

To Stay Or Not To Stay

As we all expected (and hoped for, for added guidance), new case law is being developed as more cases are being filed under the new provisions of the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA). One of the most important issues arising involves the need of the debtor to seek an extension of the automatic stay in those cases where the debtor had a prior chapter 13 case pending within the preceding 1-year period that was dismissed. If the stay is not extended, it expires 30 days after the latter case is filed. §362(c)(3)(A) The new provisions allow for a party in interest, which will most often be the debtor, to move for the extension or continuation of the stay as to any particular creditor or as to all creditors "...after notice and a hearing completed before the expiration of the 30-day period..." §362(c)(3)(B) The moving party must demonstrate that the case was filed in good faith as to the creditors on whom the stay is sought to be imposed.

The problem for the debtor is that in most cases a presumption arises that the case was filed not in good faith in which case the burden is on the debtor to prove by clear and convincing evidence that the case was filed in good faith (even if no presumption arises the burden is on the debtor to prove the case was filed in good faith, but one court has suggested that the standard is the slightly lower "preponderance of evidence" standard. *In re Charles*, 2005 WL 3288182, (Bankr.S.D.Tex.2005) The presumption that the case was filed not in good faith arises when any of the circumstances outlined in §362(c)(3)(C)(i) apply. Those circumstances are:

1. The debtor had more than one case pending within the previous year; or
2. The debtor had a case dismissed within the past year after the debtor failed to:

- a. file or amend the petition or other required documents without substantial excuse, or
 - b. provide court-ordered adequate protection, or
 - c. perform the terms of a confirmed plan; or
3. There has not been a substantial change in the debtor's financial or personal affairs since the dismissal of the prior case, or there is no other reason to conclude that the case will result in a fully performed chapter 13 plan.



Three recent written opinions, two of which are from the same court in one case, address the issue. Bankruptcy Judge Marvin Isgur of the Southern District of Texas primarily focused on the notice requirement as a threshold matter in the first of two opinions in the case of Alcydee Charles. *In re Charles*, 332 B.R. 538, (Bankr.S.D.Tex.2005) Referring to §102(1) the Court states that "[o]ne of the essential aspects of notice is apprising affected parties of the nature of the relief that may be sought" and that because the statute is not particularly well drafted and creditors may not be familiar with this new provision and the requirements imposed by Congress, "...it is of particular importance under these circumstances that creditors be given abundantly fair warning that their right may be adversely affected." Since there was still time within the 30-day window to hold a hearing (the debtor had filed the motion on the same day the case was filed), the Judge continued the matter for a hearing on the substantive issue and allowed the debtor time to amend the motion to more particularly plead the basis for extending the stay as to all creditors. Before doing so, however, the Court made two significant points. Noting that the statute places a substantial burden on the debtor, the Judge cited case authority that "[c]lear and convincing evidence

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is that weight of proof which produces in the mind of the trier of fact a firm belief or conviction as to the truth of the allegations sought to be established, evidence so clear, direct and weighty and convincing as to enable the fact finder to come to a clear conviction, without hesitancy, of the truth of the precise facts of the case.” The Court also suggested that the intent of Congress was for bankruptcy courts to conduct an “early triage” of refiled cases to essentially weed out those cases that are doomed to fail noting that even if the court finds that the case was filed in good faith it is still within the court’s discretion to extend or continue the stay by virtue of the permissive language of the statute.



In re Montoya, 2005 WL 3160532, (Bankr.D.Utah 2005), is a case from Utah decided by Judge Judith A. Bolden. In that case the Court found that the presumption that the case was not filed in good faith applied, required the debtor to rebut the presumption by clear and convincing evidence to the contrary and held that the debtor failed to satisfy that burden in the circumstances

presented. The Court first makes clear that the presumption arises if any one of the circumstances of §362(c)(3)(C) has occurred or exists. The Court states that once the presumption arises “...it is as though evidence has already been presented establishing that the case was not filed in good faith. If no further evidence is presented by the Debtor, the only evidence the Court has is the presumption.” Therefore, the debtor must present clear and convincing evidence to support the motion and rebut the presumption. Next, the Judge consulted prior precedent in her jurisdiction surrounding the issue of whether a case was filed in good faith. In concluding that the debtor failed to show the case was filed in good faith, the court used a totality of circumstances approach to determine whether there were any “classic badges of bad faith” or other indicia of bad faith in the facts of the particular case. In the Seventh Circuit, reference to cases such as Love, Smith, and Rimgale would seem appropriate (citations omitted). Those cases list essentially the same factors considered by the Utah Court. Judge Bolden favorably cited In re Charles, 332 B.R. 538, (Bankr.S.D.Tex.2005) regarding the substantial burden the clear and convincing standard imposes on the debtor or “party in interest.”

