

THE MARSHALL CHRONICLES

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4D v11 SQL EMBRACES LATEST TLAs, FLAs

Pine Avenue in Long Beach, California, connects the city's downtown district to the Pacific Ocean. In the first half of the twentieth century the oceanside area, known as the Pike, was the site of a Coney Island-style park, with a pier, a boardwalk, roller coasters, a carousel and other amusements. As the century wore on, the Pike, no longer at the cutting edge of the fun industry, could not compete with nearby Disneyland and other modern theme parks. After years of deterioration, the old Pike closed in 1979. Today's "New Pike" is the site of the Long Beach Convention Center, condominiums, the Aquarium of the Pacific, hotels and numerous chain restaurants. Hints of its former life persist. There's a working Ferris wheel and what appears at first glance to be a roller coaster. Upon closer inspection you can see that the roller coaster structure is nothing more than a decorative treatment applied to an elevated walkway.

Oh, and there's one other thing. The severed gazebo-style rooftop of the old Pike's big carousel sits on timbers in a parking lot between an office building and a condo. This small gesture toward preservation provides no clue as to its purpose or any plans that might exist for restoration. It looks like the victim of an elaborate prank: a building hijacked, a rooftop grounded.

I was in Long Beach for the 2008 4D Summit, the annual conference for partners and customers of 4D Inc., the provider of the software upon which our office's CaseNET program is built. On an early morning walk when I noticed the large roof-without-a-building, I thought to myself, "Man, look at the size of that metaphor!" The only trouble was I couldn't figure out what it meant.

I didn't have a lot of time to ponder its meaning. Over the course of four days, my attention was focused on 4th Dimension, or 4D as it is almost universally called. 4D is not what it used to be, and I don't mean that in bad way.

Once upon a time 4D was categorized as a relational database management system, commonly abbreviated as RDBMS. Life

was simpler then, and 4D provided a self-contained universe for geeks and near-geeks to manage their data. In recent years, even as 4D has dramatically rebuilt its core database engine, it has also looked outward and embraced popular industry standards to redefine itself as more than just a database company.

Such evolution is a hallmark of technology. The only thing constant is change. Once a year 4D Inc. hosts the Summit to take stock of Where We Are in that evolution, as well as Where We Are Going.

Today's tech environment is awash in TLAs (three-letter acronyms), FLAs (four-letter acronyms) and other tech buzz words: XML, SVG, Ajax, Flex, RIAs. This techno-alphabet soup represents big changes in how information is managed and distributed. You can thank the Internet, which has facilitated communications, information sharing and continually evolving standards for keeping disparate systems in synch.

The conference included technical presentations large and small, social networking, and optional in-depth workshops. The largest sessions brought all attendees together in one room, where officials from 4D Inc. and its parent company, 4D SAS (France), provided inside information in terms of technology, marketing and finances. With the uncertain state of the economy hanging in the background, Luc Hollande, CEO of 4D SAS, said the company's financial condition is strong. He said revenues are up and profits remain sufficient to continue the company's continued investment of 25 percent of revenue back into research and development.

In the past two years, those R&D investments have resulted in 4D v11 SQL, which includes the new, industrial strength database engine; a completely revamped client/server design; and new tools for bringing 4D-based systems to the web.

The release earlier this year of 4D v11 SQL Server ensured that changes in client/server architecture were a major focus of the

(See 4D Summit 2008 on page 2.)



4D Summit 2008

(Continued from page 1.)



conference. Client/server is the basis of multi-user systems like ours. Under client/server, each user runs a copy of the client software to access and update the data stored on the central server. For this new release, 4D's engineers completely redesigned the communications between the server and client machines for maximum efficiency. 4D's old client/server communications were designed for older, low-bandwidth local networks, and were completely unsuited for using the Internet as a conduit between client and server. The only practical way to connect to a distant 4D server was through a web interface. With the new optimized protocols, 4D tells us, it is now practical to use standard 4D v11 client/server connections across the Internet.

Despite the news in the client/server realm, 4D's web features have not been neglected at all. Perhaps you remember the following exchange from the classic film *The Graduate*:

Mr. McGuire: I want to say one word to you. Just one word.

