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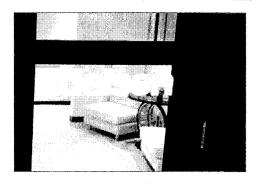
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17 July 2011

Litigation gauges banks' ability to cut home-equity credit lines

Picture this nightmare financial scenario: You've taken out a \$150,000 home-equity credit line to remodel your house, you've already pulled out thousands of dollars to pay contractors and owe thousands more, when suddenly you get a curt letter from the bank. Effective yesterday, it says, we've shut down access to your credit line. Although we haven't physically appraised your property, an automated valuation indicates it is worth significantly less than when we approved your application. If you wish to hire an appraiser, chosen by us but at your own expense, you can appeal our decision. You're in shock. You can't pay bills you've already contracted for. You can't touch the money you confidently believed you had. Plus you know that house prices in your area have been relatively stable since you took out the credit line. How could a bank effectively devalue your real estate using nothing more than a computer program? Welcome to the world of what class-action attorneys estimate to be massive numbers of homeowners — 1 million customers at one national bank alone — who had their credit lines reduced, frozen or canceled without appraisals during 2009 in the tense months following the near-collapse of the capital marketplace. Now a federal district court in Chicago has given the green light to clients of JPMorgan Chase Bank to proceed with a consolidated suit alleging that their equity lines were yanked or reduced illegally, costing them billions of dollars in lost borrowing power. Judge Rebecca Palimeyer rejected the bank's motion to dismiss the case, clearing the way for a possible giant class action. The litigation pulls together eight separate suits seeking class certification filed by homeowners in California, Minnesota, Illinois, Texas, Arizona and Ohio. It is considered a bellwether test of the rights homeowners enjoy under the Truth in Lending Act and state consumer protection statutes when they take out equity lines of credit. But it also shines light on the controversial computerized tools many lenders use to make quick, inexpensive assessments of property values in lieu of more costly professional appraisals. Suits on similar grounds are pending against other major lenders, including Wells Farge & Co., GMAC Mortgage and Citibank, according to attorneys. The plaintiffs' lawyers not only are challenging JPMorgan Chase's legal right to rescind or limit credit lines without adequate documentation that property values have dropped "significantly" -- as required by the truth in lending law -- but are also mounting a side attack against automated valuation models that they contend are frequently inaccurate and unreliable. The computer valuations used by JPMorgan Chase were found to be "grossly in error," based on subsequent physical appraisats, said Steven Lezell Woodrow, a partner with Edelson McGuire, the Chicago law firm representing the plaintiffs. JPMorgan Chase does not comment on ongoing litigation, said spokesman Tom Kelly, However, the bank's filings in court argued that federal law does not specify the type of valuation technique lenders may use in reviewing equity line collateral, and that the homeowners did not demonstrate that the automated valuation models values were incorrect. The allegations in the consolidated suit include a credit line suspension on a house in Mountain View, Calif. Originally valued at \$1 million and devalued to \$826,000, a subsequent physical appraisal found that the house had actually increased in value to \$1,07 million. The bank later reinstated the owner's credit line. On a house in Arlington, Texas, originally valued at \$172,000, an automated valuation model lowered the amount to \$151,000. On appeal, the owner presented a physical appraisal completed 10 days before the bank's action that but its market value at \$165,000. Nonetheless, the bank refused to reinstate the credit line, based on a revised requirement lowering maximum loan-to-value ratios on total debt to 70% from the previous 80%. Though the litigation will be contested primarily on the grounds of alleged violations of truth in lending procedures and state consumer protection laws, the accuracy and use of automated valuations will be hovering in the background. Leaders in the automated valuation model field such as Tim Grace, senior vice president of CoreLogic, say "commercial-grade AVMs have proven over decades of testing to provide accurate independent and consistently reliable estimations of property value." But lawyers for the homeowners say nothing should distract attention from the context surrounding JPMorgan Chase's mass freezing of credit lines shortly after accepting \$25 billion in emergency liquidity funds from the Treasury, which the bank has since repaid. "They took the government's money, which was supposed to help them to lend to people who needed credit," Woodrow said. "But instead they cut them back."

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15 July 2011

Banks' inequity in home-equity loans

Picture this nightmare financial scenario: You've taken out a \$150,000 home-equity credit line to remodel your house. You've already pulled out thousands to pay contractors and owe thousands more, when suddenly you get a curt letter from the bank. "Effective yesterday," it says, "we've shut down access to your credit line. Although we haven't physically appraised your property, an automated valuation indicates that it is now worth significantly less than it was when we approved your application. If you wish to hire an appraiser, chosen by us but at your own expense, you can appeal our decision." You're in shock. You can't pay bills for work you've contracted, and you can't touch the money you confidently thought you had. Plus, you know that housing prices in your area have been relatively stable since you took out the credit line. How could a bank effectively devalue your real estate using nothing more than a computer program? Welcome to the world of what class-action lawyers estimate to be massive numbers of homeowners — 1 million customers at one national bank alone — who had their credit lines reduced, frozen or canceled without appraisals during 2009 in the tense months following the near-collapse of the capital marketplace. Now a federal district court in Chicago has given the green light to clients of JPMorgan Chase to proceed with a consolidated lawsuit alleging that their equity lines were yanked or reduced illegally, costing them billions of dollars in lost borrowing power. Judge Rebecca Pallmeyer rejected the bank's motion to dismiss the case, clearing the way for a possible giant class action. The litigation pulls together eight suits seeking class certification filed by homeowners in Arizona, California, Illinois, Minnesota, Ohio and Texas. It is considered a beliwether test of the rights homeowners have under the Truth in Lending Act and state consumer protection statutes when they take out equity lines of credit. It also shines light on the controversial computerized tools many lenders use to make quick, inexpensive assessments of property values in lieu of more costly professional appraisals. Suits on similar grounds are pending against other major lenders, including Wells Fargo, GMAC Mortgage and Citibank, lawyers said. The plaintiffs' attorneys are challenging JPMorgan Chase's legal right to rescind or limit credit lines without adequate documentation that property values have dropped "significantly," required by the truth-in-lending law. They also are mounting a side attack against automated valuation models (AVMs) that they say are frequently inaccurate and unreliable. Steven Lezell Woodrow, a partner with Edelson McGuire LLC, the Chicago law firm representing the plaintiffs, said in an interview that the computer valuations used by JPMorgan Chase were found to be "grossly in error," based on subsequent physical appraisals. Tom Kelly, a spokesman for JPMorgan Chase, said the bank does not comment. on ongoing litigation. However, the bank's court filings argued that federal law does not specify the type of valuation technique lenders may use in reviewing equity line collateral, and that the homeowners did not demonstrate that the AVM values were incorrect. The allegations in the consolidated suit include a credit line suspension on a house in Mountain View. Calif. It was originally valued at \$1 million and later devalued to \$826,000. A subsequent physical appraisal found that the house had actually increased in value, to \$1.07 million. The bank later reinstated the owner's credit line. On a house in Arlington, Tex., originally valued at \$172,000, an AVM lowered that to \$151,000. On appeal, the owner presented a physical appraisal completed 10 days before the bank's action that put its market value at \$165,000. Nonetheless, the bank refused to reinstate the credit line, based on a revised requirement lowering maximum loan-to-value ratios on total debt to 70 percent from the previous 80 percent. Although the litigation will be contested primarily on the grounds of alleged violations of truth-in-lending procedures and state consumer protection laws, the accuracy and use of automated valuations will be hovering in the background. Leaders in the AVM field such as Tim Grace, senior vice president of CoreLogic, say "commercial-grade AVMs have proven over decades of testing to provide accurate, independent and consistently reliable estimations of property value." But lawyers for the homeowners say nothing should distract attention from the context surrounding JPMorgan Chase's mass freezing of credit lines shortly after accepting \$25 billion in emergency liquidity funding from the Treasury, which the bank has since repaid. "They took the government's money, which was supposed to help them to lend to people who needed credit." Woodrow said, "but instead they cut them back,"

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01 July 2011

JPMorgan Chase Loses Court Bid to End Consumers' Home-Equity Line Lawsuits

JPMorgan Chase & Co. (JPM) lost a bid for dismissal of a lawsuit in which consumers accused the second- biggest U.S. bank of wrongly cutting home-equity lines of credit U.S. District Judge Rebecca Pallmeyer in Chicago today ruled the homeowners could go forward on some of their claims against the lender while dismissing allegations that JPMorgan had engaged in fraudulent practices, "Plaintiffs' allegations that defendant reduced or suspended their HELOCs without adequate justification are sufficient to state claims for breach of

contract under Minnesota, California, Texas and Delaware law." Pallmeyer said in a 42-page decision. The ruling comes in a consolidated class action, or group lawsuit, alleging that the lender had retracted or crimped those lines of credit without any justification for doing so. The bank had sought to dismiss the action in its entirety. Thomas A. Kelly, a Chicago-based spokesman for the New York-based bank, declined to comment on the ruling. "We feel this is a really important victory for consumers throughout the country," plaintiffs' lawyer Jay Edelson of Chicago said in a telephone interview. "Banks had believed they could act with impunity. We're seeing that's not the case." Edelson said the next step was to seek classwide certification. There are thousands of similarly situated potential class members, he said. The case is In re: JPMorgan Chase Bank Home Equity Line of Credit Litigation, 10cv3647, U.S. District Court, Northern District of Illinois (Chicago).

