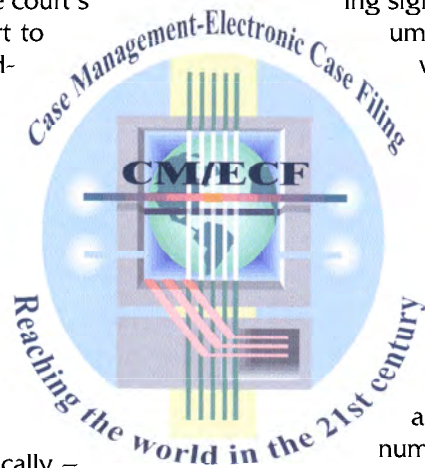


No More Paper!

Finally, 21st century technology has come to the attention of the federal court system. High tech initiatives have propelled almost every industry into functioning more efficiently by adopting sophisticated electronic methods of performance. And now, the United States Bankruptcy Court for the Northern District of Illinois is in the process of initiating the Case Management/Electronic Case Filing system. Instituting CM/ECF will enhance the court's ability to manage cases and allow the court to maintain electronic case files, while providing for electronic filing.

CM/ECF will benefit every aspect of the Chapter 13 process:

- ☆ Attorneys who file cases and supplementary filings over the Internet automatically create docket entries.
- ☆ Registered attorneys, in the court's discretion, have the ability to file and retrieve court documents 24/7.
- ☆ Attorneys will receive notices electronically – eliminating court and attorney costs associated with mailing paper notices, as well as expediting delivery and facilitating case tracking activity.
- ☆ Attorneys, parties and the general public will have Internet access to case records and the ability to view the complete text of all filed documents.
- ☆ Judges and court personnel will have Internet access to all case information simultaneously without physically retrieving paper records from the file room.
- ☆ Court and office file storage needs will be minimal when files are maintained electronically.
- ☆ Costs are minimal because Internet standard software will be utilized.



When will all of this be accessible? The CM/ECF commenced implementation in the bankruptcy courts in January of 2001 and targeted completion within two to three years. The system is scheduled to be introduced in our district by February of 2003. Once the system is up and running, the court will issue logins and passwords, which will be considered as attorney signatures for the purpose of filing signed documents. The system will accept documents in portable document format (PDF), which preserves the document's appearance (pages, font, etc.) Once a document is created and saved in PDF format, the attorney will log onto the court's CM/ECF, respond to informational prompts, attach the PDF document and submit it for filing with the court by striking the submit key. A CM/ECF electronic receipt confirms that the document has been filed. Existing filing fees apply and no additional costs for filing over the Internet are incurred. Attorneys will have credit card numbers registered for billing purposes. All that is required for the attorney filing cases is:

- ☆ A personal computer with standard operating software.
- ☆ Internet access and web browser.
- ☆ Additional software for document conversion into PDF.

Although the system is extremely user friendly, training is always welcomed. Court personnel will provide ECF training, once the system is implemented. Please refer to the Bankruptcy Court's website (www.ilnb.uscourts.gov) for further updates on training programs. However for immediate instructions, the court's website also provides a six module tutorial on the CM/ECF system. The modules are as follows:

See *No More Paper!*, page 2

No More Paper! *(continued from page 1)*

- ☆ Introduction detailing use, security/privacy issues, and frequently asked questions.
- ☆ General bankruptcy events such as case and supplement filings.
- ☆ Creditor Maintenance.
- ☆ Adversary Events.
- ☆ Queries and Report.
- ☆ Adobe Acrobat tutorial on working with PDF documents.



No longer can late filings be blamed on incompetent law firm clerks. All matters will be timely filed with a push of a button. Notice issues will not exist. Immediate and simultaneous information pertaining to cases will be disseminated electronically to all parties entitled to notice. So toss your briefcases and discard your roller bags to opt for your laptop and a disk. NO MORE PAPER!