Benjamin: Yes, sir.

Mr. McGuire: Are you listening?

Benjamin: Yes, I am.

Mr. McGuire: Plastics.

Benjamin: Just how do you mean that, sir?

I'm pretty sure that Mr. McGuire was one of the speakers at the Summit. However, his advice has changed. He no longer says "Plastics." Today he says "Javascript."

Javascript is a language often used for creating interactive web pages. Mr. McGuire strongly recommended that everybody become fluent in Javascript because it is a key part of the technology that links 4D applications to modern web interfaces. Multiple summit sessions dealt with this subject in one way or another. 4D has a product called Web 2.0 Pack, which includes basic, ready-to-use Javascript libraries, but also is open to use with build-it-yourself Javascript. (The idea behind so-called Web 2.0 is to provide in a standard web browser an interface that's as slick and responsive as any standard application. Companies like Google and Apple are leaders in this area, providing things like email, calendars and even word processing and spreadsheets in a web browser. It's the future, says Mr. McGuire, and 4D is providing tools to harness Web 2.0 powers for 4D applications.)

Another new feature for bringing 4D and the web together is called 4D Web Area. This turns the whole thing around: instead of putting a 4D application on the web, it puts the web inside a 4D application. A session on 4D Web Area included a demonstration of a simple web browser built in 4D. The power of this feature is not so much to replace the standalone web browser for general use, but rather to embed and automate interaction with specific web sites. For us it might mean, for example, integrating access to the court web site within CaseNET.

The place of version 11 in 4D's evolution is, it seems to me, comparable to the original release of Mac OS X. There is continuity with past versions, but under the hood it's a whole new platform. With the release of the v11 server this year, all the basic pieces are now in place for a whole new round of improvements coming down the pike. Which brings me back to the Pike. I think I get it now. The Pike is dead! Long live the Pike! The carousel roof reminds us of where we came from, but it's a new day. We're not the same as we were when we started, but by engaging *now* in the world that *is*, we remain relevant.

Plus, some of this new stuff is pretty darned slick.

Cliff Tarrance, Programmer/Analyst

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✓ 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/ .	

Habits

"A habit is something you can do without thinking, which is why most of us have so many of them." – Frank Clark

"Nothing so needs reforming as other people's habits." – Mark Twain

"Stop the habit of wishful thinking and start the habit of thoughtful wishes." – Mary Martin

"Successful people are successful because they form the habits of doing those things that failures don't like to do." – Albert Gray

"Out of our beliefs are born deeds; out of our deeds we form habits; out of our habits grows our character; and on our character we build our destiny." – Henry Hancock

"Bad habits are like chains that are too light to feel until they are too heavy to carry." – Warren Buffet



Trustee Matters



May your stuffing be tasty
May your turkey be plump,
May your potatoes and gravy
Have nary a lump.

Happy Thanksgiving to you
and your loved ones!
Have a great holiday weekend!

Marilyn O. Marshall

May your yams be delicious
And your pies take the prize,
And may your Thanksgiving dinner
Give rise to some sighs!



**Case Administration
Collateral Descriptions**

We have this incredible, unique operating system that allows our office to input the collateral description for each secured debt listed on the schedules or plan. The purpose of having that information at our fingertips is to allow the entry person to verify that the claim filed is being linked to the correct scheduled debt. The debtor supplies this information to their attorney and then it is verified again during the §341 hearing. Lately, we have been encountering quite a few cases where the collateral description listed for the automobile does not match the documents that were filed in the case. For instance, the plan states that we should pay Ford Motor Credit for a 2006 Taurus. The claim filed by Ford is for a 2005 Taurus. Obviously, your first thought is that a typo was made in the plan, but it's just not that simple. The plan controls the administration of the case, so we cannot assume the auto year was a typo, because in some instances it could be for a completely separate debt.

If this issue is discovered pre-confirmation, we will flag the file so that the hearing officer of staff attorney can bring the matter

to the debtor attorney's attention. A form letter was also created that is mailed to the debtor's attorney. This letter requests that the attorney review the information with their client and then file the appropriate correction with the court. A claim docket is created, and we will continue to pay on the amount stated in the plan. The secured portion of the claim in question will be treated as a non-scheduled debt, while the unsecured portion will be scheduled for payment.