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20 January 2011

Ascentive Sued For Tricking Consumers With Scareware

A Minnesota resident has sued FinallyFast.com owner Ascentive for false advertising for allegedly using pop-ups and other online ads to trick consumers into purchasing unneeded software. "In essence, Ascentive falsely identifies computer problems and characterizes them as 'severe' in an attempt to scare consumers into purchasing its software," Douglas Ledet alleges in a compliant filled with the U.S. District Court in the Central District of California. Ledet alleges that Philadelphia-based Ascentive offers free software that purports to diagnose computer problems, but secretly installs an application that sends pop-up ads warning users that they have spyware. Ascentive allegedly recommends in these ads that consumers should obtain its software for \$29.95 to rid their computers of spyware and other problems. What's more, he alleges, Ascentive doesn't sell the software, but licenses it annually and then renews people's subscriptions without adequate notice. "Upon information and belief, Ascentive continues to charge its customers' credit cards, even after Ascentive receives notice of cancellation," he alleges.

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18 January 2011

Chicago-based Edelson McGuire To Open Denver Office

DENVER-Class-action law firm Edelson McGuire will open an office in downtown Denver, expected early February. The office will be on the corner of 18th and Champa streets. Managing the office will be Steven Lezell Woodrow, chair of the firm's banking and financial services practice group and hiring partner for the firm's home office in Chicago. The firm also has offices in New York. Rancho Santa Marganita. Calif. and Sarasota, Fla. "The decision to start a Denver office was as much personal as strategic," Jay Edelson, the firm's national managing partner, said in a press release. "Steve has immediate family in Denver and has always wanted to live and work there. We are thrilled that the firm's goals proved to be consistent with this desire."

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17 January 2011

WeGivetoGet Charity Coupon Site Rapped for Donation Deficit, Settles Lawsuit

A Chicago-based startup has agreed to pay \$18,000 to settle a lawsuit that challenged its attempt to put a philanthropic spin on the Groupon-style discount voucher model. WeGivetoGet LLC, which launched in September 2009, was sued last year by Chicago resident Sarah McClain, a customer who claimed the company failed to live up to its charity mission. WeGivetoGet said it would donate either 10% of sales from each voucher sale or give a minimum of \$5,000 a month to charities.

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10 January 2011

Class Action Settlement Announced Involving Third Party Charges Billed to Landline Telephone Accounts

Several class action lawsuits naming providers of "premium content" (e.g., products and services such as voicemail and email services provided by entitles other than the Local Exchange Carriers that are available to customers for a fee that is billed to the customer's landline telephone account) as defendants have recently been settled. The class action lawsuits involved claims that premium content charges that appeared on the landline telephone bills of landline subscribers in the U.S. were unauthorized. The premium content providers covered by the settlement are the following entities related to defendant Snackable

Media LLC: Email Discounts LLC, Intelicom Messaging LLC, Email Discount Network LLC, Douglas Lambert Laboratories LLC d/b/a Orbit Telecom, Conxtr LLC, Ezsavr LLC Residential Email LLC, Voicemail Direct USA LLC, Email Music Network LLC and Messaging Plus LLC. While the defendant denied each of these allegations of unauthorized billing, the parties involved agreed to settle the class action lawsuits and asked the court to preliminarily approve the settlement. The settlement has been preliminarily approved by the Circuit Court of Cook County, Illinois; it provides for cash payments and refunds for unauthorized premium content charges to class members, and attorney's fees of up to \$980,000. Class members are eligible to receive a one-time cash payment of \$14.95, or a refund of up to three months of premium content subscription charges. Members of the settlement class include any person in the U.S. and its territories who, at any time prior to December 23, 2010, was billed and paid for unauthorized premium content associated with the entities covered by the settlement. Consumers can determine whether they are class members and their eligibility to participate in the settlement, by scanning past phone records for charges from the premium content providers identified above. Consumers may also visit the following website to obtain further information about the settlement and to file a claim: www.landlineciassaction.com.

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10 January 2011

Charity Fraud Settlement Promises Thousands to Unpaid Charities

Edelson McGuire LLC has reached a settlement in a class action suit concerning the alleged charity fraud and deceptive practices of WeGiveToGet. LLC. The lawsuit brought against the deal-a-day website company alleged that the gift certificate provider did not fulfill the minimum monthly donation to charities that it promised to its customers. The settlement provides that WeGiveToGet, LLC make a \$16,000 donation to charities and refrain from participating in similar types of business for five years. Edelson McGuire waived all attorneys' fees in representing the putative class. "We were happy to be able to help some wonderful charities," said attorney Collin Bond. "Charitable organizations have been badly hurt by the economic downturn. Hopefully, this settlement will lessen the pain and enable several charities to help those in need."

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07 January 2011

Edelson McGuire Parnter Named 2011 Super Lawyers Rising Star

Myles McGuire of Edelson.McGuire, LLC has been named a Rising Star by Illinois Super Lawyers magazine as one of the top attorneys under the age of 40 in Illinois for 2011. This distinction is awarded to attorneys based on 12 indicators of peer recognition and professional achievement and is awarded to no more than 2.5 percent of the lawyers in each state. McGuire, a named partner of Edelson McGuire, LLC, has been one of the nation's leaders in prosecuting technology class action lawsuits, including those involving electronic commerce, cellular telephony and wireless media. He has secured the only federal decisions holding that text messages are covered by the federal Telephone Consumer Protection Act. leading to multi-million dollar settlements against companies such as Timberland Co. and Simon & Schuester. His cases involving unauthorized mobile content fraud have resulted in industry wide reforms and settlements collectively valued at hundreds of millions of dollars. McGuire has been asked by members of Congress to comment on legislation in the cellular telephone industry and he has worked with state regulatory bodies in California, Florida and elsewhere on related efforts due to his diverse business and legal background.

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13 December 2010

Crusade to outlaw smoking in casinos is waged in hostile territory

Paul McIntyre is smiling at the Global Gaming Expo, belying the fact that he is embedded deep behind enemy lines. From his 10-foot-square booth sandwiched between displays of gambling tables and slot machines, McIntyre — representing the nonprofit groups Kids involuntarily Inhaling Secondhand Smoke and Americans for Nonsmokers' Rights — is pressuring casinos nationwide to ban smoking. He is sitting at a long table covered with stacks of fact sheets about smoking and colorful brochures showing smilling casino and restaurant workers. Bookending the table are two giant posters, including a photo of a young female casino dealer. This is the final frontier for anti-smoking advocates — the casino industry's premier trade show, which wrapped up in Las Vegas last month — and not an entirely welcome place to be.

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30 November 2010

Settlement Affords Affected Cell Phone Users \$200 for Unsolicited Text Message Promoting Robots DVD

A team of attorneys from Edelson McGuire, LLC has achieved a settlement in a class action lawsuit relating to the alleged transmission of an unsolicited text message advertisement to the cell phones of consumers nationwide. The lawsuit brought against the producer and distributor of the motion picture Robots alleged that the text-message advertisement, in which the Robots distributor retained a third party marketing firm to promote the DVD release of the motion picture Robots, violated a provision of the federal Telephone Consumer Protection Act. The settlement, which was preliminarily approved November 17, 2010 by a Federal Court in Chicago, establishes a \$16 million cash settlement fund out of which payments of up to \$200 will be made to each cell phone user who received the Robots text message. The defendants Twentieth Century Fox and Twentieth Century Fox Home Entertainment LLC d/b/a FoxStore.com have denied the advertisement violated any laws or was in any way improper or harmful to consumers. Edelson McGuire in Chicago--a firm that regularly handles consumer technology class actions--were appointed by the Court to serve as attorneys for the class.

