



Arkansas and Michigan Enact New Laws

By Christine Cristiano

Despite the publicity surrounding Michael Jackson's funeral, lawmakers have been busy across the nation creating more law to ensure the safety and peace of mind of its citizens.



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In Arkansas, effective this week, a sole operator of a personal watercraft must be 16 years of age. Rachel's Bill was enacted in memory of 15 year-old Rachel Rutherford who died on March 29, 2007 of injuries she suffered in a jet ski accident. In addition, the new law mandates that all drivers of a personal watercraft who were born on or after Jan. 1, 1986 must complete an approved course in safe boating education.

According to Captain Stephanie Weatherington, boating law administrator for the Arkansas Game and Fishing Commission, the new law allows youth ages 12 to 16 to drive a personal watercraft, but they must be riding with an operator who is 18 years or older and this individual must be able to take "immediate control of the vessel." Weatherington explained that the back up driver must be sitting on the watercraft facing forwards as opposed to "sitting backward watching a skier."

In Michigan, a new law was passed that allows homeowners who are facing foreclosure, a 90 day window to remain in their homes allowing them time to work with their lenders to find out a resolution. The homeowners may delay any foreclosure proceedings up to 90 days of notice of foreclosure in order to meet with their bank and a housing counsellor. Lenders who refuse to rework loans for qualified homeowners would be required to go to court to continue on with foreclosure proceedings. Homeowners who meet certain financial standards can qualify for modified mortgage payments. The Michigan State Housing Development Authority and the U.S. Department of Housing and Urban Development has made it possible for counsellors to be available at no cost to the homeowner.

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