

THE **MARSHALL**
CHRONICLES

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NACTT MID-YEAR MEETING 2009 – WASHINGTON DC: TIMING IS EVERYTHING

The Mid-Year meeting was held in Washington, DC, January 15th-17th, ending three days before the Inauguration of the 44th President of the United States of America. We have had other mid-winter meeting in DC but never had I witnessed a city so full of excitement. Leaving below zero temperatures in Chicago even made DC cold temperatures appear warmer.

The program planned by Debra Miller, Secretary of the NACTT, Chapter 13 Trustee, Indiana, seemed to promote a theme of unity and a back to the basics for Trustees. This type of program, with focus on Trustees and their operations and responsibilities, was much needed and welcomed. The meeting opened with the New(er) Trustee Training on Thursday morning with opening remarks and a welcome to Washington, DC from Clifford White, Executive Director of United States Trustee Program. Actually, his remarks warmed our hearts, as he discussed "reasonable standards" everyone listened intently and the announcement of the cost of living adjustment in trustee compensation was a surprise to all. Mr. White was followed by panelists discussing Managing Employees, How to Deal with Irate Debtors, Understanding the Numbers, Red Flag Reports, and STACS. George Stevenson, Chapter 13 Trustee, Memphis, TN, did an excellent job providing both new/er and older trustees with the history of the NACTT and how relationships with the bankruptcy judges, US Trustees, bankruptcy bar, debtors, creditors, employees, media, elected officials, our community, and other Chapter 13 Trustee should be developed and handled.

The NACTT Board Meeting was scheduled for Thursday afternoon. The Board Meeting was well attended because Trustees not only wanted to know about the pending new legislation, but the NACTT was hosting a reception for "our friends," in Washington and everyone was curious to see who had RSVP'd. Hank Hildebrand discussed the impact House Bill 200 and 225 and Senate Bill 61 would have on trustee operations. Some trustees pay mortgages in the plan and some do not. Depending on the size of the trusteeships, different views and concerns were expressed. Also, all trustees realized that immediate training of

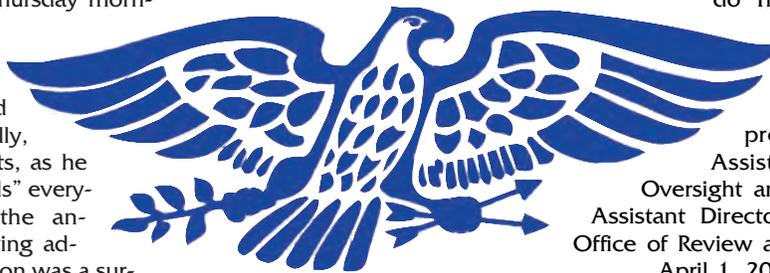
staff would have to be planned in order to implement changes. We all agreed that the trustee should pay mortgages payments so that payments actually get credited appropriately to debtors' accounts and for proper record keeping. Hopefully, §1322 (b) (11)(D) will be amended as written and allow judges to make the decision as to who should be the disbursing agent on the re-structured mortgages in Chapter 13 cases.

Friday began with an official welcome from Martha Bronitsky, President of NACTT, Chapter 13 Trustee, California. This day featured a range of topics from Where do we go from here? – Future Developments in creditor/trustee Relations, Peer Reviews – How do They Work and What Have We Learned that Could Help Us All? Trustee-Judge Communications – Searching for Balance, to Trustee – UST relations, presented by Doreen Solomon, Assistant Director for Review and Oversight and Martha K. Hallowell, Deputy Assistant Director, Standing Trustee Oversight, Office of Review and Oversight who advised that April 1, 2009, would be the adoption date of the new, required Final Report. The report will be effective and required for all cases in which the final report is generated on or after April 1, 2009. Trustees will not have to enter unsecured claims on cases that are dismissed or converted prior to confirmation.

The evening sessions continued with discussions on Human Resources – Sharing Information and Getting Answers Trustees Need and concluding with a workshop presented by Dr. Kathryn E. Story, Leadership Institute, University of Memphis, entitled: "Building better presentation Skills – How to be More Effective."

