

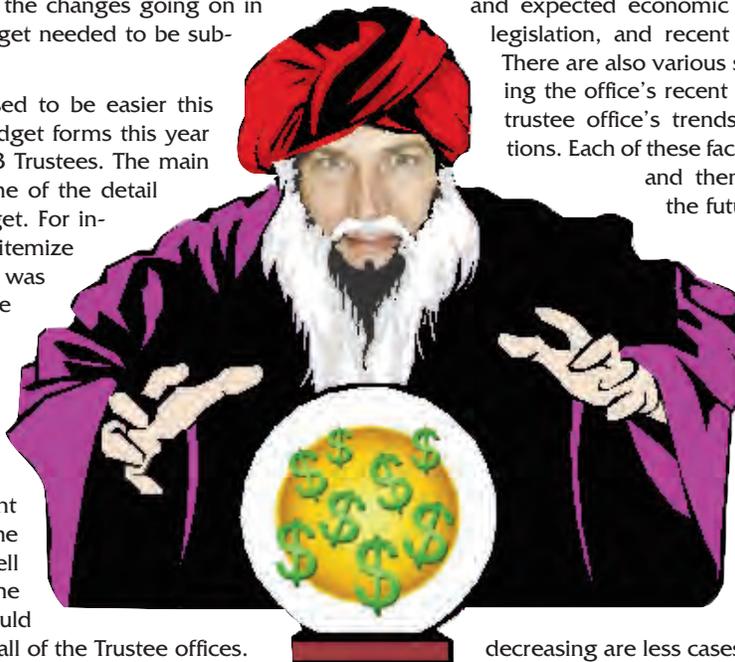
ATTEMPTING TO PREDICT THE FUTURE

Another year is almost over, the fiscal year will end on September 30th, and another budget season has passed. As we await the final approval of our budget for the fiscal year 2010, let us reflect on the budget process. The budget is due to the UST in early July, so most of the month of June is dedicated to preparing the budget forms. This comes on the heels of amending the fiscal year 2009 budget, which usually happens in February or March, but this year, with all of the changes going on in our office, a 2nd Amended Budget needed to be submitted in June.

The budget forms were supposed to be easier this year. The EOUST revised the budget forms this year at the request of the Chapter 13 Trustees. The main revisions were to eliminate some of the detail required in submitting the budget. For instance we were not required to itemize the Training line item, which was substantially easier. We also were not required to breakout individual employee expenses for the prior fiscal year, but this change did not make things any easier, since the information was still required and we needed to submit an attachment to the budget forms to supply the information. They might as well have kept the information on the EOUST forms and then they would get consistent information from all of the Trustee offices.

The main reason that this year's budget was more difficult was budgeting for the changes going on in our office, mainly the switch in banking relationships, and more importantly, the switch from our in-house computer system, CaseNET, to BSS's TNG case management software. The effect on the budget because of the switch to SunTrust bank was mainly trying to budget how their bank fees will differ from Bank of America. As for the switch to the TNG software, there were many different aspects to budget for including conversion costs, training costs and the on-going costs to run the software. The on-going costs include maintenance fees and, more significantly, the effect the new software will have on the staffing of the office.

As usual, the first and most difficult step in preparing the budget is predicting the future caseload and case receipts of the office. This is also the most unpredictable and one of the key reasons for amending the budget. We are not only trying to figure out the future trend for fiscal year 2010 but also for the last three months of the current fiscal year. There are many factors to consider when estimating these figures. Among them are the current and expected economic conditions, recent and proposed legislation, and recent trends in caseload and receipts. There are also various sources for this information including the office's recent trends, other regional and national trustee office's trends, and local and national publications. Each of these factors and sources has to be weighed and then we determine what we expect the future caseload and receipts to be.



Usually if the caseload increases, the receipts increase correspondingly. In recent years this has not proven to be true. We have experienced a few years of increased caseload, but the receipts have remained relatively stable. This means that the average receipt per case has decreased and the increased caseload has been necessary to keep overall receipts from decreasing. Some reasons for the average receipt per case

decreasing are less cases are being filed with current mortgages being included in the plan, less cases are being filed with car loans being included in the plan, and the incomes of the debtors are decreasing.

