

NACTT Staff Symposium

April 21-22, 2005

This year's NACTT Staff Symposium took place in the Chicago area at the Sheraton Suites in Elk Grove Village. There were 240 attendees from 28 different states! The Symposium was split over two half days, afternoon sessions on Thursday, April 21st, and morning sessions on Friday, April 22nd. Thursday began with registration and lunch between 12:00-1:30 PM. The registration table included friendly greetings from representatives from Trustee Tom Vaughn: Donna Parmer, Irene Rabatine, Chris Domann, and Lenore Maldonado. Darlene Odom and Patti Brower from Marilyn O. Marshall's office were also available to assist. Ira Bodenstein, the U.S. Trustee for Region 11 delivered the opening remarks.

The sessions were each an hour long with 15 minutes in between sessions. Thursday afternoon sessions began at 1:30 PM, 2:45 PM, and 4:00 PM. Friday morning breakfast was from 7:30-8:30 AM and the sessions began at 8:30 AM, 9:45 AM, and 11:00 AM. Attendees had a total of fifteen sessions to choose from with three sessions to attend Thursday and three for Friday. The sessions were categorized under five subjects or "tracks." The symposium offered three sessions per track. The tracks were titled Chapter 13 Basics, Case Administration, Claims, Internal Controls, and Staff Development (for managers/supervisors). The following is a list of the sessions offered:

Track 1: Chapter 13 Basics

- Code Overview
- Customer Service & Communication Skills
- What Every Exceptional Employee Should Know

Track 2: Case Administration

- ECF/Paperless Office
- House Payments Through the Plan/Trustee
- How to Increase Percentage to Unsecured Creditors

Track 3: Claims

- Claims – The Basics
- Claims Review: Assignments & Transfers; Mortgage Claims
- Advanced Claim Issues

Track 4: Internal Controls

- Identifying & Managing Risks
- Utilizing Reports as Tools
- Undeliverable Disbursements & Unidentified Receipts

Track 5: Staff Development (for managers/supervisors)

- Managing Yourself: The Focus is You
- Conflict Management Skills for Leaders
- Building Relationships Through Tough Love



Some of the attendees mug for our camera. Left to right: Katrina Keys, Karen Barron, Tamara Hunt, Rosalind Lanier, Lavone Kizer-Merritt, Darlene Odom, Cheryl Jones, Dan Lyons and Kenya Williams.

Now that I have outlined for you an overview of the Symposium, I'll give you a better glimpse by sharing a couple highlights from the sessions I attended.

The first session I attended was the **ECF/Paperless Office**. This was interesting because the session included a wide variety of staff from all over the U.S. It was fascinating to hear from others and how they are dealing with the transition process of going to an ECF/paperless office. The session focused on concepts of ECF, how to overcome opposition, and mostly the attendees shared how their respective offices are operating in the new process. The session would have been very helpful if more emphasis was on implementation strategies. However, the presenters did encourage us to look up the CM/ECF computer-based training modules

(Continued on page 2.)

The Judge Lines Have Switched



In our continued effort to maintain maximum access to our clients, we have rearranged phone lines to accommodate calls regarding matters set before Judge Goldgar. Each number rings at the desk of the attorney handling the particular court call and also allows phone users the opportunity to leave voice mail messages. The updated numbers are as follows:

- ☎ For cases assigned to Judge Hollis: 312-431-6533.
- ☎ For cases assigned to Judge Doyle: 312-431-6532.
- ☎ For cases assigned to Judge Goldgar: 312-431-6530.
- ☎ For cases assigned to Judges Squire or Judge Black: 312-431-6531.
- ☎ General case inquiry remains 312-431-1300.

In addition, e-mail for the judges should be addressed as follows:

- ✉ For cases assigned to Judge Hollis: holcall@chi13.com.
- ✉ For cases assigned to Judge Doyle: doycall@chi13.com.
- ✉ For cases assigned to Judge Goldgar: golcall@chi13.com.
- ✉ For cases assigned to Judge Squires or Judge Black: sqcall@chi13.com.

