

Till The End

Recently the U.S. Supreme Court ruled on a bankruptcy case in Till v. SCS Credit Corp., No. 02-1016 (U.S. 05/17/04). The case arose when the Tills filed for bankruptcy protection under chapter 13. Their bankruptcy plan proposed to pay creditor SCS Credit Corp. the agreed value of the collateral of \$4,000 as stated in SCS's secured claim. In addition, the plan proposed to pay SCS 9.5 percent interest on its claim. SCS objected to confirmation on the grounds that the interest rate provided under the chapter 13 cramdown provision was insufficient. The court overruled their objection and confirmed the plan holding that the proper interest rate was the prime-plus formula.

SCS appealed to the district court, and the bankruptcy court's decision was reversed. The district court concluded that "coerced loan theory" applied, finding that the interest rate should be based on what SCS would receive on a loan of similar risk and duration. The U.S. Court of Appeals for the 7th Circuit concurred with the District Court that creditors in this situation are entitled to interest as if they were making a new loan to the debtor. The court also stated that the interest rate should be determined by what the creditor would charge an individual similarly situated to the debtor, although not in bankruptcy.

The June 10, 2004, Consumer Bankruptcy News summarized the Supreme Court Decision. A portion of their summary is as follows:

Plurality opts for prime-plus formula

Justices John Paul Stevens, David Souter, Ruth Bader Ginsburg and Stephen Breyer rejected interest rates determined by treating the plan payments as a coerced loan or by looking at the contract rate. "Each of these approaches is complicated, imposes significant evidentiary costs, and aims to make each individual creditor whole rather than to ensure the debtor's payments have the required present value," Justice Stevens said. Similarly, the four justices rejected the cost-of-funds approach used by the 7th Circuit dissent because it focused on the lender's creditworthiness. Under this approach, an established lender would receive a lower cramdown interest rate than a fly-by-night lender, which would be an unsatisfactory outcome.

The prime-plus formula approach, which was endorsed by the **National Association**

of Chapter 13 Trustees, has none of these defects, Justice Stevens said.

"Taking its cue from ordinary lending practices, the approach begins by looking to the national prime rate, reported daily in the press, which reflects the financial market's estimate of the amount a commercial bank should charge a creditworthy commercial borrower to compensate for the opportunity costs of the loan, the risk of inflation, and the relatively slight risk of default. Because bankrupt debtors typically pose a greater risk of nonpayment than solvent commercial borrowers, the approach then requires a bankruptcy court to adjust the prime rate accordingly. The appropriate size of that risk adjustment depends, of course, on such factors as the circumstances of the estates, the nature of the security, and the duration and feasibility of the reorganization plan."

The plurality noted that if the bankruptcy court was certain a debtor would complete his plan, then the prime rate of interest would adequately compensate secured creditors.

Dissent looks to contract rate

Justice Antonin Scalia, writing for the four dissenting justices, said he was in substantial agreement with the plurality. The only disagreement was what interest rate to use to start the analysis.

"The plurality would use the prime lending rate – a rate we know is too low – and require the judge in every case to de-

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termine an amount by which to increase it. I believe that, in practice, this approach will systematically under compensate secured creditors for the true risks of default. I would instead adopt the contract rate – i.e., the rate at which the creditor actually loaned funds to the debtor – as a presumption that the bankruptcy judge could revise on motion of either party. Since that rate is generally a good indicator of actual risk, disputes should be infrequent, and it will provide a quick and reasonably accurate standard,” he said.



Justice Scalia concluded that the Till decision was “unlikely to burnish the Court’s reputation for reasoned decision making. Eight Justices are in agreement that the rate of interest set forth in the debtor’s approved plan must include a premium for risk. Of those eight, four are of the view that beginning with the contract rate would most accurately reflect the actual risk, and four are of the view that beginning with the prime lending rate would do so. The ninth Justice takes no position on the latter point, since he disagrees with the eight on the former point.”

THE MARSHALL CHRONICLES

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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 1st 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, as well as all the previously published issues, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

Information Services I've Got Things To Do

In an average month we install several updates of CaseNET, our office database application. These updates range from minor bug fixes to major new features; the various changes may require anywhere from minutes to months of programming time. You may be interested to know the process in which these changes move from the “Things to Do” list to “Release Notes.”

