The Official Election Results for the S.B.A. Executive Board:

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Andy Pine - 159

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Carmen Morales - 168
Scott Leishman - 79

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Peg O’Leary - 127
John McCarthy - 65

CONGRATULATIONS!
This Summer, the PIEPER BAR REVIEW will be conducting a tape course in the following NEW locations:

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Dear Reader:

It gives me great pleasure to introduce myself as next year's editor-in-chief of the Advocate. It will be an honor to continue the proud tradition of Fordham Law School's popular newspaper. Thomas Linguanti, managing editor, the staff, and I am looking forward to continuing to bring the Law School information, articles and essays relating to general and specific areas of the Law and Public Interest. We have developed a format which we hope will best accommodate the expression of the various politics, interests and philosophies of the faculty and students at Fordham Law School. If we're lucky perhaps we'll all discover some views that are new, or if not new, previously unheard.

It will take more than the staff's planning and dedication to insure that the advocate becomes more than just a newspaper that informs readers of why there is now a two inch minimum for buying a sandwich in the cafeteria. It will take the participation of those of you who enjoy writing and expressing your views on topics of interest. Everyone must consider themselves a featured columnist and contribute articles of value to the advocate for it to be a truly superior newspaper.

We hope to bring you quality that will be limited by the philosophers and ideas of the few. Greater participation will bring greater quality in the content and flavor of the advocate. Students and faculty participation therefore is a must. Besides, how often in life will you have the opportunity to express your personal views to a large audience of your peers who will actually listen and take notice. So, to all of you, take advantage of this opportunity.

I would like to thank Mark McEnroe, the current editor-in-chief, and Robert Lewis for the guidance and support in making the transition from one staff to another so trouble free. They did a great job this year guiding the Advocate and the current staff intends to continue that course.

We look forward to publishing our first edition in September, with your input. To all faculty, students and administrators, have a safe and productive summer.

Gordon A. Govens
Editor-in-Chief

Letters

February 23, 1989

Mark McEnroe
Editor-in-Chief
The Advocate
Fordham Law School
140 West 62nd Street
New York, NY 10023

Dear Editor:

Congratulations on your superb editorial on the question of race in the February 1989 issue of the Advocate. It was well-written, thoughtful, provocative, sensitive and timely. As you pointed out, it is all too easy to forget that racism still exists. Your editorial stands as an important lesson in sensitivity to matters that should concern all of us. By taking a position of leadership, by informing your readers that problems of which they maybe unaware exist, you serve an important educational and moral purpose. No greater good could come of an unfortunate episode.

Sincerely,
Georgene M. Vairo
Associate Dean
Who Really Killed This Stabbing Victim?

By Alan Dershowitz

A tragic right-to-die case in Maine is raising perplexing question about the law of homicide. Several years ago, a man named Noel Pagan stabbed another man named Mark Weaver following a chance encounter and an exchange of words. The victim was hospitalized in a coma and the assailant was charged with attempted murder. Eventually lawyers reached a plea bargain under which the attempted murder charge was dropped and the defendant, who claims he acted in self-defense, pleaded no contest to assault charges. The defendant served his three-year sentence and went back home to Massachusetts, believing that the entire matter was behind him.

Then he received a phone call informing him that the victim’s mother was seeking to terminate the life support systems that were keeping Mark Weaver alive. If Weaver dies, Pagan was warned, he could face murder charges for killing him.

Pagan was understandably confused and frightened. I’m not the one who’s going to be killing him. I must have thought — Weaver’s own mother, assisted by the court, is pulling the plug. Pagan certainly did not want Weaver to die. But what right did he have to interfere with the decision of Weaver’s mother.

The assailant’s court-appointed lawyer called the state attorney general and asked him for an assurance that if Weaver were permitted to die, Pagan would not be charged with the murder or manslaughter. The attorney general refused to give any assurance. The variations are endless, even though Weaver’s mother reportedly prefers that Weaver die. But what right did he have to interfere with the decision of Weaver’s mother?

The prosecution will argue that the legal and moral cause of death was the stabbing. But for the stabbing nearly four years earlier, Weaver would not have been in a coma and his mother would not have been faced with so tragic a choice.

Both sides will be right. If not for the stabbing, Weaver would have remained alive. But if not for the removal of the feeding tube, Weaver would also have remained alive, at least in the legal sense of that word, if not in any other meaningful sense. It will be up to the courts to decide whether the state may prosecute someone for a death that it helped, through its courts, to bring about.