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17 November 2010

Class Action Suit: AvMed Health Insurance Company Hit With Class Action Over Theft of Millions of Customers' Extremely Sensitive Medical Records

A class action filed today in Florida seeks redress for AvMed Health Plans allowing millions of its customers' personal medical data to be compromised. AvMed acknowledged earlier that it left laptop computers, containing millions of its members' confidential medical records, unattended. These laptops were subsequently stolen and AvMed's members' personal records were compromised. The records contained AvMed members' names, home addresses, phone numbers, Social Security Numbers, as well as other highly sensitive medical history data such as diagnosis information, medical procedure and prescription information. Compounding the damage to its members, AvMed repealedly underestimated the gravity of the theft and had to make subsequent admissions about the vast quantity of data stolen. Initially, AvMed contacted only 280,000 members to warn them of the dangers that accompanied the data loss. However, AvMed made numerous subsequent revisions and finally estimated that approximately 1.2 million of its members' private health records had been breached. This is easily one of the largest medical record breaches in history, and the disastrous consequences may plague those affected for their lifetimes," says Plaintiff's attorney, Bill Gray of Edelson McGuire, LLC. We believe that AvMed did not follow government-mandated HIPPA protocols. Merely taking the time to encrypt their laptops, likely would have obviated any harm done by this theft. It is mind-boggling that such simple procedures were not done to protect AvMed's customers, who placed their trust in their insurance company to protect their highly personal information Jay Edelson added, I cannot imagine anyone trusting their personal information to AvMed at this time. Edelson McGuire recently brought suit against the popular Facebook application developer, Zynga, on behalf of consumers alleging privacy violations.

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19 October 2010

Facebook User Sues FarmVille Maker, Zynga, for violating the Privacy Rights of millions of Americans

A class action lawsuit filed yesterday challenges Zynga's alleged practice of illegally sharing the Facebook user data of its customers with advertisers and data brokers. The lawsuit alleges that Zynga, which currently makes six of the top ten Facebook games, collected the Facebook data of its 218 million users and shared it with advertisers and data brokers in violation of federal law and Zynga's contract with Facebook. The lawsuit, which was filed in federal court in San Francisco, Calif., is brought by Nancy Graf of St. Paul, Minnesota. The class action seeks monetary relief for those whose data was wrongly shared, and injunctive relief to prevent continued privacy abuses. Read more:

http://www.sacbee.com/2010/10/19/3115458/facebook-user-sues-farmville-maker.html#ixzz12uRhR4BB

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18 October 2010

Mother sues Abbott over tainted baby formula

A Chicago-area mother, whose son allegedly became sick after having beetle-tainted Similac, filed a lawsuit Monday against its maker, Libertyville Township-based Abbott Laboratories. Maria C. Kiely filed the suit in U.S. District Court in Chicago after her then 4month-old son had ingested Similac, a powder infant formula, and had needed medical attention. The boy suffered "extreme gastreointestinal distress, said her lawyer Rafey S. Balabanian of Edelson McGuire LLC, a Chicago law firm. The mother claimed the formula used by her son was infested.

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13 October 2010

Federal Judge Allows Casino Smoking Case to Proceed Against Wynn Las Vegas

A federal judge in Las Vegas has ruled that Wynn Resorts, Ltd. d/b/a Wynn Las Vegas may have liability in a putative class action lawsuit - brought on behalf of casino employees - claiming that the casino failed to reasonably safeguard its workers from dangerous conditions caused by secondhand cigarette smoke. Wynn had sought dismissal of the lawsuit arguing that Wynn has no duty under Nevada law to protect its employees from secondhand smoke and that the Court lacked jurisdiction to decide the case. Wynn also argued that the case could not proceed on a class basis. The Court rejected these arguments, finding that it had the authority to hear the case, that Wynn had failed to carry its burden of showing there were no set of facts upon which the employees could prevail, and that the issue of class certification would be decided later on in the case.

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13 October 2010

Casino dealer's suit over smoking dangers at Wynn moves forward

A lawsuit claiming Wynn Las Vegas doesn't do enough to protect employees from second-hand tobacco smoke has survived an early court test, with federal Judge Lloyd George in Las Vegas denying Wynn's motion that the case be dismissed. Attorneys for Kanie Kastroll filed suit in October 2009, seeking class-action status and charging that — unlike some competitors — Wynn Las Vegas and its parent Wynn Resorts Ltd. haven't been proactive in dealing with smoke dangers. For instance, the suit charged Wynn has not designated certain sections of the casino as smoke-free, doesn't allow dealers to have fans on their tables, hasn't monitored the health of employees subjected to smoke and hasn't helped employees harmed by smoke.

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07 October 2010

Attorney Bio Photos- A Survey of 10 Firms

Attorney portraits are, without a doubt, the single most impactful element of an attorney's bio. Why? Because images evoke a quick and powerful emotional response in a way that written words can't. However, there's another consideration: more and more business is being pitched long distance — without meeting in person. This means that someone's only image of an attorney may be his or her photo on the firm's website. Despite this possibility, many law firms haven't traditionally put much thought or effort into their attorney portraits.

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20 September 2010

Law Firm Perk Watch: Who Wants a Free iPad?

The recession is officially over, according to the National Bureau of Economic Research. But don't just take NBER's word for it; there are other signs, too. Like the return of law firm perks. Sources report that Edelson McGuire — a Chicago-based boutique with some high-profile clients, like Illinois Governor Rod Blagojevich — is giving away iPads to everyone at the firm. The lucky recipients include attorneys, administrative staff, and even some law students who are working for the firm part-time.

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13 August 2010

Ask Maggie: On ETF taxes and unsubsidized phone fees

Breaking up is hard to do, but when you're slapped with an early termination fee, the sting hurts even more. Then tack on a sales tax, and who wouldn't be crying in their beer? In this week's Ask Maggie column, I tackle a tough question about being charged a sales tax on top of an early termination fee for canceling a wireless service early. I also tell a reader about a U.S. carrier that cuts customers a break on their monthly bills when they bring their own phone. And finally, I explain the likelihood of whether or not consumers will ever be able to

use the phone of their choice on any carrier network

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26 July 2010

Piloting E-Discovery Rules in the 7th Circuit

Magistrate Judge Nan Nolan of the U.S. District Court for the Northern District of Illinois had a long background as a criminal defense attorney before becoming a judge. She says that her background left her unprepared for the battles over discovery of electronic evidence she has encountered in the world of civil litigation. "I was not able to get my arms around all of the fighting over discovery," she says. "I know that some people have snickered about this idea that you can get lawyers to make nice and cooperate on discovery. But I believe it is possible." Under the leadership of Chief Judge James F. Holderman, Nolan has helped launch a pilot program to address electronic discovery issues: 7th Circuit E-Discovery Pilot Program. Taking their cues from, among other sources, the Sedona Conference Cooperation Proclamation, the 7th Circuit E-Discovery Committee is attempting to fix some of the most intractable discovery problems in litigation.

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20 July 2010

Class Action: Internet Search Engine, Spokeo, Publishes False Information About Millions of Americans

A class action lawsuit filed today takes Spokeo.com to task for allegedly publishing false and misleading personal information about millions of people without appropriate notice or consent. The lawsuit alleges that Spokeo aggregates data from many online and offline sources - some known and many unknown - and publishes the data online, in violation of the federal Fair Credit and Reporting Act. Spokeo allows Internet users to search for anyone by name, email address, or phone number. According to the complaint, Spokeo provides searchers with in-depth consumer reports, including that person's address, marital status, age, occupation, wealth level, and a credit/economic health estimate. The suit further alleges that Spokeo makes much of this information available for free, but reserves the most detailed and personal information for paid subscribers. While Spokeo markets itself as a people-based search engine, the suit alleges that Spokeo is really a Web 2.0-style consumer reporting agencies, subject to the same rules and regulations as traditional consumer reporting agencies. The suit further alleges that Spokeo has marketed its paid subscriptions to employers, law enforcement agencies, and persons performing background checks.