In the second In re Charles case, In re Charles, 2005 WL 3288182 (Bankr.S.D.Tex.2005), dealing with the substantive issues presented by the motion to extend or continue the stay, the Judge engages in a very thorough analysis of each part of §362(c)(3) outlining his opinion of when the presumption arises, the applicable standards of proof depending upon whether or not the presumption arises as well as his analysis of good faith from both an objective and subjective perspective – much too detailed to go into here. The Court initially concludes that since the debtor voluntarily dismissed the earlier case in an attempt to negotiate a workout with her mortgage creditor, the presumption that the case was filed not in good faith does not apply. Therefore, the debtor must show by a preponderance of the evidence (the lower standard than clear and convincing) that the new case was filed in good faith. The Court next makes a threshold analysis whether the case was filed in good faith on an objective basis (that being whether the case is likely to result in a discharge – or put another way, the likelihood the case will succeed).

The court suggests that this threshold objective analysis is appropriate for three reasons. “First, the Court has difficulty conceiving of a case that could be filed in good faith without a reasonable probability of success. Put simply, it cannot be good faith to attempt to stay a creditor from proceeding if the debtor does not have a meaningful chance of success in the bankruptcy case. Second, the Court is influenced by the language contained in §362(c)(3)(C)(i)(III)(aa)-(bb), which requires an analysis of the likelihood of success on the merits of the new case. Third, §362(c)(3) and (c)(4) were apparently adopted to address a problem that posed significant concern under the prior version of the Bankruptcy Code. The Court has witnessed numerous debtors who have filed a series of unsuccessful cases solely for the purpose of hindering and delaying their creditors. Contrary to its intended purpose, the automatic stay was being utilized as a sword rather than as a shield. By adopting §362(c)(3) and §362(c)(4), Congress appears to have chosen to limit the stay in repeat cases to those with a meaningful chance of success. In this Court’s view, objective good faith requires that a debtor have a

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THE MARSHALL CHRONICLES
The Editorial Staff: Cheri Johnson, Cheryl Jones, Joanne Coshonis, Shanika Thomas, Mark Caffarini, Michelle Cox, HVB and Dave Latz.
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Newsletter Information: If you would like to contact us or submit ideas or articles for the newsletter, you can do so by: ✓ e-mailing us at newsletter@chi13.com ✓ dropping your submission or idea in the anonymous newsletter folder located in the mail room, or ✓ leaving them with Dave Latz Please remember when making a submission to the newsletter, it must be: ✓ type-written and ✓ submitted by the 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/ .

Trustee Matters – Practice Makes Perfect



The second Unraveling BAPCPA sessions was as well attended as the first. The session was held on Thursday, December 15th, the same day our first §341 Creditors Meeting under BAPCPA was scheduled. The hearing officer reported that the meeting went well, lasted longer than usual, and asking the new questions was a little awkward. In order to ensure that everyone was ready, I have been conducting mock meetings in the office so that all-hearing officers will know what to expect in the future. My mother always said “practice makes perfect.” So, I thought I would apply it to the mock meetings. It was only practice for the meetings, not like having to practice for piano lessons daily or anything as grueling as that. Some hearing officers have taken time off during the holidays, but I will be waiting on them when they return. Remember, practice makes perfect.

Making sure that the procedures at the front desk are working and agreeable to everyone involved has been the most difficult challenge. Hats off to those attorney that have been attending the sessions. You helped to make our job easier. Those who did not attend the sessions were literally lost. Meetings had to be continued and in some instances the meeting could not be held because we had none of the documents needed to conduct the meeting. No one seemed to understand, the documents have to be reviewed. Our preference to received the documents 14 days prior to the meeting appears to be a luxury that only “ Santa” may deliver next Christmas.