This is not the first case raising questions of this kind. Several years ago, a shooting victim who was brain dead had organs removed for transplantation to another person. The defendant claimed that the immediate cause of death was the removal of the organs, not the bullets. In another case, an assault victim was being driven to the hospital in an ambulance that crashed and killed him. The variations are endless, and the outcomes of these cases are as varied as the facts.

Until recently, nearly every state had a “year-and-a-day” rule under which the victim had to die within that period for the assailant to be charged with murder. If the victim died after a year and a day, even if the death was directly attributable to the assault and there were no intervening acts by others, there could be no murder charge.

In states that still have such a rule — and some do — a decision to terminate life support within a year of the assault could make an enormous difference in the outcome of the case, especially if the victim would have survived for more than a year on life support. It could literally mean the difference between life and death not only for the victim, but also for the assailant.

It is not clear whether Maine retains its old year-and-a-day rule. If it does, then Pagan cannot possibly be convicted of murder, since the assault occurred nearly four years ago. If Maine no longer has the rule and if the prosecutors decide to charge Pagan with homicide, this case may become one of the most perplexing prosecutions in modern history.

Alan M. Dershowitz is a professor of Law at Harvard University.
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Test Takers' Bill of Rights...

The chairman of the Higher Education Committee in the New York State Senate has taken an important step to protect the rights of students taking the standardized admissions tests given by ETS and the College Board. He has drafted and will introduce legislation that will constitute a Test Takers' Bill of Rights.

"Tests, such as the SAT, LSAT, GRE and GMAT determine in large measure which schools and careers are open to students. For this reason, it is imperative that the rights of test-takers are safeguarded," said State Senator Ken LaValle, a Republican from Suffolk county, the leading sponsor of this measure in the Senate. Assemblyman Ed Sullivan, a Democrat from Manhattan, who has also sponsored test reform measures in the past is now reviewing the measure.

John Katzman, the 29-year-old founder and president of Princeton Review, the leading test preparation firm in the country, played a major role in developing the Test Takers' Bill of Rights. "Every year, my company works closely with over 20,000 students, and I am constantly hearing horror stories about their treatment by ETS. It is clear that no one is watching the watchman."

The Test Takers' Bill of Rights will require test companies to:

* establish swift due process procedures in cases where cheating is suspected so that if tested for verification, the student's higher score would be reported;

* permit students to provide brief written explanations if not discussing the score of a student with a systematically mis-marked answer sheet.

Senator LaValle has been a national leader in the effort to curb abusive use of standardized tests and to protect students. He was the author of the original Truth-in-Testing Law that opened the standardized test to public inspection. "I view the Test Takers' Bill of Rights as a continuation of the Legislature's efforts to provide an open and fair admission's process for New York students," Senator LaValle stated. "NYPIRG (New York Public Interest Research Group) is already a strong supporter of this bill and I'm sure that students will rally all their support as well."

LaValle expects significant opposition to the bill to come from ETS. "We'll listen to their objections," he promised, "but our primary concern is the welfare of students, not the convenience of test companies."

John Katzman explained, "The Princeton Review sees these tests from a student's view. We don't want to get rid of tests. We just want to make them more human. Why should students pay money to do ETS product testing? Why shouldn't they have the right to a timely hearing if ETS challenges a large score increase. Why shouldn't they be told the rules of the game they are forced to play? If the testing industry were competitive, ETS would be out of business. Here's a company that doesn't even have an '800' number for kids to call if they have questions about the test or its administration."

Why Worry?

This year, another bar review course has put out a poster inducing students who have already signed up with other bar review courses to switch programs. BAR/BRI refuses to play this game. We believe that students are mature enough to enroll in a course. If they believe they made a mistake, they are mature enough to change courses.

If a student signs up with BAR/BRI or with any other bar review course, that student's objective is to pass the bar exam. And our obligation as attorneys is to help them with that objective, and not to destroy their confidence in themselves and in their course.

We will not undermine students' confidence in their course by playing on their insecurities.

After all, we're attorneys. And we intend to help you become attorneys, too.

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The Fordham Environmental Law Council

The Fordham Environmental Law Council, which in the past has published then Environmental Law Newsletter, is about to produce its first publication in a journal-type format to be called the Fordham Environmental Law Report. The books will be distributed throughout the school or you may pick up a copy in Room 403 (Faculty Office).

