

July/August 2012

BARBEAT

Genesee County Bar Association



James J. Wascha
2012-2013 Genesee County Bar President

Employee Drug Testing for Prescription Medications After Dura Automotive and the ADA Amendments Act

The FTLA: Fighting for Justice and Equality for Over 50 Years

March in Mexico

Barkey Family Tribute—October 4, 2012

Social Media Will

Who We Are: Sherri L. Belknap

Leaders in business • Leaders in health care • A partnership that works for you



One card. A complete health plan.

Your association membership gives you more options with the Blues. Whether you want to provide group-sponsored HMO, PPO and HSA plans, or to offer affordable individual plans, we've got the health care solution that fits your needs.

Blues members have the convenience of using one card for medical, dental, vision and prescription drug plans. Groups of two or more can add Blue DentalSM, Blue VisionSM and Blues RxSM coverage to any medical plan, resulting in a total health plan — not to mention a healthier, happier workforce. And healthy, happy employees can save your company money through improved attendance and productivity.

Who knew one little card could do so much?

For more information, please contact
888-SBM-ForU (888-726-3678)
or visit www.michbar.org.

Your Association Exclusively Endorses



Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

bcbsm.com

MiBCN.com

PPO — HSA — HMO — Prescription — Dental — Vision — MyBlueSM Individual

Genesee County Bar Association

2012-2013 Board of Directors

PRESIDENT – James J. Wascha
VICE PRESIDENT – Erwin F. Meiers III
TREASURER – Jeffrey J. Himelhoch
SECRETARY – Shayla Blankenship
IMMEDIATE PAST PRESIDENT – Karen L. Folks

Specialty Bar Board Members

Young Lawyers Delegate – Jessica J. Hammond
Women Lawyers Delegate – Hon. M. Cathy Dowd
Mallory, VanDyne, Scott Bar – Torchio W. Feaster
Flint Trial Lawyers Representative – Michael P. Parillo

Board Members

James N. Bauer '13	Angela Watkins '13
Jeremy R.M. Piper '13	Roger G. Isaac '13
Leo P. Carey '14	Morgan R. Cherry '14
Michael A. Kowalko '14	R. Paul Vance '14
Jade J. Edwards '15	Richard S. Harris '15
Lynne A. Taft '15	Hon. Joseph J. Farah '15

Staff

Tatilia Y. Burroughs, Executive Director
Eileen M. Harris, Office Manager
Stariynn J. Estep, LRIS Specialist

Bar Beat Editor

LindaLee Massoud
BarBeat@gcbalaw.org

Genesee County Bar Association

315 E. Court St., Flint, Michigan 48502-1611
(810) 232-6012
For editorial information, call (810) 232-6000.

Published bimonthly by the State Bar of Michigan,
306 Townsend St., Lansing, MI 48933, for the
Genesee County Bar Association. For advertising,
call (517) 346-6315.

No material in *Bar Beat* reflects the opinion or endorsement of the
Genesee County Bar Association, unless otherwise stated.

Table of Contents

- 4 Moving Forward 2012-2013** by James J. Wascha
- 5 Employee Drug Testing for Prescription Medications After Dura Automotive and the ADA Amendments Act** by Sean M. Siebigteroth
- 7 The FTLA: Fighting for Justice and Equality for Over 50 Years** by Michael A. Kowalko
- 7 March in Mexico** by Sally Shaheen Joseph
- 10 Barkey Family Tribute—October 4, 2012** by Walter P. Griffin
- 10 Social Media Will** by LindaLee Massoud
- 11 Who We Are: Sherri L. Belknap**