The highlight was the dinner and entertainment later that evening which featured Jan Hamilton, Chapter 13 Trustee, Kansas, who served as disc jockey for the evening, spinning songs from the sixties. It was a blast from the past. "I could have danced the night away" except our Due Process committee was scheduled to present on Saturday and we had scheduled a breakfast meeting at 7:00 a.m.

(Continued on page 2 – see Timing Is Everything.)



NACTT

The NACTT Mid-Year Meeting 2009 – Washington DC – A picture is worth a 1,000 words!



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/>.

Timing Is Everything

(Continued from page 1.)

Bright and early on Saturday morning, Michael Joseph, Vice-President, Chapter 13 Trustee, Delaware, gave a preview of the 2009 NACTT Annual Meeting to be held in Boston. It appears that the same format used in San Francisco will be used again in Boston. The program will focus on one or two central topics and then continue with the break-out panelist sessions. Following, I moderated the Due Process Committee presentation. This session focused on information to Trustees regarding audit and lease issues, management reviews, communication with UST, How Trustees are paid, and What Trustees should know about Retiring. We had excellent materials prepared with examples of certain issues to give to Trustees. Last but not least, Judge Lundin and Hank Hildebrand reviewed the 10 Decisions Rendered in the Last 12 Months That Every Trustee Needs To Know.



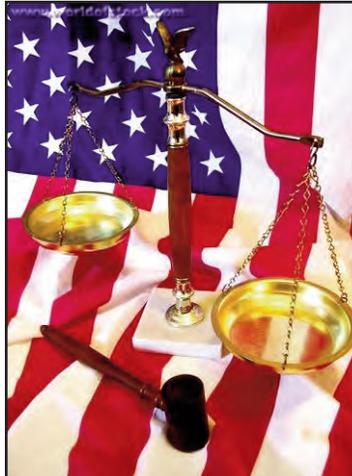
After the Mid-Winter meeting was over I met Tom Vaughn and some other Trustees for lunch at “Daddy Grace,” a local church cafeteria to feast on Soul Food. I would highly recommend this eatery to President Obama. It’s DC’s version of MacArthur’s in Chicago. Afterwards, we all hurried to Union Station to see President-elect Barack Obama arriving in Washington Saturday night at the end of a 137-mile train journey. I wanted to participate in at least one inaugural event before heading back to the Windy City on Sunday.

Marilyn O. Marshall, Standing Trustee

Financial Weighing In On The Final Report And Account

The *Final Report and Account* is the last document that the Trustee must generate on a case after the case changes to one of the following statuses: Dismissed, Converted, Complete, Complete-No Discharge, or Consolidated in CaseNET and immediately after the Trustee has received a Discharge. The different types of case status are:

- ★ **Dismissed:** A case can be dismissed for numerous reasons. Here are a few of them: The debtor never showed up for a §341 meeting; debtor or co-debtor defaulted on their plan payment obligation; a motion was brought about by a creditor for the lack of required documents filed for confirmation; or the case was voluntarily dismissed by the debtor themselves.
- ★ **Converted:** The case has converted from or to a different chapter.
- ★ **Complete:** The debtor or co-debtor has successfully finished their plan and received a discharge which is mailed to them from the United States Bankruptcy Court.
- ★ **Complete-No Discharge:** The case has successfully completed and the debtor or co-debtor are ineligible for a discharge due to previous bankruptcy filings. The only other reason for a debtor and co-debtor to receive this status is a result of not filing the appropriate required document with the court. The two required documents are the Financial Management Course and the Domestic Support Obligation Affidavit.
- ★ **Consolidated:** Two debtors have come together to combine two cases into one. Example: husband and wife each have a separate case but decide that it is in their best interest to file one case.