After receipts are determined it is time to focus on the expenses. By far the biggest portion (over 75%) of Operating Expenses is spent on Employee Expenses, which comprises Salaries, Payroll Taxes and Employee Benefits. 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. If we

(Continued on page 2.)

Attempting To Predict The Future

(Continued from page 1.)

are staying at the same level of employment, we need to calculate the amount of increase in salary. We are given the percentage that salaries are allowed to go up and we can either calculate a lump sum increase and put it into the budget or as we do, attempt to figure the increase each employee might get and budget it that way. We still go through the evaluation/appraisal process and compensation is increased in that way. What we determine in the budget process has no bearing on what really happens when we formally award salaries, the total increase will be the same but the amount per specific employee might change. 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.



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 other 19 line items that comprise the rest of the Operating Expenses consists of items of two types, those that are relatively the same every year and rise by the rate of inflation, or those that we need to increase or decrease based on projected disbursements and the amount of Percentage fee needed to meet expenses. 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 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. As I said before, we decide how much money is left before we budget for these items, but not completely. 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.

The budget needs to be submitted by July 1st and becomes effective on October 1st. 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, 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 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. The amended budget is also approved by the EOUST.

Dan Lyons, Controller

"The most important thing in communication is to hear what isn't being said."

~ Peter F. Drucker

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, all in full color, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

Trustee Matters

Personal Financial Management Course Provided by Trustee



I offer the Personal Financial Management class to Chapter 13 debtors to whom I have been assigned as Trustee for their case. This past week made me feel extremely proud to serve as a provider authorized by the EOUST to deliver a Personal Financial Management course and to issue individuals with a certificate of completion. The debtors expressed so much gratitude after attending the class. The most prevalent comment on the class evaluations is that this class should have been offered in high school.

I, in addition to Dan Lyons, Anthony Olivadoti, Paulina Garga and Elise Taylor, serve as facilitators. We offer the class twice a day, at 9:30 AM and 3:00 PM, four days a week. Saturday classes are also offered by appointment. I held most of the morning classes last week because some of the others were on vacation. After we verify the identity of the debtor, the bankruptcy case number, and then have each debtor sign in, we follow a prepared script to introduce ourselves to the class before we get started. We also state the length of the class and the purpose of the class. I explained that I am available to answer any questions about the course or their case. When I stated: "I am your provider, Marilyn O. Marshall, and also your Trustee" I felt like a rock star. The name recognition, and I am assuming the picture on the brochure that we mail to each debtor in our Debtor Welcome Letter, created a lot of excitement. Questions began immediately. Answering all of the questions and listening to the concerns made me realize that the debtor education course is very important. The course covers Budget Development, Money Management, Wise Use of Credit and Consumer Information.

Although the course is required before a discharge is issued, most of the students are just beginning the bankruptcy process. Taking the class at the beginning of the process allows the debtor to budget and track their expenditures during the bankruptcy as well. We do not have any statistics currently, but I plan to track the number of debtors who take the class at the beginning of the process from my office and compare it to the completion rate. I also announce that everyone is encouraged to repeat the class at any time before the close of their case.

At the end of the two-hour course, the debtors are given a course evaluation to complete. After the debtor signs the Form 23, and authorizes the Trustee to file this form with the Bankruptcy Court on their behalf, a Certificate of Completion is given to the debtor. We have also found that filing the Form 23 by the Trustee helps us to track cases that the Court cannot close because debtors have not satisfied this requirement. Once the Court notifies the debtor that documents are needed before a discharge can be issued, we will also follow-up with a letter informing the debtor that we offer the course free of charge.

It has been so rewarding reading the comments. About 95% of the debtors not only complete the evaluation but also include written comments about the course. We are happy to report that both the service that we offer and the course is rated overall as very good.

Marilyn O. Marshall, Chapter 13 Trustee

Case Administration Ease On Down The Road

Good News Flash!