Advertisers

Blue Cross Blue Shield of Michigan
inside cover

Larry Day
Mediation & Arbitration 3

Citizens Bank
Wealth Management 6

Dale R. Ellery, CPA 7

Jakeway, Jakeway & Jakeway, PC 8

Rancilio & Associates 9

Yeo & Yeo
CPAs & Business Consultants 11

Stephens Wealth Management Group
back cover



Larry Day
Attorney & Mediator
(810) 603-3400
www.mediationday.com

MEDIATION, ARBITRATION & UMPIRE SERVICES

- ◆ **Mediation Training**—Harvard University, Nova University, State Bar of Michigan and ICLE
- ◆ **Experience**—Practicing mediator since 1995; selected to mediate, arbitrate and umpire hundreds of cases. Practicing lawyer more than 30 years.
- ◆ **Chairperson**—Genesee County Circuit Court Civil Mediation Committee, 2004-2005
- ◆ **Publications**—“Private Mediation,” *Bar Beat*, July 1995; “Facilitative Mediation,” April 1996 and “Michigan Mediation Update,” June 2004, *Michigan Lawyers Weekly*
- ◆ **Mediation Methods** – Facilitative. Evaluative, only with consent of all parties. Minimal use of joint session.



Moving Forward 2012-2013

By James J. Wascha, President



James J. Wascha

As the new president of the GCBA, (in the current national political climate) it would seem that we might follow suit and push for “change”: cut spending, increase revenue and have hearings on everything. Although ever mindful of two out of these three, the GCBA continues to function generally under a charge as found within its mission statement: “*The Genesee County Bar Association exists to serve the professional needs of our members, improve the justice system, and educate the public about the law and the role of lawyers.*” Although a laudable and relevant mission, one must be mindful to avoid complacency.

I believe creativity, even outside the box, may be essential for the continued health of the association.

The Association must continue to identify the needs and difficulties presented by changing times, demographics and economic downturn. Influenced by these changing parameters, “value” to our

members must be the consistent goal of the association. Value may take many forms. It may be an enhanced interactive web site, expanding social events, or even being more active and verbal on significant issues affecting the legal system and access to justice.

Current areas for attention are not difficult to find. The district court system seems in a partial state of disarray; the pool of local attorneys seems to be declining and the influx of out-of-county counsel is on the march.

The Supreme Court has implemented significant changes in trial rules of procedure. Education may be paramount as the courts transition to these rules. (MCR 2.513)

Many areas of law, both legislative and common, are being systematically encumbered to a point of partial extinction. This not only affects citizens’ rights, but the need for counsel is diminishing. The impact on the local economy is slow but certain.

Public perception of the legal profession and judicial system has been eroded by those potentially having economic or ideological motives distant from our system of judicial redress.

This list of topics and concerns affecting the bar can be rather extensive. One might well conclude that the bar association is not the vehicle to attempt change. This may or may not be correct. However, to actively search out potential targets for change may be a worthy endeavor. Pursuing ideas and having discourse may well serve the bar and bench. More community outreach may improve public perception.

The Genesee County Bar Association membership has always been imbued with talent, creativity and stamina. I believe creativity, even outside the box, may be essential for the continued health of the association. With this and many existing long term traditions, the organization may continue to mature and serve the professional needs of our members, improve the justice system, and educate the public about the law and the role of lawyers.



Photo to Share?

Do you have a lovely picture to share? Send it/them to barbeat@gcbalaw.org in digital form. Include a short description of the picture: who took it, who is in the picture (if there are people), when and where you took it. Perhaps you would want to include why you took it?

Selected pictures will be featured in future issues, some of which have a theme. For example, the May/June issue promotes our Golf Outing, the September/October issue kicks off the fall, and November/December issue celebrates the holiday seasons. Share theme-related or other photos. (Please do not submit any pictures that would require a copyright waiver.) Since *Bar Beat* goes to print thirty days prior to the publication date, earlier submission is better than late!

