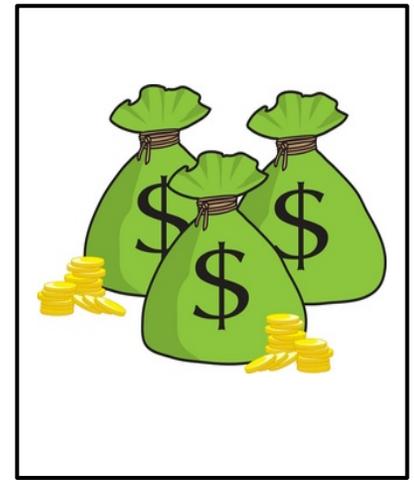


KREKELER LAW REPORT



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“SANTA CLAUS IS FACING BANKRUPTCY AS BACK TAXES PILE UP”

That was the headline on a news story last year. The news of a tourist operation struggling to pay its real estate taxes and stay in business is nobody’s top story. Unless, of course, the land in question is the Santa Claus Village. Then the story sounds like a real life Hallmark Channel movie, complete with online fundraisers and mysterious heroes.

The Village is near the city of Rovaniemi, in the Lapland area of northern Finland. And for years, tourists from Asia, Europe, and elsewhere flocked up north to see the Northern Lights and the Village.

But problems struck – Russia hit hard financial times, and conflicts between Russia and Ukraine drove down tourism. By 2015, the company operating the Village owed almost \$250,000 to the taxing authorities.

Fortunately, a company named Lapland Safaris Group saved the day by purchasing most of the shares of the company running the Santa Claus Office, and in doing so, repaid that tax debt. People can continue to travel to Lapland for free visits to the Village with the Christmas spirit and some knowledge about how Santa almost had to declare bankruptcy or reorganize.*

*For what it’s worth, the good attorneys of Krekeler Strother are licensed to practice in Wisconsin, but not in Finland. Still, we would gladly do our part as local counsel here in chilly Wisconsin.



The attorneys and staff of Krekeler Strother, S.C. wish everyone a happy holiday season and a prosperous new year. We are thankful for the opportunity to assist our clients, lead in our profession, and serve our communities. Thank you for your trust and may 2017 be full of peace and financial success.

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A LOOK AHEAD TO BANKRUPTCY IN 2017

As 2016 comes to a close, we give thanks and look forward to celebrating the holidays and the end of the year with family and friends. We look forward to solving financial problems and creating wealth for our clients in 2017.

We are already preparing for bankruptcy filings in 2017 and are then considering the following:

- **Taxes**

We need to be aware of any tax refunds coming back to our clients, so we can protect those refunds from creditors. We prefer to see tax returns as early in the year as possible. This also helps us learn if there are any tax debts to repay through bankruptcy plans or installment agreements with the IRS or the State of Wisconsin.

- **Purchases**

We get it. December is a big month for spending. Whether you celebrate Christmas or not, this is one of the major months for big purchases. Even if you plan to file for bankruptcy after the holidays, some purchases can still be OK and won't give you problems later. But others can be trouble, especially luxury

purchases worth more than \$675. Be careful with spending and when in doubt, discuss your planned purchases with an attorney to see if this could pose a problem in a few months.

- **Bonuses**

If you're one of the proud employees who earns a quarterly or yearly bonus paid in December, congratulations on your reward! Making money, including earning a large amount at once, isn't a bad thing. But it does make us consider questions of timing. We can only protect so much money in a bank account (and may not be able to protect it at all if it's been earned but not paid yet), and these bonuses can affect "means testing" for bankruptcy, causing people's incomes to look much higher than it in fact is. If you are expecting a large bonus, or if you have already received one, let us know. We can discuss the best ways to disclose the income, protect the bonus money and avoid complications in a bankruptcy. Even if there is no bankruptcy in your future, we can help you protect these monies from creditors.

If 2016 ended with financial problems for you, contact an attorney that solves financial problems. Don't put off issues that are of great importance to you and your family. There are numerous solutions.

WARNING: Urgent Notice To Debtors --



Phone scammers are targeting consumers in several states, using personal information from bankruptcy filings and posing as attorneys to get intended victims to immediately wire money to satisfy a debt.

Scammers use software to "spoof" the Caller ID system so the call appears to be originating from the phone line of the consumer's bankruptcy attorney. Typically the calls come late in the evening or during non-business hours to make it difficult for intended victims to verify the call by contacting their attorney. Consumers receiving this kind of call are advised to hang up and contact their bankruptcy attorney as soon as possible. Do not provide any personal or financial account information to the caller. Do not send funds to the caller by any means.

