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Official Publication of the Macomb Bar Association

July 2025



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Farrah Ramdayal-Howard**



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Welcome to our 97th President: Farrah Ramdayal-Howard

By the Honorable Judge Laura Polizzi, 52-3 District Court

It is with great joy and admiration that I welcome Farrah Ramdayal-Howard as the 97th President of the Macomb County Bar Association.

Farrah and I have known each other for many years, and I have proudly watched her excel at everything she puts her mind to. Farrah has worked hard to build a successful law firm and yet balances a very family-oriented life. She has been an active member of many organizations including, the State Bar of Michigan Character and Fitness Committee, the Women Lawyers Association of Michigan and Macomb, the Financial and Estate Planning Council of Macomb, the Probate Bar Association and the Macomb County Bar Association. I have worked alongside her on many projects, both personal and professional, and I've witnessed firsthand her quiet strength, sharp intellect, and steadfast commitment to service. She is not only a talented estate planning, probate, and elder law attorney, she is a connector, a problem-solver, and a leader in the truest sense of the word.

I first got to know Farrah through the Women Lawyers Association of Michigan–Macomb Region. She brought vision and energy to our group, uniting a diverse group of women attorneys around shared goals of advocacy, education, and community service. Farrah doesn't just talk about collaboration, she lives it. She understands that strong leadership is about lifting others, building community, and staying grounded in purpose.

In a time of great change across the legal field, we need leadership that is thoughtful and forward-thinking. Farrah embodies all of that. She's the kind of leader who asks the right

questions: How can we do better? What do our members need? How can the Bar serve not only as a professional resource, but as a space where people feel connected, heard, and valued?

At bar events, Farrah doesn't simply "show up" she engages. She listens and genuinely cares. It's no surprise that her reputation among peers is one of trust, warmth, and

effectiveness. I refer my family to Farrah without hesitation, knowing that they will receive not only the highest quality legal representation but also kindness, compassion, and clarity in what can be a vulnerable time.

I am deeply aware of the importance of integrity and intention in leadership. I see those same values in Farrah. Her presidency will be defined by active listening, bold ideas, and a tireless work ethic. She is not in this role for the title, she is here to make a difference, and she will. Her leadership will reflect the very best of what the legal profession can offer: mentorship, progress, service, and collaboration.

To the members of the Macomb County Bar Association: I encourage you to embrace this new chapter. With Farrah at the helm, you're not only gaining a president—you're gaining an advocate, a leader, and a friend. This is a moment

to recommit to the idea that the practice of law is both a responsibility and a privilege, and Farrah will inspire all of us to do just that.

Congratulations, my friend, I am so proud of you and cannot wait to see how your leadership will enrich the Bar and the broader legal community in the year ahead.

Judge Laura Polizzi



*Farrah Ramdayal-Howard, 97th President
of the Macomb County Bar Association.*



What 50 Years Of “Practice” Has Taught Me

By Steven G. Freer, *Freers Law Group*



In my 50 years of practicing law in Macomb County, I’ve had some humorous and interesting incidents. As I am winding down, I thought I would like to share those with other members. As we all know, lawyers love war stories, but there is usually something we can learn from them. Nothing illustrates the importance of good advice as certain hard learned lessons:

1. Don’t Tell The Judge What S/He Can Or Can’t Do.

The first incident, I was in front of Judge Steeh III. He was a very amicable Judge; however, one day I overstepped. I can’t remember all of the specifics, but there was something that involved tax law and the like. As we were doing the settlement in front of the Judge; he made a suggestion, and I informed him he couldn’t do that! He told me that maybe he couldn’t, but he could make me wish he could. Point taken.

2. There Will Be Times You Can’t Sneak In Late... And There May Be Consequences.

The next incident involved Judge Frank Jeannette. If you knew Judge Jeannette, he was both crusty and pleasant. One day I was trying a case in front of him in which my client had terrible hygiene, and was crazy, and Judge Jeannette was a bit of a free spirit when he started court. I did not want to sit with my client for too long, so I thought I’d be a little late that day. As I stepped off the elevator about 9:00 am, Judge Jeannette was in his robe, outside his courtroom; he looked at me and said, “He was going to buy every one of us [insert your own adjective] defense attorneys an alarm clock”. As I walked over, he grabbed me by the ear and dragged me into the courtroom. As I was being dragged by my ear, the whole situation seemed so funny that I started to laugh, which didn’t make the Judge any happier; fortunately, he didn’t charge me with contempt.