Here, again, are 10 additional common mistakes we would like you to be aware of and correct. We will continue to print the 10 most common mistakes until we are perfect.

1	Showing up at the §341 meeting with documents. There is no guarantee you will receive a continuance. No one has submitted documents at least seven days prior to the meeting, let alone 14 days.	14 days prior to the §341 meeting e-mail documents to: payadvices@chi13.com and taxreturns@chi13.com or fax the documents to our office at 312-431-1656.
2	Which B22C form should be used?	The correct form can be found at: http://www.uscourts.gov/rules/Revised_Rules_and_Forms/BK_Form_B22C_101105.pdf Best Case software also has the correct forms.
3	Part II on B22C relates to the commitment period.	Part II on B22C determines the commitment period: 3 years or 5 years.
4	Part III on B22C relates to the disposable income.	Part III on B22C determines disposable income.
5	PDF copies of the tax returns and pay advices are not included with the e-mail to our office.	Attach tax returns to your e-mail or the Trustee will treat them as not received.
6	Payment advices are received incomplete (we are not receiving 60 days of payment advices).	The debtor is required to submit 60 days of payment advices. More may be submitted, but not less.
7	Unable to complete pre-credit counseling because of computer failure is just an example included as the reason for not receiving credit counseling	Please note what is satisfactory to court to show that for five days prior to filing the case that the debtor could not obtain counseling.
8	Documents are not filed within 45 days of filing petition.	Do not file a case unless you have all documents or automatic dismissal of the case is activated.
9	Using Pre-BAPCPA plans on Post-BAPCPA cases.	Don't do it. By standing order, only the 10/17/05 or later version can be used in BAPCPA cases.
10	Motion to extend automatic Stay without notice and hearing.	If a prior case was filed within one year, a stay is granted for only 30 days. Motion to extend the stay must rebut presumption of bad faith.

The next Unraveling BAPCPA session is scheduled for January 19th, 2006. I look forward to seeing you there.

Marilyn O. Marshall, Standing Trustee

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meaningful chance of success in the newly filed case.” *In re Charles*, 2005 WL 3288182 (Bankr.S.D.Tex.2005). Then, like the Court in *In re Montoya*, the Judge analyzes the facts of the case to the factors relevant to a good faith or “bad faith” determination ultimately finding that the case was filed in good faith and granting the motion to extend the stay as to all creditors of the debtor.

As of now, this writer knows of no written opinions from any of the Judges in the Northern District of Illinois. However, there have been a number of motions to extend the stay summarily denied because:

1. The motion had defective notice,
2. The motion either set beyond the 30-day window or set too late to allow a hearing to be completed with in that time, or
3. Because no evidence was presented and any continued date would be past the deadline.

Debtor’s counsel should take heed in pursuing a motion to extend stay to ensure that proper and complete notice is given to all creditors upon whom the stay is sought to be imposed (including any creditor attorneys previously involved), to timely file the motion to ensure the required hearing can be completed within 30 days from the petition filing date, and to include or be prepared to present evidence of good faith sufficient to satisfy the substantial burden placed on the debtor by the clear and convincing evidence standard.



Jay Tribou

Case Confirmation Plan Confirmation Denied... What's Next??



Once a case has gone to court for Confirmation and the plan was denied, our next step is to set it for a motion to dismiss. The Team Leaders on The Post Confirmation Team set Motions to Dismiss for Plan Confirmation Denial. This job is run weekly and rotated between Cheri and Karen on a monthly basis.

Cases with a status of Plan Confirmation Denied are selected through an automated job in CaseNET. The computer will select all case records that match the following criteria:

- ★ The Case record's status has been marked Plan Confirmation Denied;
- ★ There are no pending motions to dismiss for the case;
- ★ There is no pending stop motion to dismiss the case.

Each case that's selected is manually reviewed. We check CaseNET to see if any continued Motions to Vacate Plan Confirmation Denial are pending. If no such motion is docketed, we then go to the Court's docket on Pacer. We review the docket for upcoming Motions to Vacate PCD or sometimes-labeled Motion to Confirm Plan. We also check to see if a Notice of Conversion has been filed. If the debtor's attorney, or the debtor if not represented by counsel, has not taken any action a Motion to Dismiss will be set. However, if there's an upcoming Motion to Vacate PCD or a notice to convert, the case will be de-selected and our office will not set a motion.

