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- [MSRB RFI on ESG Practices in the Municipal Securities Market: SIFMA Comment Letter](#)
- [Market Response to MSRB ESG Survey Shows Frustration.](#)
- [LIBOR Act Protects US Legacy Contracts; New SOFR Use Growing – Fitch](#)
- And finally, I Hate To Be A Bother And I Apologize If This Is An Inconvenient Time is brought to us this week by [Williams v. City of Tybee Island](#), in which a concerned citizen observed a group of teens in a desperate battle for their lives as they fought a rip tide pulling them out to sea. Leaping into action the citizen immediately called 911.... ‘Cept she didn’t. In fact, she “called the non-emergency line for the City.” Of course, you’re thinking, “Why not just call 911, lady?!!” Fair point, but we think the bigger question is, “HOW THE BLEEP DID SHE KNOW THE NON-EMERGENCY NUMBER?!!” Knowing it off the top of her head – in an emergency – would be baffling. More baffling is the scenario in which she thinks to herself, “Oh, hey. Teenagers drowning. Seems like an emergency. Suppose I could dial the three digits I’ve been conditioned from birth to turn to in this scenario. Or maybe I should pull up the city directory on my phone and pursue this through the proper channels before rushing to any hasty conclusions.” The Court of Appeals did provide us with this zinger, “It is well established under Georgia law that the danger of drowning in water is a palpable and manifest peril.” Indeed. At least they had the decency not to follow that up with, “Just ask those dead kids.”