3. There Is Always One Question You Shouldn’t Ask. Sometimes You Don’t Know Until You Hear The Answer.

The next incident happened early in my career, and

probably was the only time that I was at a loss for words. A young lady was in the office looking to file for divorce; I was asking her what the problem was, and she told me “In case you hadn’t noticed, my breasts are rather small,” at which point I didn’t know what to say, and I think I just quickly changed the subject.

4. Ignorance Is Bliss; What The Judge Doesn’t Know May Not Hurt.

Another incident involved Judge Deborah Servitto. While in front of Judge Servitto (who was a very nice lady, who used to call me Eddie Haskell), I was representing an exotic dancer who worked at a topless bar called The Toy Chest. The Judge was intrigued and asked my client what kind of toys they sold there, suffice to say, I did not let my client answer.

5. Time Doesn’t Necessarily Heal All, But It Generally Sobers All.

I had another incident that involved Judge Biernat Sr., in which my client came to court and was dancing around, obviously, quite high, I had gotten her a very good plea agreement that I wanted her to take advantage of. However, the Judge and I were concerned that she was on drugs. The Judge asked her to take a drug test. She started to take the test and admitted that she was on drugs. The Judge said he wanted to adjourn the matter for a week to make sure she was off them. I helped her along by saying that I thought she was pretty high, and I thought the Judge should give her 2-weeks, which he did.

6. Everyone’s A Critic.

In the next incident, I was trying a case, coincidentally with Judge Jennifer Andary when she was a prosecutor. My client was charged with severely beating his girlfriend. He had prepared some questions that he wanted me to ask. I had a witness on the stand; I had asked his questions. Then, I varied a little bit and thought I was making some really good progress when I heard him pound on the desk,

motion me over and handed me a sticky note that said, "Stick to the script."

7. Don't Pick Up Hitchhikers Or Clients!

I had my first court appointed case in front of Judge Jeannette. My client had not appeared but was apparently at the Light Tower Motel. The Judge told me to go get him. I told the Judge I was not a taxi. He said, "Today, you are!" So I went to the motel and knocked on the door. A voice said, "I hear you. Come in." I open the door and see a naked lady running into the bathroom and my client lying in the bed. I told him, "You have five minutes to get dressed and get in the car." When I got back to court, the detective told me there had been a murder at that motel the night before.

8. Most Important Of All... Get Your Money Upfront And Quickly

My final story is a legal tragedy. I was appointed to a client who had stabbed his daughter and granddaughter (the tragedy does not end here). I went to the jail to meet with him; he told me he could afford to retain a lawyer as he was the beneficiary of a \$400,000.00 life insurance policy from his wife, he just needed help in getting the policy. After some discussions, he wanted to retain me. I contacted Judicial Aide to tell them that he is retaining me, and I wouldn't be billing as a court-appointed attorney on that case. The insurance was

a little reluctant (shocking) and dragged their feet on getting out the check. Finally, I got the checkbook and was heading up to the jail to have him write me a retainer check. I went up to the window to check in and asked to see him, the jail staff told me he was not there. I could not believe it as his bond was so high, and then I heard the tragic news, he had died.

Some Final Thoughts

A judge that rules in your favor is a learned legal scholar, one that rules against you merely made an honest mistake. The judge's readiness is inversely proportional to your own.

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Veterans Benefits You May Never Have Heard Of

How Aid and Attendance Help Seniors Pay for Care

*By Patrick Simasko, Esq., Simasko Law, Mt. Clemens, Michigan
Elder Law Professor, Michigan State University College of Law*



When people hear the words ‘veterans benefits,’ they usually think about disabilities connected to military service or healthcare through the VA. But there’s another benefit out there that I wish more people knew about—Aid and Attendance. This tax-free benefit can help pay for in-home caregivers, assisted living, or even nursing home care. Unfortunately, thousands of families in Macomb County and all across Michigan never apply for it because they either don’t know it exists or they assume they won’t qualify. This is where we can really step up and help educate them.