The members of the Fordham Environmental Law Report would like to publicly express their gratitude to Dean Feerick and the Student Bar Association for the support in the publication of the first book. We would also like to thank the Law Library, Career Planning Center, and Alumni Association for their support.
IT'S NOT TOO LATE TO SWITCH TO PIEPER WITHOUT LOSS OF DEPOSIT.

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PIEPER NEW YORK-MULTISTATE BAR REVIEW, LTD.
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The Perpetuation of Stereotypes: When Some Speak For All
A Response To A Letter To The Editor

BY GORDON A. GOVENS

In this country we have a fixation for categorizing people and their points of view. This allows us to more quickly formulate a conclusion when convenient. No other country in the world can boast having as many ways to label its people than the good old U.S.A. You’re either black or white, northern or southern, old money or nouveau riche, catholic or baptist, republican or democrat, or a number of other convenient titles that are supposed to allow us to better understand each other. To some, it’s supposed to be less difficult to determine what a person’s views are if you know that the person is a black female catholic from old southern money who votes republican, then if you don’t. This type of thinking has its dangers.

Whether for monetary purposes or strictly academic reasons, advertisers to politicians find these categorizations indispensable. Law firms and other businesses use them for hiring. Everyday people in ordinary situations use these distinctions. Unfortunately, we tend to use any of the above distinctions and others we selfishly deem important, to judge a person’s character, how they’ll respond to an issue, their work ethic, their intelligence, or their motivational level. There lies a danger, however, in this method of convenient and biased thinking. At one extreme of the spectrum this type of action breeds racism, sexism, anti-semitism, or a host of other “isms”. We give the individual no opportunity to convey their true character, personality, and philosophy which may in fact have no relation to what their ethnic or religious background is, or any other imposed label. At the other end of the spectrum the convenience breeds ignorance. Whether it’s one of the “isms” or ignorance, the result of each is that people are prejudged because of whatever category they are placed into.

There are numerous sources that perpetuate ignorance among us and cause us to prejudge. Television, for example, does this in the way it portrays certain groups in programs. Some sources are often closer to home.

There was an article in the October edition of the Advocate that caused quite an uproar among students and faculty at the law school. The article was actually part of a satirical column in which a fictitious “Mr. X” provides an information and advice service that you would expect Jay Leno to give if he took over the “Dear Abby” column. In this particular edition, there were two fictitious “write ins” and responses by Mr. X that offended some law students and professors. The offense was apparently so great that a number of students and faculty signed a letter, drafted by BALSA, protesting the column. They were offended because they felt the column made references to African-Americans that were unfair and racist. They also felt that the columns perpetuated certain negative stereotypes against African-Americans. Whether or not they are justified in feeling offended is not open to dispute by myself or anyone else.

The feeling of being offended is a personal one. What may offend one person may not necessarily offend another, even if both persons have obvioussimilarities, and the offensive words or gestures directly relate to one or more of their mutual similarities. For instance, all women are not offended by the sale of pornographic material involving women. The feeling is an internal and personal one that is ignited by, among other things, how a person perceives the alleged offensive words or gestures. Since so many unique elements are a part of how we individually perceive things, some people perceive certain words and statements as offensive while other don’t. The students and professors had every right to be offended by the columns in the Advocate. They also had every right to voice their displeasure by way of the letter printed in the Advocate in October. But if one looks closely at the content and message of the letter one will realize that authors are guilty of what they accused the Advocate Editors.

The Advocate was accused of racism in perpetuating negative stereotypes of African-Americans. This fact may very well be true regardless of the intent of the Advocate staff. One concern of the letter’s authors was that having Al Sharpton, through the satirical pen of the Advocate staff, write a grammatically incorrect letter to Mr. X strengthened the stereotype that all African-Americans typically speak incorrectly. Their rationale was that in the prevailing social atmosphere, the perpetuation of stereotypes fuels the fires racism and ignorance common in this country and at Fordham. I personally cannot disagree with this view and I am sure that there are many, of all races, who would strongly support their argument. The hypocrisy of the entire situation is in how they presented their arguments.