If you have ever seen the movie "The WIZ" then you should be familiar with the soundtrack by Michael Jackson, "Ease on down the road." On August 17, 2009, AUTOMATION arrived to the case confirmation team and they have been singing the chorus "Come on, ease on down, Ease on down the road." If you remember the movie then you know the four main characters were each looking for something from the Wiz: Dorothy wanted to find her way home, the scarecrow wanted a brain, the tin-man wanted a heart and the lion need courage. The Wiz in this scenario is our Programmer Analyst and the purpose of the program changes were to:



Provide a paperless system for distributing work.

Reduce keystrokes by capturing some of the court data to import in to our system.

Create a balance in the verification of claims and post confirmation review (*person A will no longer have a pile of items to process while person B has less or zero items*).

Get an idea of how much time it takes to complete certain job tasks.

One of the features of this new program allows each user to be conscious of how much work the team needs to complete, so they can set their contribution level accordingly. Of course, with any new program there are some post modifications, but overall the new work process is a success, and I would like to thank my team for your continued insight and flexibility. This is probably one of many new changes coming to our team and the office, so we want everyone to keep easing down the yellow brick road.

Rosalind Lanier, Case Analyst



Financial Stale-Dated And Undeliverable Checks

Stale-dated checks are checks that we issue and have not cleared within 90 days. These checks are voided after 90 days and are considered stale-dated.

Undeliverable checks are checks that the Post Office returns as undeliverable for various reasons.

These checks are logged into the Filemaker databases "In-House Receipts" and/or "Stale-Dated Checks." The checks are voided in CaseNET, our bankruptcy case information system. They are given to the Payroll Specialist and Receipt Specialist for review and due diligence. They are to be reviewed and all due diligence complete within 10 days, or by the next disbursement period.

It is sometimes challenging to obtain a new address for these checks. I enjoy the challenge and compare it to working a puzzle. You keep working on the steps, until you find the one that fits, just like finding the correct puzzle piece, or word, if you are working on a crossword puzzle.

As a **refresher**, here are some **reminders** of the steps that are to be taken to process these checks, using the Undeliverable and Stale-dated Debtor Refund Check, or Creditor Disbursement Checklists.

Step Action

- 1 Docket receipt of the check, and if it is an undeliverable check, indicate the reason the Post Office returned it. This reason is subsequently used on the Unclaimed Funds to the Clerk of the Court Report, if it is not reissued to the appropriate creditor or debtor.
- 2 Check the CaseNET dockets to see if any change has been made to the creditor's or debtor's address since the check was issued.
- 3 If it is a Creditor return, obtain a telephone number from the claim filed. Otherwise, check CaseNET Identities, Creditor Database on Rama, or any internet search application. You can also contact other Trustees to see if they have any contact name or number. Call the creditor to determine if they have moved, or, if the check was stale-dated, determine why they have not cashed the check. Request to speak to the Bankruptcy Department. If they give you the run-around because you do not have the debtor(s) authorization, tell them we

have been appointed to administer and pay the debtor(s) debts.

- 4 If it is a debtor refund, call the debtor attorney first, to see if he or she has a new address. If not, confirm in writing that we are seeking a new address.
- 5 If you are unable to obtain new debtor information from the debtor attorney, try contacting the debtor at work. If you are unable to speak with them, ask for the Payroll Department or Human Resources. They should speak to you, especially if the debtor(s) was on payroll. If unable to contact them by telephone, write to the debtor c/o the employer. You can also check the last receipt image if the debtor was making payments directly.
- 6 If you obtain a change of address, docket the new complete address, including city, state and zip. Debtors can submit a change of address to the Clerk of the Court or have their Attorney file it electronically. Creditors must file a written change of address form with the Clerk of the Court.
- 7 If you do not receive a new address, docket that all due diligence is complete and the funds will go to Clerk of Court. The Undeliverable and Stale-dated Debtor Refund or Creditor Disbursement Check Checklist must be completed and given to the Financial Manager. A docket for a creditor disbursement should be entered under the appropriate claim and current activity should be "Funds to the Clerk of the Court."
- 8 Enter the final disposition into the In-House Receipts database or the Stale-Dated Checks database.
- 9 Our procedure is to send out a check that stale-dates twice. When it has to be re-issued the second time, a request should be entered in Disbursement Exceptions.