So, what exactly is Aid and Attendance? It’s an enhanced pension for wartime veterans and their surviving spouses who need help with everyday activities like bathing, dressing, eating, or managing medications. What surprises most people is that it doesn’t require a service-connected disability. To qualify, the veteran typically needs to be at least 65, have some disability, and have received an honorable or general discharge. They must have served at least 90 days of active duty with at least one day during a wartime period—think WWII, Korea, Vietnam, or the Gulf War. Plus, they need to meet certain income and asset limits and actually need help with daily activities due to physical or mental decline.

For the wartime periods, the VA says World War II was December 7, 1941 to December 31, 1946; the Korean Conflict runs from June 27, 1950 to January 31, 1955; the Vietnam Era can be February 28, 1961 to May 7, 1975 for those who served in Vietnam, or August 5, 1964 to May 7, 1975 for everyone else; and the Gulf War started on August 2, 1990 and still hasn’t officially ended for benefit purposes.

In 2025, the financial rules say a veteran or surviving spouse can have about \$159,000 in countable assets, but that number can change each year. The family home doesn’t count—same as Medicaid rules. If the family has too much, the VA uses a three-year lookback period for asset transfers, which is actually kinder than Medicaid’s five-year rule. Once they’re asset-qualified, they also need to show that their monthly income is being spent on care.

So, how much help are we talking about? In 2025, a married veteran can get almost \$2,800 per month. A single veteran can get around \$2,350, and a surviving spouse could receive approximately \$1,500 per month. This money can go toward in-home care, assisted living, or even nursing home costs. Unlike Medicaid, which usually means moving into a Medicaid-approved nursing home, Aid and Attendance lets families have more options. For my own parents, this benefit was the extra help that kept them at home longer than we ever thought possible.

One of my favorite parts about Aid and Attendance is that it can pay a family member to be the caregiver—but you have to do it right. You need a written caregiver contract that lays out what the caregiver does, how many hours they work, and how much they’re paid. A doctor needs to write a letter stating that the care is medically necessary. Without these, paying a family caregiver could look like gifting money, which can hurt future Medicaid eligibility. Done correctly, the veteran stays home and the family caregiver is fairly paid.

One thing I see all the time is families assuming that their revocable trust will protect their assets for VA or Medicaid benefits. Unfortunately, it doesn’t normally work that way — a revocable trust only avoids probate; it doesn’t help with financial eligibility. That’s why planning ahead is so important. An irrevocable trust, on the other hand, is different: when you transfer assets into it, you’re giving up direct control and ownership, so those assets are no longer counted against you when you apply for VA or Medicaid benefits. This means the house or savings you place in the trust can’t easily be forced to pay for nursing home care later. It’s a legal way to move the assets out of your name, while still letting you live in your home or get income from trust investments if it’s drafted properly. In short, it protects your nest egg so you don’t have to spend everything you own before getting help with care costs — but it has to be set up the right way and ahead of time to work.

Finally, let’s talk about Veterans Service Organizations. They do great work and are a solid place to start, but they can’t give legal advice or help with getting under the asset limit. It’s like asking the IRS to help you lower your taxes—they won’t. That’s why having an experienced attorney is so important to help families become eligible and get the benefits they deserve.

In the end, Aid and Attendance is more than just another government benefit — it’s a lifeline that helps keep our veterans at home, surrounded by the people and memories they cherish most. Unfortunately, too many families never get this help simply because they don’t know it’s out there or don’t understand how to qualify. The good news is, you don’t have to become an expert yourself — you just need to be aware this benefit exists. When you see a family struggling with long-term care costs, simply refer them to a one of our many elder law attorneys who knows how to plan properly for VA and Medicaid benefits. Sometimes, the biggest difference we can make as attorneys is just pointing people in the right direction — and giving them a chance to protect their dignity, their independence, and the savings they’ve worked so hard for.

Macomb County Prosecutor Prioritizes Mental Health Treatment And Gun Crime Reduction

By Nancy Zieah, Assistant Prosecuting Attorney



The Macomb County Prosecutor's Office aims to reduce gun violence in Macomb County by addressing root causes. Identifying any mental health issues is a step toward identifying these root causes. For this reason, assistant prosecutors and officers at arraignments recommend that judges order all felony gun crime arrestees to receive a mental health community assessment as a bond condition.