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06 July 2010

What legal matters must you bear in mind when a cybercrime strikes your company?

Five or so years ago, the term "cybercrime" tipped off a typical executive leader's tongue far less frequently than it does today. As data thefts rose, however – often targeting the personally identifiable information (PII) of everyday consumers – concerns about the soaring numbers of criminal acts online became mainstream topics of discussion for both worried corporate managers and average home-users. As well, locating, apprehending and successfully prosecuting the increasingly curning perpetrators committing these cybercrimes has become a chief ambition for many leading law enforcement officers and state prosecutors. The Internet Crime Complaint Center (IC3), established in 2000 as a partnership between the FBI and the National White Collar Crime Center, offers a sobering

set of numbers. In 2009, the total dollar loss from all cases of computer fraud that were referred to law enforcement by IC3 was \$559.7 million. In 2008, a total loss of \$264.6 million was reported. The potential financial losses go much higher. The White House's Cyberspace Policy Review estimated that in 2008 and 2009, American businesses lost \$1 trillion in intellectual property due to cyberattacks. And, while one might assume court cases related to the mounting numbers of cybercrimes would present some tangible evidence, the number of cases that actually make it to court - although increasing in the past two years or so - still lag behind the immense volume of online attacks. The main problem, concur a number of lawyers, is that oftentimes corporate victims would rather avoid calling attention to their vulnerabilities than move forward with a court case - no matter its prospects for success. "Clients don't want to make headlines." notes Serge Jorgensen, vice president and CTO of the Sylint Group, a computer and network security consulting firm based in Sarasota, Fla. which works with various law firms and law enforcement agencies on cybercrime cases. Still, some cases are making it to trial and the types being litigated run the computer crime gamut. There's the disgruntled, laid-off employee seeking revenge. Break-ins to a competitor's network to steal intellectual property and customer data are becoming more and more common these days. The now ubiquitous act of PII thievery has fast become the basis for many an online cybercrime ring's successful business. There are unfriendly foreign countries seeking to wreak havoc on the federal government or steal leading enterprises' trade secrets - and everything in between. Today, even embezzlement via electronic funds transfer is a mainstay, say the lawyers...

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30 June 2010

Local participants criticize foreclosure aid program

A program promoted as helping homeowners stay in their homes has become a nightmare, according to participants and attorneys. The Home Affordable Modification Program (HAMP) has been widely publicized by President Barack Obama as a way to help those at risk for losing their homes due to layoffs, the housing market, and questionable bank practices.

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22 June 2010

CLASS ACTION SUIT: WEGIVETOGET.COM NOT GIVING ENOUGH?

A class action lawsuit alleging deceptive business practices has been filed against We Give To Get, LLC. We Give To Get sells gift certificates to a variety of merchants and purportedly donates a specified minimum amount to charities of their customers' choosing. The statewide class action lawsuit filed in Cook County, Illinois, claims that We Give To Get "employed deceptive practices in the representation of their service." The lawsuit is brought by Jay Edelson, Bill Gray, and Collin Bond of Edelson McGuire, LLC.

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06 May 2010

The Big Chill

The Obama Administration is learning that you can lead a bank to money, but you can't make it lend. Despite billions of dollars in encouragement, the nation's banks—according to the latest Federal Reserve Bank statistics—are sitting on more than \$1.1 trillion in excess reserves. The big credit chill has also affected the ability of homeowners to borrow against the equity in their houses. In better times, homeowners used home equity lines of credit (HELOCs) as virtual ATMs for remodeling, paying college tuition, consolidating credit-card debt, or even starting a small business. But as property values sank through 2009, many lenders cut their potential losses by abruptly freezing or cutting those lines of credit. Now unhappy homeowners are plaintiffs in nearly 20 federal class actions—a dozen of them in California—that allege violations of the Truth in Lending Act (TILA), breach of contract, and, in many cases, unfair business practices, "Banks took hundreds of billions in taxpayer money and made promises to Congress to get the economy moving by making loans—and they did the opposite, even cutting existing lines of credit. They're hoarding," says Jay Edelson, name partner at Chicago's Edelson McGuire who has filed several of the California class actions.

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19 April 2010

Lawsuit settled against Groupon over expiration of coupons

Groupon has reached a settlement with a Chicago resident who sued the company for allegedly violating Illinois consumer law. Daniel Keeler sued Groupon, a Web site that uses collective purchasing power to land retail discounts, in March claiming the Chicago startup

did not adhere to a state law that prohibits companies from selling gift certificates that expire within five years.

Read More »

19 April 2010

Amicable Settlement Reached in Groupon Case

A class action lawsuit against Groupon by Chicago resident Daniel Keeler reached an amicable agreement today. Groupon sells vouchers redeemable at a variety of merchants by sending an e-mail advertisement to a list of subscribers offering big savings to consumers. To date, Groupon's innovative "collective buying" coalition has resulted in the sale of more than four million "groupons." "Groupon demonstrated to us that they are committed to their consumers," attorney Bill Gray said. "It's a win-win for both the consumer and Groupon."

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15 April 2010

Edelson McGuire Class Action: Discover Financial Services and United Marketing Group Conspired to Exploit Small Businesses.

A class action filed today in Illinois Circuit Court alleges Discover Financial Services (NYSE NYSE See: New York Stock Exchange: DFS (Distributed File System) An enhancement to Windows NT/2000 and 95/98 that allows files scattered across multiple servers to be treated as a single group. With Dfs, a network administrator can build a hierarchical file system that spans the organization's LANs and) and United Marketing Group "conspired to bilk. According to Plaintiff Mc-K Sales, which operates Briggs Lake General Store in rural Minnesota, Discover deliberately transmits its merchant customers' confidential contact and account information to UMG UMG Universal Music Group UMG Universidad Mariano Gálvez de Guatemaia (Mariano Galvez University of Guatemaia) UMG Upgraded Metallurgical Grade (silicon) UMG Unlicensed Medical Graduate . Plaintiff claims that UMG used that information to contact it directly and requested confirmation of several seemingly harmless pieces of information, including the business's name and address. Mc-K claims Discover then continually withdrew funds from its merchant and checking accounts on UMG's behalf. When questioned, Discover claimed the charges were authorized, and directed Plaintiff to UMG. UMG, for its part, produced an altered voice recording purporting to be Plaintiff's employee consenting to the charges

Read More »

13 April 2010

Electronic Discovery and Digital Evidence Practitioners Workshop at Chicago-Kent Law School

This practitioners' workshop will provide in-depth and hands-on education provided by a team of attorneys and federal judges, and is addressed to in-house and retained counsel who are involved in (or who expect to become involved in) litigation involving electronic discovery and digital evidence. Executives, records management and other litigation stakeholders from large and small public and private organizations will also gain invaluable insights on how best to prepare your technical staff and information systems to respond to requests for electronically stored information (ESI). Addressed to intermediate and advanced ESI litigation practitioners, the workshop will be taught by our faculty of leading judges, ESI litigation practitioners, forensics experts, and technology thought-leaders, all of whom have significant experience in managing all aspects of ESI litigation. This workshop is unique in that its scope is much broader and deeper than traditional eDiscovery courses that address only basic ESI concepts. The curriculum consists of case studies, a mock trial, keynote sessions and panel discussions with luminaries in the field, and small workshops for practitioners, technologists and forensics experts. We expect the entire program will be both illuminating and entertaining. Topics will range from the Seventh Circuit's Electronic Discovery Pilot Program, and ESI search trends and developments, to emerging digital evidence issues. The sessions will address the key rules from the Federal Rules of Civil Procedure that impact eDiscovery. There will also be plenty of time for networking at the receptions at the end of each day.

Read More »

16 March 2010

eBay Sued For Discriminating Against Deaf Sellers

In a complaint filed Tuesday in U.S. District Court in the western district of Missouri, Melissa Earli alleges that as a "profoundly deaf" person, she was unable to register with eBay because the company verifies identity through telephone calls. eBay allegedly gives prospective merchants passwords over the telephone; the registrants must them enter those passwords online. Earll says in her lawsuit that she spent two months in the summer of 2008 corresponding with eBay in an unsuccessful attempt to convince the site to use an alternative verification system. In late 2009, she tried to register as a seller and again, was unable to do so, she alleges.