Rita M. Saunders, Financial Manager

Internet Tidbit

Looking to unload some of your unwanted books and make some money? There is an easy way to sell your books at Cash4Books.net. Cash4Books is the number one online book buyer in the world. It is also very easy to use. You simply go to the website, type in the ISBNs from your good condition books and you get an instant quote for the value of your books. If you like the offers, you give Cash4Books your contact information and payment preference (check or PayPal). The best part is that you can then print a shipping label and send off your books for free. There is no charge for you to ship your books. Finally, within three days of receiving your books, Cash4Books will pay you. You will have better luck selling books published after 2006, but it is easy to price all the books you wish to sell.



September's Notable Events

Happy 8th Anniversary to **Trustee Marilyn O. Marshall** on September 1st!

Cheese Pizza Day on September 5th.

Labor Day on September 7th.

Happy Birthday to **Keisha Hooks** on September 11th!

Patriot Day on September 11th.

Citizenship Day on September 17th.

International Talk Like a Pirate Day on September 19th.

Happy 1st Anniversary to **Enrique Orejel** on September 22nd!

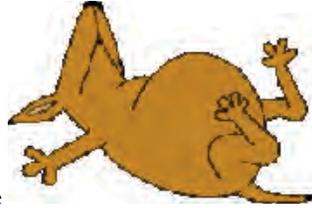
National Punctuation Day on September 24th.

Happy Birthday to **Paulina Garga** on September 25th!

Happy Birthday to **Juliana Dunklin** on September 30th!



Information Services
CaseNET:
Not Dead Yet



While it's true that CaseNET, our home-grown office automation system, has entered the twilight of its life, that hasn't stopped the old hound from learning a few new tricks.

This month, CaseNET's claim processing features were upgraded to make claim entry easier and quicker. The first major rollout included a variety of features under the banner of the Claims Import and Assignment Project. The project included a new central location for keeping track of claims as they are processed, a new automatic assignment mechanism, splitting the Post-Confirmation Review job in two, and adding a new job to produce claims verification reports.

The core of the new features is that we are capturing and saving data from the daily court downloads that we previously used only for error tracking and for assigning claims in a more manual process. Now this data is saved in records that are used to guide and track the progress of claim processing from import through verification.

When users open the Claim Processing window, they see a list of the claims that have been automatically assigned to them. With a few clicks, they can initiate data entry for attorney fee orders, new claims, amended claims and claims that were filed replacing plan based claims.

Data entry goes more quickly because much of the required information can be drawn from the claim processing records. For example, previously a user would have to open the proof of claim form, enter the case number, enter the dollar amount and search for the creditor name. Now a user clicks "New" to add a claim, and all of those steps happen automatically. The PDF is also opened automatically so the user can get right to entering the details of the claim. After entering each claim, CaseNET moves the PDF into the appropriate sub-folder in the case's images folder.

Even after data entry, the claim processing records' job is not done. They keep track of who entered the claims, who verified them in each PCR job, and who verified them in the claim verification job. Soon to be added is a new late-filed claim job that will draw on information captured in the claim processing records.

CaseNET refuses to follow the Sarah Palin model of lame duckitude. It has chosen not to resign before the end of its term, but rather to keep working hard for the people of Alaska. Or something like that.

Cliff Tarrance, Programmer /Analyst

Safety Tip

The National Safety Council's Journal of Safety Research has released a new report showing that there is little difference between the driving safety risk of using hands-free cell phones and using hand-held phones. This confirms that any form of cell phone use is a distraction that impairs the brain's ability to focus on driving. So what is safe? It is best not to make any call, even using a hands-free device, while driving. If you must make or receive a call, pull over to a safe area and stop your vehicle first.



Mark Your Calendars!