Anthony Olivadoti

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 first 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, on the Chapter 13 Trustee website at <http://www.chicago13.com/>.

NACTT Staff Symposium

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that can be found at: <http://pacer.psc.uscourts.gov/ecfcbt>. I also

thought it was interesting to hear how different offices process their incoming mail or documents. One trusteeship, whose Bankruptcy Court is not on ECF as yet, is still preparing for the transition by imaging the documents into its systems and discarding the paper. Overall, I found it intriguing to know where other offices are in the whole transition process.

Friday morning I attended all three of the staff development sessions. I found these sessions to be very informative. The first session was great because we were given the opportunity to examine ourselves and how each of us relate to people. We were given a leadership style self-assessment and discussed other leadership models such as The Blake-Mouton Management Style Theory and the Blanchard Leadership Model. Following this session was one on conflict management. The main focus of this session was on rules for open communication. The last session I attended was on building relationships. It covered instructions on how to be firm, but fair, being respected vs. being liked and communicating expectations. I enjoyed these workshops and was happy to have materials to review from time to time.

The presenters for the staff development sessions also gave out gifts! For being the first person in the room, Karen Barron received a great book titled "Effective Phrases for Performance Appraisals" which I think will be a nice tool for our office. I also received a VHS tape titled "The Basics of Chapter 13 Bankruptcy" for being one of the host Trusteeships for the NACTT. Kathleen Fink from Kansas City, MO, suggested the tape is ideal to show new hires during employee orientation. Thanks so much for the gifts!

I cannot end this without mentioning a few disappointments regarding the accommodations. First let me say the Symposium was great. The presenters did their best to conduct good informative sessions for Chapter 13 staff employees throughout the U.S. Hats off to them for volunteering their time and efforts! However, the Sheraton Suites in Elk Grove Village was extremely ill prepared for this two-day symposium. There were insufficient dining accommodations for the lunch on Thursday and breakfast on Friday. Most of the break out rooms for the sessions had chairs but no tables to write on or put materials. Oh, and some lucky people had stories to tell about the elevators! Thursday evening, when the elevator stopped at the 3rd floor the doors opened but the elevator floor was not level with the 3rd floor? Sound a little scary? I have to admit I am a little embarrassed that the people who traveled all over the U.S. had to come and have that kind of experience in Chicago. It's too bad we couldn't have shown all our out of town guest's how classy Chicago can truly be. Oh well, maybe next time.

Overall, this year's NACTT Staff Symposium was a great success and it was enjoyable to meet and share with fellow Chapter 13 staff members around the country. I look forward to the next opportunity to go again!

Cheri Johnson

Trustee Matters

On April 20, 2005, The President Signed The New Bankruptcy Abuse Prevention, Consumer Protection Act

"A Change Is Gonna Come"

I was trying to think of the artist that recorded the song "A Change is Gonna Come."

Thoughts of Otis Redding, Al Green and others came to mind but my focus was on ways in which the new bill will affect the operation of the Chapter 13 office rather than the specific lyrics of that tune.

We are all aware that the change will affect the operations of the offices, however, as of yet, I have not been able to obtain a copy of "Implementing the New Bill 101." Moreover, each office will probably implement policy and procedural changes on an as needed basis. It's a little premature to rewrite the procedures manual at this time.

Chief Judge Eugene Wedoff, U.S. Trustee Ira Bodenstein and Chapter 13 Trustee Glenn Stearns met to review the effect the bill will have on the Northern District of Illinois Eastern Division courts and the model plan. The committee will continue to review and present to the Judge's Liaison Committee recommended changes. I recently reviewed, printed and distributed to the attorneys the "Major Consumer Bankruptcy Effects of the 2005 Reform Legislation," prepared by Eugene R. Wedoff, United States Bankruptcy Court, Northern District of Illinois, April 13, 2005. This document can be found on the court's website under the Judge's opinions/outlines.

