

Predicting The Future

It is that time of year when my mind is in 2012, but my physical body is in 2011. We recently submitted the budget for FY12 to the United States Trustee (UST), who is Patrick Layng, for the Northern District of Illinois. In fact the trustee and I met with Mr. Layng and Tom Thornton, who is the Regional Coordinator, to discuss the budgeting process and to clarify some of the line items in our budget.

One definition of a budget is “an itemized summary of estimated or intended expenditures for a given period along with proposals for financing them.” This entails trying to predict the future, hence why my mind was in 2012. This definition has two parts, first estimating the expenditures for FY12, and then proposing how to finance these expenditures. Let me start with the second part.

At every staff meeting some time is spent on me telling you about the case filings for the month and year-to-date as well as the total number of cases we are currently handling. Those of you who don't nod off during this section of the meeting might notice these figures are compared to budget figures that were developed last year. But really the point here is twofold, I'm letting you know how close we are coming to our projections and showing you if we are handling more or less filings and cases than we did in the past. I'll get to this again when discussing expenditures, but what this means to you is how busy are you, will the office get even more work and do we have enough people to do the work?

I have this statistical data for many years, and I use this and other information to predict what will happen with the case numbers in the future. I am constantly listening and looking at information that will help me accurately predict these num-

bers. Some of the sources are general economic data, other trustee offices' data and information from our court's clerk.

Case information has to be translated into revenue numbers. More cases doesn't always translate into more revenue, but usually they do. Every case has a different monthly payment and there are definitely some trends in the amount of the monthly payments in cases. The average monthly payment for case does not always increase from year to year, sometimes that number stays relatively unchanged, sometimes it goes down, and when it goes up, it doesn't go up by the same rate from year to year. To make an already long story short, I find out the average monthly payment for case on a year to year basis and uses these numbers against the case statistic numbers to predict the revenue from cases.

Let me say this another way. If for example I expect us to have 10,000 cases in FY12, and to make this example simple, 2,000 of those case originated in each of the 5 fiscal years (FY12, FY11, FY10, FY09 and FY08). I would then multiply 2,000 times the average annual payment for that particular year, to come up with the total revenue. Of course that is a very simplistic example, because first of all I have to predict the average annual case payment for FY12, and then figure out how these tiers of cases will really behave (i.e., 3,500 cases from FY10 and 600 cases from FY08 instead of 2,000 from each).

From the number calculated from the above I need to figure how much of this will be refunded to the debtors, subtract it and this will basically be the amount of money we disburse to the creditors. The office then takes a percentage of this num-

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Predicting The Future *(Continued from page 1.)*

ber (Percentage Fees) in order to finance the office. Which brings me to the first part of the budget definition estimating the expenditures for FY12.

By far the biggest expenditure is Employee Expenses , 67% of the operating expenses, which encompasses Salaries, Payroll Taxes, Employee Benefits and Temporary Labor. After looking at the projected caseload, it is determined whether we will have any change in the employee head count for the upcoming year, either up or down. If we are projecting to increase, we figure at what salary level and at what point in the fiscal year we will increase (i.e. do we need another case administrator?). For the existing staff, we need to calculate the amount of increase in salary. We are given the percentage that salaries are allowed to go up from the UST’s office and use that percentage in calculating FY12 salaries. Calculating Payroll Taxes is a straight mathematical process derived off the new salaries. Employee Benefits are budgeted by getting renewal information from our benefit providers and calculating the new costs. If those costs are too high decisions need to be made about raising deductibles and co-pays in order to lower the cost to the Trustee.



The next biggest expenditure is for Office Rent & Utilities (over 16%). Because of the nature of leases this is more of a long-term item. Leases are negotiated for multiple year increments and long-term trends in case load and employee head count must be considered when determining the square footage leased. When we are in the middle of a lease cycle the budget is prepared by using the new annual lease amount and calculating the anticipated utility and other related expenditures. If we are at a renewal period, the long-term needs of the office have to be assessed and a determination is made whether we need more, less or the same office space in the future.