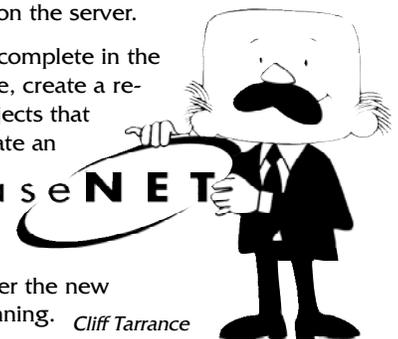
Sandra maintains a database of feature requests and other planned changes. These items are prioritized according to urgency and cost/benefit analysis. Sometimes new requests of a more urgent nature — such as newly discovered bugs, or changes required by the court — quickly move up the queue. Sandra assigns items for me to work on, and handles others herself.

When a project is assigned to me, I create an entry in CaseNET Releases, a database that I keep which tracks both work in progress and the completed releases. I assign a unit number to identify the project and write a brief description. Sometimes the work to be done is self-evident. For bigger projects I may need to consult with users, individually or in meetings. Often I will create materials such as lists, outlines or flowcharts to aid in visualizing and planning. I supplement these with sketches of what the final screens might look like. And I often look through previous work for projects that were similar and might contain pieces I can copy or reuse.

Having done all that, I go to work in CaseNET Development, which is the ghost of CaseNET Past, Future and What Might Have Been. In Development, I create or modify the pieces that will make up the current project. Most commonly, the pieces include forms and methods, though there are other possibilities I'll omit for brevity. Forms are the layouts you see in windows on the screen. Methods are like text documents written in 4D's programming language that tell CaseNET how to respond to events such as your clicking on buttons or selecting commands from a menu. Each piece that is created or modified is marked with the project's unit number.

When a project is complete, I use a program called 4D Insider to find all of its pieces (by searching for its unit number). I create a list of all the objects and use the list to copy the objects from Development to CaseNET Master Source, the uncompiled version of CaseNET Production. Compiling is the one of the final steps in this process. A program called — what else? — 4D Compiler reads the Master Source file and translates it into machine code, a form in which it runs much faster and can no longer be edited. That's what gets installed on the server.

Finally, I mark the project complete in the CaseNET Releases database, create a release record listing all projects that were included, and generate an email listing the changes. I send the release notes to everybody in the office the following morning, after the new version is installed and running. *Cliff Tarrance*



Trustee Matters

Summertime And The Livin' Is Easy

*Summertime and the livin' is easy
Fish are jumpin' and the cotton is high*

Oh your daddy's rich and your ma is good lookin'

So hush little baby, don't you cry

One of these mornings

You're goin' to rise up singing

Then you'll spread your wings

And you'll take the sky

But till that morning

There's a nothin' can harm you

With daddy and mammy standin' by

Summertime Lyrics by George Gershwin and Heyward DuBose from the folk opera "Porgy and Bess."



As the staff recalls, I attempted to sing this song at our monthly meeting, but I did not have the lyrics right. However, the purpose of the song was to let the staff know that I realize it is summertime and living could be easy but we have so much we need to do this summer.

Since people will be on vacation and some complain that it is too hot to adhere to the normal dress code, I am amenable to some changes if you have followed procedures during the course of the year. Summertime is a time for planning. Additionally, it will be a time to make assessments on how well you performed doing the year. As you are aware, performance evaluations will be performed in July and August so that merit increases can take effect at the beginning of the fiscal year. This is a change from previous years.

Kerry and Paula Carson, of Organization Diagnostics, met with the managers on Tuesday, June 22, 2004, to clarify certain questions on some of the behavior dimensions. After this meeting, the managers will be posting their scheduled timeframe to start and finish evaluations.

The systems, legal, and case administration departments will present draft recommendations on workflow issues and how to proceed with electronic case filing. We have set up a "pilot test group" in the office to handle ECF. Currently, we have only had one petition filed electronically. However, with the announcement from the Clerk that more attorneys are being trained daily, we expect the volume to pick up.