The *Final Report and Account* provides a financial record of all the disbursements made by the Trustee to creditors and fees taken, along with any refund that would have been issued to the debtor for the case. In accounting terms, it is very similar to what is referred to as a Trial Balance. This provides detailed information about money received by the Trustee for a Debtor (receipts) and shows what has been paid out by the Trustee for the Debtor (disbursements). The end result will be receipts equal to disbursements.

As a result of the the *Final Report and Account*, the case status will change in the Trustee's system to Closed Complete, Closed Complete – No Discharge, or Closed. Closed Complete signifies that the case has completed and was issued a discharge by the United States Bankruptcy Court. Closed Complete – No Discharge signifies that the case was completed but without a discharge. Closed signifies that the case was either dismissed, converted or consolidated.

Many times we get calls or emails from the Clerk of the Court's office asking for a *Final Report and Account* on our old cases that are running beyond 60 months. A *Final Report and Account* cannot be generated by the Trustee until creditor checks, debtor refund checks and Clerk of the Court checks have all cleared the bank. If any checks issued by the Trustee do not clear, they will automatically stale-date 90 days from the date of issuance and may delay the filing of the *Final Report and Account*.

Each *Final Report and Account* is electronically filed once every week. Once the Final Report docket is entered on the Clerk of the Court's website, it triggers the United States Bankruptcy Court to then close the case.

Mark Caffarini, Closing Specialist

Walk & Roll With Us

Our office will be participating in our 12th American Cancer Society's Walk & Roll Chicago on Sunday, May 15, 2009.



According to the American Cancer Society, one out of every four deaths in the United States is from cancer. It is the leading cause of death in the United States. One out of two men and one out of three women will be diagnosed with cancer in their lifetime. Many cancers are curable if they are detected and treated in early stages.

American Cancer Society's Mission

The American Cancer Society is the nationwide community-based voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives and diminishing suffering from cancer, through research, education, advocacy and service.

Dust off the cobwebs from your bikes and skates, or put on your walking shoes and join us at the lakefront to participate in this worthy cause. You can walk 5 miles, in-line skate 10 miles, or bike 15 miles. See Rita Saunders for pledge sheets.

Rita M. Saunders, Team Coordinator

March's Notable Events

National Pig Day on March 1st.

Happy Birthday to **Alma Martinez** on March 2nd!

Fun Facts About Names Day on March 2nd.

Do Something Day on March 4th.

All Staff Meeting on March 6th.

Daylight Saving Time Begins March 8th.

Happy Anniversary to **Darlene Odom** on March 11th!

NACTT Staff Symposium – New Orleans March 12th and 13th.

Ides of March on March 15th.

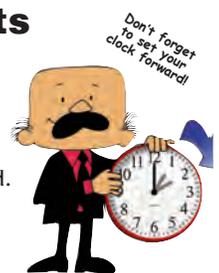
Saint Patrick's Day on March 17th.

First Day of Spring on March 20th.

Happy Anniversary to **Santricia Fields** on March 25th!

Make Up Your Own Holiday Day on March 26th.

Happy Birthday to **Sandra Pillar** on March 27th!



**Case Administration
Attorney Fee Orders**



We confirm approximately 300 cases per month and normally we receive a fee order for each confirmed case. Prior to disbursements each case is reviewed to make sure we have received and processed all claims and orders correctly. In preparation for mandatory changes to the Final Reports filed by the Trustee, there is certain data that must be reported in regards to the attorney fees. The Final Report must reflect the total fee amount requested, payments received by the attorney prior to the fee application, and the final amount disbursed by the Trustee.

Attorney fee orders are the mode of payment for the Attorneys, so if there is a problem with the order or no order on file at all, then it affects their income directly. We have two letters that are sent by our staff:

No fee order on file – We check the disclosure statement to confirm that there is a balance due on the attorney fees and we will send a letter as a courtesy. The letter informs the attorney that the plan distribution orders call for the fees to be paid prior to the mortgage arrears, and if we don't have the fee order filed within thirty days, we must assume that there are no fees to be paid.