Employee Drug Testing for Prescription Medications After Dura Automotive and the ADA Amendments Act

By Sean M. Siebigtheroth



Sean M. Siebigtheroth

A 2008 study found that nearly half of Americans aged 20 to 59 used at least one prescription drug in the past month and that more than 10% take prescription medications for pain relief.¹ Employers know that many employees regularly use powerful but legal drugs and must balance employees' legal rights with legitimate interests in workplace safety and productivity. This article discusses the evolving state of the law regarding employer drug policies under the federal Americans with Disabilities Act ("ADA") and the effect on this difficult balance.

In 2010, the Sixth Circuit Court of Appeals in *Dura Automotive*² considered an employer's prescription drug policy under the ADA.³ Concerned about a high rate of workplace accidents, Dura implemented a policy prohibiting employees from using legal prescription medications⁴ with effects it deemed dangerous to safety or job performance. Dura began to test employees for those medications, including Oxycontin, Xanax, and Vicodin.

The plaintiffs all had legal prescriptions for a prohibited medication and tested positive.⁵ Dura gave them an opportunity to "transition" to different medications but refused to consider evidence that the prohibited drug would not affect the employees' work performance. Dura terminated the employees when they continued taking the prohibited medications.⁶

The U.S. District Court denied Dura's motion to dismiss Plaintiffs' claim that Dura's drug testing policy

violated the ADA. The issue on appeal was whether an individual must be disabled to pursue a claim under ADA §102(b)(6).⁷

The Sixth Circuit analyzed the case under Section §102(b)(6) as it then existed, before the 2008 ADA Amendments Act (ADAAA) revisions, and employed "a straightforward reading" of §102(b)(6) to conclude that only "qualified individual[s] with a disability" are protected from the use of tests tending to screen out disabled individuals.⁸ Because the plaintiffs were not disabled, the Sixth Circuit reversed the trial court's denial of Dura's motion to dismiss.⁹

However, blanket drug-testing policies like Dura's are now legally impermissible after the ADAAA revisions. The ADAAA requires that the existence of a disability be evaluated without mitigating measures¹⁰ and by making it easier for plaintiffs to demonstrate they are "regarded as" disabled.¹¹ The ADAAA also revised Section 102(a) to protect from discrimination "qualified individual[s] **on the basis of** disability," not just individuals "**with** a disability."¹² The ADAAA allows many prescription drug users to show they are, or are regarded as, disabled.

Prudent employers will substitute blanket exclusions with individualized assessments of employees' ability to work safely. Under the ADAAA, an employer may still require that employees "not pose a direct threat to the health or safety of other individuals in the workplace."¹³ "Direct threat" means "a significant risk of substantial harm to . . . health or

safety" that accommodations cannot acceptably reduce.¹⁴ The employer's "direct threat" determination must be an individual assessment of the employee's ability to safely perform job duties based on objective evidence and "reasonable medical judgment[.]"¹⁵ Such an individualized "direct threat" assessment is found in an EEOC discussion of a hypothetical applicant for a saw operator position who takes a medication that affects coordination and concentration for a psychiatric condition:

The company doctor determines that the individual experiences *negligible side effects from the medication because she takes a relatively low dosage. She also had an excellent safety record at a previous job, where she operated similar machinery while taking the same medication. This individual does not pose a direct threat.*¹⁶

Employers must be mindful of obligations under state and federal antidiscrimination law when they implement drug policies including drug testing for legally prescribed medications. Employers must consider medical judgment and the relevant job history to assess whether legal prescription drug use poses a direct threat in the workplace.

Endnotes

- 1 Qiuping Gu, et al, *Prescription Drug Use Continues to Increase: U.S. Prescription Drug Data for 2007-2008, NHCS Data Brief No. 42*, Sept. 2010, at 2, 4, available online at

Continued on next page

PROUD OF OUR PAST
*Poised for
 Our Future*

CITIZENS BANK WEALTH MANAGEMENT has roots that go deep in Michigan’s history. From the time we opened our doors in 1927, we have played an important role in the economic well being of all the communities we serve.

As your neighbors and your friends, the Citizens family is committed to ensuring the very best in financial solutions and services for everyone in Genesee County. Working together, we can build a strong future that will stand the test of time.