Read More »

16 March 2010

Lawsuit Alleges EBay Violates Disabilities Laws

A deaf woman who claims she hasn't been able to sell items on eBay Inc.'s (EBAY) ecommerce Web site has filed a lawsuit saying the Internet giant violates federal and California state laws that protect disabled people against discrimination. The federal lawsuit, filed Tuesday in U.S. District Court for the Western District of Missouri, centers around eBay's sellers registration system, in which the company places an automated phone call to would-be sellers and requires them to verify themselves over the phone. The plaintiff, Melissa Earll of Nevada, Mo., alleges that she cannot communicate vocally by telephone and hasn't been able to verify her identity with eBay. She has tried to register on eBay numerous times since 2008 so she could sell dozens of rare books she has collected in local auctions and sales, said afterney Michael Aschenbrener of Edelson McGuite LLC.

Read More »

16 March 2010

The Jacobs Law Firm, Chtd. & Edelson McGuire, LLC Announce Text Message Settlement

A settlement has been reached in a class action lawsuit brought against Simon & Schuster, inc. and ipsh!Net, Inc. relating to the alleged transmission of unsolicited text message advertisements to the cell phones of consumers nationwide. The lawsuit alleged that the text-message marketing campaign, in which the publisher retained the marketing firm ipsh! Net to promote the then-forthcoming Stephen King novel Cell, violated a provision of the federal Telephone Consumer Protection Act ("TCPA"). The settlement, which was preliminarily approved March 3, 2010 by a Federal Court in San Francisco, establishes a \$10 million cash settlement fund out of which payments of up to \$175 will be made to each claimant who received such a text message. Both Simon & Schuster and ipsh!Net have denied the marketing campaign violated any laws or was in any way improper or harmful to consumers. Attorneys Jay Edelson and Ryan D. Andrews of Edelson McGuire, LLC and John G. Jacobs and Bryan G. Kotton of The Jacobs Law Firm, Chtd. were appointed by the Court to serve as attorneys for the class.

Read More »

08 March 2010

Settlement With YouSwoop, Chicago Charity Wins

A potential class action lawsuit against YouSwoop by Chicago resident Matt Parsons reached an amicable agreement today. YouSwoop sells certificates redeemable at a variety of merchants by sending an e-mail advertisement to a list of subscribers offering big savings through purchasing the certificates that it sells. Rather than wait for a lawsuit to be filed, YouSwoops own CEO, Alexander Lurie, agreed to sit down with Mr. Parsons attorneys, Jay Edelson and Bill Gray of Edelson McGuire, LLC to discuss the potential lawsuit.

Read More »

03 March 2010

Lawsuit says Groupon issues illegal coupons

A Chicago man has filed a lawsuit against Groupon, the popular Web site that offers daily group discounts on services and products, saying it violates a state consumer-protection law Customer Daniel Keeler claims Groupon's deals violate a 2008 law that prohibits companies from selling gift certificates that expire in fewer than five years. The suit, filed Tuesday in Cook County Circuit Court, by Chicago-based law firm Edelson McGuire LLC, seeks class-action status.

Read More »

03 March 2010

Groupon responds to class action lawsuit with own class action effort

Earlier this week, law firm Edelson McGuire filed a class action lawsuit against Groupon, a

Chicago-based company that offers daily discounts online to local businesses. The lawsuit accuses Groupon of violating gift certificate laws by including expiration dates on the discounts. Groupon CEO and founder Andrew Mason responded to the lawsuit on his blog, saying he would fight fire with fire.

Read More »

01 March 2010

Class Action Suit: Groupon 'Systematically Deceives its Customers'

A class action lawsuit alleging deceptive business practices places the spotlight on Groupon, inc., a high-profile tech startup that purports to have saved consumers close to \$100 million dollars since its founding. Groupon sells gift certificates to a variety of merchants by sending an e-mail advertisement to a list of consumers touting big savings through purchasing the gift certificates that it sells. The nationwide class action lawsuit filed earlier today in Cook County, Illinois claims that Groupon systematically deceives its customers. According to the lawsuit, Groupon employs a business model where consumers are enticed to purchase a gift certificate, and after the consumer agrees to purchase the certificate. Groupon imposes post-contractual terms on the consumer containing illegal expiration dates. Groupon expressly advertises itself as a company that does not impose, in its own words, 'gotchas,' on the consumer. In clear violation of the law, Groupon imposes illegal terms or 'gotchas,' post-agreement, on the very consumers it prides itself on helping.

Read More »

01 March 2010

Edelson McGuire, LLC Announces Text Messaging Settlement

A settlement has been reached with Club Texting, Inc. in a class action lawsuit relating to the alleged transmission of unsolicited text messages to Illinois cell phones users. As part of its business, Club Texting provides a text messaging platform that businesses, social groups, and governments use to contact their clients, members, and constituents. The settlement concerns allegations that a night club promoter called Fly Society improperly failed to gain express consent of consumers prior to using the Club Texting platform to send text messages advertising various night club events throughout Chicagoland. The settlement, which was preliminarily approved by a Chicago federal court on January 22, 2010, provides that those who received such messages without their consent to submit a claim for a \$67.50 settlement payment. Club Texting, Inc. has also agreed to require that future users of its text messaging transmission platform both view and consent to obtaining the prior express consent of each person to whom a text message is sent.

Read More »

26 February 2010

Leading National Attorney Jay Edelson Reps Lightwave Entertainment in Louisiana in New Movie Deal

Jumping into the city of New Orleans, ready to get their hands dirty and create some movie magic is the latest Cliff Dorfman film project, being represented by the national law firm, Edelson McGuire and managing partner Jay Edelson. The name of the movie and set location is being kept secret—for now. But it is set to start filming in March

Read More x

24 February 2010

Class Action Attorney Invites President Obama to Town Hall to Hear from Ordinary Americans on Effect of Banking Crisis

A Chicago based class action attorney today formally invited President Obama to a town hall meeting to hear the stories of ordinary Americans impacted by the banking crisis. "The country has heard your soaring rhetoric... it has also seen you invite—bank CEO's to the White House for closed door meetings," writes Jay Edelson in a two-page letter to President Obama. "The country needs clear and unambiguous leadership."

Read More »

24 February 2010

Did Banks that Received TARP Money Unfairly Influence Proposed Changes in Truth and Lending Act and Regulation Z?

Despite statements from the Federal Reserve Board that changes to Regulation Z and the Truth in Lending Act were "intended to improve the disclosures consumers receive in

connection with closed-end mortgages and home-equity lines of credit (HELOCs)" there are new questions being raised about how much influence big national banks may have had in influencing those changes. Jay Edelson, managing partner of Edelson McGuire which represents hundreds of homeowners and has sued several of the largest national banks for fraudulantly slashing or reducing home equity lines of credit after receiving billions in bailout money, today asked the Inspector General for the Federal Reserve Board to investigate how much those banks may have influenced the proposed rule changes.

Read More »

22 February 2010

Criminal Inquiry Springs From Toyota Recall

The Toyota investigation is now a criminal case. As CBS 2's Roseanne Tellez reports, it's possible that top executives could go to prison. Federal prosecutors opened a criminal investigation shortly after a potentially devastating internal document came to light. Consumer attorneys say it could be a smoking gun, showing Toyota put profits ahead of safety

Read More »

16 February 2010

Feds Demand Toyota Documents On Recalls

The federal government now wants to know when Toyota knew about safety problems with millions of its cars. The auto giant has to turn over documents about its massive recalls. One local consumer attorney said the company should have released all of that information at the outset. "What we've seen in previous cases which are similar, is when companies refuse to do that, it's generally because the company sat on the problem," said Jay Edetson. "And if that turns out to be the case, Toyota's got much bigger problems than the government or the lawsuits. It means customers aren't going to have confidence in buying Toyotas in the future."

Read More »

05 February 2010

E*Trade Adds Sneaky Charge, Class Claims

A federal class action claims online stock broker E*Trade Securities charges customers for not making enough trades, despite promising not to do that. For every inactive quarter, E*Trade takes \$40, sometimes selling off people's stock to pay itself the fees, the class claims. Lead plaintiff Joseph Roling says he noticed in 2007 that E*Trade "was making notes on his account for \$40 'quarterly inactivity fees," taking the money every quarter he did not make a trade.