I am looking forward to the planning meetings and to reviewing the goals and objectives from each department for FY 05. Summertime is a great time for work and play.

Marilyn O. Marshall, Standing Trustee

Internet Tidbit

Are high gas prices driving you crazy? There are some resources to help you get the best price in your area. Go to gasbuddy.com, which lists cheap gas prices in each state. And if you're wondering if it's worth going out of your way to get cheaper gas, check out <http://www.bankrate.com/brm/calc/gasPrice.asp>, where you'll find a calculator that determines if the drive costs more than the money you would save on gas.

Case Administration Summertime Business



Most of you should be familiar with the actor and songwriter Will Smith. He has a song called "Summertime." There is a verse in this song that talks about summer madness and taking a break from all the monotony. So, with that in mind, some people in our office were reassigned new job tasks for the summer.

Brandon, a full-time college student who works in our office during school breaks and in the summer, has been with the office for three years and has worked in several different capacities. Last summer one of our full-time clerks was out due to a family illness so Brandon was trained on all the administrative clerk tasks. This summer he will resume those tasks, which will allow each clerk to have time to learn other things.

Sandra and Jammal, our full-time Administrative Clerks, normally are responsible for the court-runs, faxing, mail processing and courier runs. This summer they will each have an opportunity to learn petition and claim entry. Now, this will be a slight adjustment for them because they normally are accustomed to being more active. Their summer position is less mobile and will require them to work at their desk for six to seven hours a day.

Eileen, a Case Administrator in the claims department, usually spends most of her day processing petitions, claims and mortgage payment changes. Last year in addition to her normal job tasks, Eileen started helping with the recovery of creditors disbursements. The majority of the disbursement returns result from claims found in the closing audit that were never received by our office. Once these claims are found and entered, a financial analysis is done. Sometimes the unsecured percentage then needs to be adjusted. Her job will be to follow-up with these creditors via letters and phone calls in an attempt to recover the funds needed to finalize the case.

The ultimate goal is not only to breakup the monotony, but allow staff members to have exposure to different areas of the office that they may not normally have. After August, everyone will return to their normal positions and hopefully will have had an enjoyable and educational experience.

Rosalind Lanier

Inquiring Minds

Question: Why does our office have a thirty-day policy for completing a payoff request?

Answer: The reasons why it takes up to 30 days to receive a payoff letter are:

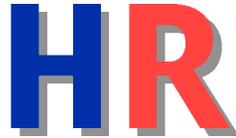
1. The audit list is generated every 2 weeks.
2. The audit takes place at the Bankruptcy Court and sometimes the files are not ready when we ask for them.
3. After the audit is done, a problem may need further manager or attorney review before a payoff letter can be sent.
4. The financial staff has other responsibilities in addition to payoff audits.

Note: Even though this subject was discussed in our April issue, we thought we would re-address this topic again because we continue to receive a number of questions on the issue.

Denise Ashley and Santricia Teat



HUMAN RESOURCES
Pharmacy Benefit
Manager Change
Underway



Health Care Service Corporation (HCSC) operates Blue Cross and Blue Shield of Illinois. HCSC recently acquired an interest in a national pharmacy benefit manager called Prime Therapeutics. In January, 2005, Prime Therapeutics will manage pharmacy benefits for all health care benefit plans that include Blue Cross Blue Shield prescription drug coverage. This change will enable Blue Cross to have greater control over managing pharmacy costs and benefits for its customers. Prime Therapeutics will process electronically submitted claims filed by your pharmacist and will provide other services and programs that will include drug home delivery.

Plan members will receive new ID cards by January 1st. You will be required to submit your new ID card at your pharmacy for your first prescription or refill in 2005.

Blue Cross has already begun issuing new ID cards and will continue to issue cards for effective plans until January 1st. The new ID cards will contain information on our current pharmacy benefit manager, Walgreens Healthcare Plus, and the new pharmacy benefit manager, Prime Therapeutics.

If you are a current mail subscription user, the home delivery benefits will transition to PrimeMail, Prime Therapeutics' mail service facility located in Irving, Texas. Beginning in October, 2004, all non-HMO accounts with home delivery benefits through Walgreens Healthcare Plus will switch to PrimeMail. HMO groups will stay with Walgreens Healthcare Plus through the end of the calendar year and then change to PrimeMail on January 1st. You can expect to receive communications from Blue Cross soon.