Contact us today at **(800) 950-2484**, for a no cost, no obligation comprehensive needs assessment, including trust and estate administration, investment management, and other planning services.



Non-deposit trust products are not insured by the FDIC, the Federal Reserve, or any other governmental agency; are not deposits or obligations of Citizens Bank, any of its affiliates or correspondents, or other financial institution; are not guaranteed or endorsed by Citizens Bank, any of its affiliates or correspondents, or other financial institutions; and involve investment risks, including possible loss of principal.

Drug Testing . . . Continued from page 5

- <http://www.cdc.gov/nchs/data/databriefs/db42.pdf>.
- 2 625 F3d 283.
- 3 *Bates v Dura Automotive Systems*, 625 F3d 283.
- 4 A current user of *illegal drugs* is not an “individual with a disability” under the ADA when the employer acts on the basis of such use. 42 USC 12114(a).
- 5 *Supra* note 2, 625 F3d at 284.
- 6 *Id.*
- 7 42 USC 12112(b)(6).
- 8 *Id.*
- 9 *Supra* note 2, 625 F3d at 285-87.
- 10 42 USC 12102(4)(E). Medication is a listed “mitigating measure.” 42 USC 12102(4)(E)(i)(I).
- 11 42 USC 12102(3)(A).
- 12 42 USC 12112(a).
- 13 42 USC 12113(b).
- 14 26 CFR 1630.2(r).
- 15 *Id.*
- 16 Equal Employment Opportunity Commission, ADA Division Office of Legal Counsel, *EEOC Enforcement Guidance on the Americans with Disabilities Act and Psychiatric Disabilities*, EEOC Notice No. 915.002, Mar. 25, 1997, available online at <http://www.eeoc.gov/policy/docs/psych.html>. Although this Enforcement Guidance predates the ADAAA, the Guidance analysis on this issue should be unaffected.

Article to Share?

The Bar Beat Committee is interested in “human interest” and “travel” articles featuring GCBA members. Length should be 300-500 words. Include a head shot, if not on file, and an appropriate other photo if you have one. Submit your article to barbeat@gcbalaw.org.

The FTLA: Fighting for Justice and Equality for Over 50 Years

By Michael A. Kowalko, President of the Flint Trial Lawyers Association 2012



Michael A. Kowalko

The Flint Trial Lawyers' Association (FTLA) is alive and well in 2012, a half century after it began in the early 1960's. Original founding members included Mort Leitson, Clifford Hart and Robert Abrams. The initial meetings took place at the former Peppermill Restaurant on Kearsley Street in downtown Flint.

The focus of the FTLA then, as now, is to fight for individual liberty and equal access to the court system. The organization seeks to achieve these objectives in several ways including, especially, through legal education. Successful veteran trial attorneys willingly share the keys to their success, ranging from highly

specialized knowledge of the law to advocacy techniques. Also, trial court and appellate judges from throughout the state frequently appear as guest speakers to share their observations and insights about law and advocacy.

Additionally, the FTLA continues to galvanize its membership to achieve balance in the political arena. It is not easy to counter well-financed special interest groups who seek to diminish individuals' legal rights and remedies. The FTLA is continuously striving to achieve equal justice under the law for everyone, particularly including the weak, the injured, the powerless and those without a voice.

Finally, it is important to emphasize that the FTLA is not always all business. It is also about camaraderie and friendship. We have a lot of fun sharing our experiences in the law and getting to know one another beyond just waving hello while passing each other in the court hallways. Our membership consists of attorneys who mainly participate in civil litigation representing plaintiffs, and criminal defense. The FTLA in 2012 is still growing after 50 years in existence, and we wholeheartedly welcome new members.

March in Mexico

By Sally Shaheen Joseph

Did you ever think of taking off for a few weeks in March and going somewhere warm, and doing something worthwhile while you were enjoying the sunshine? You can, you know. I did. I went down to San Carlos, in the Baja Peninsula, as a volunteer with Rotary International.