Fee order miscalculation – This letter basically informs the attorney that the balance on the fee order is incorrect based on the numbers that were supplied. This is usually a result of the attorney not supplying the reimbursable expense amount or pre-application receipts.

The purpose of the letters are to make sure we are in compliance with the distribution order of the plan, meet the requirements of the final report and disburse funds to the attorney for services rendered. We will appreciate a **prompt response** in order to avoid delays in making disbursements. To avoid receiving a letter, file the fee orders **in a timely manner, and check the math.**

Rosalind Lanier, Case Analyst – Claims

**Getting Free
Tax Assistance**



Looking for some help with your taxes? There are lots of ways to get free tax help, if you know where to look! Start with the IRS itself by calling their automated customer service line at 800-829-1040 from 7:00 am to 10:00 pm on weekdays, and from 9:00 am to 5:00 pm on Saturdays. Information is available in both English and Spanish.

You can also call the IRS TeleTax line. There are prerecorded messages on about 150 tax matters. Call 800-829-4477 to access this automated line. If you need a specific form, you can call the IRS's Forms Distribution Center at 800-829-3676.

The IRS also has a comprehensive website where you can get many questions answered and can download the forms and instructions you need. Go to www.irs.gov to get this information.

Many libraries, post offices, and local IRS offices also carry forms for you to pick up. Also check on free tax services offered in your community. There are usually many opportunities for low-income taxpayers, persons with disabilities, the elderly and non-English speaking taxpayers. Call 800-829-1040 to find the nearest Volunteer Income Tax Assistance program.

**Legal
Can I Get Your
Email Address?**



As one can imagine, the Trustee receives thousands of emails daily. If you didn't already know, besides collecting tax returns and pay advices, each time a docket is created on the Bankruptcy Clerk's website we get an email.

In order to provide tip-top efficient service to our customers, we have designated separate email addresses, so that we can efficiently and effectively control the flow of information throughout the office. All of our email addresses can be found on the Trustee website: <http://www.chi13.com>.

Some of the specific email addresses that we stress should be used by debtor attorneys are the ones for pay advices and tax returns. We also ask that emails be structured in a certain manner so that the routing of these emails is automatic. Properly formatting emails will ensure that they get processed immediately.

The formatting is actually quite simple. All we ask is that the emails contain in the subject line a certain Judge code. This code is not a secret format but merely the assigned Judge's initials. While most attorneys have adhered to our request, we still have a few hold-out debtor firms that fail to include the codes in the subject line. These hold-outs will receive an email each time, reminding them of the correct format, and hopefully, all the attorneys will get with the program. The response email we send says:

In order to accurately process the documents you are attempting to provide, please include the case number and the appropriate Judge's initials in the subject line of your email. This is to ensure that your emails are routed properly and do not end up marked as junk mail.

The Judge's initials are:

- Judge Hollis (PSH)*
- Judge Goldgar (ABG)*
- Judge Squires (JHS)*
- Judge Wedoff (ERW)*

For example, the subject line should read:

- "Payadvices 06 B 12345 Smith PSH"*
- "Tax returns 06 B 12345 Smith PSH"*

In the future please use the prescribed subject line. Your cooperation will ensure that the documents are received timely and processed efficiently. Thank you.

Following these simple steps will ensure that documents are handled quickly. *O. Anthony Olivadoti, Managing Attorney*

Imagination

"Logic will get you from A to B. Imagination will take you everywhere." ~ *Albert Einstein*

"Imagination is the beginning of creation. You imagine what you desire, you will what you imagine, and at last you create what you will."
~ *George Bernard Shaw*



Information Services
Pump Up The Payroll Process

Cases are more likely to succeed if the debtor agrees to Payroll Control. Payroll Control means that the debtor’s Chapter 13 plan payments are deducted from their paycheck by their employer and then sent to the Trustee’s employer lockbox. I know that the more automatic deductions I have coming from my paycheck (401k contributions, flexible benefits), the easier it is for me to be successful at saving. If you never see it, you never spend it.

The Trustee’s office has committed to streamlining the payroll process with the goal of helping more debtors and their attorneys establish payroll deductions quickly and efficiently.

