

What's Significant?

Well, here I am a year later trying to write another newsletter article about the significant bankruptcy cases of 2007, interpreting issues under the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA) changes that went into effect in October 2005. Quite honestly, I'm having a bit of difficulty due to my concept of the word significant. My perception of something significant is something that is not only important, but also something that has a lasting effect or impact on a grander scale.

The first dictionary definition of significant in the American Heritage Dictionary is "having or expressing a meaning; meaningful." The fourth dictionary definition of significant in the American Heritage Dictionary is "having or likely to have a major effect; important." The usage example given is "...a significant change in the tax laws." (The American Heritage® Dictionary of the English Language, Fourth Edition Copyright © 2007, 2000 by Houghton Mifflin Company. Updated in 2007. Published by Houghton Mifflin Company.)

Of course all bankruptcy cases have meaning and any given case is very meaningful to the parties directly involved in the case. However, unless the case has value as legal precedent, it is questionable to this writer just how meaningful and, therefore, "significant" is the case. Over the last year there have been a wealth of reported bankruptcy cases interpreting issues under the BAPCPA. The bulk of the cases, however, are at the Bankruptcy Court level. Those cases not only are merely persuasive, but the decisions interpreting the federal bankruptcy law range from one end of the spectrum to the other with many variable interpretations in between. In that sense, there has been little change in bankruptcy practice in that, regardless of the position you want to assert or the argument you wish to oppose, there is very likely to be a reported decision somewhere that will lend you persuasive support for your position.

One of the problems in getting significant case law established (especially in this area) is the inherent disincentive for practitioners to pursue appeals that may result in unfavorable precedent when there exists such a variation in the positions of the Bench. Unfortunately, a sort of de-facto forum shopping does exist. Additionally, there is the financial practicality that when a decision goes against the debtor, the costs of further litigation often may exceed the added financial burden of proceeding with the case even with the unfavorable result. In the jurisdiction where this writer practices, there are nine Bankruptcy Judges who each hold

very strong opinions that their interpretations of the various problematic BAPCPA provisions are the correct interpretations. Therein lies my difficulty in attempting to write about "significant" new cases.

The Seventh Circuit has decided one case that has binding effect. The Court in In re Wright, 492 F3d 829, CA7(III) 2007, held that state law controls for the purpose of enforcing contractual rights of an auto creditor regarding the ability to assert a deficiency claim for surrendered collateral where the collateral was purchased within 910 days prior to the filing of the bankruptcy case. In other words, if a debtor chooses to surrender a "910" vehicle to the creditor in the Chapter 13 plan of reorganization, the surrender does not satisfy the entire debt – both the secured and unsecured components – and the creditor is allowed to file an unsecured claim for the deficiency balance and is entitled to be treated in the same manner as other unsecured creditors in the proposed plan.

This is true notwithstanding the fact that if the debtor chose to retain the vehicle, the "hanging paragraph" applicable to vehicles purchased within the relevant period would require the debt of the creditor to be paid in full (subject to a reduced interest rate under the Till decision) even if the value were less than the debt.

While this decision resolves this very narrow issue, the "hanging paragraph" itself has spawned significant (in number) other litigation surrounding that provision. Still at issue are questions surrounding whether the vehicle was purchased was "acquired for the personal use of the debtor" and whether the nature of the debt as purchase money security is somehow changed or lost when the credit for the purchase includes payment for the balance due on a trade in or when other collateral in addition to the vehicle itself such as extended service contracts, life, disability or gap insurances, or cross-collateralization is taken in the financing transaction. See the on-line listing of some of these and other recent decisions at <http://www.chicago13.com>.

The U.S. Supreme Court weighed in on one bankruptcy case this year. In the case of In re Marrama, 127 S.Ct. 1105, (U.S. Feb. 21, 2007), the Supreme Court held that a debtor who made false statements and concealed assets and transfers may not convert a case from one under Chapter 7 to one under Chapter 13. Pursuant to §1307(c), a Chapter 13 case may be converted or dismissed for cause, including the debtor's bad faith conduct. A ruling

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What's Significant?