One of our international projects is called "Avoidable Blindness" and it means just that. In conjunction with VOSH, Michigan, (Volunteer Optometric Services to Humanity) we volunteer to go to Mexico every year in March to examine the eyes of the natives in the interior who do not have access to eye care. Most of them are farmers and their families. They are exposed to extreme temperatures and sun like we almost never experience


here. Without Rotary and VOSH, Michigan, the people who live in the interior would not have access to eye care.

Dr. Brad Habermehl, an optometrist from Burton, came to our club to explain the program to us quite a few years ago. One of our former presidents, Omar Odette, and his wife, Victoria, volunteered with the program for two years. When it was my term as President, I thought it was about time

I did some international volunteering myself. What kind of an example was I setting if I just asked our members to do things I was not willing to do myself?

We flew into Phoenix, spent the night there and departed by bus the following morning. At the Mexican border, we changed busses and headed into the interior. We stayed at a beautiful resort in San Carlos. The first two days there were spent recuperating

Continued on next page




Dale R. Ellery, CPA

Masters degree in Taxation

- Audits/Taxes
- IRS Issues
- Expert Witness
- Prepaid Funeral Exams

CALL TODAY (810) 653-7979

Member American Institute of Certified Public Accountants and Michigan Association of Certified Public Accountants



5577 Horseshoe Lane
Lapeer, MI 48446
www.drellerycpa.com

from our travels and lying in the sun or shopping. Meanwhile, Dr. Habermehl and his student volunteers were assisting the local ophthalmologist in performing 120 surgeries on the eyes of some of the patients.

Every day thereafter we were driven to a different location where the people had been forming lines for hours, waiting to be seen. They were so patient and grateful. My job this year was to assist at the intake desk, obtaining information from the patients for the doctor and his student volunteers. I had learned a little Spanish since my first trip there so I was a little more useful than previously. However, even those who do not speak any Spanish can be very helpful doing the initial screening. All I did the previous year was ask them, basically in sign language, to cover first one eye then the other to determine what they could or could not see.

Last year, on my first volunteer trip, we had 36 volunteers including three



optometrists and students from two different schools of Optometry. We saw over 2011 patients. The patients' eyes were all examined and glasses were provided, if necessary. Everyone, whether they needed glasses or not, was provided sunglasses. If they needed glasses for seeing whether close, far, or both, they received them.

This year, we had only 21 volunteers, many of whom were students of optometry in their senior year, and only one doctor, Dr. Habermehl.

As a result, we were only able to accommodate around 1700 patients. The last day we had to turn away so many, it broke my heart.

I returned feeling refreshed, exhilarated, exhausted, and ready to go back again next year.

Although I am probably the oldest volunteer ever, you are never too old to do something good. If you have the inclination and the time, consider joining us next year when we go back to Mexico. You will not regret it.



Jakeway, Jakeway & Jakeway, PC



 Your Genesee County Personal Injury Referral Connection

 Accepting Referrals in All Injury Matters

 Millions Paid Out in Referral Fees

G-8161 S. Saginaw, Grand Blanc, MI 48439

(810) 694-1211  www.Jakewaylaw.com



Specializing In:

State-Wide Service

- Process service
- Court Officers
- Tethers & Home Confinement service
- Security services and equipment
- Property Maintenance
- Evictions
- Forfeiture Sales
- Requests & Order to Seize Property
- Statewide Service
- Courier Services

Members Of:

NAPPS Macomb County Bar Association
NARCA Oakland County Bar Association
USPCA State Bar Association
MACT MCBA

Visit Our Website

www.rancoassociates.com
(586) 792-3810 Office
(586) 792-3724 Fax

Main Office:

36809 Groesbeck Hwy
Clinton Twp MI 48035

Charlevoix County:

19811 Gennett
Charlevoix MI 49720

Ingham County:

321 W Lake Lansing
East Lansing MI 48823

Kalamazoo County:

7730 Wendy Ln
Portage MI 49024

Wayne County:

100 River Place
Detroit MI 48307

Barkey Family Tribute—October 4, 2012

By Walter P. Griffin, President Genesee County Bar Foundation



Walter P. Griffin

The Genesee County Bar Foundation is pleased to announce a tribute to the Barkey Family.