If you've used the home delivery service six months prior to the transition date, you will receive a packet that includes a new home delivery order form. You'll need to obtain new prescriptions, even if you have refills remaining. Current prescriptions will not be transferred over to PrimeMail. Members will be provided with further instructions. Members who have non-home delivery prescriptions at retail pharmacies with remaining refills will not need new prescriptions.

Your prescription drug benefit plan will not change, and neither will the comprehensive network of pharmacies we have available to us in Illinois.

See me if you have any questions regarding this pending change.

Robin Dirksen



BlueCross
BlueShield
of Illinois



ERC Update

The ERC is in the process of planning our 3rd annual Marshall/Vaughn company picnic on August 27, 2004 in Grant Park. The committee is working very hard putting together ideas and menus which include having our event catered by Lee & Eddie's. This should allow each committee member time to enjoy the event with his/her family.

Our menu will include the following:

- Hotdogs
- Hamburgers
- Cheeseburgers
- Baked Beans
- Riblets
- Fried Chicken
- Mostaccioli
- Corn Cobettes
- Potato Salad
- Watermelon



To make our picnic more enjoyable this year, we're planning to take on Mr. Vaughn's office in a game of volleyball instead of softball. We're also planning to provide more activities and games for the children.

Please mark your calendars for this fun filled day. See you there.

Cheryl Jones

July Anniversaries,
Birthdays & Other
Notable Events



NACTT 2004 Seminar from June 26th through July 1st.

Independence Day on July 4th.

National Ice Cream Day on July 18th.

Happy 6th Anniversary to **Angela Hope-Davis** on July 20th!

Happy 6th Anniversary to **Carlos Lagunas** on July 20th!

Happy 6th Anniversary to **Agueda Orozco** on July 20th!

Happy Birthday to **Telisha Emerson** on July 21st!

Happy Birthday to **Agueda Orozco** on July 23rd!

Happy 4th Anniversary to **Eileen Downes** on July 25th!

Happy 2nd Anniversary to **Sandra Cortina** on July 29th!

Happy 2nd Anniversary to **Jammal Davis** on July 29th!

Time To Taste

It's that time of year again. The annual food and free entertainment festival, Taste of Chicago presented by U.S. Cellular, opens in Grant Park on Friday, June 25 and continues through July 4. In addition to a great array of menu items from more than 70 restaurants, many booths offer "taste portions" or smaller portions of regular menu items sold for 1-3 tickets. Other attractions at the Taste include carousel rides, entertainment stages, cooking demonstrations, and the Independence Eve concert and fireworks display.

This year, Taste's closing weekend is also Independence Day weekend. Taste attendees can enjoy the fireworks display over Monroe harbor on July 3 and on Sunday, pick up a bite to eat before heading over to enjoy the display at Navy Pier. Taste Hours are:

Friday, June 25th- Friday July 2nd 11:00 AM – 9:00 PM
 Saturday, July 3rd and Sunday, July 4th 11:00 AM – 9:30 PM

This city of Chicago web site lists the following "Taste of Chicago - Quick Tips and Facts" to help people enjoy the taste:

- Admission Is Free**, but food and beverages are sold by tickets only in strips of 11 for \$7*
 *Includes \$1.50 charge for Taste amenities.
- You're Never Far From A Ticket Booth**. There are six locations at Taste of Chicago. Major credit cards accepted.
- Plan Ahead And Save**. Buy advance food and beverage tickets at Dominick's stores from June 17-24. Receive a discount when you show a Fresh Values Card.
- Drink Responsibly**. You must be at least 21 to purchase and consume alcoholic beverages. Identification is required.
- Need Cash?** TCF Bank ATMs are near the ticket booths at Columbus and Jackson and at Columbus and Congress.
- Get Medical Attention** at the First Aid trailer, south side of Congress near Columbus Drive.