(Continued from page 1.)



that a Chapter 13 case may be converted or dismissed for bad faith conduct is tantamount to a ruling that the debtor does not qualify under Chapter 13. Under §706(d), a case may not be converted unless the debtor may be a debtor under the chapter to which the case is being converted. Accordingly, a bad faith debtor may not convert his case from Chapter 7 to Chapter 13. Dissenting, four justices would have allowed conversion because conversion or dismissal under §1307(c) differs from eligibility to be a debtor under §109 and does not implicate the §706(d) limitation on conversion of a case under Chapter 7 to one under Chapter 13.

One of the BAPCPA issues generating cases of interest is whether a debtor who is an "above median" debtor may take an expense deduction on the B22 form for either property that the debtor is surrendering or for which the debtor has no such expense. The case of *In re Sawdy*, 362 B.R. 898, Bkrtcy.E.D.Wis., 2007, is interesting not so much for its holding as some commentary of the Judge in reaching the decision. In considering the various approaches of courts across the country on the issue of whether an above median income debtor in calculating disposable income should be allowed to deduct standard ownership expenses for

vehicles that they owned free and clear, the Court reviewed the "plain meaning" doctrine. The Court noted that at the time, six Judges in six different districts had not allowed the deduction and that five courts in five districts had gone the opposite way and allowed the deduction. Judge Pepper notes "If the language of §707(b)(2)(A)(ii)(I), when given its ordinary and literal meaning, is plain, clear and unambiguous, then how could six courts have interpreted it one way and five courts have interpreted it in exactly the opposite way? Doesn't the concept of "plain" meaning carry with it the implication that the same meaning would be "plain"-ordinary, literal and obvious-to every reader?" As a result, she indicates that the "...Court becomes more and more skeptical of the usefulness of the "plain meaning" doctrine as a tool of statutory interpretation." This writer then suggests that it would follow that the most significant (meaningful) consideration when interpreting this provision, and probably the BAPCPA as a whole, is what was the intent of Congress.

Available on-line at our website, <http://www.chicago13.com>, are synopses of various cases that may be of interest. Most of the cases have no value, as precedent, and I will leave it up to you, the reader, whether they have any true "significance." *Jay Tribou*

Financial Attorney Fees On Inactive Cases

In our continuing effort to create CaseNET jobs to move funds from case or claims reserves so that it is not necessary to manually move funds, Information Systems has created a job for Attorney Fees on Inactive Cases.

The first phase of the job selects cases that have attorney fee claims on inactive cases (case status of dismissed or converted) that have a balance due and can be allocated money from the case reserves.

The next phase is a review phase. A report is generated to review these cases. See report shown below:

Req by	Set	Case #	Creditor	Plan Group	Acct #	Amount	Debtor
✓	07 B	05046	Robert J Senrad & As...	Attorney fees		2,464.00	White Sr, Jas
✓	07 B	11295	Robert J Senrad & As...	Attorney fees		2,854.00	Sanders-Clar
✓	07 B	06142	Paul H Bach	Attorney fees		1,700.00	Bonczak, W
✓	07 B	10218	Serpe, Dizonno, Lynch	Attorney fees		2,919.00	Skidmore, L
✓	07 B	12296	Robert V Schaller	Attorney fees		3,634.00	Cluke, Tasha
✓	07 B	15149	Ledford & Wu	Attorney fees		3,000.00	Rhodes, Mary
✓	07 B	06947	Timothy K Lou	Attorney fees		1,469.20	Vugrin, Flisch
✓	07 B	11544	Robert J Senrad & As...	Attorney fees		3,863.00	Kelly, Stephanie
✓	07 B	07481	Ernesto D Borges Jr Esq	Attorney fees		2,224.00	Irving, Yvelin
✓	07 B	14877	Ronald B Lersch Esq	Attorney fees		3,514.00	Jones, Randa
✓	07 B	11100	Robert J Senrad & As...	Attorney fees		2,964.00	Spain III, Hub
✓	07 B	12520	Robert V Schaller	Attorney fees		3,017.00	Pisquada, H

This information is reviewed by the Financial Manager. The Financial Manager can deselect any case that should not be paid. Example: we will not pay attorney fees that have a pending motion to reinstate the case.