On July 11th and 12th, the NACTT will be conducting the Fourth Advance Consumer Bankruptcy Institute in Orlando, Florida. The registration is limited to "Trustees Only." The two-day agenda is devoted to the Bankruptcy Abuse Prevention, Consumer Protection Act. Once I return from the Institute, I should be prepared to answer all of the questions I have recently received to which I had no response.

I have prepared a list of questions I have received from my attorneys, staff, debtors, creditors and even the doorman about the new bill.

- ★ Are we supposed to have a copy of the tax return seven days before the §341 meeting?
- ★ If a debtor does not have the returns, is this grounds for a continuance?
- ★ Will we have to review the tax returns?
- ★ If we are going paperless, where are we going to keep those documents?
- ★ Can we request that new stackable sorter I saw on the "Apprentice" to keep copies of the certificate, all the copies of the payment advises and the monthly net income from the employer? I went on-line it costs \$34.00 at Staples.
- ★ Will we be required to work on Saturdays to conduct Debtor Education classes?



- ★ Will you be hiring a Debtor Education instructor?
- ★ Since a Chapter 13 debtor is not eligible for a discharge unless they have completed a financial management course, will the financial area need additional employees?
- ★ Will TEN conduct all the debtor education for the NACTT members?
- ★ What's an individual or group briefing?
- ★ Does the UST have a list of the counseling services it will approve?
- ★ How will the UST police these organizations?
- ★ If our caseload goes up, will you stop using the "A" word? (A = attrition)
- ★ Since the bill limits the number of Chapter 7 cases, will more people file 13's?
- ★ Explain to me, again, who qualifies for the automatic stay?
- ★ Who's going to track the automatic stay to determine if 30 days has passed in the second case?
- ★ I never memorized the exemptions, what do I need to know about the \$125,000 homestead exemption?
- ★ Should we learn the information on the means testing under 707(b) since it seems like it only applies to Chapter 7. If we have to take a course, will you pay for it?
- ★ Does the means test involve quantum physics or calculus?
- ★ Ms. Marshall, we don't know nothin' about the means test!
- ★ Wouldn't it be simpler if the plan payment was the same as the pre-confirmation adequate protection payment and should the trustee instead of the debtor have to make that payment?
- ★ Are you telling me that the new car I bought last week, the one that depreciated the second I drove off the car lot, has to be paid in full? How's that fair?
- ★ Will you evaluate us on the number of avoidance liens we file?
- ★ All of this is making my head spin! Now is there a Chapter 15 too?
- ★ Will the debtors' attorney really have to talk to their clients?
- ★ Can we get overtime if we are at home watching television and we see a debtor attorney commercial that does not say we are a "debt relief agency, we help people file for relief under the Bankruptcy Code" and we report it to you the next day? You should at least give us comp time.
- ★ Some trustees ask the debtor to bring their credit cards to the §341 meeting and the trustee cuts the cards up in the meeting, can we start doing that to prevent abuse?
- ★ Will you be needing additional security on the 8th floor?

Again, I started to hum "A Change Is Gonna Come." Just in case the new bill brought this tune to your mind, or if you are being asked questions you cannot answer, I included the lyrics for your humming pleasure (see page 4).

Marilyn O. Marshall, Chapter 13 Trustee

President Signs Bankruptcy Abuse Prevention, Consumer Protection Act

Following, is the text of the President's speech:

THE PRESIDENT: Thank you all. Please be seated. Welcome. Thank you very much for coming today. Today we take an important action to strengthen – to continue strengthening our nation's economy. The bipartisan bill I'm about to sign makes common-sense reforms to our bankruptcy laws. By restoring integrity to the bankruptcy process, this law will make our financial system stronger and better. By making the system fairer for creditors and debtors, we will ensure that more Americans can get access to affordable credit.

I'm pleased to be joined today by the Attorney General Al Gonzales. I want to thank the bill sponsors in the House and the Senate – Senator Chuck Grassley of the Senate – I think you told me you'd been working on this bill for nine years. That's a long time. (Laughter.) I appreciate Congressman Jim Sensenbrenner from the House for being the sponsor in the House. Thank you.