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TASTE OF CHICAGO 2004
 Presented by the City of Chicago, Richard M. Daley, Mayor and U.S. Cellular

RESTAURANT GUIDE

1 Grizzly's Lodge	8 Brucino's Pizza	16 Yee-Yee's African Cuisine	37 Los Dos Laredos
2 A Natural Harvest	9 The Abbar Pub	17 Feare's Ristorante	38 Fisher & Son Pizzeria
3 La Justicia	10 Bolla Luna Cafe	18 Eli's Choptecake	39 Lindy's Chili/ Gertie's Ice Creams
4 Ricobone's	11 Grazia! Restaurants	19 Robinson's #1 Wien	40 Original Rainbow Cafe
5 Chicago Joe's	12 Sagarossa Pizza	20 Kitty O'Shea's/ Hilton Chicago	41 Tuscany
6 Billy Goat Tavern & Grill	13 Polka Sausage & Deli	21 Celebration Creamery	42 Dominick's
7 Usang Noodle	14 Anni Diara's Candy Makers	22 Banca Dini	43 Connie's Pizza
	15 Cousin's Turkish Dining	23 Gold Coast Dogs/ Vienna Beef	44 Fireplace Inn
		24 Star of Siam	45 Chicago Market
			46 JF Dessert Bakery
			47 Altium Restaurant & Bakery
			48 Kasia's Deli
			49 Velare
			50 Reggio's Pizzeria
			51 Tutto Italiano
			52 Donk's
			53 Dairy Lan
			54 Tipapa's Thai Cuisine
			55 BJ's Market & Bakery
			56 Sabar Lallin
			57 Penang Malaysian Cuisine
			58 Zephyr
			59 Arya Bhavan
			60 Hay Sushi
			61 Steve's N'N Cafe
			62 Taqueria Los Comales
			63 Popcorn Chicago
			64 America's Dog
			65 Buckingham Cafe

Time To Taste

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7. **Take The CTA.** For CTA, RTA and Metra travel routes, call 836-7000 in all Chicagoland area codes or 312-836-4949 (TTY) or go to www.transitchicago.com
8. **Use Free Trolleys** to get between Grant Park, Metra stations, the Museum Campus and other downtown CTA stations. Look for signs surrounding the event.
9. **Park Nearby** at the Grant Park Underground Garages, the Lakefront Millennium Parking Facility and the East Monroe Drive Underground Garage. Park bikes at Monroe and Lake Shore Drive.
10. **For People With Disabilities.** Braille and large-print Taste brochures (or readers, upon request) and TTYs are available at the north end of Columbus near Monroe. For additional accommodations, call 312-744-7050 (voice) or 312-744-4964 (TTY).
11. **Please Recycle** cups, cans and bottles at specially marked stations.



In addition to the food, there are a number of concerts scheduled and all concerts are FREE ADMISSION. The concerts take place on Butler Field, which is located on Jackson and Lake Shore Drive. The seating area in front of the Petrillo Music Shell opens up to the public a half hour before each concert and is available on a first come-first serve basis from the entrance gate on Jackson Street, just West of Lake Shore Dr. The city of Chicago web-site encourages people to arrive early.

The following is a list of the concerts scheduled during the taste.

Friday, June 25, 2004 5:30 PM

Maurice Mahon (opening act)/Teena Marie

Monday, June 28, 2004 5:30 PM

Great Lakes Navy Band featuring Horizon (rock band) & The Jazz Ensemble

Tuesday, June 29, 2004 5:30 PM

K-FOX (opening act)/New Edition

Wednesday, June 30, 2004 5:30 PM

KEM (opening act)/Stephanie Mills

Thursday, July 1, 2004 5:30 PM

An Evening with Melissa Etheridge

Friday, July 2, 2004 5:00 PM

Peter Frampton/Pat Benatar & Neil Giraldo

Saturday, July 3, 2004 7:30 PM

Conductor Christopher Bell and the Grant Park Orchestra salute Independence Day with a concert celebrating American spirit and culture, including excerpts from Copland's *Rodeo* and music from *Lord of the Rings*, plus traditional patriotic selections.

Saturday, July 3, 2004 9:30 PM

Fireworks

Sunday, July 4, 2004 3:00 PM

Counting Crows/They Might Be Giants/OLD 97's

Employee Bio Darlene Odom



Nickname: Baby.