The final phase will set force allocate and force disburse. Allocation reserves will be created with allocation on Monday evening of disbursement week. A case docket will be created stating "Force Allocate and Force Disburse attorney fee on inactive case."

Rita M. Saunders

THE MARSHALL CHRONICLES

The Editorial Staff: Cheryl Jones, HVB and Dave Latz.

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Newsletter Information:

If you would like to contact us or submit ideas or articles for the newsletter, you can do so by:

- ✓ e-mailing us at newsletter@chi13.com,
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Dave Latz.

Please remember when making a submission to the newsletter, it must be:

- ✓ type-written and
- ✓ 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.

You may also view this edition of **THE MARSHALL CHRONICLES**, as well as all the previously published issues, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

Trustee Matters

“Don’t Say What You Wouldn’t Want To Hear”



When I returned from the Thanksgiving holidays, I discovered that I had several inquiries on cases from customers in which the customer was not pleased with the answer he/she had received. Daily, we receive several questions regarding our closing procedures and debtor refunds. Since our telephone representatives are trained to answer questions from a prepared script, I was sure that they could handle all questions. Most customers are anxious about the closing process and debtor refunds, so I have scheduled a meeting to review the processes with the telephone representatives. Closing and debtor refund information also appears on our website at www.chi13.com/Web/faq.html.

Closing/Discharge

Once the last plan payment under a debtor’s plan is received, the Trustee’s office will begin to close the case. The closing process takes approximately 6-8 weeks after we receive the final payment or sometimes 8-12 weeks depending on the date we receive the check and the number of creditors left to pay.

The closing process consists of the final disbursements to creditors and an audit to verify that all claims and court orders were paid correctly. When the audit process is complete, the Trustee will file a notice of completion of plan payments with the Bankruptcy Clerk. The Clerk’s office will review the case to determine if a debtor is eligible for a discharge. If a case was filed on or after October 17, 2005, then the Clerk will verify that all of the obligations necessary to obtain a discharge under BAPCPA, such as completion of a post-filing personal financial management class and the filing of a DSO certification at the end of the case. Assuming the Clerk has determined that the debtor is eligible for a discharge, the Bankruptcy Clerk will issue the discharge order and send a copy of the order to the debtor, the debtor’s attorney and the creditors in a case. **It is extremely important that debtors keep the Clerk notified of any address changes so that a copy of the discharge order is mailed to the correct address. All address changes should be filed with the Clerk. We advise callers to please notify their attorney of all address changes so that he/she can file the appropriate paperwork with the Clerk.**

The Trustee cannot be discharged until all the checks issued by the Trustee have cleared the bank. Once the Trustee is discharged the Clerk issues a final report.

Debtor Refunds

We also receive numerous calls concerning debtor refunds. If there is still money in a case after all creditors have received their final payment, the case has been audited and the status has changed from confirmed to completed, debtors will receive a refund upon approval by the Trustee. A case is only eligible for a refund when the case status is either completed or dismissed. Our office mails out refunds on the 2nd and 4th Friday of every month, except during the months of November and December when refunds are mailed only on the 2nd Friday. Once the check is mailed to the debtor, a docket is created that indicates the refund has been mailed.