THE MARSHALL CHRONICLES	
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✓ submitted by the third Wednesday of the month via e-mail, a Word document or an ASCII file.	
We also ask that anyone who attends a seminar please be prepared to furnish the committee with a detailed article on its subject.	
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The other 19 line items that comprise the rest of the Operating Expenses consist of items of two types, those that are relatively the same every year and rise by the rate of inflation or those that we decide to increase or decrease based on projected Debtor Disbursements and the amount of Fee we want to charge. Those of the first category consist of Bookkeeping & Accounting Services, Audit Services, Noticing (we don’t do this), Telephone, Postage, Office Supplies, Bond Premiums, Publications & On-Line Services, Debtor Education and Maintenance & Service Agreements. For these we look at any reason they may increase or decrease than more than the rate of inflation (i.e., change in case load or employee head count) and adjust for that reason and by inflation.

The rest of the Operating Expenses consist of Computer Services, Consulting Services, Training, Travel, Equipment/Furniture Rental, Equipment/Furniture Purchases, Leasehold Improvements and Other Expenses. Some portions of these items are recurring and necessary every year, so we will put them into the budget first and see what is left to spend. Then there are years it is completely necessary to expend money for something no matter what the budgeted receipts might appear to be (i.e., upgrading the case management software). But, if there is a necessity to lower Operating Expenses in order to keep the Percentage Fee down, then this is the first area to look at cutting.

Now it comes time to come up with necessary Percentage Fee to pay for these expenses, the Trustee Compensation and the Operating Reserve. Very basically, these numbers are added together and that is that amount of money needed. Divide that

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Trustee Matters

It's All About Attitude...

"The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than success, than what other people think or say or do... It is more important than appearance, giftedness or skill. It will make or break a company...a church...a home. The remarkable thing is we have a choice everyday regarding the attitude we will embrace for that day. We cannot change our past...we cannot change the inevitable. The only thing we can do is play on the one thing we have, and that is our attitude... I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you...we are in charge of our attitudes."



— Borrowed from Charles Swindoll

As my staff and I worked on the budget, it was amazing how we revert to things that have happened in the past. I now understand what my parents meant when they would say: "We cannot afford it, maybe next year." I am emphasizing to you that our existence is tied into our caseload and planning. Using the most recent financial information and caseload information available, I am projecting where we will be in the future. These are budget estimates compiled from the anticipated actual and necessary expenses, which are based upon historical data and competitive bids. If I ask for bids from different sources, I want to be assured that I am receiving the most competitive price for the service I wish to purchase. Again, I am asking the staff to relate your budget requests to your goals in order that we can get where we want to go. When you plan to drive someplace you've never been before, you generally consult a map before you start out. This helps you avoid wasted time and gas, and keeps you from going in the wrong direction and possibly never finding your destination. Without the map, you may still feel like you're making progress because the car is moving, but you're probably just wasting time.

Trying to run a business without a budget can be a very similar experience. You may be working hard and spending time and money, but are you really getting where you want to be? Our focus this month is on budget preparation. A budget is probably the most important tool a business can have. If my attitude during budget season changed, it's only temporary.

Marilyn O. Marshall, Standing Trustee

Predicting The Future

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amount by the Expenditures determined in the seventh paragraph above and, viola, you have the Percentage Fee necessary to run the office.



The budget needs to be submitted by June 20th and becomes effective on October 1st. So we are looking at trends and predicting future trends at least a full 90 days before the start of the fiscal year. Very often these trends change in that period of time or during the fiscal year itself. So what do we do if this happens and we need to increase or decrease the Percentage Fee? Thankfully there is a process in place for this called the Amended Budget. When this becomes necessary we go through all of the same processes already discussed and come up with new predictions in any category that may have changed and, if necessary, change the Percentage Fee to be collected. We generally do this once about six months into the fiscal year. The best-case scenario is that we have a minimal amount of changes when we do this and change the Percentage Fee by a small amount. This amended budget is also approved by the EOUST.

Dan Lyons, Comptroller

August's Notable Events

August 1st–7th is **International Clown Week**.

National Night Out on August 2nd.

National Ice Cream Sandwich Day on August 2nd.

Coast Guard Day on August 4th.

International Left-Handers Day on August 13th.

August 14th–19th is **Weird Contest Week**.

Happy Birthday to Stewart Chapman on August 15th!

Happy Birthday to Terry Gallagher on August 15th!

National Relaxation Day on August 15th.

National Aviation Day on August 19th.