Some attorneys fix the matter, but the majority seem to ignore the letter. In some cases, not making the correction could have a negative impact for the debtor. For example, if the claim filed is less than the amount scheduled in the plan or if the auto is repossessed and a deficiency claim is submitted, we will continue to pay the secured plan amount and the unsecured claim.

We can address the problem pre-confirmation by making sure we are verifying the accuracy of collateral description during the §341 hearing or during confirmation review process. For post-confirmation issues, we will need the debtor's attorney to review and resolve.

Rosalind Lanier, Case Analyst – Claims

2005
Taurus



2006
Taurus



Legal Whose Best Interest?

Section 1325 of the bankruptcy code has a “best interest” test when looking at a debtor’s disposable income. After the BAPCPA amendments, debtors are now required to receive credit counseling both pre- and post-filing. Many studies and legal scholars agree that the counseling portion of BAPCPA is not really making a difference. Perhaps Congress had the right idea, just the wrong implementation. We review all the cases that come through the office and filings are on the increase. However, the increase in quantity raises questions as to whether or not the case will benefit the debtor and give them the “fresh start” they deserve. Even though BAPCPA has the required notices, §342(b) lays out the different chapters available to debtors, and §527 discloses the duty to be truthful and accurate. It is not always clear that the debtors understand the significance of the chapter they have filed, or the long lasting impact of filing the case, aside from the immediate short term relief gained by the filing of the case.

I have noticed an increase in case filings proposing plan payments hovering around \$100 a month. Not to say that a legitimate case could be filed at that amount and some purpose served to benefit the debtor, but many of these cases are not always in the best interest of the debtors. Think about the plan. With a plan payment of \$100 a month, there remains only \$94 available after trustee fees to pay creditors. That means with the typical \$3,500 plus costs (ever on the increase) to the debtor attorney, creditors are unlikely to even begin receiving payments until the 38th month of the plan, IF all plan payments are made. Anyone around the business for long knows that most plans will never make it that far. So, then, why was the case filed? Sure, debtors need debt relief, but at what cost?

I recently reviewed a case where the debtor has little more than \$6,000 in unsecured debt, the bulk of which is for parking tick-

ets. The debtor receives a modest income from social security, has a very thin budget, and doesn’t have a car. This current case is the debtor’s fourth case, spanning back to 2002. All three of the previous cases failed and ended up dismissed. One would wonder what motivated the new case. This debtor has chalked up four sets of attorneys’ fees that now probably total more than the debt he owed in the first place and is no better off financially.

I also, recently, held a §341 meeting where the debtor, again a serial filer, informed me that she wanted to surrender her house in her plan. While I would have no issue with that normally, I asked her why she filed a Chapter 13 case when she had only \$2,000 in other debt that she could now manage with the house gone. According to her, the attorney advised her that the only way she could surrender her house was to file a Chapter 13 case.

I also held another §341 meeting in the past month where the debtor had a modest income but owned a property with substantial equity. The plan proposed to pay unsecured creditors a minimal percentage, when the Chapter 7 liquidation test, even in the best scenario, would require 100% repayment. I asked the attorney how this plan would ever work, and, after a shrug, he responded that he didn’t know what else to do.

I have also seen two recent cases filed where the debtors were clearly over the debt limits for Chapter 13. Both debtors were forthright and honest in disclosing that they far exceeded the limits, yet the cases were filed anyway.

With the hard times in the economy, I’m sure we will see a continued increase in case filings. I hope these new cases have a little more forethought placed in them before they get filed. Debtors need help. What they don’t need is a Chapter 13 case that will only put them further behind and deeper in debt.

O. Anthony Olivadoti, Managing Attorney



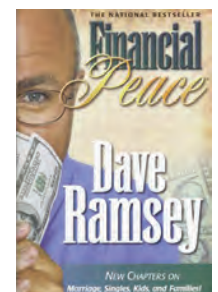
Financial Debtor Education

Our business picks up when the economy goes bad. As the newspapers and the television news commentators tell us about the worsening economy, the number of debtors that come through the door increases. We see the debtors at their worst financially. Our job is to administer their cases, without taking sides. We administer the case according to the confirmed plan and the bankruptcy rules. Probably the times we are most helpful are when we answer the debtors’ questions on the phone or at a §341 meeting.