Even though the telephone representatives are trained and give this information to callers, sometimes the caller will ask to speak to a supervisor or manager. Sometimes it is easier to accept “No” from the supervisor or the supervisor’s supervisor. As I handled each complaint, I remembered that there are certain phrases customers just do not want to hear. I also remembered that there are certain phrases that I just don’t want to hear when I make inquiries. I found those phrases and decided to reprint them for use in our everyday business with our clients. In addition to reviewing our office audit/closing procedures on cases, I am asking the telephone committee to distribute and discuss this information at the next meeting. Here are five forbidden phrases you don’t want to use when talking to customers:

🚫 Forbidden Phrase #1:

“I don’t know.” There is no need to ever utter these words. If you don’t know, find out. Usually, there isn’t a thing you can’t find out, outside of sensitive and financial information. **Instead say:** “That’s a good question. Let me check and find out.”

🚫 Forbidden Phrase #2:

“No” at the beginning of a sentence. The word “no” is useless and conveys total rejection. Most sentences are grammatically correct without the word. **Instead:** Turn every answer into a positive response. “We aren’t able to send your refund until our next monthly disbursement. Let me verify that your address is correct.”

🚫 Forbidden Phrase #3:

“We can’t do that.” This one’s guaranteed to get your customer’s blood boiling. **Instead say:** “Let me see what we can do.” Then find an alternative solution.

🚫 Forbidden Phrase #4:

“You’ll have to.” Wrong. The only thing that a caller needs to do is die and pay taxes. **Instead:** Use phrases such as, “You’ll need to” or “Here’s how we can help you with that” or “The next time that happens, here’s what you can do.”

🚫 Forbidden Phrase #5:

“Hang on a second. I’ll be right back.” If you’ve ever said that to a caller, you’ve lied. Not a big lie, but nevertheless a lie. **Instead:** Watch what happens when you tell the truth. “It may take me two or three minutes to get that information. Are you able to hold while I check?”

(The Telephone Doctor, 12119 St. Charles Rock Road, St. Louis, MO 63044.)

Not only have we made information available on our website to customers, debtors can now assess information on their individual cases by obtaining a password from the National Data System. Information is transmitted from our system to NDC nightly. NDC’s website address is www.13datacenter.com.

This office will always try to answer questions and provide helpful information to customers concerning Chapter 13.



Marilyn O. Marshall, Chapter 13 Trustee

Legal

**Refinancing:
What Does It
Really Cost?**



Many sub-prime mortgage lenders are rumored to be on the ropes after home prices leveled off. However, there still seems to be some action occurring in the refinancing sector. Many Bankruptcy Judges are questioning and even denying motions to refinance property out of Chapter 13 cases. The question of whether refinancing is a good or bad thing depends on your perspective.

There are several reasons to refinance a home. In general, refinancing can allow you to lower the interest rate on a mortgage, thus reducing the overall costs and reducing the monthly payments. Refinancing can also reduce total dollars spent on the loan by reducing the length of the loan. Lastly, refinancing can provide a means to consolidating debt.

While all of these are, in theory, excellent reasons to pursue refinancing, several issues should be considered first. The refinancing process is similar to a standard closing and usually requires an application, credit check, new survey and title search, as well as an appraisal and inspection. Additionally, there are almost always fees associated with any transaction and an expense. The process can also be quite lengthy.

Some sources suggest that it pays to refinance if the new loan carries an interest rate at least two percentage points lower than the original loan terms. It makes no fiscal sense to run up additional increased costs with no discernable benefit. In refinancing, the costs involved should be balanced against the following factors:

- ? How much lower will the current monthly payment be?
- ? How long will you plan to stay in the house after the refinance?
- ? Is the refinance a real solution or just trading equity for fees and a new mortgage payment that is still unaffordable?

The real deal breaker is the costs. Figure out what you still owe on the house, how much you're paying each month, and how much you initially paid for the house. Itemize all the expenses of the refinance and estimate your new monthly payments. With this, you can figure out where you break even and when you begin saving money. Most homeowners refinance to save money month-to-month, but unless there is a substantial savings after crunching the numbers, the refinance may be a Band-Aid fix, wasting both time and money.