Happy Birthday to Dan Lyons on August 21st!

Kiss and Make Up Day on August 25th.



Quotations: Making Ends Meet

"A budget tells us what we can't afford, but it doesn't keep us from buying it."

— William Feather

"Save a little money each month and at the end of the year you'll be surprised at how little you have."

— Ernest Haskins

**Information Services
Training Day**

Training Day is Wednesday. Every Wednesday. Even though we would love to have Denzel here to train with us, it's just the conversion team working hard to get everyone ready to go live on TNG!

Our weekly meetings with TNG occur on Wednesdays and Thursdays. Wednesday's meeting used to be devoted to conversion issues, but those seem to have settled down and we are now dedicating our Wednesdays to training.

The training sessions give us the opportunity to test our procedures and documentation and to give Ms. Marshall the assurance that each department has mastered their area.

We started with the Receipts team on June 22nd. Enrique, Juliana and Kristen were put through their paces as we loaded and reviewed lockbox data, getting used to navigating the posting menu and case inquiry screens. Almost every day since that day, you can see the Receipts department entering receipts into TNG after they have completed their entry of the same receipts on the CaseNET system.

Next up, on June 29th, Ms. Marshall and Dan practiced voiding checks and creating financial adjustments. The interface is similar to the receipts loading, since they are both using the Posting menu and creating batches of items to be posted.

The following Wednesday, our topic was Petition Entry, and Cheryl was selected as our guinea pig to work through the procedures and screens involved in getting the petitions loaded correctly.

Wednesday, July 13th brought us Claims and PCR. We carefully reviewed Ms. Marshall's procedures for assigning

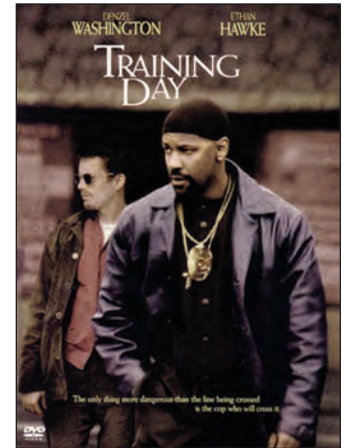
claims to be processed and verified and for cases to be routed for initial and final PCR. Matter Listing and Matter Calendar were on the docket (get it?) for July 20th, but Ms. Marshall said we needed remedial training on Claims and PCR and had to go back and "re-do" our July 13th training! Turns out we focused mostly on the Matter Calendar anyway because BSS was explaining the development that is occurring to incorporate our fillable PDF proposed orders.

So that brings us up to the July 27th training day where we painstakingly reviewed every field in the Payee layout. This is to make sure the conversion team understands each piece and how it affects the system and disbursement of claims. We didn't even get half way through the list in our 2-hour session! TNG is extremely flexible, in that we as an office can choose to "hide" different fields if they don't apply to us. We want the user to have a straightforward experience with the software and be confident that they understand the purpose of why they are entering what they are entering.

Look for future Training Days coming to a Wednesday near you:

- Confirmation and Court Calls
- Matter Listing and Matter Calendar
- Mid Case and Closing Audits
- Final Reports
- Payroll Orders

Sandra Pillar, Director of Office Systems



Your Best Retirement Investment

It is easy to find a wealth of information regarding financial investments for retirement, but don't overlook the investments you should be making in your health as well. Exercise can prove to be the best investment you can make towards your retirement.

One perk of investing in your well-being is that it can be done almost cash-free. It is easy to spend a lot of money on gym equipment or memberships, but you can start a healthier way of living without spending much more than the cost of some good fitness shoes.

It is obvious to most people that increasing the amount of exercise in your daily life can bring you long-term health benefits, but it can also save you money. By staying fit longer, you will spend less on doctor bills and medication costs. And by staying active

longer, you will have more options in the event you choose to work into your retirement years.

Investing in an exercise program can also save you time. The amount of time you spend in regular exercise will increase your general well-being, giving you more focus and increasing your energy level. It can also add years to your life.

Of course, all investments have risks. You can minimize your risk of injury from exercise by consulting your doctor before beginning any exercise program. Start slowly and build gradually to a consistent daily routine. Break up your exercise goal into small pieces that can be completed during the course of a day. You may also be at risk of quitting your exercise program. Try exercising with a friend. Choose an activity that you like to do, say walking or water aerobics. Chart your progress and reward yourself when you hit your milestones.