In the letter they state that the column was offensive to “all Black people”. There are fewer more effective ways to perpetuate a stereotype concerning a group than to have the few of that group speak for the many on an issue which is so personal to each individual. There were African-American students and alumni who were not offended by the satire, and who inferred no malicious racist intent within the column. To the contrary, there were those in this school, of all ethnic groups, who found the column humorous. Could these people be categorized as ignorant or insensitive? Probably not more or less than those who signed the letter to the Advocate could be called super sensitive and prejudgmental. On the issue of what is and is not offensive to blacks, there are words or ideas which when expressed may clearly be offensive to African-Americans, as well as all other groups. Although it was not obvious from the letter, those who signed the letter were of various ethnic groups. I don’t think that the nature of the “Mr. X” column crossed over into that clear area.

I am not attacking the tenor of the letter to the Advocate. Nor am I defending the actions and intentions of the Advocate staff. I commend the letter's authors for bringing their views to the attention of the Advocate. I also commend the staff for realizing their mistakes and apologizing to the offended students and faculty. Those, however, are not the issues here. The perpetuation of stereotypes is the issue. It is the issue on which the authors and signers of the letter based their argument against the Advocate’s staff. The implied categorization of African-Americans into a group that thinks and feels alike makes the accuser as guilty as the accused.

Of course, all African-Americans don’t speak like Al Sharpton. Nor do all African-Americans think and feel alike. If we as a society are truly going to go beyond the ignorance that causes us to prejudge one another, we must first stop to think whether our actions or expressions are perpetuating that ignorance. We must also realize that at one time or another we are guilty of the infraction.

By the way, this is just one person’s opinion.
SBA Presents Awards

On April 19, 1989, the SBA presented Assistant Dean Robert Reilly with an award for his efforts in serving students. Dean Reilly was commended for his work in assisting students in all areas of student life.

Dean Reilly, a graduate of Fordham College and Fordham Law School, has been Assistant Dean for the past two academic years. In his two year tenure, Dean Reilly has displayed enthusiasm in performing his duties and serving the Fordham law school community.

In accepting this award, Dean Reilly, expressed his appreciation to the students of Fordham for recognizing him for doing what he considers just a part of his job. He concluded by stating that he greatly enjoyed being at Fordham and exclaimed that "Fordham is his Camelot."

The award was presented to him by SBA President Dean Obeidallah, Vice President Paul D'Emilia and Treasurer Julia Cornachio. Those attending the award ceremony included Dean John Feerick, Dean Maureen Provost, and various faculty members and students.

SBA Year In Review

With the year coming to a close, the SBA wants to thank the many students who assisted with our activities this year. With your help, we were able to plan and implement many new activities in 1988-89.

We instituted trips to various entertainment and sporting events, such as "Les Miserables," the New York Philharmonic and the N.Y. Knicks. The SBA organized a used-book exchange at the beginning of each semester. We held four faculty-student receptions in order to promote faculty-student interaction outside the classroom.

We organized the "Be Heard" forum with Dean Vairo so she could address student concerns. The SBA sponsored the lecture of U.S. Attorneys Andrew Maloney and Rudolph Giuliani. Finally, we began the SBA UPDATE newsletters to keep students informed of SBA activities.

In closing, the members of the SBA Executive Board, Dean Obeidallah, Paul D’Emilia, Julia Cornachio, Liz Corradino and Paul Huck, want to thank you for your suggestions, criticisms and assistance throughout this school year.

Good luck on Final Exams.

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THE ADVOCATE NEEDS STAFF AND EDITORIAL BOARD MEMBERS FOR THE REST OF THIS YEAR AND FOR NEXT YEAR. THIS YEAR'S EDITORIAL BOARD ARE MEMBERS OF THE CLASS OF 1989, SO ALL POSITIONS FOR 1989-90 ARE AVAILABLE. ANYONE WITH AN INTEREST IN JOINING THE STAFF, OR JUST CONTRIBUTING ARTICLES ARE ASKED TO STOP BY THE ADVOCATE OFFICE ROOM 17 OR CALL 212-841-5176.
"WPPSS" The Legal Profession's Annuity

by Arthur Hoffer

The WPPSS default is the largest default in the history of municipally owned electric power bonds. WPPSS failed to meet its interest payment in 1983, approximately 400 million dollars have been paid in legal fees. To date, not one has been paid to the bond purchasers.

The Washington Public Power Supply System (“WPPSS”) is a Joint Operating Agency created in 1957 under statutes of the State of Washington. The main purpose of WPPSS was to pool the resources of its members to build generating facilities too large for individual members to build. From its creation until 1981, WPPSS was governed by a board to which each utility member designated one member. This board “made up by a bunch of guys out in the sagebrush - the sheep rancher, the muffer shopped owner, and so on,” all elected to minor public office to build five big nuclear plants. This group of incompetent rules spent millions of dollars to manage and spend without the slightest idea of what they were doing.