The fees and costs associated with a refinance can really add up. These costs can include points, fees for the application, loan origination, appraisal, attorney, credit report, extra insurance, inspections, private mortgage insurance, recording, survey, title insurance, underwriting and others. Mortgage brokers and refiners are still out there because of these fees. Incurring the fees are in the best interest of the brokers, finance companies, title lenders and attorneys. However, these costs and fees are many times not in the best interest of the homeowners and especially those homeowners in bankruptcy.

Anthony Olivadoti



**NACTT Announces New
Academy for Consumer
Bankruptcy Education, Inc.**

The National Association of Chapter 13 Trustees today announced the creation of a new entity, the NACTT Academy for Consumer Bankruptcy Education, Inc., which is intended to enhance the NACTT's historic commitment to bankruptcy education by utilizing opportunities available in the current electronic environment.

Andrea Celli, President of the Academy Board of Directors, which includes Henry Hildebrand of Nashville, TN, Carl Bekofske of Flint, MI, Jan Johnson of Sacramento, CA, and Kathleen Leavitt of Las Vegas, NV, all Chapter 13 Trustees who are former presidents of the NACTT, stated, "We intend for the Academy to develop innovative educational programs which will be of direct assistance to all participants in the consumer bankruptcy system."

The Academy's efforts will be directed by Tom Waldron, a former bankruptcy judge, who enjoys a national reputation for the creation and presentation of consumer bankruptcy education programs and Derrick Bolen, who has previously developed technology for the NACTT and is an expert in electronic information services and delivery systems.

Robin Weiner, President of the NACTT, commented: "The Academy is fortunate to be able to retain the services of these dedicated professionals to initiate efforts that will bring teaching and learning together in new and exciting ways, which will be unveiled at the NACTT Annual Seminar in San Francisco, July 9th-12th. Please save these dates and plan to join us in San Francisco."

NACTT Press Release



**Happy Holidays
to You and Yours!**

From the staff of the Marshall Chronicles:
Cheryl Jones, HWB (a.k.a. Helen) and Dave Lutz

Information Systems That's A Plan

The best laid plans of mice and men often go awry. It's a cliché because it's true, and Chapter 13 bankruptcy plans are not immune from this principle.

A Chapter 13 plan that is feasible when the case is confirmed can become unfeasible later, when, for example, an adjustable rate mortgage payment is increased. If money that was expected to go toward unsecured creditors is taken instead for the mortgage, it could result in a case that requires more than the allowed 60 months for completion.

Our office has procedures for discovering when this kind of scenario has played out, and notifying debtors and their attorneys when a case plan no longer is feasible. We have recently created a new job in CaseNET to automate this process. The job builds on existing procedures to generate correspondence, keep a copy of the correspondence for future reference, and provide an audit trail.

Bankruptcy Case Administrator Laura Mendoza is responsible for entering the monthly set amount changes for mortgages. Laura's manager, Rosalind Lanier, verifies the changes and has been responsible for testing the affected cases for feasibility. For any cases found to be unfeasible, Laura would send letters to the debtors and their attorneys, using a letter template stored in CaseNET.

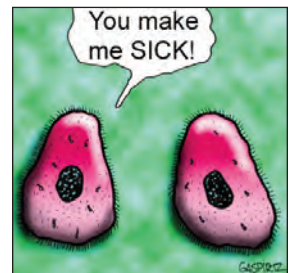
When a claim's set amount is modified, Laura creates a docket entry for the claim.

As of November, when a claim docket's result is "Set payment modified," a new dialog is shown to create a job tag and store information for the Case Unfeasibility Letter job.

When Laura runs the job, the cases for the tagged claims are tested for feasibility, and any that are found to be unfeasible are listed for review. In the final two phases of the job, letters are printed for the debtors and their attorneys for the cases still included in the job; pdf copies of the debtor's letter are saved in the cases' image folders; and docket entries are created noting that the letters were sent.

Cliff Tarrance

Is Your Home Too Clean?



When germ relationships go bad.