Most of us have more to offer our clients. At the very least, we have learned from observing their behavior how not to do certain things, like not accumulating too much debt and obtaining a proper mortgage. It is a very gratifying experience to be involved in debtor education. You see our “clients” in a different light. At first, many of them feel that the program is just a burden and a necessary evil in order to complete their case (I guess, kind of like traffic school). But, very soon into the class, this attitude begins to change. Many people laugh aloud at the message (in a good way) and almost all pay strict attention. And some even ask questions. The most asked question is how can I get more information like this.

But the highlight comes at the end of a session. I can’t wait to collect the evaluations to see the feedback. I would say half of the people just check off the answers and 99% of those answers are “yes” to the 10 questions. The questions asked, very briefly, are, goals explained, topics relevant, materials helpful, easy to understand, facilitator prepared, facilitator helpful, facility comfortable, location convenient, learned something; and will I use a budget. The only question that is sometimes answered with a “no” is, is the location convenient.

The gratification comes from the people who write other comments. Ask Dave if you wish to read these sometime. The gist of these comments are... the course is wonderful, I wish I learned this years ago and I am definitely going to use a budget from now on. Anybody who stays after the class echoes the same sentiments. It makes you feel good to be part of this and to be able to offer debtors the help they so desperately need. Next time Ms. Marshall is looking for volunteers for the debtor education course, you should consider giving something back.



Dan Lyons, Controller

Planning For Holiday Spending

Does every January find you cringing over your credit card bills? Do you find yourself every holiday season saying you will spend less this time--and then don't? Now is the time to start planning for your holiday spending.

In order to accomplish this, you need a plan. Start by writing down a list of all of the people you are giving gifts to this year. Before you head out to the mall, decide on the type of gift you'd like to get and a price range. Trying to decide while in the store can lead to overspending. Shop early in the season in order to avoid last minute impulse buying.

To stay within your budget, take your list with you when shopping. Watch for sales and always compare prices. Use the Internet to find deals. Use your debit card or cash instead of credit cards to ensure that you are staying within your budget.

If you are unable to find the gift you want at the price you'd like, consider pooling your resources with another family member to get the perfect gift, or consider getting a gift certificate instead. This will allow you to control the amount you spend, while still getting a gift that will be appreciated.



December's Notable Events

- All Staff Meeting** on December 5th.
- Bathtub Party Day** on December 5th.
- Happy 9th Anniversary to **Jay Tribou** on December 6th!
- National Pearl Harbor Remembrance Day** on December 7th.
- Human Rights Day** on December 10th.
- Happy Birthday to **Cheryl Jones** on December 12th!
- Happy 3rd Anniversary to **Keisha Hooks** on December 12th!
- First Day of Winter** on December 21st.
- Humbug Day** on December 21st.
- Hanukkah** December 22nd through December 29th.
- Christmas** on December 25th.
- Kwanzaa** December 26th through January 1st.
- Happy Birthday to **Carlos Lagunas** on December 31st!
- New Year's Eve** on December 31st.



Quick Money Tip


Contact your local utility company to find out if they offer free energy audits. These inspections identify things you can do in your home to cut your energy bills. These changes are usually inexpensive and will more than pay for themselves in the long run.





Stay On Top Of Bank Fees


Although bank fees may seem small and insignificant to your budget, before you know it, they can add up to big bucks. There are some good ways to keep these fees at bay, so you don't end up having to pay so much just to use your own money.




 Take a look at your statement. While banks are required to disclose which fees they can charge, it can be hard to keep up with them. If your bank has merged recently, you may be paying fees for services that were free before. Banks are also required to notify you of fees that change or are added, but it can be easy to miss the inserts in your statements. Read all paperwork sent to you by your bank and review your statement each month.

 One easy fee to tackle is a minimum balance fee. If you are paying this every month, make an effort over a month or two to build up enough money in your account to avoid this fee. Even better, start shopping around for a bank that offers free checking with no minimum balance required.

