

NACTT Mid-Year Meeting: The Buzz In Washington Was Bankruptcy Reform

The Mid-Year meeting was held in Washington, D.C., this year. There seem to have been an urgency to get to D.C.; it was rumored that the Bankruptcy Reform Act had been revived. As the Legislative Committee (Hank Hildebrand, Chairman) dashed in and out of each session with constant updates, it seemed as if we would receive “breaking news” at any moment.

The program planned for this year was great. It was good to have such an exciting program because no one wanted to skip out on the sessions to face the cold weather. D.C. is no “winter delight.” The Mid-Year meeting keeps the “romance” in this job. I am always refreshed and highly motivated when I return from this meeting.

The keynote address: Strategic Planning and Creative Problem Solving was delivered by Courtney Elizabeth Anderson. Ms. Anderson is an internationally renowned motivational speaker, corporate trainer, and consultant. As she discussed and gave examples of the three behaviors of staff members – aggressive, passive and assertive – visions of my employees dashed through my head. Following her presentation, three panel discussions on strategic planning were presented: Preparing for Trustee’s departure, Damage control due to decreasing case load, and Man-

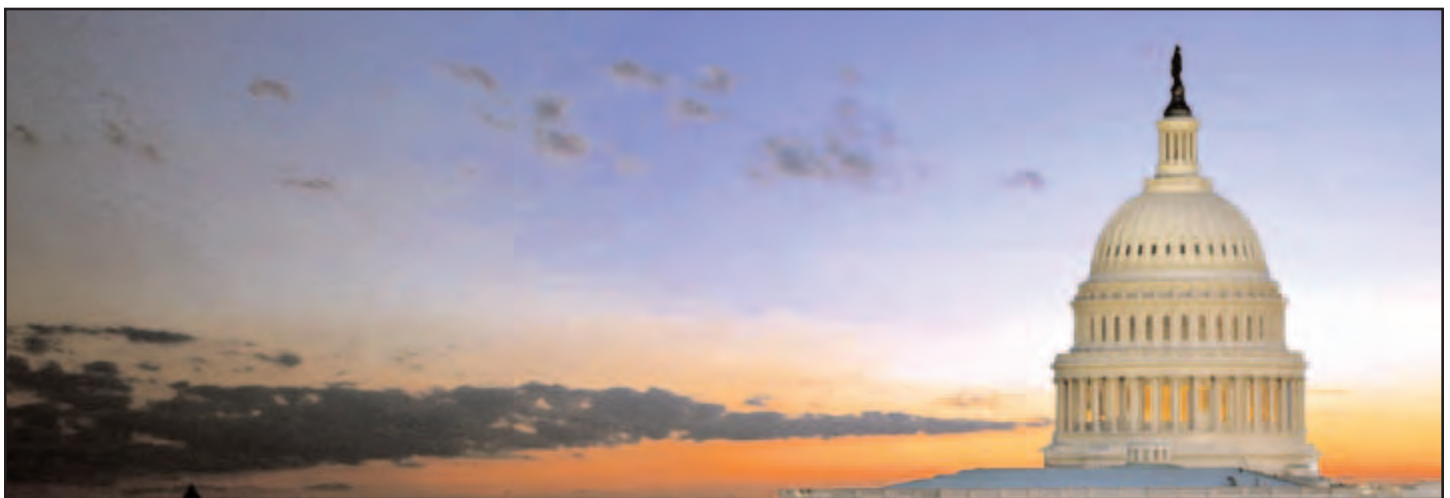
aging debtors, debtors’ attorneys and creditors. The sessions were interactive, which solicited many creative ideas and interchanging of process and procedures.

The Executive Director, Larry Friedman, spent most of the day and the evening reception with the Trustees on Friday. He asked for our support for the new amended Bankruptcy Rule §4002(b)(2), announced that the training budget would be computed differently in FY 06, and raised all Trustees to Level V compensation. Naturally, he closed with a bang.

The most entertaining session was held Saturday morning when panelists reviewed the NACTT over the Decades: A Historical Perspective. Seasoned Trustees talked about other meetings and unusual events that had occurred over the years. Several of us joined Frank Pees and Hank in singing renditions of songs such as “Automatic Stay” (to the tune of Surfin’ USA) and “Bankruptcy Reform Act VII” (to the tune of My Way).