Joanne Coshonis

THE MARSHALL CHRONICLES

The Editorial Staff:

Amanu Nwaomah, Cheryl Jones, Shanika Thomas, Santricia Teat, Karen Barron, Nicole Robertson, Joanne Coshonis, Robin Dirksen and Dave Latz

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Patriots Day – A Day Of Remembrance

On Tuesday morning, September 11, 2001, there was a horrendous act of violence on America. Two planes crashed into the World Trade Center’s Twin Towers in New York City, another into the Pentagon in Washington D.C., and a fourth in Pennsylvania. American Airlines Flight 11, United Airlines Flight 175, American Airlines



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Flight 77, and United Airlines Flight 93 were hijacked by terrorists and flown into symbols of America. The obvious result - the World Trade Center’s Twin Towers collapsed, a portion of the Pentagon was crushed, and most importantly a tremendous loss of lives had occurred in one day.

Now, many have asked and are probably still asking, “Why make a holiday out of this event?” After all, most memories of this day are not those which many would like to revisit. For some, there was that panic of loved ones trying to make sure everyone was safe, the feeling of surprise, disbelief, and utter shock experienced simultaneously, the sense of our nation’s vulnerability and the anger that many people felt and may still feel. Yet on the other hand, there were those who gained a better perspective of the world and our country under the eyes of the unity amongst people that immediately followed this tragedy.

Regardless of any sentiments, no one can deny the fact that our nation changed from that day. And maybe because of this fact, a day of remembrance is not so absurd. People, many for the first time in a long time, turned and paid attention to what was important – religion, family & friends, and the ideal of mankind. However, most today have slipped back into old ways and these values are since forgotten.

So if it takes observing this day as a holiday to make people remember those early universal sentiments that brought American together, I am all for it. We must always remember our past to make sure those errors don’t happen again.

Amanu Nwaomah

Maybe the purpose of all this is to find out if America today is as strong as when we fought for our independence or when we fought for ourselves as a Union to end slavery or as strong as our fathers and grandfathers who fought to rid the world of Nazism and communism. The terrorists were counting on our cowardice. They’ve learned a lot about us since then. And so have we.

— Rudolph Giuliani, at a funeral for a friend.

Trustee Matters

ACTIVITIES DURING THE MONTHS OF SEPTEMBER AND OCTOBER

Face Lift

Interiors Alterations Incorporated was awarded the contract to paint, carpet and construct three new workstations in the office. Adam Smith, the general contractor informed the office that construction is scheduled to start Thursday, September 19, 2002. The scheduled completion date is October 17, 2002. Please be aware of additional workers in the office. It is spring cleaning in October. EVERYONE IS GOING TO LOVE THE NEW LOOK.



CaseNET System Audit

Walt Nelson of Walt Nelson & Associates will be in the office September 16-20, 2002, reviewing our software CaseNET. Mr. Nelson will meet with a couple of the users to ask questions regarding the system. After Mr. Nelson's visit, he will return to California to prepare a Final Report outlining his findings. A copy of his report will be sent to our auditors, Tans & McAfee and the U.S. Trustee, Ira Bodenstein.

Auditors

Documents and case information are being forwarded to Tans & McAfee, our independent auditors, in preparation for the FY 2002 audit. The date has not been set for the in-house visit but as I have always explained, our office should be ready for an audit on "any given day."

Notice To Attorneys And Hearing Officers

Please review all petitions prior to the scheduled §341 meetings. If a petition preparer signs a petition, please make sure that all the rules have been followed. Additionally, when conducting meetings with Pro Se debtors follow the outline so that all questions are completely answered. When in doubt, I am available to answer any questions or assist with the hearings.

United States Trustee Training In Rockford

The United States Trustee Training has been scheduled for November 6-7 in Rockford. Mr. Bodenstein has sent all trustees a draft copy of the agenda. I have placed a copy on the bulletin board. There are a variety of interesting topics, which will be addressed. If the UST is covering a topic that is of special interest to you, please inform me prior to October 15, 2002.

Marilyn O. Marshall

And A Good Time Was Had By All!

On August 16, 2002, Marilyn O. Marshall's Employee Recognition Committee along with three representatives from Tom Vaughn's office joined efforts for food and fun at Grant Park.

Invitations were extended to all employees and their immediate family members. The Trustees' displayed their generosity in providing a day from the office for workers to enjoy their families and their co-workers.