While the ultimate decision to order a mental health assessment rests with the judges, the Prosecutor's Office makes every effort to advocate for mental health assessments that will provide helpful information for judges to determine whether a defendant will pose a risk to the community. Beyond the arraignment stage, the Prosecutor's Office mandates that any reduction requests for crimes involving firearms be filed as Deviation Requests that include a mental health assessment.

Mental health is a significant factor in determining whether a defendant poses a threat to the community and this information assists the Prosecutor's Office in making informed decisions related to treatment, plea negotiations, and sentencing. Defense attorneys are able to access the Deviation Request form and information related to submitting deviation requests on the Macomb County Prosecutor's Office website where a fillable PDF form can be downloaded, attached to supplemental documentation, and emailed to deviations@macombgov.org.

The form is available on the Prosecutor's Office website at: <https://www.macombgov.org/departments/prosecutors-office/defense-attorneys/request-deviation>



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The End of Windows 10 Is Coming—Is Your Firm Ready?

Why Business-Class Computers Matter for Your Security and Productivity

By Cheyenne Harden, CEO, Cyber Protect, LLC



As legal professionals, we understand the importance of protecting sensitive information, maintaining operational uptime, and staying compliant with evolving technology standards. Yet many firms continue to operate on outdated, consumer-grade hardware, often unknowingly putting their data, productivity, and client trust at risk.

With **Windows 10 reaching end-of-life this October**, now is the time to assess your current systems and plan for a secure, future-ready upgrade.

Why the Right Hardware Matters More Than Ever

At Cyber Protect LLC, we work with law firms across Michigan, and one of the most common (and costly) oversights we encounter is relying on consumer-grade machines for business-critical tasks.

While affordable up front, consumer-grade systems are *not* designed for the professional environment. They lack the durability, security, and support your team needs to operate efficiently and securely—especially in a field where uptime and confidentiality are non-negotiable.

Business-Class vs. Consumer-Grade: What's the Difference?

Consumer-grade computers are built for casual use: browsing, email, and light applications. But law firms deal with high workloads, case management systems, document-heavy workflows, and strict compliance standards.

Business-class systems are designed to meet those demands. They offer:

- **Stronger hardware components** built for 8+ hours of use, 5 days a week
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- **Longer warranties and faster support**—typically 3 to 5 years
- **Remote management capabilities** for offsite

troubleshooting and security enforcement

- **Far fewer performance issues**, crashes, or downtime

Simply put: business-class machines are made to last, secure your data, and support your workflow without interruption.

Faster Technology = Greater Productivity

With the release of the **new Intel Core Ultra processors**, the performance gap has never been greater. These next-generation chips are **over 70% faster** than what many law firms are still using today. That translates directly into more cases handled, more work completed, and less time spent waiting on outdated technology.

Your team deserves tools that make them faster, not hold them back.

In one of our on-site assessments, we discovered that employees were losing **30 to 40 seconds** each time they saved, opened, printed, or updated a document. When you multiply that by the hundreds of documents handled each day, the lost time adds up—fast. Over the course of a year, that inefficiency translated into **more than \$30,000 in lost productivity** for the organization.

By upgrading to modern, business-class computers, they not only eliminated the bottlenecks but also **recouped the full cost of the new hardware within the first year**.

Upgrade Before You're Forced To

When Windows 10 support ends in October, machines running it will no longer receive security updates, leaving firms exposed to potential ransomware, compliance violations, and performance issues. And upgrading an old machine to Windows 11? In most cases, it's either unsupported or not worth the trouble.

That makes **now the best time** to evaluate your systems and replace any aging, consumer-grade machines before you're left scrambling.