Normally, if plan confirmation was just denied within the prior week, we will not set a motion. This is to give the debtor's attorney an opportunity to file a Motion to Vacate.

After all the cases have been reviewed, the automated job is completed and closed out with a press of the button. CaseNET will assign the selected cases a motion date and time according to the Judge on that case. An entry of the motion date and time is automatically put into our computer's docket. The Team Leader then files the motion electronically with the Bankruptcy Court. Our office mails a paper copy of the motion to the Debtor and his/her attorney.

Hopefully, the attorney and the debtor will take the necessary steps to correct the reason(s) the case was denied and try and get the case confirmed.

Karen Barron

Case Administration Escrow Bandits



Ah... it's that time of year, the holiday season, when most of us feel incredibly happy and overly generous and we're not quite sure why. This is also the time of year when your mortgage company decides that they need to analyze your escrow account to make sure that you have adequate funds to pay your taxes and insurance for the up-coming year, Guess what? Your escrow is always under funded because your insurance and taxes always goes up. Instead of sending you Christmas greetings like most of your other creditors, the mortgage company sends you an offer to pay your shortages all at once or to pay it over 12 months. Like most people, you probably elect to spread the increase over the next 12 months so you don't have to dip into your Christmas fund.

Our office currently administers approximately 793 cases where the debtor has elected to have their mortgage paid by the trustee, so you can imagine the amount of letters we receive a year that the debtors mortgage payment needs to go up or down (most of the time up). An increase in the mortgage payment sometimes has an adverse effect on the debtor's case. Remember when the case was initially set-up, the amount that was available to creditors was determined based on the current mortgage payment at that time. There was one case that I processed this month that will definitely have an adverse affect on the case.

The mortgage company sent a letter dated 11-16-05 to our office stating that the mortgage payment increased from \$1,141.47 to \$3,030.16 effective April '05. Based on the itemized statement, it appears that the mortgage company was not escrowing the debtor's taxes for some reason. The new mortgage payment amount supercedes the plan payment and the debtor now has a post-petition delinquency of \$12,141.42. I personally gave a copy of the letter to the debtor's attorney and I hope something can be done; otherwise the debtor probably has no choice but to refinance or increase their plan payment, which I doubt they can afford. I plan to monitor this particular case because I'm curious to see how things will workout.

Working in this office over the years has made me very budget conscious and also very appreciative for the people and things in my life. I realize how fortunate I am and I hope those of you reading this take time to reflect on how fortunate you are. Like I said, this is the season to be jolly but also grateful.

Happy holidays, Hanukkah, Kwanzaa, Feliz Navidad and Merry Christmas – whatever your practice I hope you have a good one!

Rosalind Lanier

Inquiring Minds

What is the reason our office will not continue a §341 meeting if the plan is not filed?

The Trustee will not continue §341 meetings unless we have all required documents on file. The Bankruptcy Code sets time limits to file documents, schedules and plans. Prior to 10/17/05, these time limits were more flexible because a Judge could allow the debtor to basically ignore the Code requirements and file documents late with an accompanying excuse. Now, though, there are provisions of BAPCPA that trigger automatic dismissals and the new Act has removed some of the discretion of the Judges in extending time limits. Consequently, we do not want to give debtors the impression that it's OK to ignore the law. In most cases the §341 meeting is set at or beyond the filing deadlines. If the documents are not on file at that time, it may be that the case was already dismissed under the default dismissal provisions.



O. Anthony Olivadoti

**Information Services
Now What?**

Since almost everyone has been to the basic Macintosh OSX training presented by Cliff and Dave, what's next?

We plan on having on-going CaseNET training sessions but, is there anything else you'd be interested in covering? Would you like a little more information on how to use Microsoft Word or Excel? Maybe you'd like to cover the operating system in a little more depth – how to make folders in folders and keep your system properly maintained. Perhaps a class on web browsers, explaining how to save and arrange your bookmarks. How about your e-mail program – how to make folders, sub-folders and sorting rules? Or maybe just a question and answer session on general computer and software operation.

You can have input regarding what we can cover in our training sessions. Just send an e-mail to Sandra with your requests and we'll see what we can arrange.

