urt by filing a complaint.) On April unsel entered their appearances in the On June 5, 1981 Plaintiffs filed a ace. American Motors petitioned this discontinuance and consolidate this ion Plaintiffs brought in this court, an ual defendants including the operators ed in the accident.

e) allows the court, upon petition and a discontinuance "in order to protect y from unreasonable inconvenience, pense or prejudice." American Motors e prejudices them by denying them emedies, allegedly more favorable to oinder remedies. Under Pennsylvania ce is stricken and this action consoliy-filed Franklin County one, the cornd the individual defendants (vehicle evious action may be found liable to . See Pa. R. Civ. P. 2255(d). Under ridual defendants, made third-party Motors, can only be liable to American on and contribution. See Fed. R. Civ. tors wants all potentially responsible footing.

iscontinuances rests within the trial v. T.W. Phillips Gas and Oil Co., 365 (250). Before we can strike the discontribution of the discontribution of the discontinual 185 Pa. Super. 323, 138 A.2d 690 (20), 223 Pa. Super. 130, 299 A.2d 19 are is no such showing.

ill not be put to unreasonable inconthe discontinuance is allowed to ong-pending case involving extensive (see, e.g., Kaminski v. Moore, 8 D&C which could be rendered worthless by no doubt, some time and money have atter, both have been minimal, relativengs here consist only of a praecipe, a cry of appearance and a voluntary disal litigation efforts have been made.

strike the discontinuance to thwart a .g., Mechanics' Bank v. Fisher, 1 Rawle

341 (Pa., 1841)) because the discontinuance has no such characteristics. The Hermsdorfers' purpose in filing the Franklin County action was a non-vexatious one: to preserve their cause of action while obtaining jurisdiction in federal court. Once federal jurisdiction seemed assured, they entered the discontinuance without delay.

Finally, we conclude that discontinuance of the Franklin County action will not prejudice American Motors. The fact that, following discontinuance, it may no longer take advantage of the Pennsylvania joinder rules does not constitute prejudice for purposes of Rule 229(c). We do not view the differences in the Pennsylvania/Federal joinder rules as significant. Petitioners may still defend against liability in federal court on the ground that the individual defendants are at fault regardless of whether they are on "the same line of defense." Like the Superior Court in Pesta v. Barron, supra, "we are unable to see how any alleged procedural difference between the Pennsylvania practice and the federal practice may be made the basis of a mandate that the Plaintiffs pursue their action in the state court rather than in the federal court." 185 Pa. Super. at 327, 138 A.2d at 693.

Having concluded that American Motors failed to show that it has been deprived of a substantial right or will be prejudiced by the discontinuance, we will dismiss the petition to strike off discontinuance and consolidate actions.

ORDER OF COURT

December 15, 1981, the defendants' motion to strike off the discontinuance entered by the plaintiffs in this case is denied.

KALATHAS vs. LITITZ MUTUAL INSURANCE CO., C.P. Franklin County Branch, No. A.D. 1981 - 274

Declaratory Judgments - Civil Procedure - Preliminary Objections - Nonjoinder of Necessary Parties - Propriety of Form of Action - 42 Pa. C.S.A. Sect. 7541

1. In actions for declaratory judgment, all persons who have or claim any interest which would be affected by the declaration shall be made parties,

udice the rights of persons not parties to the

dering declaratory relief unavailable when an or a special statutory remedy is available has ature to unreasonably limit the availability of en abolished by statute — 42 Pa. C.S.A. Sect.

., Attorney for Plaintiff

Attorney for Defendant

ION AND ORDER

, 1982:

claratory judgment was commenced by on September 2, 1981. The plaintiffs construe certain portions of insurance fendant and Everett Cash Mutual Insurt the defendant to pay a specified sum f. Preliminary objections in the nature and/or dismiss the complaint for nonies and also to strike the complaint as ion because the case should be brought in September 28, 1981. Argument was objections on November 5, 1981. At or the parties the Court deferred taking ter negotiations in determining whether all be disposed of amicably.