To get things started, the debtor attorney checks the “Payroll Control” box in Section I of the plan, thus stating that “the debtor consents to immediate entry of an order directing the debtor’s employer to deduct from the debtor’s wages ... and pay that amount to the trustee on the debtor’s behalf.” Next, the debtor attorney enters the employer’s name and address on Schedule I.

There are two simple rules the debtors attorneys can follow that will make things easier:

- ✗ Do not check the Payroll Control box in Section I if the debtor is unemployed or income is derived from Social Security, SSI, pension, workers’ compensation, or unemployment.
- ✗ Do not submit copies of payroll orders to the Trustee.

That’s it. Our office takes it from there. So, how do we handle payroll once the plan hits our office?

During Petition Front Entry, Monica and Curtis review the plan to see if the Payroll Control box in Section I is checked. If it is, they create a Payroll Activity docket entry and enter the result of “Initiated.” This brings up a text field where they enter the employer name and address listed on Schedule I. By saving this docket entry, a job_tag is

automatically created which “tags” this case for the next time Payroll Specialist Juliana runs the CaseNET job “Payroll Orders to Court.” This job is run daily.

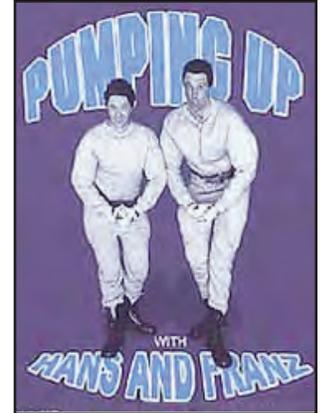
The job “Payroll Orders to Court” now creates the payroll order with the employer name and address that was entered during front entry. The payroll orders are grouped by judge with a cover sheet and these are walked over to court by Curtis twice a week. A PDF of the payroll order is automatically filed in the ECF file for each case.

When the signed payroll orders come back to us from court through our daily download, a docket entry is automatically created under Payroll Activity, “Payroll Order received from Court.” Each case is tagged for the CaseNET job “Payroll Orders to Employers. The images of these payroll orders are stored on the ECF server in a folder called “Payroll Orders Received” and a report is generated that gets emailed by Monica and Curtis to Dan, Rita and Enrique. When Enrique receives the emailed report, he prints each payroll order for that day and places them in a folder on Juliana’s desk.

Juliana is now ready to run the “Payroll Orders to Employers” job. This job prints a letter for each employer and creates the docket under Payroll Activity, “Payroll Order sent to Employer.” Juliana matches up the printed orders from Enrique with the letters to employers and puts them in the mail.

You can see how automated this process has become! Hopefully our new payroll process will make it easier and more efficient to place debtors on payroll control, thus increasing the success rate of their Chapter 13 plans.

Sandra Pillar, Director, Office Systems



Daylight Saving Time Quirks

Although many people call it “Daylight Savings Time,” with an “s” at the end of “Saving,” the official spelling is “Daylight Saving Time.” In the U.S., the time change occurs on the appropriate day at 2:00 a.m. This time was chosen to minimize disruptions to most people’s schedules. If midnight were chosen as the time to set back your clocks in the fall, you would actually be setting the day to yesterday, which could cause confusion. The time chosen, 2:00 a.m., allows the entire country to make the switch before the majority of business for the next day begins.

The Amtrak system of trains must keep to their published schedules, even when Daylight Saving Time changes the clocks. In the fall, when clocks are to be set back one hour, all the trains that are running at 2:00 a.m. must stop and waiting an hour before resuming their journey.

During the 1950’s and 1960’s, Daylight Saving Time was set individually by each local-

ity in the United States, leading to some confusing situations. One year, for example, there were 23 different time changes in the state of Iowa alone. There was also the situation of a bus route from Ohio to West Virginia that required the resetting of passengers’ watches seven times in 35 miles. Eventually, this confusion led to a standardized schedule for changing the time in the spring and fall.

