

# KANE QUARTERLY

VOLUME 1, ISSUE 6

WINTER—SPECIAL UPDATE

## BAPTIST AND AME CHURCHES VICTORIOUS AGAINST FORD IN NATIONAL CLASS ACTION LITIGATION

In an 83 page opinion, the Federal Court denied many of Ford's motions to dismiss claims made by several churches in the nationwide Ford E-350 class action litigation. Attorneys from Kane Legal which represent churches throughout the country are "encouraged by the Federal court's willingness to delve into the complex claims and render such an expressive opinion."

From 1991 through 2003, Ford Motor Company produced a 15 passenger van, the E-350, which was defectively designed so that it

rolled over more than 30% more often than other passenger vans. People were injured and killed in some instances, while others were lucky and suffered only economic damages.

Ford marketed these vans mostly to churches and other groups who required a van of this size to routinely transport people and cargo. In most cases, this involved children and the elderly. Even though many churches that bought the E-350 van did not have accidents, because of the decreased value of the van, the increased wear and tear, increased costs, etc, many

took major losses on the purchase of these vehicles.

Baptist and AME churches were among the churches represented by Kane Legal team in the nationwide class action lawsuit seeking to compensate them for their various damages.

Ford fought with all of its tremendous financial resources hiring the most expensive lawyers to have this case thrown out (by "summary judgment") but, although some claims in this latest motion were lost, many other were won.



One in seven homeowners is at least one payment behind on their mortgages. Life can be unpredictable at times, with new expenses seemingly arising out of nowhere. Many

### SAVING YOUR HOME FROM FORECLOSURE BEFORE THE FEDERAL DEADLINE FOR HELP JUNE 2012

unfortunate situations happen which cause people to fall behind in their mortgage payments. However, there are ways to alleviate the stress of dealing with delinquent payments and assistance available to help homeowners get back on track.

There are two things every homeowner who is behind on the mortgage at least one payment should know.

First, there is a federal plan commonly referred to as the "Obama Plan" which mandates banks modify mortgages according to

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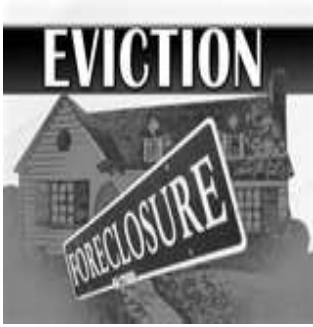
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## SAVING YOUR HOME ... CONTINUED

*A Mortgage Modification is a process whereby a home owner's mortgage is modified and both the lender and homeowner are bound by the new terms of that mortgage modification agreement.*

specific guidelines. If you meet certain criteria you may be able to qualify for a Making Homes Affordable Loan modification to reduce your monthly payments and bring your mortgage current.

When defending foreclosure actions, instead of simply caving into the bank's attorneys and their legal maze, experienced attorneys have the means to successfully fight the foreclose

action. Often times allowing a homeowner substantial time (often over two years) to modify mortgages, sell property, or negotiate a deal with the bank without paying during the litigation period, and in some rare cases even have the mortgages dismissed.

### Why Use an attorney?

Anyone can attempt to negotiate directly with their lenders however it is wise to use an attorney.

Loan Modification Attorneys generally get the best results. Your lender will take your Loan Modification request more seriously when you have an Attorney on your side, because an Attorney uses legal information as leverage when negotiating.

Contact Kane Legal if you have a pending foreclosure action or are in need of a mortgage modification.

*Overtime is a legal right: Employers are legally required to pay employees 1.5 times their regular rate of hourly pay.*

The overtime laws are such that even if the parties agree that the employee will work without overtime being compensated at the mandated rate, that agreement is considered per se unenforceable. Neither the employer nor the employee has the authority to waive the legal right to collect overtime pay.

While a bona-fide supervisor is not entitled to overtime pay, many employees are mislabeled as supervisors by their employers to avoid overtime payments. In addition many supervisors spend most of their time performing non-supervisory work, and accordingly, may be entitled to overtime.

Overtime is a legal right. There are numerous area and issue that exist with respect to collecting overtime wages. It is illegal for an employer to retaliate against you for filing suit regarding overtime compensation. **If you believe that your employer is violating your right, you should seek counsel from an attorney.**



*"The rate of developing gallbladder disease while using Yaz is 10 times that of the general population"*

## DANGEROUS BIRTH CONTROL DRUGS

Yaz, Yasmin and Ocella are different names for a top selling birth control drug. Doctors also sometimes prescribe the drugs for acne, or a condition called Premenstrual Dysmorphic Disorder (sever PMS affecting 3%-5% of women)

Unfortunately, we now

know that these drugs can have serious side effects including blood clots, gallbladder disease, stroke and even death. In fact, the rate of developing gallbladder disease while using Yaz is 10 times that of the general population.

Last year alone, Bayer made

\$42.4 billion from the sale of Yaz, while countless people suffered from its effects. We have already represented individuals who have suffered with severe gallbladder disease and stroke as a result of this drug. If you or a loved one has developed side effects from taking Yaz contact Kane Legal as soon as possible.