 ATM fees are the easiest to miss. You shouldn't have to pay a fee to use your own bank's ATMs. Instead of using another bank's ATM, use your debit card to make purchases and choose the "get cash back" option.

 Hidden fees can add up as well. Some banks charge for bill paying services, for online statements, or to access your account online. Fees for returned checks have also jumped in the past several years. If you find that you are paying significant fees every month, it may be time to find a new bank. Many banks offer free checking and savings, especially to new customers. It may seem daunting to change banks, but the process is relatively easy.

 Finally, buying checks through your bank can be pricey. Fortunately, there are several discount check printing companies that are easily found online. You shouldn't pay more than around \$10 for 200 plain checks.

Political Musings

Former Washington D.C. mayor Marion Berry once said that the city would have one of the lowest crime rates if it weren't for the murders in the city.

Ronald Reagan, noted for his sense of humor, quipped, "I have left orders to be awakened at any time in case of national emergency, even if I'm in a cabinet meeting."

French president Charles de Gaulle stated that China is a big country, inhabited by many Chinese.

During the Lincoln-Douglas debates of 1858, Stephen Douglas told Abraham Lincoln that he was two-faced, to which Lincoln replied, "If I was two-faced, would I be wearing this one?"

President George W. Bush is known for his misstatements. An example: "They want the federal government controlling Social Security like it's some kind of federal program?"



Traffic Report Made Simple

Are you new to the city or have you lived here your entire life but feel like you need a cheat-sheet to get through the multiple daily traffic reports on the news and radio stations? Do you feel like they are speaking some sort of coded language that you have to be a “traffic report” member to understand? Well, I have got a treat for you! I have researched some of the more “questionable” expressways just to see if they are in fact the same old roads with re-vamped names or they snuck some new ones in on us. My research found the following:

The “Bishop Ford” Freeway is the old “Calumet Expressway.” It is a portion of Interstate 94 that is south of downtown Chicago. It runs from I-57 south to the intersection where I-80, I-294 and Route 394 meet. It is named after the Chicago religious leader Bishop Louis Henry Ford who was the former presiding bishop over the Church of God in Christ. He preached for 40 years before dying at the age of 81 in 1995. The Bishop Ford is the only expressway that is referred to as a “freeway.”

The “Borman” Expressway runs east and west through Indiana. It consists of Interstate 80, Interstate 94 and US Highway 6. It also includes a small section of US Highway 41. It begins at the Illinois state line and runs east to the Lake/Porter County line in Indiana. The Borman carries a lot of truck traffic, as it is an alternative to the Toll Road/Chicago Skyway. The Borman is named after Frank Borman, the commander

of the Apollo 8 space mission, who was born in Gary, Indiana.

The “Circle Interchange” is the area where the Dan Ryan, Kennedy and Eisenhower Expressways meet. Its name is derived



from the fact that there are curving ramps that form rings when viewed from overhead. The interchange is noted for its horrendous traffic jams. It is reported that drivers lose about 25 million hours while stuck in traffic.

The Robert “Kingery” Expressway is formally known as the “80/94.” It is a three-mile, eight-lane expressway in northeastern Illi-

nois. It carries I-80 and I-94 from the Illinois Indiana border at the Borman Expressway west to Illinois Route 394 and I-294. It was renamed the “Kingery Expressway” in 1953 after the death of Robert Kingery who was the former director of the Illinois Public Works and a regional director for the Chicago Regional Planning Association.

Now that we have those out of the way, let’s help you “old school” folks who call the expressways by interstate numbers. Did you know that they have names too?

I-55 is the “Stevenson Expressway.”

I-57 is just... I-57 or “the 57” as I call it.

I-90/94 is the “Kennedy Expressway” running north from downtown and the “Dan Ryan” running south from downtown (careful, that’s a little tricky).

I-290 is the “Eisenhower Expressway.”

I-294 is the “toll road” not to be confused with the Chicago/Indiana Toll Road or the Chicago Skyway (depending on what era you grew up in).

And finally, Route 41 is “Lake Shore Drive,” a.k.a. “LSD.”