Dave Latz



**Human Resources
Flex Spending
Accounts**

As an employee of Marilyn O. Marshall, Chapter 13 Trustee you are entitled to many benefits from health, dental, vision, life and disability insurance, 401(k) plan and the Flex Spending account plan. How does the Flex Spending account work and why should you be enrolled in the plan? I will attempt to answer that question as simply as possible.



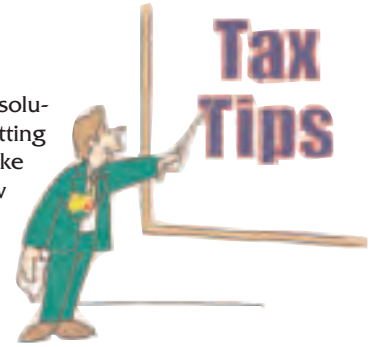
Flex spending accounts enable you to save on income taxes and on the social security and medicare taxes deducted from your paycheck. You are entitled to have deducted from your gross salary up to \$5,000 for unreimbursed medical (including dental, vision and prescription drug) and/or \$5,000 childcare expenses. You would save taxes on this amount up to \$5,000/\$10,000 which would be approximately \$1,625 a year if you had \$5,000 deducted and your federal tax rate was 25%.

All you have to do is figure how much in unreimbursed medical costs you anticipate having next year, fill out the forms I have for you and starting on the first paycheck in January 1/26 of that amount will be deducted from your check. When you incur the expense you fill out a claim form and get reimbursed. Again on an annual basis if you have \$5,000 dollars in unreimbursed medical costs you deduct \$5,000 from your paychecks (saving \$1,625 in taxes so you only have \$3,375 less in net pay) make claims for the \$5,000 and get reimbursed the entire \$5,000 and saving \$1,625. If you also have childcare expenses you double all of these numbers. The only caveat is that if you don't incur all of the expense that you had deducted from your check you don't get the money back, but you have until the following March 15th to submit claims. I will await your rush to my door to sign up.

Dan Lyons

**Tax Tips For
The New Year**

What better New Year's resolution can you make than getting your finances in order? Take time this January to do a few simple things that can go a long way towards making your tax filing time easier than ever.



Organize Better

Instead of keeping your tax records and receipts stuffed into shoeboxes, take some time this year to organize your records better. A large accordion file may be all you need. Label the slots with different categories, like medical expenses, donations to charity, and other deductions. Every time you pay your bills, drop your receipts into the appropriate slot. When tax time comes around, you'll have everything at your fingertips.

Learn More About the Tax Laws

You don't need to make the tax code your bedside reading, but it is helpful to become more knowledgeable about the tax laws that might affect you. If you are unsure about what deductions you may qualify for, or what tax consequences you may incur from investing decisions, consider talking to a qualified accountant.

Look Into Your Tax Saving Opportunities

Ask your employer about ways to maximize your tax-sheltered savings potential. Consider increasing your contribution to your employer's 401(k) plan to take advantage of all of the tax benefits available to you. Also ask about any "flexible spending arrangements" that you may qualify for to pay for child-care and medical bills.

**January Anniversaries,
Birthdays And Other
Notable Events**

New Year's Day on January 1st.

Happy 16th Anniversary to **Karen Barron** on January 2nd!

Happy 19th Anniversary to **Rosalind Lanier** on January 5th!

All Staff Meeting on January 6th.

National Clean Off Your Desk Day on January 9th.

Happy 5th Anniversary to **Juliana Dunklin** on January 16th!

Martin Luther King, Jr. Day on January 16th.

Customer Service Day on January 17th.

Happy Birthday to **Darlene Odom** on January 21st!

National Compliment Day on January 25th.

Fun at Work Day on January 27th.

Chinese New Year on January 29th.



Bon Voyage Chapter 13!



Chapter 13 employees and guests set sail on the Spirit of Chicago for 2 1/2 hours of fun, fun, and more fun on Lake Michigan. Employees enjoyed an exquisite buffet that included fried chicken, vegetable lasagna, baked fish stuffed with crabmeat, and a vegetable medley, just to name a few of the items. The boat provided live entertainment that consisted of four vocalists who sang and danced to a variety of songs. The boat was slightly rocky due to the weather, which we expected. However, the “rocking” really started when the DJ played the electric slide. Many rushed to the dance floor and got their “groove” on. Oh, we can’t forget the soul train line; talk about entertaining. I did not know Ms. Marshall could move like that!