Walter J. Barkey, Brian M. Barkey and Hon. Jennie E. Barkey are members of a family dedicated to contributing to the Genesee County Legal Community. The dedication of the Barkeys and others makes our community special. The Barkey Family has shown this commitment.

Walter J. Barkey (1919-1999) was a prominent member of our legal community. He was a graduate of St. Michael High School in Flint, held undergraduate and law degrees from the University of Michigan and was a World War II Veteran of the U.S. Army. Walter, besides being an avid golfer and talented pianist, was the father of seven children, two of whom will be present at the tribute.

Brian M. Barkey is no stranger to the legal community. Former GCBA

President Randy Piper named him a “Saint” of the bar. He is a graduate of Flushing High School, Western Michigan University and Wayne State Law School with honors. He has been on the Board of Trustees of Genesee Memorial Hospital, participated in Flushing Township government, is an advocate for the Crim, and Founder and Director of the Genesee County Bar Association Holiday Dinner.

The Honorable Jennie E. Barkey has been Probate Judge since 2006, served as Friend of the Court for 17 years, was in private practice for ten years, and a Circuit Court Referee for six years. She received a Bachelor of Science from Oakland University and her law degree from Thomas M. Cooley Law School (1979). Judge Barkey is an advocate for the mentally ill and helped establish the first mental health court in Michigan.

Walter J. Barkey, Brian M. Barkey and Hon. Jennie E. Barkey are members of a family dedicated to contributing to the Genesee County Legal Community. The dedication of the Barkeys and others makes our community special.

The Genesee County Bar Foundation believes in recognizing those who have demonstrated professionalism, volunteerism and passion for the community.

Please save the date.

Social Media Will

By LindaLee Massoud

You are familiar with a last will and testament that states your preferences for the disposition of your estate upon death. In our new electronic world, with social media sites such as Facebook, Twitter, and LinkedIn, new discussions are arising about what should happen to a person’s social media pages upon death. Bloggers are promoting the creation of a “social media will” to state one’s preferences for the disposition of these sites. Even the USA.gov website discussion of wills includes a section on social media wills!

Recommendations are that the testator appoint an “online executor” to

be in charge of closing or locking the accounts. Examples of accounts are: social media profiles, blogs, PayPal, and email. In order for the person to have access to these accounts, he/she will need to know the current username and password. Of course, the account list should be stored in a known secure location and be kept up to date.

The online executor will need one or more copies of the death certificate to accomplish these tasks, and the will should specify that the person be given the copies. Each site has specific policies in this regard, which should be reviewed under “Privacy Policy” link on



LindaLee Massoud

the front page. (The client could do this if computer savvy.) Finally, there is even an app for that, believe it or not. Facebook has an “If I Die” app that allows a person to leave final words and wishes.

As an attorney, you might want to notify your estate-planning clients of this new issue. A search at ICLE did not reveal any current clauses or para-

Continued on page 11

Who We Are: Sherri L. Belknap

Why did you decide to become an attorney? When I was a kid, my favorite show was *L.A. Law*. I have wanted to be a lawyer ever since.

In what area(s) of law do you practice? Bankruptcy, Consumer Litigation, Real Estate (transactions and litigation), Landlord/Tenant, and Estate Planning

Which area of the law do you like the best and why? I like litigation the best. I like the challenge of trying to determine the opponent's arguments and the counter-arguments to them. The best part is trying to use your opponent to prove your side of the argument.

What do you like best about being an attorney? The best part of being an attorney is when I am able to help a person who really needs help.