The food was superb. Special mention goes to the grillers, Tom Vaughn and Jammal Davis. Mr. Vaughn's office deserves big thanks for entertaining the children between the ages of 3 and 10 with a piñata, games, and prizes.



For entertainment, we were dazzled with the second annual softball game — Ms. Marshall's office vs. Mr. Vaughn's office (Winners vs. Losers. No harm intended). We were even graced with the presence of the U.S. Trustee, Ira Bodenstein, and Coordinator, Howard Wilkes, who stopped by to catch a bit of the game. Do you know who won? Ms. Marshall's team won the softball game due to sheer perseverance and stamina, along with personal cheers and injuries. The injury list this year included Dave Latz, Mark Caffarini, and our Trustee, Ms. Marshall. What a way to go! Go Team!



FINANCIAL – RECEIPTS
Undesignated Receipts

Every day our office receives hundreds of plan payments at the LaSalle Bank lockbox from debtors and debtor employers. Occasionally, these payments cannot be applied to a case. One reason might be that while the check is made payable to the Office of the Chapter 13 Trustee, the case is actually assigned to Tom Vaughn’s office.



When this happens, these funds are moved to a holding area in our CaseNET database, called Undesignated Funds. Then a check made payable to Tom Vaughn from the Undesignated Funds account is cut and sent to his office.

In very rare instances, our office receives payments in envelopes that have no return address or any other information regarding the debtor or their case number. When this occurs, we go so far as to calling the bank or currency exchange where the money order was purchased to see if additional information about the purchaser can be found. After all efforts have been exhausted to identify the source of the payment, those funds are moved into a special Undesignated Funds bank account. Following the guidelines of the Handbook for Chapter 13 Standing Trustees, money is held in the account for at least a year- allowing time for the debtor to come forward to claim the funds.

You may wonder how much we currently are holding in our Undesignated Account. The answer might surprise you. On one occasion, someone sent in a \$1.00 bill to the lockbox in an unmarked envelope. On two other separate occasions, someone sent two cents to our lockbox in the same manner. And so the grand total of our Undesignated Receipts is \$1.04.

In the Financial Department, we pride ourselves on being able to balance to the penny. (Sometimes we even balance 104 pennies.)

Nicole Robertson

Safety Tip

Loose lips do sink ships! Or at least, give access to your personal information.



Remember to keep your online passwords private – even from friends and relatives. If you must write down your passwords to remember them, keep these in a safe place. A sticky note on your monitor is not the way to ensure your privacy or online safety!

FINANCIAL – MANAGEMENT
Training



Training is highly regarded by the United States Trustee. In Chapter 9 of the Handbook for Standing Trustees, Effective August 1, 2002, it states that “A Standing Trustee may use up to one percent of the fiscal year operating expense fund or \$10,000, whichever is greater, to provide training for employees and the Standing Trustee.” Consequently, I have been blessed to be the recipient of many days of training in the six weeks I have been employed in our office.

During my first week, I went to Glenn Stearns’ trusteeship for three days to receive training from Carol Fox, his Controller. She gave me pointers on what I should gear up for when I returned to our office, such as preparing for the audit. Listed are some topics she covered with me:

- ✦ Various disbursement timings.
- ✦ Trustee fees and relevant effects.
- ✦ Annual reporting.
- ✦ Treatment of monies received by various means of error.
- ✦ Policy requirements for personal checks, EFT or ACH transactions from debtor accounts, and unidentified receipts.
- ✦ Audit process.

Training with Jackie L. Davis, Sr., from Willie Banks’ office in Alexandria, LA, was also provided for three days at our Trusteeship. While Carol’s training provided me with an overview and specifics of her role, Jackie was able to give me specifics as they related to this office. Mr. Davis was able to do this because he has served as a consultant to this office and thus is very familiar with our mode of operation. He went over the audit questionnaire and gave me pointers on how to find the answers, verify them, and finally present them. Jackie also went over a spreadsheet on maintaining cash information. We reviewed the expense side of the general ledger and he also helped me formulate a start to creating an employee expense list. And of course, he was very helpful in answering and reinforcing any questions or scenarios I had from Carol Fox’s training.