If twins are born during the annual time change in the fall, it can change the recorded order of their birth. For example, a twin born at 1:50 a.m. would seem to be born later than the twin born 15 minutes later. This is because the second twin’s birth would be recorded as having occurred at 1:05 a.m. During the spring time change, there are no recorded births from 2:00 a.m. to 3:00 a.m.



Spring Cleaning

“I hate housework. You make the beds, you wash the dishes, and six months later you have to start all over again.” ~ Joan Rivers

“Cleaning your house while your kids are still growing is like shoveling the walk before it stops snowing.” ~ Phyllis Diller

“When it comes to housework the one thing no book of household management can ever tell you is how to begin. Or maybe I mean why.” ~ Katharine Whitehorn



Beware The Ides Of March



Many of you may remember the Ides of March being the name of an excellent rock band from Berwyn, IL, which performed from 1966–1973, and then reformed with its original line-up in 1990. They continue to perform to this day. They are probably best know for their 1970 hit “Vehicle.”

Or maybe you read Thorton Wilder’s “Ides of March,” his not necessarily historically accurate novel, dealing with the characters and events leading to, and culminating in, the assassination of Julius Caesar.

Originally, the Ides of March was the name of the date 15 March in the Roman calendar. The term ides was used for the 15th day of the months of March, May, July, and October, and the 13th day of the other eight months. In Roman times, the Ides of March was a festive day dedicated to the god Mars and a military parade was usually held.

But, of course, in modern times, the term Ides of March is best known as the date that Julius Caesar was assassinated, in 44 BC, the story of which was famously dramatized in William Shakespeare’s play Julius Caesar.

And that’s why we say “Beware the Ides of March.” Hopefully none of us will ever have anywhere near the bad day that Julius had on March 15th, 44 B.C. *Dave Latz, Operations Coordinator*

The Eyes Have It



Your eyes are a window into your overall health. Regular eye exams can not only determine eye health and vision, but can detect some systemic and chronic diseases. People who are ages 18 to 40 should have their vision checked every two to three years. Those ages 41 to 60 should have an eye exam every two years, and people over 60 should get their eyes checked every year. However, you may need your eyes checked more often if you have any of the following risk factors:

- ☉ Diabetes, hypertension, or any other systemic or chronic disease
- ☉ A family history of eye diseases
- ☉ Difficulty reading smaller type
- ☉ Frequent headaches
- ☉ Burning in your eyes
- ☉ Loss of peripheral vision
- ☉ Difficulty driving at night
- ☉ Difficulty with eye-hand-body coordination

The key to successfully treating many eye problems is prevention. By scheduling regular eye exams, you will increase your chances for long-term eye health.

Recipe Corner Tequila Cake

Ingredients:

- 1 cup of water
- 1 teaspoon of baking soda
- 1 cup of sugar
- 1 teaspoon of salt
- 1 cup of brown sugar
- Lemon juice
- 4 large eggs
- Nuts
- 2 cups of dried fruit
- 1 bottle of tequila

Directions:

- Sample the tequila to check quality.
- Take a large bowl and check the tequila again.
- To be sure it is of the highest quality, pour one level cup and drink. Repeat.
- Turn on the electric mixer. Beat one egg. Beat again.
- At this point it’s best to make sure the tequila is still OK. Try another cup...just in case.
- Turn off the mixerer thingy.
- Break 2 legs and add to the bowl and chuck in the cup of dried fruit. Pick the frigging fruit up off floor.
- Mix on the turner. If the fried druit gets stuck in the beaters just pry it loose with a drowscriver.
- Sample the tequila to check for tonsistency.
- Next, sift two cups of salt. Or something.
- Check the tequila.
- Now shift the lemon juice and strain your nuts.
- Add one table.
- Add a spoon of sugar, or some fink. Whatever you can find.
- Greash the oven.
- Turn the cake tin 360 degrees and try not to fall over.
- Don’t forget to beat off the turner.
- Finally, throw the bowl through the window.
- Finish the tequila and wipe counter with the cat.
- Number Of Servings: Depends on how good you feel.
- Preparation Time: For what???????