Beginning in 1970, as forecasts of Pacific Northwest electrical load growth began to exceed the potential of undeveloped hydro-electric sites, WPPSS embarked upon an additional, very ambitious, nuclear construction program. It did so with the encouragement of public power agencies from the Northwest and the Bonneville Power Authority (a federal agency). Load growth projections made in 1968 showed the need for 20 new large thermal plants to be completed by 1990.

For its part in meeting the perceived demand for an increased number of thermal plants, WPPSS, in the early 1970’s, authorized the construction of two large nuclear generating stations. These projects, hereinafter called Unit 1 & 2, were financed with WPPSS revenue bonds secured by the projected revenues from the projects, and also by “hell or high water” contracts for the purchase of shares of the expected output signed by approximately 100 participating public agencies and cooperative utilities. These contracts obligated the participants to pay for the cost of the plants proportionately to the share of the expected output purchased by each, regardless of what the cost might be or whether or not the plants could ever make any power. (“Hell or high water” contracts are not uncommon to the financing of many power projects in the Northwest). As an inducement to the participants signing these agreements, WPPSS undertook to secure a further security for the revenue bonds, Bonneville agreed to assume the risk of cost overruns that the two plants might experience before any power. (“Hell or high water” contracts are not uncommon to the financing of many power projects in the Northwest).

As an inducement to the participants signing these agreements, WPPSS undertook to secure a further security for the revenue bonds, Bonneville agreed to assume the risk of cost overruns that the two plants might experience before any power. (“Hell or high water” contracts are not uncommon to the financing of many power projects in the Northwest).

In 1975, WPPSS authorized the construction of a third nuclear large-scale unit, hereinafter called Unit 3. 70 percent of its financing was based upon Bonneville’s guaranty and the remaining 30 percent by the four investor-owned companies, which purchased shares in the ownership of the plant. The four investor-owned companies from their shares of Unit 3 by the sale of equity and debt securities.

In 1977, WPPSS again expanded its nuclear program, this time by authorizing the construction of Units 4 and 5. The financing of Units 4 and 5 was based upon the same type of “hell or high water” contracts as employed in the financing of Units 1 and 2, and 70 percent of Unit 3. However, Bonneville did not guaranty these plants. Thus, the risks of cost overruns and the possible failure of the plants to produce power fell entirely on the 88 publicly and cooperatively owned utilities that participated by signing contracts to purchase shares of the plants’ output. Many of the participants planned to resell various amounts of the power they committed to at a profit. These contracts and agreements were reviewed not only by the bond counsel for WPPSS but by the many law firms representing the 88 participants. The utilities that did participate granted oversights powers regarding budgets and major contracts for the projects to be exercised through a committee elected by the participants. Chemical Bank of New York was named as trustee for the purchasers of the revenue bonds to be issued by WPPSS to finance Units 3 and 4.

From the inception, until 1981, construction on the five WPPSS nuclear units went forward. From the inception of these programs, the Washington State Auditor had his auditors at WPPSS verifying costs and monitoring expenses for the construction of the plants. The State Auditor signed each bond certifying that he had examined the bond and resolutions authorizing the issuance thereof. The State Auditor also signed audits of WPPSS. In addition, the State’s officials took an active role in the operation of WPPSS.

In 1981, the wheels began to come off. The economic recession and conservation cut electricity consumption in the Northwest; regional load forecasts turned out to be completely wrong. The estimated cost of the five plants, originally approximated at 6.67 billion dollars, had risen to approximately 24 billion dollars, of which 12 billion dollars was the re-estimated cost of Units 4 and 5. All during this time, Wall Street firms continued to sell new issues of WPPSS 4 and 5 bonds, (14 issues in all). These bonds standing of the changes or a review by the board. In 1981, the Washington legislature changed the governance of WPPSS by transferring almost all of its power to an executive board of 11 members, of whom 3 outside directors were appointed by the governor. In the spring of 1981, WPPSS was notified by the Wall Street firms managing its financing that no additional revenue bonds could be sold for Units 4 and 5 unless the participants would agree to pay the interest on outstanding and future Units 4 and 5 bonds from current revenues. Faced with all of these adverse developments, construction of Units 4 and 5 was stopped. WPPSS also failed to persuade the 88 participants to finance the preservation of the units. In early 1982, Units 4 and 5 were officially declared terminated and WPPSS defaulted on its interest payments to bondholders.