Both Carol and Jackie were terrific in their training. Both offered to answer any additional questions that may arise in the future. Starting out with such a strong backbone in office procedures and an understanding of our mission is providing an edge. I’m very thankful that Ms. Marshall has championed such a comprehensive program of training for me. Once I am fully up and running, I will look back at this training time as the building block and the foundation for my career at the trusteeship.

DonnaLynn Zimmerman

HUMAN RESOURCES
Changes And Growth



Change – 1 a: To make different in some particular; b: to give a different position, course, or direction; 2 a: to replace with another; b: to undergo transformation, transition, or substitution.

Successful leaders are also effective change agents. Since her arrival, Ms. Marshall has had a vision. She has identified and implemented many different changes in our organization that have moved the Trusteeship from where it was when she first was appointed last September, toward a state a year later that better meets her objectives. She has determined what needs to be done to achieve her desired state by reviewing the people, structures, technology and tasks that need to be directed to be compatible with her vision and she communicates those changes to us at our monthly staff meetings.

Over the last several months, some staff members in particular have been involved in these changes. These changes involved personal growth and challenges as a result of a job promotion, departmental move or personal choice.

In the Legal Department, Kate Eisenmann, Karen Barron and Lisa Purnick are our firm's team leaders. Effective in September, they now each have one Confirmation Case Administrator reporting directly to them as well as a new Paralegal already on their team.

Shanika Thomas was promoted from Confirmation Case Administrator to Paralegal in August as Amanu Nwaomah cut her work hours in August and is now working part-time four days a week while she attends John Marshall Law School. Elva Valdivia-Lynch resigned her position in September to spend more time with her family.

Wow, we have had a lot of changes! Successful change doesn't happen all by itself and it usually takes time. It takes focus and effort and cooperation of everyone involved. People grow throughout their lives, but they also like to retain some sense of predictability and stability. We need growth and stability to thrive. We've celebrated the successes and we have to also encourage the changes because they're beneficial to our goals. Be resilient and welcome the changes. Yes, it may be stressful, but in the long run, you'll be glad that you did.

Robin Dirksen

Fall Back

Don't forget to set back your clocks one hour. Daylight Savings Time ends this year on Sunday, October 27th.



CASE ADMINISTRATION – CLAIMS
Demise Of A File

What happens to a file after the case is closed?



During the course of a year, our office will receive approximately 7,500 to 8,000 new cases. When adding new cases to the already existing case load that our office administers, that leaves a lot of files that can't possibly be stored within in our office. Like the Bankruptcy Court, we have an off-site storage facility to store all closed cases. The court maintains a closed case for one year. Obviously, our office doesn't have the same amount of space to contain files as the court does; so our closed files are sent to storage every three months. A report is generated to find all closed cases within a certain date range and those files are then pulled from the shelf and placed in a container. Once all the files from the report are pulled from the shelf, a scheduled pick-up date is place with the storage facility. Each container is assigned a box number for future reference. This office sends approximately 5,800 files to storage each year.

In the event you need to review a file that has been sent to storage, you can find the box number on the petition tab under the archive field.

Rosalind Lanier

October Birthdays, And Other Notable Events



Happy 7th Anniversary to **Tonya Larkin** on October 2nd!

Happy 3rd Anniversary to **Joanne Coshonis** on October 4th!

Happy Birthday to **Denise Giddings** on October 7th!

Happy Birthday to **Mark Caffarini** on October 8th!

Happy 2nd Anniversary to **Kyle Issleb** on October 10th!

Happy Birthday to **Dave Latz** on October 13th!

Happy 16th Anniversary to **Rita Saunders** on October 14th!

Columbus Day Holiday on October 14th.

Happy Birthday to **Shanika Thomas** on October 21st!

Daylight-Saving Time Ends on October 27th.

Happy Birthday to **Kenya Williams** on October 31st!

Halloween on October 31st.

INFORMATION SERVICES
Case Status



We are required to report our case statistics to the U.S. Trustee every month as part of the monthly report. The report includes our active caseload at the beginning of the month, the number of cases filed during the month and the “subtractions” from our active caseload during the month, such as completions and dismissals. The ending active caseload is then reported by totaling these “ins” and “outs”. The way we track this information is through case status.