On Monday, October 12th, 2009, the American Bankruptcy Institute will sponsor its annual Chicago Consumer Bankruptcy Conference. As a speaker and faculty member, I am encouraging you to attend this seminar. CLE credits may be approved, and panelists will discuss a variety of topics including the means test, litigation techniques, and consumers in need of Chapter 11 relief. If you are interested in registering for this program, please visit <http://www.ABIWorld.org>. I hope to see you there!

Keisha Hooks, Staff Attorney



CHICAGO
Consumer Bankruptcy
Conference

Monday, October 12, 2009
 The Standard Club
 Chicago

Common Sense Stress Reducers

Along with all the complicated advice on how to reduce stress, there are some simple things you can do to make things a bit easier.



Get Organized – By putting things back where they belong the first time, you will eliminate the stress of searching for lost items. Be sure not to overbook yourself either; give yourself plenty of time to get to appointments or meetings.

Live in the Present – Brooding about the past or worrying about tomorrow can increase your stress level. Be realistic about what you can control. Try to focus on the here-and-now in order to not only enjoy what you are doing, but to reduce some of the stress you feel from past or future events.

Help Others – Stress can grow in your mind when you are only focused on yourself. Take time each day to reach out to others around you. It can be as extensive as volunteering to help cancer patients or to teach children to read, or you can simply lend a sympathetic ear to a friend. Either way, you will be less focused on your problems and may be able to better put your worries into perspective.

Laugh – Humor is a powerful antidote to stress. Laughter distances you from problems, allowing you to gain some perspective on the situation. Try to look on the bright side of things and find the humor in every situation.

Let It Go – One thing you don't need is more stress. Be sure that your worries are yours and not those of other people. You can not control the actions or situations of others, and you may not always know the best way to deal with the things others have to face. You can be sympathetic, but try not to get upset over other people's problems.

Do You Have Too Many Credit Cards?

Most Americans carry between five and ten credit cards, with many people carrying many more. Is this too many? Experts agree that there is no number of credit cards that is right for everyone. The number of credit cards you have can affect your credit rating, however. The more cards you have, the more risk you carry for increasing your over-all debt. Opening a new credit account can also hurt your credit. Every time you apply for and receive a new credit card, your credit score drops by about 20 points.



So what is a good rule of thumb? Two to six credit cards should be sufficient for anyone. Try to pay them off regularly and keep your debt ratio low, generally under 50 percent. This means that your balances do not exceed 50 percent of your open credit limits. Creditors look unfavorably on consumers who have most of their credit cards near or at the limit. Not having too many cards also makes it easier to keep track of payments, making it less likely to make a late payment.

If you have many credit cards and wish to cancel some of them, be sure not to do it all at once. This will cause your debt-to-credit ratio to rise too sharply.

Library Card Sign-Up Month

September is Library Card Sign-Up Month. It is a time to remind parents and kids that a library card is a very important school supply for all. It is also a great way to save money and expand your options with all the materials available for everybody, young and old.



Some of the ways you can use your library card are:

1. Pick up Voter Registration.
2. Pick up a DVD.
3. Get new ideas for redecorating your house.
4. Attend a lecture.
5. Hear a local or national author read from their latest novel.
6. Learn about the history of your city.
7. Borrow or download an audio book for your commute.
8. Volunteer as a literacy Tutor.
9. Make copies.
10. Check out collections of rare books.
11. Pick up Tax Forms.
12. Read a newspaper from another country.

Getting a Chicago Public Library Card is easy and **free**. You need to be a Chicago resident, 14 or older (13 and younger will need a parent's signature), and you will need to fill out and sign an application. Bring an ID with photo along with you to the library. Non-residents may still be eligible for a Chicago Public Library Card – see CPL website for qualifications.

The Chicago Public Library has a great program that allows you to log on to the Library website and put items on hold and select which library you want to pick them up at. Once the item is available at any of the libraries in the CPL system, it is sent to the library you chose and you just walk in and pick it up when they send you an e-mail letting you know it is available. Check out your local library by yourself or with the family during this "Library Card Sign-Up Month."