81, a stipulation executed by the Presidust Company as a mortgagee of the ed. The stipulation provided that the gagee agreed to be bound by the results ing the fire loss of the plaintiff involveses, and "with the understanding and that any payments by Lititz Mutual that any payments by Lititz Mutual erett Cash Mutual Insurance Co. on loss, shall be made payable to Tom M. urg Trust Company." This stipulation tgagee and thus disposes of defendant's to the Chambersburg Trust Company's

lief is sought, all persons shall be made aim any interest which would be affectand no declaration shall prejudice the 120 rights of persons not parties to the proceeding." 42 Pa. C.S.A. Sect. 7540.

Since the plaintiff alleges Everett Cash Mutual Insurance Company also issued a policy on the building of the plaintiff which suffered the fire loss, it too is a party whose rights would be affected by this proceeding. Therefore, the defendant's motion to strike must be sustained and leave granted the plaintiff to amend his complaint to join Everett Cash Mutual Insurance Company as a necessary party.

The defendant's second motion to strike is based on his contention that the plaintiff can secure full, complete and adequate relief by way of an action in assumpsit rather than proceeding under the Declaratory Judgment Act. We find no merit in this contention, for 42 Pa. C.S.A. Sect. 7541 provides:

"The General Assembly finds and determines that the principle rendering declaratory relief unavailable in circumstances where an action at law or in equity or a special statutory remedy is available has unreasonably limited the availability of declaratory relief and such principle is hereby abolished. The availability of declaratory relief shall not be limited by the provisions of 1. Pa. C.S. Sect. 1504 (relating to statutory remedy preferred over common law) and the remedy provided by this subchapter shall be additional and cumulative to all other available remedies..."

In our judgment, it is clearly proper for the plaintiff to proceed as he has elected and it matters not whether another form of action would also have been available to him and be fully appropriate. *Mutual Fire Insurance Company v. Rose*, 364 Pa. 15, 70 A. 2d 316 (1950).

The subject matter of a declaratory judgment action has within its ambit the construction of particular contract terms. Therefore, construction of the coinsurance clause and the definition of "actual cash value" is found in both policies within the purview of this proceeding, and the defendant's preliminary objection as to these points is dismissed.

The defendant's motion to strike the plaintiff's request for the award of damages and interest under the policies is clearly well taken, for this Court may only construe contract terms and may not order specific monetary relief. Therefore, that motion will be sustained and the plaintiff will be granted leave to amend.

ORDER OF COURT

NOW, this 19th day of January, 1982, the defendant's motion to strike for failure to join Everett Cash Mutual Insurance Company as a necessary party is granted; the defendant's motion to strike the plaintiff's prayers for the award of damages and interest is granted; all other preliminary objections are dismissed. The plaintiff is granted twenty (20) days from date of this Order to file an amended complaint pursuant to the above Opinion.

Exceptions are granted the parties.

PECK AND JONES v. FIRST NATIONAL BANK OF McCONNELLSBURG, C.P. Franklin County Branch, No. 103 of 1981—C

 $\label{lem:confession} \textit{Confession of Judgment - Execution - Residential real property - Attorney} \\ \textit{Fees}$

- 1. Section 407 of the Act of 1974, January 30, P.L. 13, No. 6, 41 P.S. Sec. 407 restricts the right of a plaintiff to levy or execute on residential real property of a debtor solely on the basis of a confessed judgment.
- 2. Section 407 requires a plaintiff to file an appropriate action and proceed to judgment against the defendant as in any original action.
- 3. Where judgment was entered on a note containing a confession of judgment clause and a complaint in Confession of Judgment was thereafter filed, a writ of execution and levy on the debtor's real estate was untimely and improper.
- 4. Attorney's fees can only be taxed when shown to have been actually charged.

James M. Schall, Esq., Legal Services, Inc.

OPINION AND ORDER

EPPINGER, P.J., January 18, 1982:

In 1979 John L. Peck and Anna M. Jones (Peck and Jones) signed a \$15,000 note in favor of The First National Bank of

FIRST NATIONAL

bank and trust co.

13 West Main St.
WAYNESBORO, PA: 17268
717-762-3161



TRUST SERVICES
COMPETENT AND COMPLETE



WAYNESBORO, PENNSYLVANIA 17268

Telephone (717) 762-3121

THREE CONVENIENT LOCATIONS

POTOMAC SHOPPING CENTER — CENTER SQUARE WAYNESBORO MALL