The National Association of Consumer Bankruptcy Attorneys issued a warning that "Under no circumstances would a bankruptcy attorney or staff member telephone a client and ask for a wire transfer immediately to satisfy a debt. Nor would the bankruptcy attorney and staff ever threaten arrest if a debt isn't paid."

WHAT YOU NEED TO KNOW ABOUT SLIP AND FALL INJURIES

By: Rose M. Yanke



Slip and falls might seem insignificant, but they are quite common and can lead to substantial problems later for the injured. According to the Centers for Disease Control and Prevention, over 17,000 people die and more than one million people suffer injuries, because of slip and fall accidents every year.

A slip and fall injury occurs when someone falls, trips, or slips on something. Simply slipping and falling doesn't mean that you will be able to sue someone to recover damages. But you can file a personal injury lawsuit in many situations involving a slip and fall when you are injured.

▪ Common Causes of Slip and Fall Injuries

Walking is something we take for granted. But it also can be dangerous if you walk in some environments. Examples include tripping over a broken piece of concrete, slipping on a slippery icy pavement, or falling after catching your foot on a torn or broken floor surface.

If you are hurt because of dangerous conditions, it's possible for you to recover money for the harm you suffered. To do this you must show someone was at fault. You usually have to show that if it weren't for the negligent or wrongful actions or someone else, you would not have been hurt.

▪ Slip and Fall Injury Liability

In order to prove a negligence case, the following 5 elements must be established:

- **Duty** – is the obligation one has to another, i.e. driver, social hosts, employers, professionals, manufacturers, landowners.
- **Breach** – the defendant's improper act or omission. There is a standard of proper behavior required to avoid imposing unnecessary risks of harm to other persons or property.
- **Cause in Fact** – the plaintiff must prove a cause and effect relationship between the defendant's wrong and the plaintiff's injury.
- **Proximate Cause** – is a reasonably close connection between the defendant's wrong and the plaintiff's injury; a connection that is not remote.
- **Harm** – is the damage the plaintiff suffers as a proximate cause of the defendant's breach of a duty.

Consult with a Personal Injury Attorney.

Determining if you are entitled to recover money for injuries you suffered as a result of a slip and fall is never easy. Only a qualified personal injury attorney is capable of evaluating your case and telling you what your legal options are. Call Rose Yanke at 608-258-8555.

WHERE'S KREKELER ?

Krekeler Strother, S.C. has again been recognized by U.S News in the 2017 list of *Best Law Firms*. To be eligible, the firm must have at least one lawyer who has been nationally named as a *Best Lawyer in America*. J. David Krekeler has been a recognized *Best Lawyer in America* by *U.S. News* (www.usnews.com) every year since 2007.

Best Lawyers is one of the oldest and most respected peer review publications in legal profession.

Inclusion is based on peer reviews from leading attorneys in 74 specific practice areas. These leading attorneys are asked to rank the nominated attorneys and firms on their responsiveness, cost-effectiveness, and integrity. One of the most important questions they are asked is whether they would consider the nominated firm a competitor and if they would refer someone that they cared about to the nominated firm.

Attorney Krekeler is annually recognized in the area of Bankruptcy and Creditor Debtor Rights/ Insolvency and Reorganization Law.

At Krekeler Strother, we rely heavily on referrals, including other attorneys, making this a very high and important honor.

WILL SUPREME COURT BLOCK LAWSUITS OVER FAULTY IGNITION SWITCHES ?



General Motors filed a Chapter 11 reorganization in 2009 and was able to emerge as a new entity shortly thereafter. Now GM is asking the U.S. Supreme Court to keep in place a bankruptcy shield which blocked lawsuits over faulty ignition switches.

The ignition switch problem came to light in 2014, and has been linked to well over 100 deaths. GM apparently had known about the defect for nearly a decade and apologized at Congressional hearings on the issue.

Despite the apology, GM has sought to bar lawsuits stemming from its alleged wrongdoing. A ruling earlier this year undid that legal shield, exposing GM to potential claims totaling in the billions.

GM has appealed to the U.S. Supreme Court. We will likely not know until well into next year whether that court will agree to hear GM's appeal. We will let you know its decision in case you or someone you know is among the approximately 800,000 people affected.

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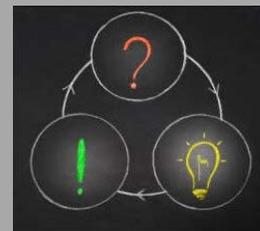
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WE SOLVE FINANCIAL PROBLEMS.

This is an advertisement for legal services. We have been designated by Congress as a debt relief agency and can help people file for relief under the Bankruptcy Code.

WE HELP QUICKLY.

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If you ask for it – we will write it!

Contact Deanna at

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