Case status is a powerful concept in CaseNET. We know by looking at a case whether it is confirmed, dismissed or closed complete, for example. The only way to change the status of a case on our system is through a docket entry. When a case is first loaded into CaseNET the status is *Filed*. Then when the §341 meeting is docketed the status becomes *§341 Meeting Set*. If the case is dismissed for material default, the docketing of the Motion to Dismiss by the paralegal will change the case status from *§341 Meeting Set* to *Dismissed*. Even case status changes that are out of the ordinary like case reinstatements are entered with a Plan Administration docket entry of “Case Status Updated”. This provides the necessary audit trail of the date and user who made the change.

We have designated a table in CaseNET called CASE_STATUS. It is a lookup table that provides the case status label that you see when looking at a case in Case Navigator and wherever the status is printed or displayed. What this means is that the words “Original Cfm Hearing” are not stored in the case record. Instead, a pointer to the case status record in the CASE_STATUS table for Original Cfm Hearing is stored in the case record. Each case record is linked to this table.

Not only does this table give you the case status label it also groups case statuses according to category. For example, the case statuses on our system that are closed are *Closed* and *Closed Complete*. Everything else is an open case status. But we have a further breakdown of open cases into active and inactive. Open, active case statuses include *Confirmed*, *Continued §341*, *Ct'd Confirmation*, *Filed*, *Original Cfm Hearing*, *Plan Cfm Denied* and *§341 Meeting Set*. The case statuses that are open, but inactive, are *Ch 11 Conversion*, *Ch 7 Conversion*, *Completed*, *Consolidated*, *Dismissed*, and *Transferred*. These are the statuses that will eventually end up as *Closed* or *Closed Complete*.

Sandra Pillar

Cliff Tarrance
Is The Employee
Of The Month For
June!



OK, so it’s September. Don’t ask me to explain the date, but I can explain the reasons.

Cliff joined the Trusteeship in May of 1999 after serving the office as a computer consultant. His current title is Programmer/Analyst and he is responsible for the nuts and bolts of the CaseNET programming. But there is much more to his job than just programming. Proper systems development requires analysis skills, design skills, and communication skills. (Even though he likes to hide behind those two large computer monitors in his office, Cliff really does work well with people!) He is constantly working to make CaseNET a better product for the user.

He’s also a great person to work with. Ms. Marshall commented that he is the perfect neighbor because he is very quiet, but I’ve heard him send co-workers into fits of laughter with his quick and dry wit. (Myself included).

Congrats to you, Cliff, on a well-deserved honor!

Sandra Pillar

Did You Know...

When it comes to saving, the old adage is true: Time is money. The earlier you begin to save, the larger your nest egg will grow. But the power of compounding – earnings on your earnings – can play some tricks on even the savviest of savers. For example, let’s examine the saving strategies of friends Carla and Jennifer.

Carla saved \$1,000 a year for 10 years, starting at age 25. Jennifer saved \$1,000 a year for 25 years, starting at age 40. Both earned the same 8 percent return.

Who ended up with more money at age 65? It had to be Jennifer, right? Wrong.

Carla benefited from her head start and the power of compounding. Here’s the breakdown:

Carla	Jennifer
Began saving at age 25	Began saving at age 40
Saved for 10 years	Saved for 25 years
Age now is 65	Age now is 65
Total saved: \$10,000	Total saved: \$25,000
Savings grew to \$157,435.17*	Savings grew to \$78,954.42*

* Assumes \$1,000 savings is made at the beginning of each year.

Taken for the Department of Defense Honors USAA.

SPEAK YOUR MIND
The Sofa Might Not Have Been So Bad...

I can't help but think to myself, what our office would have been like if Ms. Marshall had granted Carlos's request for a sofa. Everyday for the last couple of weeks, Dave has been coming around delivering employee's new office supplies and I was hoping to see him wheeling in a sofa. Yet, I don't think that sofa made it on to "the list" but maybe there is still some room for reconsideration.