I want to thank the Speaker. Yesterday, the Speaker and I, by the way, had the honor of opening the Lincoln Library in Springfield, Illinois. I know he'd be pleased to hear me say, if you're looking for something to do this summer – (laughter.)

I thank Senator Mitch McConnell, Senator Orrin Hatch, Senator Jeff Sessions, and Senator Tom Carper. I appreciate the members of the House who are here – Mike Oxley, Rick Boucher, Bob Goodlatte, Steve Chabot. Thank you all for coming, and thanks for working on this piece of legislation.

Our bankruptcy laws are an important part of the safety net of America. They give those who cannot pay their debts a fresh start. Yet bankruptcy should always be a last resort in our legal system. If someone does not pay his or her debts, the rest of society ends up paying them. In recent years, too many people have abused the bankruptcy laws. They've walked away from debts even when they had the ability to repay them. This has made credit less affordable and less accessible, especially for low-income workers who already face financial obstacles.

The bill I sign today helps address this problem. Under the new law, Americans who have the ability to pay will be required to pay back at least a portion of their debts. Those who fall behind their state's median income will not be required to pay back their debts. This practical reform will help ensure that debtors make a good-faith effort to repay as much as they can afford. This new law will help make credit more affordable, because when bankruptcy is less common, credit can be extended to more people at better rates.

The new law will also require credit card companies to let card holders know up front what they are expected to pay, and what the penalties they will face if they are late on a payment. When people get a credit card, they should not be trapped by a provision in the fine print.

To make the system more fair, the new law will also make it more difficult for serial filers to abuse the most generous bankruptcy protections. Debtors seeking to erase all debts will now have to

wait eight years from their last bankruptcy before they can file again. The law will also allow us to clamp down on bankruptcy mills that make their money by advising abusers on how to game the system.

America is a nation of personal responsibility where people are expected to meet their obligations. We're also a nation of fairness and compassion where those who need it most are afforded a fresh start. The act of Congress I sign today will protect those who legitimately need help, stop those who try to commit fraud, and bring greater stability and fairness to our financial system. I'm honored to join the members of Congress to sign the Bankruptcy Abuse Prevention and Consumer Protection Act. (Applause.)

(The bill is signed.)



A Change Is Gonna Come

Music and Lyrics by Sam Cooke

*I was born by the river in a little tent
And just like the river, I've been running ever since
It's been a long time coming
But I know a change is gonna come*

*It's been too hard living, but I'm afraid to die
I don't know what's up there beyond the sky
It's been a long time coming
But I know a change is gonna come*

*I go to the movie, and I go downtown
Somebody keep telling me "Don't hang around"
It's been a long time coming
But I know a change is gonna come*

*Then I go to my brother and I say, "Brother, help me please"
But he winds up knocking me back down on my knees*

*There've been times that I've thought I couldn't last for long
But now I think I'm able to carry on
It's been a long time coming
But I know a change is gonna come*

Case Administration §341 Statistics

During the fiscal year §341 hearing officers collectively hold approximately 4,600 meetings. The main purpose of the §341 meeting is to examine the debtor under oath regarding the accuracy of the petition, plan information filed with the bankruptcy court and to determine if the case is ready for confirmation. Since 2002 we have been keeping a monthly record of statistics regarding §341 meetings. The reports are generated by our client service representative, Graciela Cardona, and reviewed by Ms. Marshall. There are four reports and they track:

- ❶ The monthly total of §341 meetings set, continued, held and not held.
- ❷ The monthly total of meetings held by each hearing officer.
- ❸ Attorney attendance summary (tracks late arrivals).
- ❹ The monthly total of meetings by attorney or firm name.

The first report helps us to track the number of original meetings set, continued and not held, The second report is to determine if we are appropriately staffed each day for the volume of meetings set, the third report tracks debtor attorneys who arrive chronically late for meetings and the final report was used to determine the number of meeting slots needed based on the volume of cases being filed by an attorney.

