

PROVIDING ARBITRATION,  
ADJUDICATION, AND  
MEDIATION SERVICES  
NATIONALLY

Arbitrations, Hearings, and  
Mediations of both Formal and  
Informal Nature

Interpretation of Contract Language  
and Collective Bargaining Agreement  
Provisions

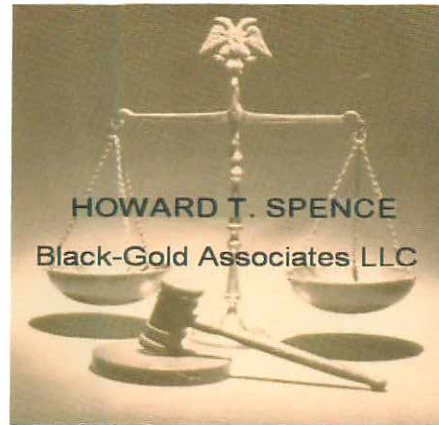
Application of Federal and State  
Laws to Workplace and Business  
Disputes

Providing Adjudication and  
Arbitration Awards and Reasoned  
Opinions/Decisions Which are Fair,  
Lawful, and Independent

Assisting Parties to Achieve  
Mutually Acceptable Settlements,  
Agreements and Dispute  
Resolutions through Interactive  
Mediation Procedures

SPECIALIZING IN DISPUTE  
RESOLUTION SERVICES,  
CONTRACT  
INTERPRETATIONS,  
AND DETERMINATION OF  
INDIVIDUAL RIGHTS

Bringing fair and Lawful Resolutions to  
Disputes in the Workplace or Commercial  
Settings



HOWARD T. SPENCE  
Black-Gold Associates, LLC

**ARBITRATIONS - PRIVATE  
ADJUDICATIONS - MEDIATIONS**

1637 Willow Creek Drive  
Lansing, MI 48917-9643

Telephone (517) 579-0500  
Toll Free 1-8-SPENCE-LAW (877) 362-3529

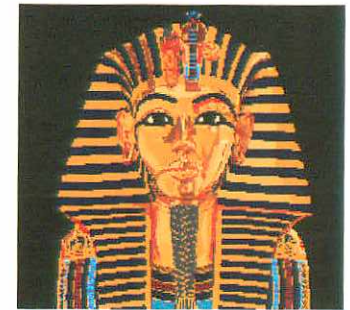
WWW.BLACK-GOLD.COM  
htspence@black-gold.com

Helping to Bring Fair and Lawful Resolutions to  
Business and Work Place Disputes

An Affiliate of Spence and Associates,  
Consultants

# BLACK-GOLD ASSOCIATES, LLC

**PROFESSIONAL  
ALTERNATIVE DISPUTE  
RESOLUTION SERVICES**



"TRUE PEACE IS NOT  
MERELY THE ABSENCE OF  
TENSION... IT IS THE  
PRESENCE OF JUSTICE" --  
Rev. Dr. MLK, Jr.

Black-Gold Associates is a minority owned business enterprise established to provide professional arbitration, adjudication, and mediation services to address a wide range of disputes which can best be resolved outside of the judicial court system. The firm is affiliated with Spence and Associates, Consultants.



While the focus of this dispute resolution practice is on disputes which arise in the context of the workplace and employment or labor law issues, adjudication and mediation services are also available for contract interpretation and performance disputes, as well as community and civic disputes.

The firm operates out of offices in Lansing, Michigan, but can provide arbitration and dispute resolution services nationwide. Referrals or appointments may be made directly at the request of parties to a dispute, or through appointments by the American Arbitration Association, the National Arbitration Forum, NASD, FMCS or other dispute resolution panels. Mediation assistance may be requested by the parties, or by referral from court approved lists of certified mediators.

**HOWARD T. SPENCE,  
MLIR MBA JD  
ARBITRATOR - MEDIATOR**



Howard Spence is a member of the American Arbitration Association panel of neutrals (Employment and Commercial Law), The National Arbitration Forum Panel of Arbitrators, and the NASD panel of Arbitrators. He has extensive experience as an Administrative Law Judge in the adjudication of disputes in both formal and informal contested case settings.

Howard served in the state of Michigan as deputy Insurance Commissioner and also as Personnel Administrator for the Michigan Department of Commerce. He ended his state service career as an Administrative Law Judge. He adjudicated a wide range of disputes as an ALJ and helped negotiate resolutions for over 10 years. Howard teaches a variety of management and law courses at the University of Phoenix in both their undergraduate and MBA programs, and also has taught law students as an adjunct professor at Thomas Cooley Law School.

Howard holds a Masters Degree in Labor and Industrial Relations and also a Masters Degree in Business Administration from Michigan State University. He has a Juris Doctor degree from the University of Michigan Law School.

Expertise in Relevant Law  
Fair, Independent, and Impartial

Reasonable Fees for Services  
Provided

Considerate and Sensitive to the  
Needs and  
Litigation Requirements of All  
Parties Involved

Willing to Travel to meet Client  
Needs

Able and Willing to Issue both  
Summary Awards and  
Reasoned Opinions/Decisions

Certified Civil Court Mediator  
in State of Michigan



Black-Gold Associates takes pride in helping achieve timely decisions and resolutions which are fair, independently adjudicated or mediated, and consistent with both federal and state laws, and the provisions of contracts or collective bargaining agreements into which the parties have entered.