It is common knowledge that germs and bacteria can cause illnesses. In response to this, many people go to great lengths to try to eliminate these microbes from their homes. But it turns out that not only is this an impossible task – you will never eliminate all the organisms from your environment – it may be doing more harm than good.

Recent studies have shown that harmless microbes around us may help young immune systems develop better. As children grow from infancy to adolescence, there is a corresponding development of their immune system. When children are not exposed to a wide variety of germs, the immune system does not get sufficient "practice" that enables it to fully develop into a mature immune system.

An increase in the numbers of children with asthma and allergies worldwide, particularly in developed countries, has caused researchers to begin to look for a cause for this trend. When a child is raised in an environment that may be "too clean," having limited exposure to microbes, the immune system may begin to see harmless substances like dust and pollen as dangerous invaders, leading to allergies and asthma.

The recommendation from experts now includes simple hand washing with warm water and soap, and the use of simple household cleaners when necessary. Using antibacterial products on a daily basis may end up causing more harm than good.

"There's no point in being grown up if you can't be childish sometimes."

— Doctor Who

Employee Recognition Committee The Holiday Party Menu Rocks!

The ERC is hosting our Holiday Event on Friday December 21, 2007. The menu features (or featured, depending upon when you're reading this) delights prepared by Corky's, Coco's, El Milagro and Sam's Club, consisting of:

Corky's

1. Sliced Turkey Breast with Home-made Stuffing topped with Turkey Gravy
2. Glistening Glazed Baked Ham with Pineapples
3. Fresh Fried Chicken
4. Whipped Potatoes with Brown Gravy
5. California Blend Vegetables
6. Cranberry Sauce
7. Golden Brown Rolls & Butter



Coco's

1. Mouth Watering Greens
2. Creamy Macaroni & Cheese



El Milagro

1. Tempting Tamales
2. Sabroso Spanish Rice

Sam's Club

1. Holiday Sheet Cake
2. Cheese Cake
3. Cookies
4. Punch
5. Fruit



The ERC

It's Christmas! - The Answers:

1. The Barnum's Animal Crack-er and box was introduced by the National Biscuit Co. The box, as it does today, had a string designed so that the box could be hung as a Christmas ornament.
 2. Rudolph the Red-Nosed Reindeer.
 3. The Coca-Cola company used Santa Claus to promote the idea that a soft-drink was a winter beverage as well as a summer beverage.
 4. Joel Poinsett the developer of the popular Christmas Poinsettia flower.
 5. The candy cane.
 6. Frosty the Snowman.
 7. Grandma Got Run Over by a Reindeer.
 8. They simply stick their heads up the chimney and shout out their Christmas desires.
 9. Hoffmann wrote the "Nut-cracker and Mouse King" in 1816.
 10. Dasher, Dancer, Pancer, Vixen, Comet, Cupid, Donner, and Blitzen.
- (Note that Rudolph made his first appearance much later, in 1939.)

2007 In Three

I was watching Good Morning America, and there was a segment that asked their viewing audience to describe their life in three words.



So I got to thinking, during this holiday season, and as the year comes to an end, how would I describe the year 2007 in three words? And then, I also polled my co-workers and here are some of the responses:

- | | |
|-----------|---------------------------|
| Carlos | "Life Is Great" |
| Catherine | "Life Is Nourishing" |
| Cheryl | "God Is Good" |
| | "Nothing Is Impossible" |
| | "Count Your Blessings" |
| Curtis | "Can Not Complain" |
| Darlene | "Family Is Priceless" |
| Dave | "Stuck in Iraq" |
| Elise | "Gifts From Above" |
| James | "Set To 11" |
| Juliana | "Life Full Of Challenges" |
| | "Life Is Temporary" |
| | "Life Is Joy" |
| | "Life Is Pain" |
| | "Life Is Love" |
| | "Life Is a Gift" |
| | "Life Is Choices" |
| | "Life Is Rewarding" |
| | "Life Is Blessing" |
| Mark | "Dwell In Possibilities" |
| Paulina | "Paulina - Growing Up" |
| Sandra | "My Daughter Rocks!" |

Here's wishing you: "HAPPY NEW YEAR" (in three words).