The data for these reports are compiled daily, which is why it is extremely important for all docketing to be completed each day. Currently these reports are done manually but we hope to have some of them automated in the near future.

Rosalind Lanier

**§341
Statistics**

Have A Safe Memorial Day Weekend

Memorial Day marks the beginning of the summer recreation season. It can also be a time for accidents. Make sure that you and your family are safe this Memorial Day weekend by remembering these simple safety tips.

Drive Safely

More people will be on the road on Memorial Day weekend, making for congested roads and highways. Don't forget to always wear your seat belt, and observe all posted traffic signs and speed limits. It is especially important for children to be in proper child safety seats in your car. And never drink and drive!

Play Safely

If you are going to be spending time near or on the water, don't forget to be safe. If you will be on a boat, wear a life jacket, follow all boating rules, and don't operate a boat while drinking. If you will be swimming, remember to swim with a buddy, swim only in safe water, and never dive into shallow water. All children should be supervised at all times around any type of water. If you will be spending any time in the sun, don't forget to use sunscreen and wear a hat.



Financial Undesignated Receipts

You may have heard the Financial Department use the term "Undesignated Receipts" and not really understood what we were talking about. Other offices call this same account, the "suspense" account. We have as



many separate trust accounts as we have cases. All of the money is deposited into the lockbox account and then transferred out to the cases. Money that comes into our offices is identified and assigned to a particular "case" or trust account, and money is disbursed on behalf of that specific debtor according to the money in their case. When money comes in and can't be identified as belonging to one of our cases it is classified as "Undesignated".

How does this happen? Well, there are several scenarios. It may come in with no identifying information (i.e. case number, debtor name) that allows us to identify which case it belongs and is temporarily coded as undesignated until we can do further research to identify who it belongs to. If we can later identify whose money it is we move it from undesignated to the specific case. Another common way we receive undesignated receipts is when somebody sends us their money when in fact they are being administered by another trustee. This happens most often with cases administered by the offices of Thomas Vaughn the other trustee for Cook County. Many times this debtor had a previous bankruptcy case administered by Marilyn O. Marshall so they think their payments on the current case should also be sent to our offices. We forward these payments to Mr. Vaughn's office, they do the same for us, and contact the debtor to let them know they should start remitting their payments to his office.

The other common reason we receive "Undesignated Receipts" is when we continue to receive payments on closed or dismissed cases. We cannot accept these payments and we code these payments as undesignated and return them to the source, be it the debtor, the debtor's employer or the debtor's creditor. Just as we have to disburse all of the money received on active cases, we also have to disburse the undesignated receipts, usually returning them to the source.

There are many other ways we receive undesignated money but they don't happen often enough to mention. They all have one thing in common; we either have to later identify which of our active cases it belongs to and transfer it or disburse the funds to the trustee who is administering the case or back to the source. We cannot keep this money.

Daniel Lyons

Respecting Your Neighbors

Warmer weather means more people are spending time outdoors and are keeping their windows open. Be sure to consider your neighbors when you are listening to your radio or TV, or speaking to others. Sound can travel farther than we realize. Also try to be considerate when working with noisy tools. Your neighbors will appreciate the effort!

May Birthdays, Anniversaries And Other Notable Events

Law Day on May 1st.
 Happy 5th Anniversary to **Kenya Williams** on May 1st!
 Happy Birthday to **Rita Saunders** on May 2nd!
 Happy 1st Anniversary to **Carolyn Donahue** on May 3rd!
 Happy 1st Anniversary to **Catherine Mendoza** on May 3rd!
All Staff Meeting on May 6th.
No Diet Day on May 6th.
Mother's Day on May 8th.
 Happy Birthday to **Anthony Olivadoti** on May 13th!
Blame Someone Else Day on May 13th.
 Happy 18th Anniversary to **Sandra Pillar** on May 18th!
 Happy 2nd Anniversary to **Cheri Johnson** on May 21st!
 Happy 10th Anniversary to **Anthony Olivadoti** on May 22nd!
 Happy Birthday to **Kyle Issleb** on May 30th!
Memorial Day on May 30th.
 Happy 6th Anniversary to **Cliff Tarrance** on May 31st!