Five Summer Lightning Myths

During the summer, thunderstorms can not only bring rain, but thunder and lightning. To protect yourself from dangerous lightning, keep these common myths in mind next time you see a storm brewing.

1. Lightning never strikes twice. Many locations and objects get hit by lightning several times every year. These include tall buildings like Chicago's Sears Tower and the Empire State Building in New York. There are also locations, such as mountain peaks, that will receive many lightning strikes each season. Other large structures, such as radio-television antennas, also can receive repeated strikes.

2. Lightning only occurs with thunderstorms. While lightning does require moisture in the air to form, it doesn't have to be raining to create lightning. In fact, one of the most dangerous times for a fatal strike is just before a storm. Lightning can also travel horizontally, striking in areas that are still sunny. It is even possible for lightning to form during snow showers.

3. Lightning is only a danger outdoors. Shocks from lightning strikes can travel into structures, usually through metal pipes, bathtubs, and electronic devices. If there is lightning in your area, stay off of your telephone, do not take a shower or bath, and limit your computer use. It is also possible for lightning to strike through a window, so if there is a danger of lightning in your area, take precautions to avoid this danger by closing any open windows and doors.

4. A person who has been struck by lightning shouldn't be touched. Lightning strike victims are not electrified by the jolt. In fact, they carry no electrical charge and most likely need assistance from those nearby. Rescue personnel should be immediately called, and the victim should be evaluated by bystanders immediately, as they often need CPR to survive.

5. Lightning will not strike bodies of water. Lightning can in fact strike anywhere, including on water. Being on a boat or swimming will not protect you from a lightning strike. Lightning strikes to water have been known to kill fish in the immediate vicinity. To protect yourself, anytime there is the danger of lightning, even if none has been seen yet, you should remain indoors until the danger has passed.

Case Administration Where's The Easy Button?



In our current operating system we have the option to run "Jobs." A job is basically an automated program that is used to generate reports or bulk documents for repetitive work tasks. There are 46 job types but I just want to talk about the Plan based claim job (PBC). The purpose of this job is to create claims for secured debts that are listed in the plan to be paid by the Trustee in absence of a claim from the creditor. Once the creditor files the claim then basically the plan-based claim is amended to reflect information from the creditor claim.

Originally the job was used to create claims after the case was confirmed. This ensured we disbursed according to the confirmed plan. Once BAPCPA was enacted, we created another job titled Petition entry. The purpose was similar, except this job was modified to create claims for plan based and adequate protection debts listed in the original plan, so we could start pre-confirmation disbursements.

The PBC job is primarily used today as a final system check during disbursement week to make sure all claims have been created. Ideally the job should find zero items because the petition entry job would have already been completed and individual claim records created manually for debts added from the amended plans. Unfortunately, we still have items on the PBC list, which require review to determine if they should be created or someone just made an error. Now, I don't complain much, but finding things on this list has been known to send me over the edge! The window of time I have to determine is much smaller than what you have when doing petition entry or processing the amended plan, which means chances for an error on my part are greater. I sent an e-mail to all parties who are a part of this process last month with the common issues, so here is the list of my findings again:

Error type:	Preventive measure needed:
Plan was amended post the petition entry job to add a debt	Add the debt manually.
Petition entry job was completed but no claims created because the PBC box was not selected.	More thorough verification – Do not close job until all corrections have been completed.
Debts added to schedule but not linked to claim filed.	Update schedules and link claim to the schedule debt record.

I suspect this will be a moot issue once we go to TNG because there is no magic box to check or job to look for the magic box. You need to add your party and your payee in order for the system to pay a debt, so you might as well get in the habit now! Thanks!

Rosalind Lanier, Case Analyst – Claims

Simplify Your Life

Are summer activities making your life hectic? Consider these ways to slow things down.



Get rid of distractions.

Trying to cram everything into your day will make for a full schedule – and a hectic life. Look for ways to cut down on your list of daily activities. Eliminate needless television watching. Cut your magazine subscriptions down to a manageable level. Cut back on your children’s planned activities. Make simple dinners a few nights a week.

Get rid of the clutter in your life.