The library's website address is <http://www.chipublib.org>.

Kate Stephany, Paralegal

Trivia Quiz Answers: Dollars And Sense

- | | |
|--|-----------------------|
| 1. True. | 5. 1963. |
| 2. It is actually a fabric consisting of 25 percent linen and 75 percent cotton. | 6. True. |
| 3. 1785. | 7. 45 percent. |
| 4. The Civil War. | 8. About 4,000 folds. |
| | 9. 21 months. |
| | 10. 38 million. |

Talk Like A Pirate...Arrr!

International Talk Like A Pirate Day occurs every year on September 19th. The whole story of how it came to be can be found on "The Original Talk Like A Pirate Day Site" at <http://www.talk-likeapirate.com/piratehome.html> – check it out (on your own time, of course). But just to get you started, here's a quick primer on just how to talk like a pirate:

THE BASICS

Pirate lingo is rich and complicated, sort of like a good stew. There are several websites that offer glossaries that are pretty good, and you can find some of them on the links page at the above website.

But if you just want a quick fix, a surface gloss, a "pirate patina," if you will, here are the five basic words that you cannot live without. Master them, and you can face Talk Like a Pirate Day with a smile on your face and a parrot on your shoulder, if that's your thing.

Ahoy! – "Hello!"

Avast! – Stop and give attention. It can be used in a sense of surprise, "Whoa! Get a load of that!" which today makes it more of a "Check it out" or "No way!" or "Get off!"

Aye! – "Why yes, I agree most heartily with everything you just said or did."

Aye aye! – "I'll get right on that sir, as soon as my break is over."

Arrr! – This one is often confused with arrrgh, which is of course the sound you make when you sit on a belying pin. "Arrr!" can mean, variously, "yes," "I agree," "I'm happy," "I'm enjoying this beer," "My team is going to win it all," "I saw that television show, it stunk!" and "That was a clever remark you or I just made." And those are just a few of the myriad possibilities of Arrr!

ADVANCED PIRATE LINGO; OR ON BEYOND "ARRR!"

Once you've mastered the basics, you're ready to start expanding your pirate vocabulary. Try these for starters:

Beauty – The best possible pirate address for a woman. Always preceded by "me," as in, "C'mere, me beauty," or even, "me buxom beauty," to one particularly well endowed. You'll be surprised how effective this is.

Bilge rat – The bilge is the lowest level of the ship. It's loaded with ballast and slimy, reeking water. A bilge rat, then, is a rat that lives in the worst place on the ship. On TLAP Day, a lot of guy humor involves insulting your buddies to prove your friendship. It's important that everyone understand you are smarter, more powerful and

much luckier with the wenches than they are. Since bilge rat is a pretty dirty thing to call someone, by all means use it on your friends.

Bung hole – Victuals on a ship were stored in wooden casks. The stopper in the barrel is called the bung, and the hole is called the bung hole. That's all. It sounds a lot worse, doesn't it? On TLAP Day, when dinner is served you'll make quite an impression when you say, "Well, me hearties, let's see what crawled out of the bung hole." That statement will be instantly followed by the sound of people putting down their utensils and pushing themselves away from the table. Great! More for you!

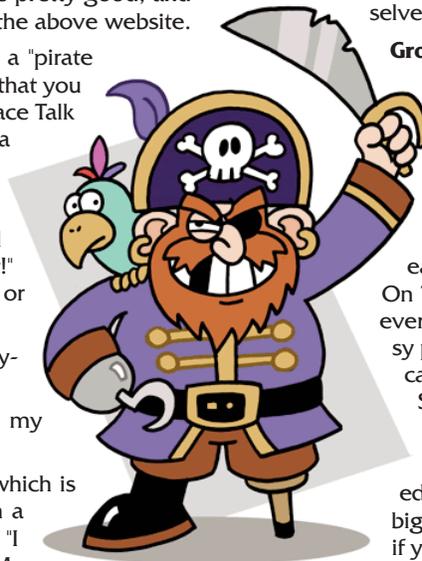
Grog – An alcoholic drink, usually rum diluted with water, but in this context you could use it to refer to any alcoholic beverage other than beer, and we aren't prepared to be picky about that, either. Call your beer grog if you want. We won't stop you! Water aboard ship was stored for long periods in slimy wooden barrels, so you can see why rum was added to each sailor's water ration – to kill the rancid taste. On TLAP Day, drink up, me hearties! And call whatever you're drinking grog if you want to. If some prissy pedant purses his lips and protests the word grog can only be used if drinking rum and water, not the Singapore Sling you're holding, keelhaul him!