Catherine Mendoza

(Editor's comment: You'll note that Cheryl and Juliana are quite adept at counting to three - at least most of the time! ☺)

January Anniversaries, Birthdays, And Other Notable Events

National Clean Up Your Computer Month.

New Year's Day on January 1st.

All Staff Meeting on January 4th.

Trivia Day on January 4th.

Happy 21st Anniversary to **Rosalind Lanier** on January 5th!

National Clean Off Your Desk Day on January 14th.

Happy 7th Anniversary to **Juliana Dunklin** on January 16th!

National Nothing Day on January 16th.

Happy Birthday to **Darlene Odom** on January 21st!

Martin Luther King, Jr. Day on January 21st.

Happy 1st Anniversary to **Artur Zadrozny** on January 22nd!

Bubble Wrap Appreciation Day on January 28th.



Case Administration

The Twelve Days Of Chapter 13

On the first day of Christmas
the courthouse sent to me:
One pro se petition

On the second day of Christmas
the courthouse sent to me:
Two hand written schedules
and One pro se petition

On the third day of Christmas
the courthouse sent to me:
Three model plans
Two hand written schedules
and One pro se petition

On the fourth day of Christmas
the courthouse sent to me:
Four debtors calling
Three model plans
Two hand written schedules
and One pro se petition

On the fifth day of Christmas
the courthouse sent to me:
Five attorney fee orders
Four debtors calling
Three model plans
Two hand written schedules
and One pro se petition

On the sixth day of Christmas
the courthouse sent to me:
Six motions to dismiss
Five attorney fee orders
Four debtors calling
Three model plans
Two hand written schedules
and One pro se petition

On the seventh day of Christmas
the courthouse sent to me:
Seven amended claims
Six motions to dismiss
Five attorney fee orders
Four debtors calling
Three model plans
Two hand written schedules
and One pro se petition

On the eighth day of Christmas
the courthouse sent to me:
Eight §341 meetings
Seven amended claims
Six motions to dismiss
Five attorney fee orders
Four debtors calling
Three model plans
Two hand written schedules
and One pro se petition

On the ninth day of Christmas
the courthouse sent to me:
Nine creditors calling
Eight §341 meetings
Seven amended claims
Six motions to dismiss
Five attorney fee orders
Four debtors calling
Three model plans
Two hand written schedules
and One pro se petition

On the tenth day of Christmas
the courthouse sent to me:
Ten FedEx checks
Nine creditors calling
Eight §341 meetings

Seven amended claims
Six motions to dismiss
Five attorney fee orders
Four debtors calling
Three model plans
Two hand written schedules
and One pro se petition

On the eleventh day of Christmas
the courthouse sent to me:
Eleven payoff requests
Ten FedEx checks
Nine creditors calling
Eight §341 meetings
Seven amended claims
Six motions to dismiss
Five attorney fee orders
Four debtors calling
Three model plans
Two hand written schedules
and One pro se petition

On the twelfth day of Christmas
the courthouse sent to me:
Twelve confirmation orders
Eleven payoff requests
Ten FedEx checks
Nine creditors calling
Eight §341 meetings
Seven amended claims
Six motions to dismiss
Five attorney fee orders
Four debtors calling
Three model plans
Two hand written schedules
and One pro se petition

Merry Christmas and Happy New Year from the Case Administration department!

Alma Martinez, Carlos Lagunas, Cheryl Jones, Curtis James, Elise Taylor, Laura Mendoza, Lavone Kizer-Merritt, Monica Gonzalez, Paulina Garga and Rosalind Lanier

Things That Make You Go "Hmmm..."