Look around you. If your home is cluttered and full of items you rarely use or enjoy, consider cleaning out the junk. Not only will you have simplified your living space, you’ll have fewer things to clean, giving you more time for other activities.

Get enough sleep.

Nothing makes it harder to get through the day than lack of sleep. If you constantly find yourself short on sleep, try going to bed at 9:00 p.m. once or twice a week.

Take time for yourself.

Set aside time each day to reflect, walk, read, or do an activity that you really enjoy. Take up a hobby that interests you. Take time each day to be grateful for all you have.

Look for the simple pleasures.

During any free time you have, choose simple activities that allow you spend time with friends and family. Have a potluck picnic, instead of a large dinner for guests. Go for a bike ride with the kids, instead of going to the amusement park for the day. Take a daily walk and enjoy your neighborhood.

Just say no.

Instead of trying to please others, consider whether you really have time for each task someone asks you to do. If the answer is “No,” then decline. It helps sometimes to have a standard response for each request you don’t have time for. Try saying, “I’m busy with other things right now, but thanks for considering me,” or “I’d love to help, but my commitments are pressing right now.”

Bumper Sticker Humor

I’m objective – I object to everything.

I’m an optimist, but I don’t think it helps.

Give me ambiguity or give me something else.

Pride is what we have. Vanity is what others have.

Nothing is impossible to the person that doesn’t have to do it.



A Family On A “Mission”

June 19th through the 25th marked a monumental, life-changing experience for my family and me. We had the privilege of accompanying the youth group of First Presbyterian Church of Valparaiso, IN, on our first mission trip.

Camp Washington, a neighborhood set on the outskirts of Cincinnati, Ohio, was the location where 40 youths and adults spent the week working with the wonderful staff of Washington United Church to make positive changes in the lives of the families in the community.

Camp Washington is one of many areas within our country that is significantly plagued by generational poverty. Generational poverty can only be described as an epidemic caused by factors outside of the control of those living within a community. Unless outside intervention occurs to make positive changes, the vicious cycle of poverty will continue through future generations, perpetuating nothing but hopelessness. The only ray of light breaking through the hopelessness that surrounds the residents of Camp Washington is the work being done by the staff and volunteers at Washington United Church.

Before and after school programs, summer day camps, free meal programs for the neighborhood children, a community “Free” store, and home restoration projects are all ways W.U.C. is making changes for the better. Spending the week as workers in these W.U.C. programs gave me, my husband, and our two young children the chance to witness the toll generational poverty takes on this community, along with the opportunity to physically be the “outside intervention” that is desperately needed.

It was the fuel that began a huge fire burning within our family to continue mission work, bringing help, hope, and the love of God to all of those who are in need. We will be heading back to Camp Washington over a weekend in the month of August to bring clothing and other household items to the “Free” Store that a few of the teens in the youth group have collected from our church and other community members. And we are currently working on the beginning planning stages of our next mission trip to Montgomery, West Virginia, in June, 2012.

Heather Crews, Case Administrator



Making Life Meaningful

Often we go through life on autopilot – taking the same way to work, sticking to the same routine, and not fully noticing things around us. It is everyone’s goal to find purpose and meaning in life. Here are some simple steps you can take to help make your life more meaningful.



Be Grateful

Look at your life and take stock of all the good things. Try to take time each day to be thankful for all you have, from basic food and shelter to the love of friends and family. We sometimes forget in our daily struggles to be grateful for our bounty in life.

Vary Your Routine

If you find yourself doing the same things everyday, try to vary your daily life. You will open your eyes to a new perspective and will avoid the monotony of repetition. This can be as simple as taking a new way to work, varying your lunch routine, or reading instead of watching TV. As you make these changes, really pay attention to the world around you, and you may be surprised at how different every day can be.

Live in the Moment

It is easy to get caught up in mulling over the past or planning for the future. This leaves little time to spend in the here and now. Try to appreciate what you are doing each moment. Enjoy your family and friends and see the beauty of the little things in your life. Your appreciation for life will increase as you savor each element of your day.

Quick Money Tip

If you’re giving your teen an allowance, you may want to reconsider. A University of Washington study revealed that kids who received an unconditional, regular allowance thought less about money and were not as financially successful as adults.