Hornpipe – Both a single-reeded musical instrument sailors often had aboard ship, and a spirited dance that sailors do. On TLAP Day, we are not big fans of the capering, it's not our favorite art form, if you will, so we don't have a lot to say on the subject, other than to observe that the common term for being filled with lust is "horny," and hornpipe then has some comical possibilities. "Is that a hornpipe in your pocket, or are you just glad to see me? Or both?"

Lubber – (or land lubber) This is the seaman's version of land lover, mangled by typical pirate disregard for elocution. A lubber is someone who does not go to sea, who stays on the land. On TLAP Day, more likely than not, you are a lubber 364 days of the year. But not if you're talking like a pirate! Then the word lubber becomes one of the more fierce weapons in your arsenal of piratical lingo. In a room where everyone is talking like pirates, lubber is ALWAYS an insult.

Smartly – Do something quickly. On TLAP Day, "smartly, me lass," you might say when sending the bar maid off for another round. She will be so impressed she might well spit in your beer.

Contributed by Dave Latz, Operations Coordinator



Back To School Tips For Parents

There are some simple things you can do to help your kids be safe as they head back to school. Take a moment to go over this list of safety reminders.

-  Your child should know his or her address, phone number, your cell phone, work, or other contact number, and how to use 911 in case of an emergency.
-  Plan a safe route to school, choosing the most direct way with the fewest street crossings. Tell your child to stay on this route and review safe street crossing procedures. Teach your child all traffic safety rules and remind him or her to be especially careful during bad weather. If possible, your child should always walk or bike to school with a buddy.
-  Your child should be instructed to never talk to or accept rides or gifts from strangers. Discuss what a "stranger" is with your child. Many children consider a "stranger" to be someone who looks menacing, but a stranger is simply anyone that your child doesn't know or trust.



Trivia Quiz: Dollars and Sense

How much do you really know about your money? Test your dollars and sense with this priceless trivia quiz. (You can find the answers on page 6.)

1. True or False: It would take more than 14 million notes to make a one-mile stack of U.S. currency.
2. What is our currency made from?
3. What year was the dollar officially adopted as our nation's unit of currency?
4. The U.S. Secret Service was created during what war to fight counterfeiting?



5. In what year did the words "In God We Trust" first appear on paper currency?
6. True or False: The largest note produced today is the \$100 bill.
7. What percentage of notes produced each year are \$1 bills?
8. How many double folds (forward and backward) are needed to tear a note?
9. The average \$100 bill will last about seven years. How long does a \$1 bill last?
10. How many notes are produced each day by the Bureau of Engraving and Printing?



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Did You Know: Trees

- ▲ A shade tree positioned on the west side of a home can keep it 20 percent cooler than a home without a tree. The cooling effect of one tree is equal to that of five room air conditioners running 20 hours a day.
- ▲ In one year, a single city tree provides \$73 in air conditioning, \$75 in controlling erosion and storm water, \$75 in wildlife shelter, and \$50 in controlling air pollution.



- ▲ An acre of Christmas trees provides for the daily oxygen requirements of 18 people.
- ▲ Almost 98 percent of all Christmas trees are grown on farms. More than one million acres of land have been planted with Christmas trees, with each acre holding over 2,000 trees.
- ▲ Most of the fresh water in the U.S. is produced by our forests. Two-thirds of all the precipitation runoff in the 48 contiguous states comes from our forests. Fourteen percent of all runoff comes from the roughly 190 million acres of our national forests, which take up only eight percent of the land.