- What do chickens think we taste like?
- Which is the other side of the street?
- What do you call a male ladybug?
- If you throw a cat out a car window, does it become kitty litter?
- If you choke a Smurf, what color does it turn?
- When dog food is new and improved tasting, who tests it?
- Why didn't Noah swat those two mosquitoes?
- Why doesn't glue stick to the inside of the bottle?
- Why don't they call mustaches "mouthbrows"?
- When they first invented the clock, how did they know what time it was to set it to?
- What hair color do they put on the driver's license of a bald man?



Quotations: A New Year

- "Youth is when you're allowed to stay up late on New Year's Eve. Middle age is when you're forced to."
– Bill Vaughn
- "Be always at war with your vices, at peace with your neighbors, and let each new year find you a better man."
– Benjamin Franklin
- "An optimist stays up until midnight to see the new year in. A pessimist stays up to make sure the old year leaves."
– Bill Vaughn
- "Never tell your resolution beforehand, or it's twice as onerous a duty."
– John Selden
- "One resolution I have made, and try always to keep, is this: To rise above the little things."
– John Burroughs

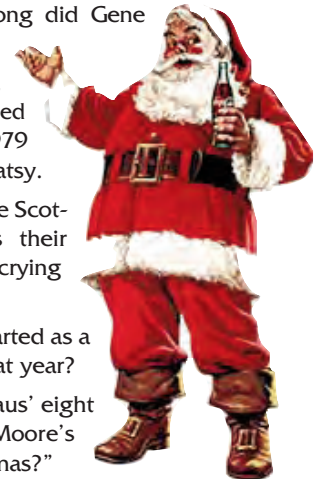


Trivia Quiz: It's Christmas!

This Christmas trivia can be fun Christmas at holiday events. A little Christmas trivia knowledge will always bring a smile. (The answers can be found on page 6.)

1. What popular children's cracker today was introduced in 1902 as a Christmas ornament?
2. In 1939 Robert May created what Christmas figure as a Christmas promotion for Montgomery Ward department store in Chicago?
3. In the 1920's, what worldwide beverage company adopted the Santa Claus figure for a winter advertising promotion?
4. Who was the United States' first ambassador to Mexico?
5. What popular Christmas candy today had its debut and was given out by a choirmaster in 1670 to quiet the noisy children?

6. What best selling Christmas song did Gene Autry record in 1951?
7. The politicians, women's groups, and seniors' organizations protested this Christmas song written in 1979 and popularized by Elmo and Patsy.
8. "Crying up the lum" is how some Scottish children tell Santa Claus their Christmas gift wishes. What is "crying up the lum?"
9. The Nutcracker phenomenon started as a story by E.T.A. Hoffmann in what year?
10. What are the names of Santa Claus' eight reindeer as named in Clement Moore's poem "The Night Before Christmas?"



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Did You know? Breakfast Trivia

January is Resolve to Eat Breakfast Month.

- ☉ The nutritional value of brown- and white-shelled eggs is exactly the same.
- ☉ There is evidence that ancient Egyptians enjoyed a breakfast of ham and eggs as far back as 1500 B.C.
- ☉ English breakfast tea is usually a blend of Indian and Ceylon (Sri Lankan) black teas.
- ☉ In Japan, radishes are often eaten for breakfast.
- ☉ Twelve percent of sodas sold are consumed with or instead of breakfast.
- ☉ In 1934, Lou Gehrig was the first athlete to appear on a Wheaties box.



- ☉ Americans eat more oatmeal in January than in any other month of the year.
- ☉ In Greece and Turkey, the oldest person at the table is the one who is served his or her coffee first.
- ☉ Maple syrup can only be produced in the eastern part of Canada, where the climate is ideal for sap production by sugar maples.
- ☉ One Argentinean favorite at breakfast is the submarine, which is a glass of steamed milk with a bittersweet chocolate bar melted into it.
- ☉ In China, breakfast foods are similar to those eaten at lunch and dinner, most often rice with small amounts of vegetables and meats.