Even kids receiving an allowance for chores had a negative attitude about work. Instead, give your kids opportunities to choose projects around the house and pay them when they successfully complete the job. By associating their choice to work and a payoff for that hard work, they will develop a healthier attitude toward money.

Dog Days Of Summer

The term “dog days of summer” is one that most people are familiar with. But do you know what it means? Technically, the “dog days of summer” run from July 3 to August 11, and are associated with the hottest days of the season.



The dog reference has to do with the night sky. Sirius, the brightest star in the summer sky, is in the constellation called Canis Major, which means “big dog.” Ancient people living in the Mediterranean region believed that such a large star as Sirius generated heat, just as the sun does. During the days from early July to mid-August, Sirius is in conjunction with the sun. This means that it rises and sets, and is in alignment with, the sun. These ancient people thought that the heat from the sun was being joined by the heat from Sirius, causing much warmer days. They called this time of year the “dog days,” after the constellation Canis Major.

Folklore about these unique days continued into relatively modern times. You can probably still find some older folks who remember the old wives’ tale about fish losing their teeth during the “dog days of summer.” With no teeth, the fish developed sore gums and were unable to feed until the return of cooler weather. For these folks, this helped explain why fishing at their regular fishing holes was so poor during the late summer months.

Internet Tidbit



Ever wish you could know before you board what the seating will be like in an airplane? Now you can! SeatGuru.com was launched in 2001 by a frequent flyer, Matthew Daimler, who decided to collect this useful information and share it with other travelers.

At SeatGuru.com, you’ll find more than 700 airplane seat maps from nearly 100 different airlines. So how can SeatGuru.com help you? Because you can pick your seat online ahead of time for most airlines, you can do your homework and find the best seat for you, based on the location of the wings, bathrooms, emergency exits, and which seats have more legroom.

Take Me Out To The Ballgame



Trivia Quiz Answers:

1. Legally throw a spit ball.
2. Cy Young.
3. Ken Griffey, Sr. and Ken Griffey, Jr.
4. Maury Wills.
5. Warren Spahn.
6. Eddie Yost and Yogi Berra.
7. Uniform shirts without collars.
8. Babe Ruth.
9. The Pilgrims.

**Trivia Quiz:
Take Me Out To The Ballgame**

The boys of summer are in full swing! Test your knowledge of baseball trivia with this great quiz. (Answers on page 7.)

1. In 1934, Burleigh Grimes was the last pitcher to do what?
2. Who holds the record for the most games won (511) and also most games lost (316) in his career?
3. These players were the first father/son team to play together. They added to their records by hitting home runs back-to-back in the same game. Who were they?
4. Who was the first modern-day player to steal 100 bases in a season?



5. Willie Mays started his big league career going 0 for 12 before getting his first hit, a home run, off of what future Hall of Famer?
6. Topps first printed baseball cards in 1951. What players are pictured on the #1 cards of the blue set and the red set?
7. What feature did Hall of Fame manager John McGraw and his 1906 Giants introduce to uniform design?
8. When Mickey Mantle retired in 1968, he had hit more home runs than anyone else in World Series play with 18. Whose record did he break?
9. The Boston Red Sox have not always been called the Red Sox. When they played in the first modern World Series they were known as what?



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Did You Know: Vinyl Record Trivia

August 12 is Vinyl Record Day.

- A vinyl record consists of a disc of polyvinyl chloride plastic, engraved on both sides with a single concentric spiral groove.
- The first vinyl records were produced in 1930. Before that, records were made from a brittle substance containing shellac.
- The Beatles originally wanted to include a picture of Adolph Hitler on the iconic cover of their Sgt. Pepper's Lonely Hearts Club Band, but removed it at the insistence of Parlophone Records.



- One of the most valuable vinyl records is "That'll Be the Day" by The Quarrymen. Only one copy was made and has always been owned by Paul McCartney. It is valued at \$200,000.
- The Rolling Stones released the first album cover not to feature a band photograph with their 1968 album called "Beggars Banquet."
- Record Industry, located in the Netherlands, is the largest vinyl pressing plant in the world. They can produce over 30,000 records per day.
- Long-playing records became the prevailing format in 1948, when Columbia Records introduced the first successful 12-inch disc, allowing up to 30 minutes of playing time per side.

