ECF filed: 5/19/16 1 2 SUPREME COURT NO. 69065 3 **Electronically Filed** 4 <u>May 20 2016 08:</u>3∮ a.m. IN THE SUPREME COURT Tracie K. Lindeman 5 OF THE STATE OF NEVADAClerk of Supreme Court 6 7 DAVID JOHN KAPLAN, 8 **Appellant** 9 $-\mathbf{V}-$ 10 CHAPTER 7 TRUSTEE, ALLEN DUTRA 11 Respondent. 12 13 Bankruptcy Case No.: BK-N-10-54568-GWZ 14 15 APPELLANT'S REPLY BRIEF 16 from the United States Bankruptcy Court District of Nevada 17 18 19 20 CHRISTOPHER P. BURKE, ESQ. Nevada Bar No.: 004093 21 702 Plumas Street 22 Reno, Nevada 89509 attycburke@charter.net 23 Attorney for Appellant: 24 DAVID JOHN KAPLAN 25 26 27 28

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SUMMARY OF ARGUMENT

1. The Bankruptcy Court did not decide this case.

To begin with, the Trustee's brief surprisingly, and erroneously states in bold: "THE BANKRUPTCY COURT PROPERLY SUSTAINED THE TRUSTEE'S OBJECTION TO THE DEBTORS' AMENDED EXEMPTION." (Resp. Br. p.3, ln. 24-26). However, the Bankruptcy Court never ruled on this issue. Instead, it certified it to the Nevada Supreme Court under N.R.A.P. 5. (Ex. of Rec '6' p.41, ln. 8-12).

2. The Trustee's brief uses circular reasoning.

Second, Trustee's brief employs the informal logical fallacy known as, "begging the question" or "circular reasoning." In essence, the Trustee sneaks the conclusion it seeks into the premise of its argument. How? By starting out making the assumption that NRS 21.090(1)(u) is not ambiguous. (Resp. Ans. Br. p.2, ln.26) Thus, the Trustee concludes that this court need not look to the drafters intent, because the statutory language is clear. But the problem is, that the Trustee never proves the statutes' language is clear. It just starts out

with that assumption.

In fact, if the statutory language was clear, the Bankruptcy Judge would have already decided this issue. How do we know this? Because the Bankruptcy Court stated:

"I know how I would resolve it, but I don't know if the Nevada Supreme Court would do that, and I don't hesitate to resolve it, if I think it's fairly clear." (Ex. of Rec. '6' p. 34, ln. 4-6).

In other words, the Bankruptcy Court specifically acknowledged it would have resolved this issue, if the statutory language were "fairly clear." But it is not, so the Court did not! That is why, it added "... it might be better to sent it to the Nevada Supreme Court, have it decide." (Ex. of Rec. '6' p. 36, ln. 22-24) Thus, the Trustee's main argument, that the statute is clear, fails.

3. The language in NRS 21.090(1)(u) is not clear.

Third, the reason the Bankruptcy Court held that the statutory language in NRS 21.090(1)(u) was ambiguous, is readily apparent when it is compared with the language found in other exemptions in

NRS 21.090(1) For instance, NRS 21.090(1)(f) specifically states "one vehicle" if the "equity does not exceed \$15,000." (emphasis added). In that situation, the statutory language is clear. It provides the number of exemptions and amount for each. Here, the statute does not state "one" personal injury. In fact, it does not even state "a personal injury." Instead, it only states "for personal injury." This is confusing, at best.

Why? Because, the statute could easily mean, that for each and every personal injury, a debtor can exempt up to \$16,150. In fact, the Bankruptcy Court agreed with Mr. Kaplan that a debtor should be able to exempt more than one personal injury claim (Ex. '6' p.35, ln. 2-3). If so, the only question is how much for each claim? This can be answered easily enough. Because the legislature did not limit the number of personal injury exemptions, even though it knew how to, it seems clear it only sought to limit the amount protected for *each* personal injury.

Such a decision, would be in line with the majority of cases on this issue, and also be the correct construction of NRS 21.090(1)(u).

Because, although a person only needs one vehicle to get around, personal injuries can be devastating to people, and the need for that compensation, if it happens more than once, is much greater.

In fact, in looking at the entire statute, it allows a \$16,150 exemption for "a person upon whom the judgment debtor is dependent upon at the time payment is received." NRS 21.090(1)(u). Thus, if this court were to limit Mr. Kaplan to a \$16,150 total exemption, no matter the number of personal injuries, it would also deprive a judgment debtor who had a personal injury, an exemption for an injured person he was dependent upon. Such a holding goes too far, it does too much! That's why, since exemption statutes should be liberally construed, Mr. Kaplan's position logically makes the most sense.

4. The term "payments" does not decide the issue.

Finally, the Trustee's focus on the word "payments" is a red hearing. To begin with, the term "payments" is used throughout NRS 21.090(1). But in no situation, is the term "payments" used to determine the number of exemptions allowed. Or more importantly, "payments" is not used to limit the total number of exemptions. So

instead, the focus needs to be on the statutes wording as to both the number of personal injury exemptions that are allowed, and the exempt amount for each, not how they are paid. Here, because the exemption is not limited to one, both personal injury exemption should be allowed for the *full* amount under the statute.

II

CONCLUSION

Because the language of the statute is unclear, the Bankruptcy Court did not rule on this issue. However, since Nevada's statute does not limit the number of personal injury exemptions, it should be liberally construed to allow Mr. Kaplan to exempt his two personal injury cases, each for \$16,150.

Dated this 19th day of May 2016.

/S/CHRISTOPHER P. BURKE, ESQ.

CHRISTOPHER P. BURKE, ESQ.

Attorney for Appellant

NRAP 28.2 CERTIFICATE

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1. I hereby certify that this Appellant's Reply Brief ("Brief") complies with the formatting requirements of NRAP 32(a)(4), the typeface requirements of NRAP 32(a)(5) and the type style requirements of NRAP (a)(6) because:

This brief has been prepared in a proportionately spaced typeface using Word Perfect 12 in 15 point font, Georgia. It contains 1,442 words and it does not exceed 30 pages.

- 2. I further certify that this brief complies with the page or type volume limitations of NRAP 32(a)(7).
- 3. Finally, I hereby certify that I have read this Brief, and to the best of my knowledge, information and belief, it is not frivolous or interposed for any improper purpose. I further certify that this brief complies with all applicable Nevada Rules of Appellate Procedure, in particular NRAP 28(e)(1), which requires every assertion in the brief regarding matters in the record to be supported by a reference to the page and volume number, if any, of the transcript or appendix where the matter relied on is to be found. I understand that I may be subject

1	to sanctions in the event that the accompanying brief is not in	
2	conformity with the Nevada Rules of Appellate Procedure.	
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CERTIFICATE OF MAILING APPELLANT'S REPLY BRIEF

I hereby certify that on the 19th day of May 2016, I caused the above and foregoing **APPELLANT'S REPLY BRIEF** to be sent by electronic notice and depositing same in the United States Mail, first class, postage prepaid, in a securely sealed envelope and addressed to the last known address of the following:

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