Lavone Kizer Merritt, Case Administrator – Confirmation



Trivia Quiz Answers: A Pig In A Poke

1. Antartica.
2. China.
3. 8 to 12 pigs.
4. True.
5. Omnivores.
6. Cincinnati, Ohio.
7. True.
8. A gilt.
9. The pygmy hog.
10. Pigs have no sweat glands, so they need to stay cool. The mud helps cool their skin.

Computer Phishing

Phishing scams are a way for unscrupulous individuals to obtain personal information in order to steal identities for financial gain. One of the most devious ways for these scammers to fool consumers is through a method called "phishing."

A phishing scam begins with email sent to unsuspecting consumers. These emails are designed to resemble legitimate emails from legitimate corporations so well that you are unable to recognize that it is phony. For example, one well-circulated email looks as if has been sent by the payment service PayPal. It includes the PayPal logo and is designed to have the look and feel of a legitimate email sent by this company. It may include headers and footers that have the same information found in the emails actually sent by the company itself. The fraudulent email, however, will have links that, if clicked, will take you to a web page asking for your login information. This web page will also look the same as a legitimate page on the PayPal site. When you enter the information asked for, it will usually take you to an additional page that will ask for more information, including your social security number, bank account numbers, and passwords to other web sites. By entering this information, you are sending this personal data to identity thieves who can then use that information to obtain fraudulent credit cards, or to steal money from your credit card or bank accounts. It is estimated that almost 3 million Americans have fallen for these schemes, giving out their personal information as a result of a phishing email. And these types of attacks are increasing in number every month.

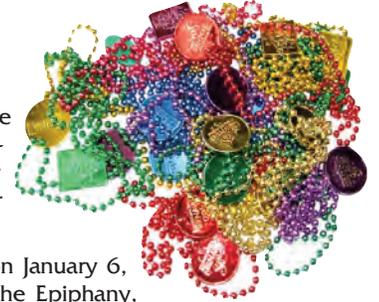
So how can you protect yourself from these types of scams? You should plan on treating every email as suspect unless you are 100 percent certain of its origin. In general, financial institutions will not send you an email requesting your personal information, login data, or passwords. If you receive an email stating that your account has been compromised or inactivated, simply close the email, and surf to that site yourself. Log in as you normally do and check the status of your account that way. If you are able to log in successfully and find no changes to your account, notify the institution that you have received an email from them asking for personal information. If there is a problem with your account, you should receive a message when you log in using your usual login procedure. You can also bypass visiting the website and just pick up the phone. A quick call to the institution is the safest way to verify the status of your accounts.



Hmmmm...

What Is Fat Tuesday?

Fat Tuesday is Mardi Gras, the festival New Orleans is famous for. "Gras" is French for fat and "Mardi" is French for Tuesday.



The annual festivities start on January 6, the Twelfth Night Feast of the Epiphany, when the three kings are supposed to have visited the Christ Child, and build to a climax on Mardi Gras, or Fat Tuesday, which always occurs on the day before Ash Wednesday. The parties and parades will continue until Lent begins at the stroke of midnight on Tuesday.

Mardi Gras is a legal holiday in New Orleans. It is scheduled to occur 46 days before Easter. Since the actual date of Easter changes yearly, Mardi Gras can happen on any Tuesday between February 3 and March 9.

For two centuries it has been an annual event in New Orleans, except during the two World Wars.

Hmmmm...

And What Is Lent?

Lent is a 40-day liturgical season that begins on Ash Wednesday and concludes at the Great Vigil of Easter. Sundays are not included in the 40-day count because every Sunday is a joyful celebration of Jesus' resurrection.



Ash Wednesday is the first day of Lent. On this day, many people focus on their complete sinfulness. In this custom, ashes are mixed with a small amount of oil and applied to the forehead of each worshipper as signs of sorrow, mourning, humility, and repentance, and on Ash Wednesday they are used to remind people of their mortality – that "you are dust, and to dust you shall return." During Lent, most people regardless of their religion, make a commitment to hold oneself back voluntarily from something.