Chemical Bank, as trustee, commenced an action in Washington state court seeking a declaration that the 88 participants in Units 4 and 5 were obligated to fund debt service on the bonds under their Participants’ Agreements executed in 1976. In an adverse decision, a politically-motivated Washington State Supreme Court reversed a lower court ruling and held that the utility participants lacked legal authority to execute or perform their Participants’ Agreements. This decision, which included cost sharing litigation, bridge and termination loan actions, antitrust litigation against electrical contractors and many others. It became impossible to find a law firm in the state of Washington who was not involved in the WPPSS fiasco. As of 1987 the trustee had already paid their counsel 75 million dollars.

In November 1983, Chemical Bank held bondholder meetings at various locations around the U.S. At these meetings regional bondholder committees were created. These committees selected chairmen who established the National WPPSS Bondholders Committee. The committee established a legal team in Florida and New York; prepared a complete listing of all bondholders, their holdings, and where they purchased their bonds, complete demographics; and instituted a class action lawsuit which was settled to send to these bondholders. The committee testified at many hearings before the United States Congress and introduced legislation at the federal level as well as in various states. The purpose of the federal legislation was to deny the 88 municipalities who reneged on their WPPSS obligation the right to issue exempt securities until the default is settled. This bill, introduced by Congressman Torricelli, would force these same participants to file a prospectus in each state where they were domiciled, stating that they had failed to meet their obligation on previous issues.

In November 1984, the committees reached a suit against the State of Washington and various state officials. The action, known as the Hoffer action, alleged that those defendants were liable for damages due to the utility participants’ certification of the bonds and audits of the supply system and public utilities in the state, the state’s involvement with the supply system, the “fiscal obligation” of the state with respect to the bonds, and other theories. The action was filed in the Superior Court of Washington and sought recovery of the full debt service on the bonds, over 7 billion dollars. This case, as all others in the state courts, was dismissed without giving the plaintiffs an opportunity for a day in court. The state Supreme Court reversed the decision of the Superior Court, and the case was remanded to the King County Superior Court. It is important to note that this case, along with the same plaintiffs in MDL 551, has different lawyers, different causes of action, different defendants, different damages, and is being heard in a different court. The decision of the Supreme Court was the first and only win for the bondholders in the State of Washington.

In what many bondholders feel is a complete sellout, settlements were arrived at in MDL 551. The amounts that bondholders will recover will probably be less than spent in litigation. In an underhanded attempt by the MDL 551 class-action lawyers to end their case quickly and collect a fee of approximately 100 million dollars, they persuaded the State to contribute to the dollars to the settlement fund for a release in the Hoffer action. This was done without advising the plaintiffs or their lawyers. The MDL 551 lawyers claim that since they are in the same group of bondholders in their action, they can do whatever they want in any other case that these bondholders are involved in. The bondholders must object to this sellout at the fairness hearings in April.
"HOW I MADE $18,000 FOR COLLEGE BY WORKING WEEKENDS."

When my friends and I graduated from high school, we all took part-time jobs to pay for college.

They ended up in car washes and hamburger joints, putting in long hours for little pay.

Not me. My job takes just one weekend a month and two weeks a year. Yet, I'm earning $18,000 for college.

Because I joined my local Army National Guard.

They're the people who help our state during emergencies like hurricanes and floods. They're also an important part of our country's military defense.

So, since I'm helping them do such an important job, they're helping me make it through school.

As soon as I finished Advanced Training, the Guard gave me a cash bonus of $2,000. I'm also getting another $5,000 for tuition and books, thanks to the New GI Bill.

Not to mention my monthly Army Guard paychecks. They'll add up to more than $11,000 over the six years I'm in the Guard.

And if I take out a college loan, the Guard will help me pay it back—up to $1,500 a year, plus interest.

It all adds up to $18,000—or more—for college for just a little of my time. And that's a heck of a better deal than any car wash will give you.

THE GUARD CAN HELP PUT YOU THROUGH COLLEGE, TOO. SEE YOUR LOCAL RECRUITER FOR DETAILS, CALL TOLL-FREE 800-638-7600,* OR MAIL THIS COUPON.


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