Now that I have given you this very informative lesson on Chicago expressways, hopefully you will be able to take it and apply it to the various traffic reports that you listen to in the morning on the way to work. Hope it helps!

Elise A. Taylor, Case Administrator

Ho Ho Hum: Strategies For Coping With Holiday Stress

The holiday season can be stressful for everyone. There often doesn’t seem to be a minute to stop and relax! Besides having all the extra chores to do, baking to finish, and family to visit with, there are also heightened expectations. Finances can also weigh heavily on your mind. But there are some strategies for coping during this busy season, making this a time to enjoy.

Look at Things a Bit Differently

Try to let go of some of the expectations you may have this holiday season. Trying to have a “perfect” holiday will only lead to frustration for you and those around you. Delegate tasks and chores to family members. Use some convenience foods for your holiday dinner. Cut back on some decorating. Shop on the Internet to avoid the crowds. In other words, don’t try to do it all. Only do those things that you enjoy and that bring pleasure to you and your family. And don’t be afraid to say no!

Be Kind to Yourself

Don’t neglect the things that make you happy during this busy time. Take time to exercise and keep up with your interests and hobbies. Take a walk, soak in a warm bath, or read a good book. Don’t overindulge in food, alcohol, or caffeine. Find a balance between your everyday schedule and your holiday activities. Most importantly, get enough sleep.

Divide and Conquer

Try to get as organized as possible. Careful planning can save many last-minute headaches. Consider buying the same gift for several people on your list. Shop by catalog or on the Internet and have the gift sent directly to the recipient. Send gift certificates instead of presents. Make a gift budget and stick to it. You will avoid those after-holiday headaches and worry!

Enjoy Yourself

Take time to share memories with your loved ones. Start a new family holiday tradition of taking time together to relax and enjoy the season. To avoid some of those post-holiday blues, plan some activities for when the festivities are over. Take a trip, start a household project, or plan on visiting old friends.



Maxed Out

I am a movie guru. When my family and friends want a recommendation for a great movie, they call me. I almost always immediately recommend **Maxed Out**.

Maxed Out is a documentary that exposes predatory lenders and the tactics they use to add to their companies' fortune. Countywide, Wells Fargo, and JP Morgan Chase are just a few of the many credit card and mortgage lenders exposed in this feature-length documentary. The film highlights how lenders prey on individuals who believe making their minimum credit card payment or paying the mortgage on time will be enough to keep them in good standing.

Directed by James Scurloc, the film takes a remarkable look at how these tricks and tactics affect the rich, middle class, and the poor and how everyone suffers in the end. Seeing this documentary will certainly give its viewers an in-depth look as to why making the minimum payment to credit card and mortgage companies just isn't enough. If anyone is interested in seeing this documentary, you can rent it from Blockbuster... or you can borrow mine!



Sulethé Mason, Paralegal

Pan Fried Catfish With Stewed Okra

Ingredients:

- 1/2 cup of chopped onion
- 14-ounce can of petite-diced tomatoes with herbs
- 1/8 teaspoon of ground black pepper
- 1/2-pound of fresh small okra, tips trimmed or a 10-ounce package of frozen whole baby okra
- Peanut or vegetable oil (for frying)
- 1/4 cup each of cornmeal and flour
- 1/2 teaspoon each of salt (optional) and ground black pepper
- 1 pound of catfish fillets



Directions:

In saucepan, combine the onion, tomatoes, pepper and 1/4 cup of water. Simmer about 3 minutes. Add the okra, and cook until tender – about 5 minutes.

In large skillet, heat oil. In plate or shallow bowl, combine the cornmeal, flour, salt and pepper. Dredge the catfish in this mixture. Pan fry them until golden brown on both sides and cooked through – about 8 minutes total.

Serves Four

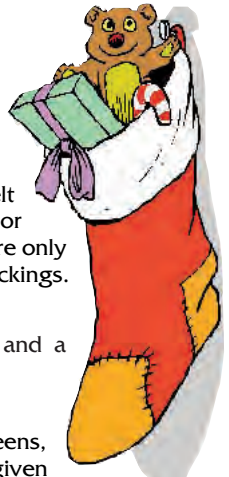
Total Time:

Preparation: 6 minutes. Cooking: 8 minutes.