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Annual Meeting & Awards



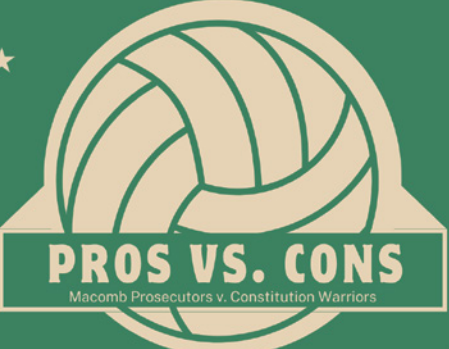


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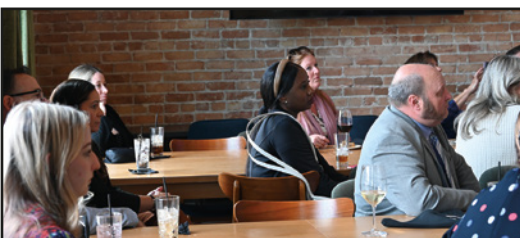
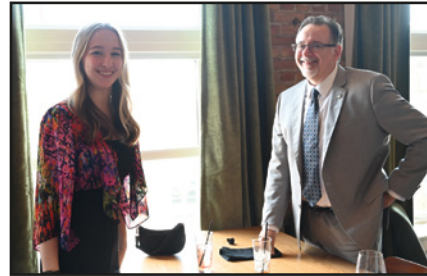


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Toast @ Host

A swearing in for our 2025-26 board – officiated by Judge Julie Gatti



RESULTS MATTER



MEDICAL MALPRACTICE

CATASTROPHIC INJURIES

BIRTH TRAUMA

WRONGFUL DEATH

Albert J. Dib, Esq.

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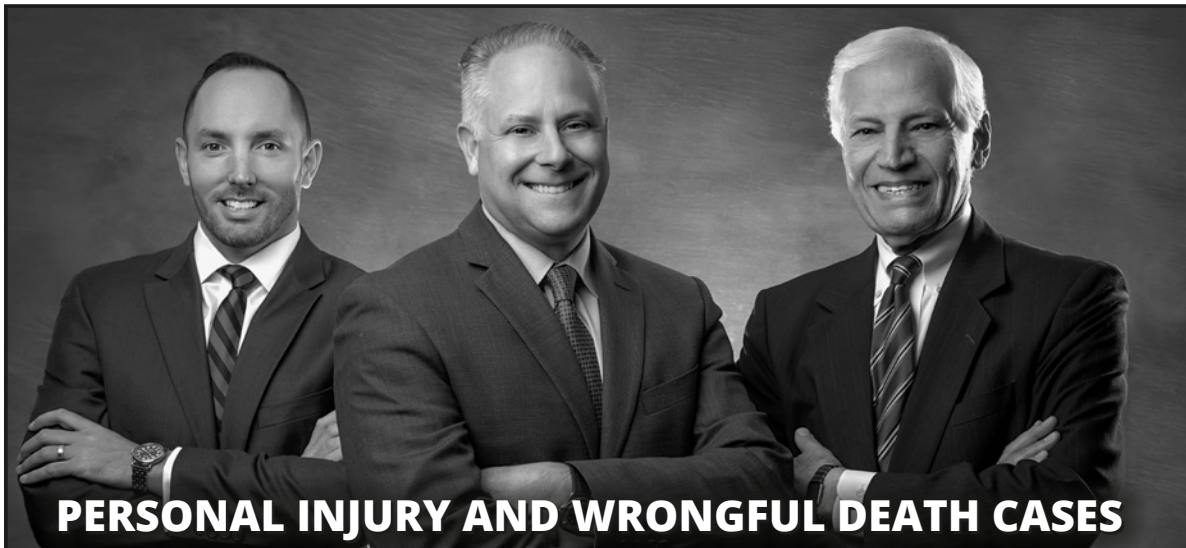
REGISTRATION TYPE: MACOMB, LAPEER, ST. CLAIR unless otherwise stated
Register at <https://cdam.wildapricot.org>

**SUMMER TRAINING CENTRAL:
GAYLORD CSC MINI-CONFERENCE**
August 2 | 9:00am | Otsego Resort | Gaylord
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September 18-19
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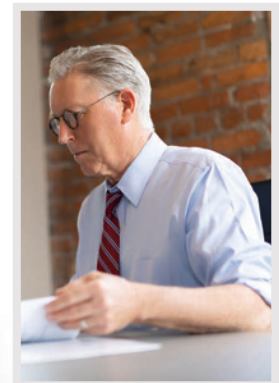
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Save the Date

**PRESIDENTIAL
INSTALLATION**

MACOMB BAR ASSOCIATION
97TH PRESIDENT
FARRAH RAMDAYAL - HOWARD

WEDNESDAY, SEPTEMBER 10, 2025

Cocktails 5 PM
Swearing in Ceremony 5:30 PM
Dinner to follow

Gowanie Golf Club
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