Birth date: Jan 21st.

Birthplace: Chicago.

Family: My son Dell-Rio & daughter LaKesha.

Position: Identity Maintenance Specialist.

Hobbies: Bargain Shopping, Decorating, and Reading/Collecting Recipes.

Favorite Food: Bread and Pasta.

Favorite TV program: CSI, Law & Order, Nip Tuck and Las Vegas.

Favorite Color: Red and all earth tones.

Favorite expression: Somebody better get this "Lil" girl.

Favorite Smell: Issey Miyake.

Favorite Childhood memory: Sunday trips to Gary, Indiana with my mother to visit her sister.

If you could meet one person in the world, either dead or alive, who would it be? Stephen King.

What's most important in life? Family and good health.

Is the glass half full or half empty? What glass?

What's guaranteed to make you smile? My children.

First thing you do in the morning when you wake? Hit the snooze button.

My friends would describe me as: Serious, hardworking, dedicated and reliable.

A perfect day for me would be: An all expense paid shopping spree.

Most embarrassing moment: Not watching where I was going entered the men's restroom at the movie theater.

Proudest moment: Is still in the making, which is watching my children grow into responsible and successful adults.

In 5 years I see myself: Debt Freeer.

Anything else you'd like to tell us? I'm a NEW "Nana." My first grandson was born on June 19, 2004. He weighted in at 7 lbs. 6 oz.

Money Tip

Are you having trouble saving more money? You may benefit from paying yourself first. Treat your saving account as a bill that needs to be paid and make it a priority to pay that "bill" first. What is left will be the money you will have to meet your budget needs. If you enjoy watching your savings grow quickly, consider adding to your savings in this way on a weekly basis.



Summertime Water Sports

Summertime is the time of year many folks enjoy being outdoors and enjoying the beautiful lakes and rivers. I thought I would take an opportunity to remind everyone of how fortunate we are to live near many rivers and the magnificent body of water - Lake Michigan. I say fortunate because many of us who grow up near the water do not realize the benefits or the beauty of it. I grew up in the Pacific Northwest on the Puget Sound and I can tell you that Lake Michigan is a Lake to be appreciated! I think one benefit of living near water is the fun opportunity to enjoy water sports!

Advantages of living near Lake Michigan are having access to many beaches and marinas to launch your own watercraft to water ski, jet ski, or windsurf. Many people enjoy fishing off the piers or taking a boat out to try their lures for bigger fish in the deeps of the lake. Or, you can simply enjoy the lake by going on a cruise that leaves from Navy Pier or the Chicago River.

Have you ever wanted to learn to sail? Chicago is a fantastic area for learning to sail. There are many sailors in the Chicago area! From our viewpoint here on the 8th floor of the Santa Fe Building you can spot sailboats out on the lake all the time! You can take sailing instruction courses, rent or charter sailboats or participate in racing programs. I am a sailboat owner and highly encourage you to give it a try! Three sailing schools near by are:

Chicago Sailing Club
2712 N Campbell Ave
Chicago, IL 60647
(773)871-7245
www.chicagosailingclub.com

Lake Forest Sailing
500 Lake Road
Lake Forest, IL 60045
(847)615-4592
www.lakeforestsailing.com

Columbia Yacht Club
111 N. Lake Shore Dr.
Chicago, IL 60601
(312)938-3625
www.columbiayachtclub.com



I do want to mention that summertime fun on the water does require safety precautions. The number one precaution I would stress is not mixing alcohol with swimming or boating. For boat safety in particular, be sure to have life jackets on board and let someone on land know where you plan to be and how long you plan to be out. Pay attention to local weather conditions for storm fronts. For beach safety tips, be sure to stay in designated swimming areas. Protect your skin with proper SPF and wear feet and eye protection. Learn CPR and never leave a child unobserved.

Keep in mind we are fortunate to have this big beautiful Great Lake and many rivers at our fingertips to enjoy our water sports. I hope you have a chance to get to the beach or out on a waverunner, speedboat or sailboat this summer and have fun!

Cheri Johnson

Dear Kyle...

