Defender Association provides comprehensive criminal defense representation. The Defender is responsible for the management of the Association and is accountable to the Board of Directors.

Applications should be submitted by December 1, 1975 to:

Phillip H. Ginsberg
Public Defender
623 Second Avenue
Seattle, Washington 98104
Salary is $27,000 (negotiable).

The calendar clerk has been instructed not to set a case for trial as a jury trial unless and until the jury demand has been filed and the jury fee paid.


OFFICE SPACE: Reasonable rates for one or more attorneys. In view space downtown close to courthouse with full library, partially furnished, and reception area with secretarial spaces built in. Phone and secretarial services to share. 624-6800.

For Sale: Complete set of ALR, ALR 2d, ALR 3d, and current supplements
For inquiries, call (206)362-7454.

Lost a raincoat, umbrella? Call the Bar Office—623-2551.

Editor—Jack Burns

Photographer—John D. McLauchlan
Published By
Seattle King County Bar Association
320 - Central Building • Seattle, WA
98104
(206)MA 3-2551