Because after all, according to Marguerite Higgins from the Washington Times, some workplaces don't frown upon sleeping on the job – they even encourage it. An increasing amount of companies are offering nap rooms for sluggish employees. One Orlando firm even goes to the extent of teaching their workers how to take "power" naps. Those work too. That is one of those aspects from college I still utilize.

Higgins' article went on to say that work performance improves with short power naps as confirmed in a recent Harvard study. And in a 1997 National Sleep Foundation study, it was determined that sleepy workers cost companies \$18 billion in lost productivity.

So yes, I think it is fair to seek reconsideration for the sofa. We definitely have space for it – that vacant office would work nicely. It just needs a couple of throw pillows and a quilt (the office can be a bit chilly).

Editor's note: This is another "Speak Your Mind" submission – your article could be next!

E-mail Etiquette

E-mail may seem simple and carefree, but there are etiquette rules for e-mail. Keep these tips in mind next time you sit down to send off some e-mail.

Don't use all capitals. In the world of e-mail, using all capitals is akin to shouting out your message. Also, avoid using abbreviations like LOL when you are writing business correspondence or to someone with whom you are not familiar. Since e-mail is associated with speedy communication, it is tempting to be as to the point as possible. But in e-mail, this can come across as curt and rude. Especially for business communication, use a salutation and closing line, as in a proper business letter. Also, don't say anything in an e-mail that you would not allow to be shared with others – chances are it might be! If you have something to say that is private or confidential, consider the tried and true methods of phoning or writing a hard copy. While even this can be copied and shared, it is more difficult to widely disseminate your text.

Employee Bio:
Angela Hope-Davis



Nickname: Angie "B".

Birthdate: April 20, 1972.

Birthplace: Chicago.

Family: a son, age 12, a daughter, age 5, and a husband.

Position: Case Administrator / Confirmation.

Years with the office: Four.

Favorite Food: Deep Dish Pizza.

Favorite Movie/T.V. Program: Jaws and Seinfeld.

Favorite color: Purple.

Favorite expression: Mama knows what's best.

Favorite smell: I've forgotten what it's like to smell.

Favorite childhood memory: \$1000 shopping spree.

If you could meet one person in the world dead or alive who would it be? LL Cool J.

What's most important in life? My family.

Is the glass half full or half empty? No answer.

What's guaranteed to make you smile? More money.

First thing you do in the morning when you wake? Pray.

My friends would describe me as: Nonchalant.

A perfect day for me would be: A picnic with my husband.

Most embarrassing moment: Getting blown across the street.

Proudest moment: Putting my mother-in-law in her place.

In 5 years I see myself: Living in a beautiful home, taking care of my family with little worries.

Guess Who?

Nowadays a good joke is guaranteed to make her smile but back then even that wasn't necessary!

Can you guess who? "I'm listening" is what she'd say.



(Find the answer on page 8)

Newsletter F Y I s

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

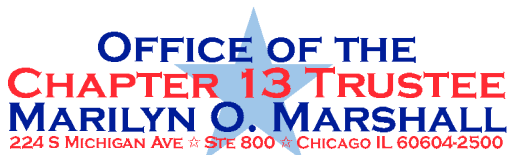
- ✓ e-mailing us at newsletter@chi13.com
- ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or
- ✓ leaving them with Amanu

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

- ✓ type-written and
- ✓ submitted by the 3rd Wednesday of the month via e-mail, a Word document or an ASCII file.

We also ask that anyone who goes to a seminar please be prepared to furnish the committee with a detailed article on its subject. You may also view this edition of the Chronicle and previous issues on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

Guess Who? Answer: That eye-catching little girl, who's about to be married, is Denise Ciddings! Do you have a baby picture of yourself? Just drop it off with a newsletter staffer, and we'll publish it as soon as possible.



Dollars And Sense Trivia Quiz

How much do you really know about your money? Test your dollars and sense with this priceless trivia quiz!

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 nine years. How long does a \$1 bill last?
10. How many notes are produced a day by the Bureau of Engraving and Printing?

1. True 2. It is actually a fabric consisting of 25% linen and 75% cotton. 3. 1785 4. The Civil War	5. 1963 6. True 7. 45 percent 8. About 4000 folds 9. 18 months 10. 37 million
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