What part of being an attorney can you do without? The stress. After ten years, I still need to learn how to deal with the stress.

What words of advice could you offer to new lawyers? Do not make the legal system your world. You need to have other outlets to remove the stress and free your mind. Find

balance. And when you do, can you share it with me?

What suggestions do you have to improve the legal system?

Require mediation more often. I like how the 7th Circuit Court requires mediation in some cases. In most of the cases that I had go to mediation, it worked. A good mediator, in my opinion, helps resolve the dispute by listening and offering suggestions that clarify issues for both parties. Sometimes, clients just need to hear the suggestions from someone other than their attorney.

Offer one suggestion for improving our local Bar. Attorney Volunteers. As the Chairperson for the Law Day Committee, we work with Genesee County Schools on observance of Constitution Day (September 17) and Law Day (May 1). These two activities provide an opportunity to meet with high school students and create a positive interaction with members of the legal community. Attorneys who participate in these events and



Sherri L. Belknap

the community seminars bring positive awareness to themselves, to the Genesee County Bar Association, and to the other attorneys involved in it. We all have busy schedules but it is rewarding for the attorneys who volunteer, as well as for the community.

Tell us about your life outside of the law. There is life outside the law! I am not sure that there is life outside the law. This is why I suggest that new attorneys find a balance. When I have time I like to write, research my family tree, and read. I also love to bake.

If you had not become an attorney what career would you have chosen? If you asked me when I was in high school, I would be a doctor. Now, I would like to own my own bakery/cafe.

Social Media Will continued

graphs to be included in a standard will, but the author believes it could be handled similarly to a holographic will. This is new, uncharted territory, but given the number of pictures and other media available on the web it is certain to become an important issue in the near future. To find additional information, try a search pattern of "social media will die".

References

<http://preview.tinyurl.com/7c5w6e8>

<http://preview.tinyurl.com/7nwozb3>

<http://www.usa.gov/topics/money/personal-finance/wills.shtml>

Make the *strongest case* for your client

An essential piece.

Yeo & Yeo's experienced valuation, fraud and forensic specialists have the *training and credibility* essential for your case. From research and pre-litigation consulting, to case strategy and expert testimony, our professionals provide *quality* advice and support.

- Business Valuation
- Litigation Support
- Economic Loss Analysis
- Expert Witness Testimony
- Forensic Accounting
- Fraud Investigation
- Succession Planning
- Estate & Gift Taxes



Alan R. Rohde, CPA, PFS
Principal - Flint



Rebecca A. Millsap, CPA
Principal - Flint



David W. Schaeffer
CPA, ABV, CFF, CMAP
Managing Principal -
Saginaw



Amy R. Buben
CPA, CFE
Manager - Saginaw



John W. Haag, Sr.
CPA, CVA, CFF
Sr. Manager - Midland

FLINT | 4468 OAK BRIDGE DRIVE | (800) 899-4742

yeoandyeo.com

Genesee County Bar Association
315 East Court Street
Flint, Michigan 48502-1611

PRSR STD
U.S. Postage
PAID
Flint, MI
Permit No. 125

RETURN SERVICE REQUESTED

Leave Nothing to Chance.



**“One of the Top 250 Wealth
Advisors in America”**

Worth Magazine, 2008

**Sherri Stephens, President and Financial Advisor,
RJFS was recognized by the magazine among an
elite group of individuals, for her expertise, integrity
and dedication to the field of wealth management.*

Comprehensive Financial Planning

- Fee-based investment consulting
- Retirement solutions
- Insurance
- Estate planning
- Cash flow analysis

Specializing in 401(k) and qualified plans for business owners.



**Stephens Wealth
Management**
GROUP

Leave Nothing to Chance.

Securities and Investment Advisory Services Offered Through Raymond James®
Financial Services, Inc. Member FINRA/SIPC

Stephens Wealth Management Group is an Independent Registered Investment Advisor