Employee Bio Jay Tribou



Nickname: None.
Birth date: February 27.
Birthplace: Duluth, MN.
Family: Wife, two daughters, and one son.
Position: Staff Attorney.
Hobbies: Camping, fishing, bicycling, home fix-ups.
Favorite Food: Fresh fruits.
Favorite TV programs: 24, Everybody Loves Raymond.
Favorite Color: Yellow.
Favorite expression: If I have one, let me know.
Favorite Smell: An ocean breeze.
Favorite Childhood memory: Fishing with my dad.
If you could meet one person in the world, either dead or alive, who would it be? My mother.
What's most important in life? Family.
Is the glass half full or half empty? Depends on who does the pouring.
What's guaranteed to make you smile? Seeing my children smile or laugh.
First thing you do in the morning when you wake? Put on my glasses.
My friends would describe me as: No nonsense at work, but full of nonsense otherwise.
A perfect day for me would be: Spent with my family camping or at the beach.
Most embarrassing moment: Is none of your business.
Proudest moment: The birth of my children.
In 5 years I see myself: Five years closer to retirement.

Five Smart Things to Do with Your Tax Refund

Do you get your tax refund and just blow it immediately? There are some smart things you can do to make your refund work for you.

1. Pay off some debt, especially credit card debt. Because you end up paying so much in interest charges, paying down a high interest credit card is your best bet!
2. Put it away. Whether you are saving for a home, retirement, or college for your kids, putting extra money away now pays off in the long run. The longer it is earning interest, the larger the fund will be in the future.
3. Use it for a necessity. You may have been waiting to get those new tires or to go to the dentist. Now is the time to do it!
4. Make a donation. If you've been wanting to support a charity near to your heart, but haven't had the funds, do it now. It will help on next year's taxes as well, if you itemize and take the deduction.
5. Treat yourself. If you find that you still have money left over, do something nice for yourself that you've been putting off. Take a trip, throw a party, or buy a loved one a gift. After practicing some fiscal responsibility, you'll deserve it!



PDF: MTD's now ECF – ASAP!



Our office is now filling Motions to Dismiss electronically with the Clerk of the Court. Here is a table that lists the types of images you will see stored on our ECF server.

Image Name	Document
Declar	Declaration page
Petn	Petition
FinalRpt	Final report
FinalOrd	Final report order
PetnAmd	Amended petition
MtdCfdMt	Confirmation denied motion
MtdCfdOr	Confirmation denied order
MtdDftMt	Material default motion
MtdDftOr	Material default order
MtdDocMt	Missing documents motion
MtdDocOr	Missing documents order
Plan	Plan
PlanAmd	Amended plan
SchAmAG	Amended schedules A-C or G-J
SchAmDF	Amended schedules D, E or F
Sched	Schedules
SOFA	Statement of financial affairs

Follow these naming conventions if you are saving an image to our ECF server that we did not receive automatically in our download.

Example: **04B40665_ToyotaM_4_012605.pdf**

Item	Rule
Case number	ALWAYS include the case number in the document name. So if an image is misfiled, we will be able to locate it. Enter the case number as 05B12345 . (No spaces.)
Separator	Use the underscore character. (Shift-hyphen from your keyboard.)
Creditor name or document name	Use the first 7 characters of the creditor's name or select the appropriate document name from the table above.
Separator	Use the underscore character. (Shift-hyphen from your keyboard.)
Claim number	Enter the court's claim number.
Separator	Use the underscore character. (Shift-hyphen from your keyboard.)
Filed date	Enter the filed date as mmddy . (No punctuation.)
File extension	ALWAYS use .pdf .

Sandra Pillar

Internet Tidbit

Ever wonder if someone famous shares your birthday? Visit FamousBirthdays.com to find out! The site lists celebrity birthdays for every day of the year. This website also includes sections for kids, jokes, birthday coupons, birthday trivia, a free birthday reminder service, and more.