Santricia stole the show when she danced all the way down to the floor.

Each employee received a festively decorated picture frame that contained a group picture of the Chapter 13 staff. The guests were given a glass filled with chocolate candies and beautifully wrapped in decorative cellophane.

Everyone had a high time on the waters of Lake Michigan. The old cliché is true, time flies when you’re having fun!

The ERC thanks everyone for his or her participation and help in making our 2005 Holiday Event a huge success!

Happy Holidays to you and your family from the ERC!

Karen Barron



20 Questions For: Mark Caffarini (Closing Specialist)



If you could have named yourself, how would your name appear on your birth certificate? Mark Joseph Caffarini, I never liked my middle name.

If you could build a house anywhere in the U.S., where would it be? Fort Myers/Naples Florida, but not right on the gulf. I love warm tropical weather and the sound of the ocean.

When you were a kid, what profession or job did you want to have when you grew up? A firemen or an astronaut.

If they made a movie about your life, what current actor/actress would play you? Tom Hanks.

What is your least favorite household chore? Painting, without question!

What are your favorite books? Science and Astronomy.

If you could bring anything back from your childhood, excluding people, what would it be? My dog, Tina, She was a great companion and great pet.

When you were growing up what was your favorite...

Hair style/haircut? Crew cut.

Cartoon? Road Runner.

Cereal? Frosted Flakes.

Sport? Track.

Subject in school? German.

Author? No favorite author.

Singing group? The Beatles, I remember them as the first. Since then there are too many to list.

Video game? None – my mom thought they would ruin the TV.

Family outing? Trip to Disney World where we stayed at the Magic Kingdom. Our first vacation ever and I remember the fireworks.

Movie? 12 Angry Men, 1957; Remember the Titans, 2000.

If you wanted to be cool: I wore my shades, tied dyed tee, with bell-bottom jeans driving in my 1967 mustang playing Aqualung, by Jethro Tull.

I always wanted: A sister, we were a family of four boys.

Now that I’m older I wish: I could do it all over again, life was simpler and less complicated.



All Bankruptcy Professionals Are Invited To Our Open Discussion Series:

Unraveling BAPCPA and Chapter 13

The next session of this roundtable discussion on the implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) is scheduled for Thursday, January 19, 2006, from 4:00 PM to 5:00 PM at The Office of the Chapter 13 Trustee, Marilyn O. Marshall.

Please RSVP to Dave Latz at: dlatz@chi13.com by 01/18/06.

Kids Korner What's On Your Christmas Wish List?

Juel (college student) would like money and her next semester books purchased.

TJ and Jackie Jr. would like money and new cell phones.

Sherita would like a computerized diary planner

Julian would like a video now player or a game boy.

Children of Juliana Jones

Diamond (age 8) would like a Bratz and new jeans.

Mia (age 3) would like Dora

Xavier (age 2) is too young to know what Christmas is but loves his Hot Wheel cars.

Children of Michelle Cox

Allison would like an electronic dictionary.

Daughter of Sandra Pillar

Ben is asking Santa to bring him any kind of pet. He has asked for a range of animals (fish, turtle, bird, cat, dog and hamster)

Alex is asking Santa to bring him a PSP, an Xbox 360, and a new bike.

Children of Catherine Mendoza



Super Bowls

Having the gang over for the big game? Give yourself a break this year, so you can enjoy the day too. These dips are crowd-pleasing and are the easiest snack you can make.

Hot Stuff

Blend one 8-ounce package of softened cream cheese and a half a bottle of hot chili sauce together in a blender or food processor. Serve with crackers.

Baked Onion Dip

Lightly grease a 1-quart baking dish. In a bowl, mix one 8-ounce package of shredded Cheddar cheese, 2 cups of mayonnaise, and 2 cups of chopped onion. Place in a baking dish and sprinkle the top with 2 tablespoons grated Parmesan cheese. Bake for 40 to 45 minutes, or until the onions are tender and the top is lightly browned. Serve with crackers.