Read More »

25 January 2010

Slashing of Consumer Home Equity Loans Prompt Florida Senator to call for Hearings

The lawsuit alleges that the big banks engaged in mass reductions of Home Equity Lines of Credit (HELOC) limits and even suspended accounts, by falsely claiming that customers' incomes had been reduced, as a way to justify the suspensions. Here's an excerpt from a press release on the class action; "The message to former WAMU customers and others is clear: Chase is coming after your home equity credit line," said attorney Jay Edelson, whose firm, KamberEdelson, LLC, (n/k/a Edelson McGuire, LLC) previously filed a similar lawsuit against CitiBank. "When banks take billions of dollars in taxpayer money, they have an extra duty to follow both the letter and the spirit of the law. We believe that congressional hearings should commence immediately." Edelson explained.

Read More »

25 January 2010

State plan might put local road projects into high gear

Gov. Ted Strickland's State of the State announcement that he's fast-tracking certain road projects might mean quick action on two bottlenecked Franklin County interchanges and widening a stretch of I-70 near Springfield. Then again, it might not. During his annual address Tuesday, Strickland said the state will more rapidly approve and pay for "our most promising job-creating transportation projects." He said he's dedicating \$100 million to the effort.

Read More »

21 January 2010

Class Action Lawyer Suing Banks Critical of Obama Financial Reform Plan

Even as President Barack Obama steps up his campaign against Wall Street with what some describe as a far-reaching proposal for tougher regulation, a class action lawyer who is suing the banks calls it too little too late. "Where has the President been for the last year," says Jay Edelson, whose firm Edelson McGuire is suing Bank of America (BAC). Wells Fargo (WFC) and JPMorgan Chase & Co. (JPM) "The President needed to be this tough with the banks a year ago. The banks have taken advantage of Americans and they won't listen unless rhetoric is backed up with action."

Read More »

18 January 2010

New law firm hopes to encourage associates to contribute right away

Chicago lawyers Jay Edelson and Myles P. McGuire have formed a partnership that will continue representing plaintiffs in class action lawsuits against technology companies and clients in other matters, such as entertainment law. The new firm known as Edelson, McGuire LLP began operations on Friday with 17 lawyers in Chicago, Los Angeles, New York and Tallahassee, Fia.

Read More »

15 January 2010

Partnership Shakeup: KamberEdelson now Edelson McGuire

As the result of a change in partnership, the firm previously known as KamberEdelson is now Edelson McGuire. Its newest partner, Myles McGuire, has been with the firm six years and replaces Scott Kamber, who departed the New York office to launch KamberLaw. Managing partner Jay Edelson said in a press release that he and Kamber, who were partners for two years, "continue to be good friends, both personally and professionally," and "we are both strongly committed to the protection of consumer rights..the fact we have different visions for our respective firms will do nothing to change that."

Read More »

15 January 2010

KamberEdelson Breaks Up After 2 Years

KamberEdelson, the New York-Chicago firm that sues technology companies in class actions and defends former Illinois Gov. Rod Blagojevich in civil suits, is splitting up on Jan. 15. New York partner Scott Kamber and Chicago partner Jay Edelson carne together two years ago with eight lawyers. Now, friendship still intact they say, Edelson will form Edelson McGuire — with 17 lawyers in Chicago, Los Angeles and Tallahassee, Fla. — and Kamber will create KamberLaw — with eight lawyers in New York and Los Angeles.

Read More »

15 January 2010

Telephone Consumer Protection Act applies to unsolicited text messages

In an action alleging violation of the Telephone Consumer Protection Act (TCPA) through the transmission of unsolicited text messages, the U.S. District Court for the Northern District of Illinois granted the defendant's motion to dismiss in part. The plaintiffs' allegations regarding the initial text message he received met pleading requirements, but allegations regarding the receipt of subsequent messages were not adequately pled.

Read More »

31 December 2009

Rock You Sued Over Data Breach

An Indiana man sent a popular social networking app maker a great big "piece of flair" yesterday — in the form of a class-action lawsuit. Alan Claridge sued RockYou, creators of sparntastic Facebook and MySpace apps like "Pieces of Flair" and "SuperWall," after the company admitted to having lost over 30 million individuals' personal identification data to a hacker.

30 December 2009

Rock You Law Suit

Facebook and MySpace app maker and advertising network RockYou isn't having a great December. Earlier this month, 32 million passwords were compromised by a hacker going by the alias of "igigi." That's more than half of RockYou's monthly active users. The password attack, carried out through an SQL injection and the passwords stolen from an unencrypted plain text document (a big no-no), has been a black eye for the social application company. Its troubles aren't over, though, as a man from Indiana has filed a lawsuit against RockYou, one that has the potential to become a class action affair.

Read More »

30 December 2009

Facebook App Maker Hit with Data Breach Class Action

RockYou, the popular provider of third-party apps for Facebook, MySpace and other social-networking services, is being hit with a proposed class-action accusing the company of having such poor data security that at least one hacker got away with 32 million e-mails and their passwords. The suit accuses the maker of apps like "Slideshow" for MySpace and "Superwall" for Facebook of making its unencrypted customer data "available to even the least capable hacker." "RockYou failed to use hashing, salting or any other common and reasonable method of data protection and therefore drastically exacerbated the consequences of a hacker bypassing its outer layer of web security," according to the Monday complaint in San Francisco federal court.

Read More »

22 December 2009

Federal Reserve Continues to put Wall Street Ahead of Main Street

KamberEdelson, LLC, a nationally recognized law firm, today provided a detailed response on behalf of consumers to proposed changes to the federal Truth-in-Lending Act that will give banks further latitude to unfairly suspend Home Equity Lines of Credit (HELOCs) for consumers nationwide.

Read More »

21 December 2009

IQPC Puts a Wrap on E-Discovery 2009

IQPC's eDiscovery event of 2009 focused on rapid early case assessment and review strategies, as well as realigning relationships between outside counsel, in-house counsel, legal, and IT. As organizations adopt e-discovery strategies for 2010, they should consider many of the issues covered at this year's sessions that provided a perspective for the future. The IQPC event concluded a pivotal year in legal technology that "was all about moving left on the Electronic Discovery Reference Model and getting information management practices in order," said attendee Stephen Ludlow, senior program manager for e-discovery at Waterloo, Ontario-based Open Text.

Read More »

13 December 2009

Wynn seeks dismissal of second-hand smoke suit

Attorneys for Wynn Las Vegas are seeking dismissal of a lawsuit claiming its casino workers are exposed to dangerous second-hand tobacco smoke. In court papers filed Friday, Wynn's attorneys argued: —The suit appears to be part of a union campaign involving Wynn casino dealers. —Wynn is in compliance with the Nevada Clean Indoor Air Act, which specifically allows smoking in casinos. The lawsuit was filed Oct. 20 in federal court in Las Vegas by dealer and Transport Workers Union officer Kanie Kastroll. The suit, filed by Chicago class-action lawsuit firm KamberEdelson LLC, seeks an order requiring Wynn "to take reasonable measures to protect its employees from second-hand smoke" and unspecified costs and attorney's fees.

Read More »

11 December 2009

WideOpenWest Targeted In Lawsuit Over Internet Ad Trial

A lawsuit filed in Chicago federal court alleges WideOpenWest violated customers' privacy by conducting a test with NebuAd -- a now-defunct startup that served targeted Web ads based on the sites a user visited -- and comes two months after an identical suit was

dismissed in California. The complaint, which seeks class-action status, was filed Dec. 9 in the U.S. District Court for the Northern Illinois. The lead law firm that filed the suit, Chicagobased KamberEdelson LLC, had previously made the same allegations against WOW and five other Internet service providers — Bresnan Communications, CenturyTel, Embarq, Knology and Cable One — in a complaint that a federal court in California dismissed in October for jurisdictional reasons. The suit filed this week alleges WOW lied to customers when it assured them that it would not share personally identifiable information with any advertisers. In addition, the suit asserts, WOW failed to disclose that the opt-out it offered users only affected whether those users saw ads delivered by NebuAd but "did not after the fact that WOW continued its wholesale interception and diversion of traffic to NebuAd."

Read More x

07 December 2009

Another Break in the Clouds: Palm Pre User Sues Palm and Sprint for Losing His Personal Information

A Bay Area man filed a class action lawsuit against Palm (PALM) and Sprint Nextel (S) for losing most all the contacts, appointments and other data stored by many of the hundreds of thousands of Sprint users of the popular Palm webOS line of mobile phones, including the Palm Pre and Pixi. The data loss is reminiscent of the recent data loss suffered by T-Mobile Sidekick users after Microsoft lost the personal data of Sidekick users. The lawsuit alleges that Palm and Sprint actively marketed the Palm webOS mobile phones as automatically backing up all the data that users would store, such as contacts, appointments, and more and then failed to follow through on these promises.