Cheryl Jones, Case Administrator

Fun With the Irish

An old man lived alone in Ireland and had depended upon his only son to help him with the farming. His son, however, had recently been locked away in prison. It was planting time, and the old man, not knowing what to do, wrote to his son in prison to ask his advice. He received this reply, "For heaven's sake, don't dig up that garden, that's where I buried the GUNS!!" Early the next morning, a dozen British soldiers showed up and dug up the entire garden, but didn't find a single gun. Confused, the man wrote to his son telling him what happened and asking him what to do next. His son replied, "Just plant your potatoes."



A group of men were discussing the origin of the bagpipes. Several men from different nations claimed their ancestors to be the originators of the instrument. Finally an Irishman said, "Well, I'll tell you the truth about it. The Irish invented them and sold them to the Scots as a joke. And the Scots haven't seen the joke yet!"



Mahoney was at the police station being questioned by police after his wife died in an accident. "Did she say anything before she died?" asked the sergeant. "Actually she spoke without interruption for over forty years," replied the Irishman.



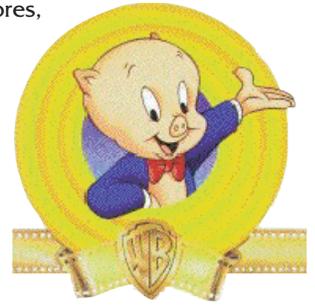
Trivia Quiz: A Pig In A Poke

March 1st is National Pig Day. To celebrate, we have a pork-tastic trivia quiz. See how much you know about these fascinating animals! (You can find the answers on page 6.)

1. Wild or domestic pigs can be found on every continent except which one?
2. Which country has the world's largest population of domestic pigs and is also the top consumer of pork?
3. On average, how many piglets are born to a sow at a time?
4. True or false: A pig's squeal can reach up to 115 decibels, higher than the sound of a supersonic Concorde jet.



5. Are hogs carnivores, herbivores, or omnivores?
6. This U.S. city is a major pork processing center and has acquired the nickname "Porkopolis." What is the city?
7. True or false: Pigs are one of the few animals that won't overeat.
8. After a female pig has a litter, she is called a sow. What is she called before that?
9. There is a breed of pig that stands only one foot tall and weighs less than 13 pounds. What is the name of this breed?
10. Why do pigs like to roll in the mud?

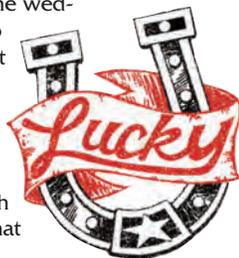


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Did You Know: Good Luck Charms

- ✿ Ancient Romans regarded opals as good luck charms because they were reminded of a rainbow, which was also considered lucky.
- ✿ It was considered good luck in ancient times to break the wedding cake over the head of the bride. The wedding guests gathered up the crumbs to keep as good luck charms. Today we eat the cake.
- ✿ In Eastern Europe, garlic and onions are thought to bring good luck and ward off any evil spirits.
- ✿ Make sure your horseshoes all hang with the open end up. Convention has it that all of the luck will pour out otherwise.



- ✿ How did four leaf clovers come to be considered lucky? It probably began in Wales when farmers noticed how much fatter their cattle became while eating clover. This resulted in the farmer becoming wealthier. Thus having clover nearby was considered very lucky.
- ✿ St. Patrick introduced the concept of using the three leaf clover to teach about the Trinity of God, Son and Holy Spirit. Followers believed that a four leaf clover, generally very rare, represented God's grace, making this clover very lucky indeed.
- ✿ Ladybugs are considered lucky in many cultures. In England, each spot on a ladybug that lands on you represents a lucky month to come. In Austria, a ladybug nearby means good weather is on its way. Central Europeans believe that if a ladybug crawls across a young lady's hand, she will soon be married.