Beer Cheese Dip

With a mixer, whip together one 8-ounce package of softened cream cheese, one 8-ounce package of diced processed cheese food (like Velveeta), a half a can of room temperature beer, and one peeled and crushed clove of garlic. Continue whipping until smooth. Serve with crackers.

Tex-Mex Dip

In a bowl, combine one cup of shredded Cheddar cheese, one 16-ounce container of sour cream, one 4-ounce can of chopped green chile peppers, and one 1-ounce package of taco seasoning mix. Chill in the refrigerator for two hours before serving.

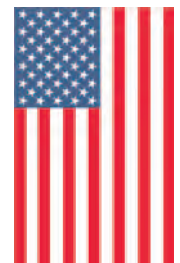
Cheesecake Dip

In a bowl, combine 3-ounces of cream cheese, 2 tablespoons of sugar, and 3 tablespoons of milk. Mix until smooth and well mixed. Gently fold in 2 cups of whipped topping and 1 teaspoon vanilla extract. Serve chilled with graham crackers and fruit.



Days To Fly The American Flag

According to federal law, there are specific days that the U.S. flag should be displayed. While it is encouraged to fly the flag every day, these days are specially designated for display of the flag.



- New Year's Day (January 1)
- Inauguration Day (January 20, every 4 years)
- Martin Luther King Jr.'s Birthday (third Monday in January)
- Lincoln's Birthday (February 12)
- Washington's Birthday (third Monday in February)
- Easter Sunday
- Mother's Day (second Sunday in May)
- Armed Forces Day (third Saturday in May)
- Memorial Day, with half staff until noon (last Monday in May)
- Flag Day (June 14)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Constitution Day (September 17)
- Columbus Day (second Monday in October)
- Navy Day (October 27)
- Veterans Day (November 11)
- Thanksgiving Day (fourth Thursday in November)
- Christmas Day (December 25)
- Election Days
- Any other day proclaimed by the President of the United States

Here's To You!

You never know when you may be called upon to give a toast! Be prepared next time you raise your glass. These toasts from Ireland are perfect for lending humor and wit to any special occasion.

May you live to be a hundred years, with one extra year to repent.

May misfortune follow you the rest of your life, but never catch up.

A toast to your coffin. May it be made of 100-year-old oak, and may we plant the tree together, tomorrow.

As you slide down the banisters of life, may the splinters never point the wrong way.

May you never lie, cheat, or drink. But if you must lie, lie in each other's arms. If you must cheat, cheat death. And if you must drink, drink with all of us because we love you.

May you live as long as you want, and never want as long as you live.

May your glass be ever full.
May the roof over your head be always strong.
And may you be in heaven half an hour before the devil knows you're dead.

When we drink, we get drunk.
When we get drunk, we fall asleep.
When we fall asleep, we commit no sin.
When we commit no sin, we go to heaven.
So, let's all get drunk, and go to heaven!

May the best day of your past be the worst day of your future.
May you have warm words on a cold evening, a full moon on a dark night, and the road downhill all the way to your door.
May you be poor in misfortune, rich in blessings, slow to make enemies, quick to make friends. But rich or poor, quick or slow, may you know nothing but happiness, from this day forward.



Trivia Quiz: Have A Cup Of Joe

January is Coffee Gourmet International Month. Test how much you know about one of our favorite beverages with this trivia quiz.

1. Who is believed to have first brewed coffee?
2. Which composer wrote a whole cantata to coffee in 1732?
3. Where was the first prototype of an espresso machine created in 1822?
4. What percentage of all the caffeine consumed in the United States comes from coffee drinking?
5. True or False: The typical coffee drinker has 3.4 cups of coffee per day.
6. Which contains more caffeine: espresso or regular coffee?
7. How much coffee does a mature coffee tree produce per growing season?

8. How old must a coffee tree be before it produces its first full crop?
9. Cappuccino is so named because its peaks of foam are the same color as what?
10. True or False: All coffee is grown within one thousand miles of the Earth's equator between the Tropics of Cancer and Capricorn.



The Answers:

1. The Arabs.
2. Johann Sebastian Bach.
3. France.
4. 75 percent.
5. True.
6. Regular coffee contains more caffeine (more caffeine is lost during longer roasting).
7. One pound of coffee.
8. Five years old.
9. The robes worn by monks of the Capuchin order.
10. True.