Read More »

24 November 2009

Court Nixes Chase's Bid To Toss HELOC Suit

A federal judge in California has rejected JPMorgan Chase's motion to dismiss a suit that charges the bank illegally cut a couple's home equity line of credit. Chase unsuccessfully argued that the plaintiffs, former customers of Washington Mutual, should sue the Federal Deposit Insurance Corp., which approved Chase's purchase of WaMu. Chase had claimed that a decline in the couple's income caused the HELOC reduction. According to Jay Edelson of the law firm KamberEdelson, which represents the plaintiffs, Chase claimed that although it purchased WaMu's assets, it supposedly did not acquire any liability—even for its own misconduct. The judge sided with the plaintiffs, a California couple who are seeking class-action status for the suit.

Read More »

23 November 2009

Chase Loses First Round in HELOC Lawsuit

A U.S. district court judge in California has denied a motion by JPMorgan Chase Bank to dismiss a lawsuit that alleges the bank illegally reduced a couple's home equity line of credit. Chase argued that the plaintiffs, Jeffrey Schulken and Jenifer Schulken, are former customers of Washington Mutual and they should sue the Federal Deposit Insurance Corp. (FDIC) — which approved Chase's acquisition of WaMu — not Chase. But the judge sided with the Schulkens. According to the plaintiffs' attorney Jay Edelson, "Chase's unprecedented position was simple: Chase can harm former WaMu customers with impunity and anyone who suffers damage should sue the FDIC." Chase acquired the troubled WaMu with the approval of the FDIC in September 2008. The bank moved to reduce the plaintiffs HELOC in March 2009, claiming their income had declined. Plaintiffs claim their income hasn't changed and sued Chase for violating the Truth in Lending Act.

Read More »

23 November 2009

Second Class Action Lawsuit Filed Against Oversee.net and SnapNames

Another lawsuit seeking class action status has been filed against Oversee.net over the SnapNames insider bidding scandal. Law firm KamberEdelson LLC filed the case on behalf of its lead plaintiff, Stewart Resmer, in U.S. District Court Central District of California on November 18. Resmer, like Oversee net, is located in Los Angeles. Among other evidence, the lawsuit cites a now famous January 6, 2008 DNForum posting by a Snapnames employee that denied that bidder halvarez was associated with SnapNames.

20 November 2009

KamberEdelson LLC Announces Mobile Content Class Action Settlement With m-Qube, Inc.

A global settlement agreement was reached promising to conclude numerous separate class action lawsuits filed throughout the country involving claims that unauthorized charges for "mobile content" were placed on consumers cell phone bills. The settlement, which was preliminarily approved by the Circuit Court of Cook County in Illinois on November 3, 2009, entitles wireless customers across the country to receive refunds for unauthorized mobile content charges and requires that the defendants remain in compliance with the consumer best practices guidelines established by the Mobile Marketing Association. The defendant, m-Qube, inc., has denied any wrongful conduct.

Read More x

10 November 2009

Mobile Content Class Action Settelment Announced

A Cook County, Illinois court granted prejiminary approval to a global settlement agreement which seeks to conclude over 30 separate class action lawsuits filed throughout the country involving claims that unauthorized charges for mobile content were placed on consumer cell phone bills. The settlement, which was prejiminarily approved by the Circuit Court of Cook County in Illinois on September 10, 2009, provides wireless customers across the country with either a cash award or a cash refund for unauthorized mobile content charges and requires that the defendants remain in compliance with the consumer best practices guidelines established by industry trade groups such as the Mobile Marketing Association, CTIA, and other leading industry groups. All of the defendantsmBlox Inc., 2WayTraffic USA, Inc., DadaMobile, Inc., Lavalife, Inc., Mobile Entertainment, Inc., Playphone, Inc., SendMe, Inc., SJA Mobile LLC, Sony Pictures Entertainment, Inc., UPOC Networks, Inc., and W3i Mobile, LLChave denied any wrongful conduct and the Court has not found the defendants culpable for any wrongdoing. Mobile content refers to products such as ringtones and games that generally are received via text messages on mobile phones and are charged directly to customers mobile phone bills.

Read More »

05 November 2009

Class Action Suit Filed Against Maker of Popular iPhone Games for Secretly Collecting Phone Numbers During Downloads

A class action lawsuit reveals that Storm8, the developer of popular iPhone video games such as iMobsters, Vampires Live, and World War, collected the phone numbers of millions of its customers without their consent. The lawsuit alleges that Storm8 exploited a backdoor electronically-meaning it accessed the phone numbers of the iPhones on which its games were installed—a practice Apple (AAPL) does not authorize App makers to do. According to the lawsuit, every time an iPhone user downloaded a Storm8 game, a piece of malicious software code captured the phone number of the iPhone to which it was downloaded, and transmitted the number back to Storm8. After the media began reporting the issue in late August, Storm8 admitted it was doing so and that it would cease harvesting phone numbers. The suit is brought by Michael Turner from the Seattle area. Mr. Turner downloaded several Storm8 games to his iPhone. Storm8 has apparently recognized the error of its ways, but that does not change the fact that it harvested millions of phone numbers without telling consumers, and it does nothing to assure consumers that it will not do so again in the future, explained Michael Aschenbrener, the lead attorney for the class action. Storm8 had no right to collect this sensitive personal information without first getting permission from each customer

Read More »

02 November 2009

Wynn Resorts accused of not protecting employees

A Wynn Las Vegas employee recently sued the resort, claiming it is an unsafe workplace due to secondhand smoke. But some in the gaming industry doubt Las Vegas casinos will go smoke free anytime soon. The federal lawsuit filed Oct. 20 seeks class action status and alleges the casino encouraged patrons to light up and disciplined workers if they complained. The court filing accuses Wynn of breaching its duty to provide a safe workplace for employees and seeks damages of more than \$5 million. Wynn dealer Kanie Kastroll has suffered asthma and other health problems while working for Wynn, her lawyers allege. Kastroll retained Chicago-based class action law firm Kamber Edelson for her lawsuit.

29 October 2009

KamberEdelson Completes Renovation at Chicago Offices

The law is evolving and so is the design of the law firm. KamberEdelson, LLC is pleased to announce that it has completed renovations of its Chicago office, doubling the existing office space. Despite a tough economic climate KamberEdelson, which began as a merger of two firms in 2007, has experienced rapid growth, adding six attorneys to its Chicago office in the last 4 months.

Read More »

27 October 2009

KamberEdelson's Jay Edelson Named Among Law Bulletin's '40 Under 40' for 2009

KamberEdelson LLC is pleased to announce that its managing partner, Jay Edelson, has been named one of the Forty Illinois Attorneys Under Forty to Watch for 2009 by Law Bulletin Publishing Company, publishers of Chicago Lawyer magazine and the Chicago Daily Law Bulletin. Law Bulletin Publishings 40 Under 40 honors Illinois attorneys who demonstrate they are hard working, intelligent, skillful, and successful. Mr. Edelson was chosen from armong over 700 individuals who were nominated by their peers. In selecting Mr. Edelson for its list, Law Bulletin Publishing Company noted that Mr. Edelson is one of the leading class action attorneys in the nation.

Read More »

22 October 2009

Wynn employee, tired of dealing with smoke, sues

A Wynn Las Vegas employee is suing the hotel-casino, claiming it is an unsafe workplace because of secondhand smoke. The federal lawsuit filed Tuesday, which seeks class action status, alleges the casino encouraged patrons to light up and disciplined workers if they complained. The court filing by Wynn dealer Kanie Kastroll accuses Wynn Las Vegas of breaching its duty to provide a safe workplace for employees and seeks damages of more than \$5 million.

Read More »

21 October 2009

Strip resort sued over second-hand smoke

A second Las Vegas Strip casino is being sued over allegations that the health of employees is being affected by second-hand smoke. A suit seeking class action status to represent all affected workers was filed Tuesday in U.S. District Court in Las Vegas by Wynn Las Vegas employee Kanie Kastroli against the casino resort and its parent company Wynn Resorts Ltd.