Please help me! When I get off work all I want to do is go to the restroom do my thing and think about the day's events, maybe even go through my mail. This is my alone time for five minutes; that's all I need. My husband makes it a point to come in the restroom sit on the edge of the tub and start a conversation. I've said to him "Honey, I'm busy right now"- but he blows me off by saying "It's okay, were married." How can I get him to leave me alone on my alone time? Please help. Signed, Aggravated in the restroom.



Dear Aggravated: You need to calm down; you don't want to blow a blood vessel on the toilet and be the laughing stock of the afterlife. The simplest solution to your problem would be to set up an elaborate booby-trap to capture your husband in a giant butterfly net and hold him captive until you've had enough time to yourself. Something requiring pulleys, pistons and a strong familiarity with Christian Huygens' work on pendulums. Or you could just lock the bathroom door. He might complain at first, but once he understands the butterfly net option, he'll change his tune.

However, your "alone time" issue probably doesn't stop at the bathroom door. I'd even venture to say your essential problem is marriage itself. Sure, it is fun at first, but that's before you start waking up at 4 AM with no covers and tufts of his thinning hair in your mouth. From the backwash in the milk to the dishes in the sink, married life seems to be one violation of the Geneva Convention after another.

Yet, I don't expect you or anyone else to give up on marriage because I said so; I hear the tax benefits are nice. But obviously something needs to be done. Barring butterfly nets, laying down some rules and backing them up may help the situation. As the old saying goes "Talk softly, but carry a big stick...and beat your husband mercilessly with it." You need to get out there and tell him it's NOT ok to perch on the bathtub like a vulture, it's NOT ok to leave dishes in the sink, it's NOT ok to walk around in your high heels "just for fun". And if he his won't comply, tell your husband's friends how good he looks in a sundress...and prove it with pictures.

↓ Here are the answers to the Sunshiny Days Trivia Quiz on page 8. ↓

Sunshiny Days Trivia Answers

1. Venus.
2. 225 million years.
3. True.
4. 93 million miles.
5. True.
6. 4.5 billion years old.
7. Away from the Sun.
8. 155 miles per second.
9. 8 minutes.
10. An Astronomical Unit.

Sunshiny Days Trivia Quiz

July is one of the hottest months of the year. To help you enjoy your summer, we've put together a trivia quiz to test your knowledge of our sun. (See the answers on page 7.)

1. One planet does not tilt as it goes around the Sun. Thus it has no seasons. What is this planet?
2. How long is a cosmic year, the amount of time it takes the Sun to revolve around the center of the Milky Way?
3. True or False: The Sun contains over 99.8 percent of the total mass in our solar system.
4. How far is the Sun from Earth?
5. True or False: The Sun is the closest star to Earth.
6. How old is the Sun?
7. Which way does a comet's tail point at all times, away from or towards the Sun?
8. How fast does the Sun travel?
9. How long does light from the Sun take to reach Earth?
10. What is the distance between Earth and the Sun called?



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Happy Accidents

"I've failed my way to success." – Thomas Edison

"Mistakes are the portals for discovery." – James Joyce

Sometimes the best discoveries come about due to mistakes. Throughout history, mistakes have contributed many important and useful products to mankind. Here are some examples of the good accidents that have enriched our lives.

Chocolate Chip Cookies

Around 1930, innkeeper Ruth Wakefield was baking chocolate cookies one day and discovered that she did not have the cocoa powder called for in the recipe. Instead, she chopped up a chocolate bar and put the chunks in the batter, expecting them to melt in the oven. Instead, she got butter cookies studded with chocolate "chips."

Coca-Cola

In 1886 a pharmacist named John Pemberton concocted a medicinal syrup, hoping to create a tonic for people who were tired, nervous, or suffering from bad teeth. He marketed it as a tonic for a year unsuccessfully. It was only after the soda was sold as a soft drink that it took off to become the brand it is today.

Silly Putty

During World War II, the U.S. government was trying to develop a synthetic rubber. They experimented with silicone and eventually tried adding boric acid to silicone oil. The substance, however, failed as a good rubber substitute – it was too goopy and bouncy. After the war, it was marketed as a toy called Silly Putty.