Legal Trouble



The hostess of a dinner party had invited an old friend who was an insurance salesman, along with two other guests, who both happened to be lawyers. The insurance salesman began monopolizing the conversation with a lengthy account of recent litigation involving himself. The hostess became more and more uneasy as he came to the conclusion of his tale. "In the end," the salesman concluded, "you know who got all the money?"

The hostess cringed. "The lawyers!" he shouted.

There was embarrassed silence at the table. The hostess felt her heart pounding until the wife of one lawyer said, "Oh, I love a story with a happy ending!"



A defendant was on trial for murder. There was strong evidence indicating guilt, but there was no corpse. In the defense's closing statement the lawyer, knowing that his client would probably be convicted, resorted to a trick.

"Ladies and gentlemen of the jury, I have a surprise for you all," the lawyer said as he looked at his watch. "Within one minute, the person presumed dead in this case will walk into this courtroom."

He looked toward the courtroom door. The jurors, somewhat stunned, all looked on eagerly. A minute passed. Nothing happened.

Finally the lawyer said, "Actually, I made up the previous statement. But, you all looked on with anticipation. I therefore put to you that you have a reasonable doubt in this case as to whether anyone was killed and insist that you return a verdict of not guilty."

The jury, clearly confused, retired to deliberate. A few minutes later, the jury returned and they pronounced a verdict of guilty.

"But how?" inquired the lawyer. "You must have had some doubt; I saw all of you stare at the door."

The jury foreman replied, "Oh, we looked, but your client didn't."



A young lawyer, just graduated from law school, returned to his hometown to start up a law practice on his own. He knew he had to make a good impression to get clients to start coming to him.

On his first day in his new office, he saw a man approaching his door. Just before the man walked in, the lawyer lifted up the receiver on his phone and began talking. He continued on for several minutes, making the man wait, talking about an important case he had just concluded, and how he would be busy for quite some time to come. He continually gestured to the man to wait.

After hanging up the phone, he said, "What can I do for you?" The man said, "Nothing. I'm from the phone company and I'm here to hook up your phone."

**Did You Know?
May Is National Hamburger Month**

The hamburger debuted in the United States at the 1904 World's Fair in St. Louis. This is also the same World's Fair that introduced the ice cream cone to Americans for the first time.

The first hamburger chain was White Castle, founded in 1921 in Wichita, Kansas. White Castle hamburgers are nicknamed "sliders." Eighteen sliders can be made from one pound of ground beef.

Hamburgers are America's favorite sandwich, with 86 percent of the population ordering at least one of them every year.

Seventy-one percent of the beef used in the restaurant industry goes to making hamburgers.

Sixty-five percent of all hamburgers are consumed away from home.

In 1955, the first McDonalds restaurant was opened in Des Plaines, Illinois, by founder Ray Kroc. The Big Mac was introduced in 1968, priced at 49 cents.

The world record for the largest hamburger is held by the town of Rutland, North Dakota. In 1982, 8,000 people ate the hamburger, which weighed in at 3,591 pounds.



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Money Quotations

There was a time when a fool and his money were soon parted, but now it happens to everybody. *– Adlai Stevenson*

We didn't actually overspend our budget. The allocation simply fell short of our expenditure. *– Keith Davis*

I've got all the money I'll ever need if I die by four o'clock this afternoon. *– Henny Youngman*

Anyone who lives within their means suffers from a lack of imagination. *– Oscar Wilde*

With money in your pocket, you are wise and you are handsome and you sing well too. *–Yiddish Proverb*

It isn't necessary to be rich and famous to be happy. It's only necessary to be rich. *–Alan Alda*

Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of filling a vacuum, it makes one.



– Benjamin Franklin

If you're given a choice between money and sex appeal, take the money. As you get older, the money will become your sex appeal.

– Katharine Hepburn

Money will buy you a bed, but not a good night's sleep, a house but not a home, a companion but not a friend.

– Zig Ziglar

When a fellow says it ain't the money but the principle of the thing, it's the money.

– Frank McKinney Hubbard