Read More »

16 October 2009

Jay Edelson: Trust Young Lawyers & They Won't Let You Down

(PRNewsChannel) / Chicago, III. / Law firms are notoriously bad at training newly-minted attorneys and developing them into meaningful contributors, according to a new blog written by attorney Jay Edelson.

Read More »

16 October 2009

40 Illinois Attorneys Under 40

It has been 10 years since Law Bulletin Publishing Company published its first 40 Illinois Attorneys Under Forty to watch. The members of the 40 Under Forty Committee received more than 1000 nominations this year from around the globe promoting the state's up and coming lawyers. Each of these young lawyers came with amazing accomplishments and recommendations, so what does it take then to earn recognition as a young lawyer to watch? Intelligence, passion, scores of successful verdicts, hard work for their clients, a desire to help the community and willingness to work hard at one of the country's most important professions. Congratulations to the 2009 honorees and all the past recipients of the 40 Under Forty award.

15 October 2009

Microsoft Says It Has Recovered Lost Sidekick Data >MSFT (Subscription Required)

NEW YORK (Dow Jones)—Microsoft Corp. (MSFT) said early Thursday that it has been able to recover the personal data lost on many of T-Mobile USA's Sidekick users. The Redmond, Wash., software giant said that most, if not all, customer data was recovered, and that the company would begin restoring data as soon as it has validated it. The company said it will start with personal contacts, and move on to the lost calendar, notes, tasks, and pictures as quickly as possible. ...

Read More »

14 October 2009

KamberEdelson: Potential Federal Rule Changes Would Put Banks Ahead of Home Owners

(PRNewsChannel) / Chicago, III. / KamberEdelson, LLC, a nationally-recognized class action law firm, is leading the charge on behalf of consumers in responding to proposed changes to the Truth-in-Lending Act and related federal regulations governing home equity lines of credit ("HELOCs"). The proposed changes directly and substantially impact consumers by altering the rules by which the nation's largest banks can implement, modify or suspend HELOCs.

Read More »

11 October 2009

Proprietor of eatery bites back at big bank

When Marika Hamilton set out on her own about two years ago, she had little experience dealing with money and was terrified of failing. So, in running her personal life and the Jimmy John's franchise she owns on West Jefferson Boulevard, she always made sure every bill was paid on time.

Read More »

10 October 2009

Lewis: Kicked off the Wells Fargo wagon

Marika Hamilton, 38, is a single mother of two daughters and the hard-working owner of a Jimmy John's Gourmet Sandwiches shop in Fort Wayne, Ind. One day, she went to World Market to buy furniture on a 90-day-same-as-cash deal from GE Money. She scheduled payment in advance through her online account at Wells Fargo Bank NA to avoid the hefty penalties that come with such offers. "I am fanatical about paying my bills on time," she said The payment, however, turned up late because of a glitch in Wells Fargo's system.

Read More »

07 October 2009

KamberEdelson Adds Four New Lawyers

Chicago, Ill / The national law firm of KamberEdeison, LLC (http://www.kamberedeison.com) announced today that it has added four new attorneys to its growing Chicago office. The four hires are: Ben Richman, Liza Davenport, Chris Dore, and Irina Slavina.

Read More »

01 October 2009

Amazon to pay \$150,000 over Kindle eating Orwell -- and teen's homework

Amazon has agreed to pay \$150,000 in a lawsuit filed by Justin Gawronski, who sued the online retailer after George Orwell's novels "1984" and "Animal Farm" were deleted from his Kindle, along with his homework. The money, after going to the law firm representing the teen, will be donated to charity. Gawronski had already been compensated for the loss—with a \$30 gift certificate.

Read More »

01 October 2009

Patti Blagojevich files defamation lawsuit

Patti Blagojevich is taking aim at her former employer, filing a defamation lawsuit against a top official for allegedly making defaming remarks to a newspaper columnist. Mrs. Blagojevich filed a lawsuit in Cook County Circuit Court charging that Rick Roberts, the

senior director of strategy and communications for the Chicago Christian Industrial League, made defaming remarks about her by claiming she inappropriately took an internal email list from the group when she was fired in January.

Read More »

01 October 2009

Amazon Settles Kindle "1984" Lawsuit

That didn't take long. Two months after a high school student sued Amazon for removing George Orwell's "1984" from his Kindle e-reader, along with all his notes, Amazon has settled the lawsuit.

Read More »

30 September 2009

Ft. Wayne Mom Takes on Wells Fargo

Single mom Marika Hamilton, filed a class-action lawsuit against banking giant Wells Fargo earlier this month. The class-action suit says Wells Fargo intentionally defrauded hundreds of customers in addition to using threats and intimidation. "It's a travesty, it's un-American, it's stealing the American dream," Hamilton said.

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17 September 2009

Linden Lab Targeted in Second Life Sex-Code Lawsuit

Having virtual sex in Second Life isn't what it used to be. The 6-year-old virtual world, run by Linden Lab of San Francisco, is apparently so littered with bootlegged sex toys that it's hard to know whether you're getting the right bang for your buck.

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19 August 2009

Wells Fargo is sued over home equity lines of credit

A nomeowner filed a class-action lawsuit against Wells Fargo & Co. Wednesday for allegedly illegally lowering home equity lines of credit.

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12 August 2009

New Pro Bono Attorney Playing Civil Defense for Blagojevich

Former Illinois Gov. Rod Blagojevich is bringing a new pro bono attorney onto his legal team to defend three civil cases over his alleged corrupt governance practices.

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24 July 2009

Ex-dealer sues over exposure to smoke

A dealer who spent two decades at Caesars Palace has sued the Strip resort and parent company Harran's Entertainment in federal court claiming that exposure to secondhand smoke forced her to quit her casino job. In a lawsuit that attorneys are seeking to have certified as a class action case, former blackjack dealer Tomo Stephens claimed Caesars Palace isn't doing enough to protect its workers from the dangers of secondhand smoke.

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20 July 2009

Law Firm Readying Class-Action Suit Against Amazon For Deleting Orwell Books From Users' Kindles

A law firm known for bringing class-action suits on behalf of consumers against Internet companies says it's readying a case against Amazon for deleting George Orwell books on users' Kindles.

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13 July 2009

Former Asst. Florida Attorney General to Launch KamberEdelson Florida Office

The national law firm of KamberEdelson, LLC announced today that it has added former Florida Assistant Attorney General William "Will" Haselden to its growing practice.

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22 June 2009

Federal Court of Appeals Reinstates \$90M Text Spam Class Action Against Simon & Schuster

In an unprecedented ruling, the Court of Appeals for the Ninth Circuit announced that publishing giant Simon & Schuster could be on the hook for as much as \$90 million for sending unwanted text messages to tens of thousands of people. The unanimous decision, which was announced on Friday, held that text messages were under the purview of the federal Telephone Consumer Protection Act, which makes it unlawful to make automated calls to cellular telephones.

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20 June 2009

Chase sued over credit line suspensions

JPMorgan Chase & Co. — one of Colorado's biggest-banks by deposits — faces a federal lawsuit from mortgage borrowers claiming the bank and its Washington Mutual unit improperly reduced or suspended home equity lines of credit.

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03 June 2009

Suit Alleges Taxi And Limo Operators Extort Vegas STRIP CLUBS

A lawsuit seeking class-action status was filed Tuesday in Las Vegas alleging taxi and limousine companies have extorted more than \$40 million in illegal kickbacks from local strip clubs. The complaint focuses on the long-running and controversial practice of taxi and limousine drivers receiving payments from the clubs of as much as \$100 per male passenger. If the clubs refused to pay, the drivers would simply divert passengers to a different club, the plaintiff's attorneys said.

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22 January 2008

`Thomas' toymaker settles suit over lead for \$30M

The maker of Thomas & Friends Wooden Railway toys has agreed to a \$30 million classaction settlement stemming from last year's recalls, the first in what's expected to be a wave of settlements related to millions of toys recalled because of lead paint.

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08 January 2008

Sears Sued Over Privacy Breach

Sears Holdings is facing a class-action lawsuit after making the purchase history of its customers public on its Managemyhome.com Web site.

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26 December 2007

Law Firm Aims to Be Go-To Firm in 'Digital Trespassing' Niche

KamberEdelson, a law firm created by the recent merger of two small law firms — one in Chicago and the other in New York — aims to become the go-to firm for plaintiffs seeking to combat illegal infringements on their computer and cell phone and on their internet use.

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