Lavone Kizer-Merritt, Case Administrator – Confirmation

A Few Of My Favorite Things

Oprah has her list of “Favorite Things” that she shares with her viewers around this time every year. For our November newsletter, we asked everyone to submit a few of their “Favorite Things” that they felt would make awesome Christmas gifts, or great stocking stuffers. Remember, there are only a few short days left to stuff those stockings.



From Maude:

Two of my favorite things are perfume and a neck scarf.

From Sulethé:

1. Purse Hook - Now available at Walgreens, two for \$10.00. I have one and I have given them as gifts to my BFFs and they love theirs. A BIG HIT for women.
2. NFL Watches from Avon - Under \$20.00. I've purchased the Chicago Bears, Green Bay Packers and others. They come in a very cool box as well.

From Joanne:

My stocking stuffers have nothing to do with tangible items...

1. Universal acts of kindness.
2. Eliminate demonstrating hostility toward others.
3. Take positive steps to make the environment around you a better, happier and more satisfying world for those with whom you have contact.
4. Display tolerance for those with whom there may be discord.
5. Smile and let others know that you really care, are concerned and value each individual with whom you interact.
6. Eliminate the “better than you attitude.”
7. True understanding and respect for each other.
8. Recognize that each person is very special.
9. Peace.

From Cheryl:

One of my favorite things to give as a Christmas gift or stocking stuffer is a gift card. Nobody knows you better than yourself. They cut down on a lot of gift returns.

From Juliana:

An awesome Christmas gift would be a proposal of any kind!!!!

From Santricia:

Things I could share with my viewers:

The economy to get better for those without jobs.

Food prices to go down.

From Paulina:

For the ladies – Sephora has a variety of high quality, cute and practicable cosmetics stocking stuffers, all less than \$20.

For the men – order a year subscription of Men's Health or GQ Magazines (about \$15).

But if you were looking for a gift for me, I would gladly accept a complete DVD collection of “Grey's Anatomy,” aromatherapy candles from Yankee Candle Company and a big bottle of Johnson's Baby Oil Moisturizer.

Trivia Quiz: You Got Game?

Board games have been around for centuries. Test how much you know about these entertaining games with this trivia quiz.

- 1. What is the most popular board game in the United States?
2. In the game of Life, what is the highest number on the spinner?
3. What is the name of the murder victim in the board game Clue?
4. How many spaces does an aircraft carrier in Battleship occupy?
5. True or false: Butterflies in the stomach is one of the pieces in the game Operation.



- 6. In the game of Backgammon, how many pieces does each player have?
7. How many squares are on a Scrabble board?
8. In the game of Risk, which continent is worth the most?
9. How much Monopoly money does Parker Brothers print each year?
10. How many different types of chess pieces are there?



Table with 2 columns: The Answers: and numerical answers corresponding to the quiz questions.

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Did You Know: Pearl Harbor Trivia

Japanese naval forces attacked the United States naval base at Pearl Harbor, Hawaii, on the morning of Sunday, December 7, 1941.

The Japanese attack sank four U.S. Navy battleships, but two were later raised and returned to service.

About a quart of oil still leaks from the hull of the USS Arizona and rises to the surface of Pearl Harbor every day.

Actor Jason Robards, who played Lieutenant General Walter C. Short in the movie "Tora! Tora! Tora!" was a Radioman 3rd class on the USS Honolulu in Pearl Harbor on the day of the attack.

There were 48 civilian deaths at Pearl Harbor, with most of them due to friendly fire. Some of the fuses on the ammunition used by the anti-aircraft guns were not set, allowing them to

come back down and explode. Most of the civilians killed were in downtown Honolulu, where there were 125 explosions, even though the Japanese never attacked that part of the island.

On December 7, 1941, Canada declared war on Japan. It was not until almost 20 hours later that the United States House of Representatives and the U.S. Senate passed a resolution declaring war on Japan.

One of the most famous heroes of that day was Doris "Dorie" Miller. Dorie was an African-American cook serving on the USS West Virginia. He took control of an unattended anti-aircraft gun and used it to fire on attacking planes, although he had no training on the weapon.