Although the keynote address delivered with zeal by Courtney was interesting, the main focus of the Mid-Year meeting was on Capitol Hill and the Bankruptcy Reform Act. As of this date, we do not know the outcome of the Act, but Hank still keeps us

(Continued on page 3.)



**Legal
ECF: Some
Helpful Hints**



ECF is at a full swing here in the office of the Chapter 13 Trustee. We are working diligently to develop new procedures to deal with the move to a paperless office. Aside from the internal procedures, there are some external requirements of ECF that attorneys should become familiar with.

The clerk's docketing system is set up to seek out certain events that will trigger processes such as their noticing system. When filing schedules and plans, it is now imperative that debtor attorneys NOT file those documents as an attachment to a motion but as a separate filing. In the past attorneys have been able to slip by with filing plans attached to motions and have those documents recorded.

Technically when a plan is attached to a motion it is not docketed on its own but is an attachment to the motion. Only a separate filing will currently trigger the notice process which is done by the clerk's office.

Anthony Olivadoti

**Information Services
More Automation When
Receiving ECF Files!**

Rosalind, Karen and Cheri are always thinking of ways to make your lives easier. We are now including the filed date of the document in the image name as the image is being saved on our ECF server. This will help when processing documents because you will know the latest version of a document by the file name.

Due to a 31-character limit on file names, I have had to shorten other areas of the file name. Here is a list of the types of documents we are currently receiving in our daily download from court:

Image name	Document
Declar	Declaration page
Petn	Petition
PetnAmd	Amended petition
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

The filed date will also be included in the name of the claim image. The creditor name has been shortened from 10 characters to 7 characters.

If you are saving an image to our ECF server that we did not receive automatically in our download, follow these naming conventions:

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 mmddyy . (No punctuation.)
File extension	ALWAYS use .pdf .

Another feature we introduced with last week's version of CaseNET is automatic creation of subfolders. At the time the petition is saved on our ECF server, the case folder is created and filed automatically. Now we also create subfolders. They are: Amended, Correspondence, Orders, Schedules, Secured and Unsecured. After a document is processed, place it in the appropriate subfolder. That way we will know at a glance if an image sitting in the case folder needs to be processed.

These are just some examples of innovative and creative thinking by employees to improve the workflow in the office. If you have any other ideas, we'd be happy to hear them.

Sandra Pillar

THE MARSHALL CHRONICLES

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Contents and Contributors:
NACTT Mid-Year Meeting: The Buzz In Washington Was Bankruptcy Reform, pg. 1Marilyn O. Marshall
ECF: Some Helpful Hints, pg. 2Anthony Olivadoti
More Automation When Receiving ECF Files!, pg. 2Sandra Pillar
Inquiring Minds, pg. 5Anthony Olivadoti
Internet Tidbits, pg. 5Staff Submission
ERC Update, pg. 5Darlene Odom
The Eyes Have It, pg. 5Staff Submission
Kids Korner, pg. 6Ally Pillar
March Events, pg. 6Staff Submission
Employee Bio, pg. 6Santricia Mack
Quick Tips, pg. 6Staff Submission
Spring Break Destinations, pg. 7Cheri Johnson
Dear Kyle..., pg. 7Kyle Issleb
Tickling The Funny Bone, pg. 7Staff Submission
Gift Card Tricks And Traps, pg. 8Staff Submission
A Bit Of Irish Wit, pg. 8Staff Submission

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/>.

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(Continued from page 1.)

informed with daily e-mails. Hank Hildebrand, III, Chapter 13 Trustee, of Nashville, Tennessee, prepared the following “Changes to the Bankruptcy Code Affecting Consumer Bankruptcy Practice.” Hank indicated that the listing below is intended to outline most of the changes made to general consumer bankruptcy cases by the Reform Act. It is not intended that the language used to describe the changes is totally consistent with the language of the law, references are accordingly made to the section of the code as amended and readers are encouraged to consult those sections directly. From Hank’s printout, I only reprinted Chapter 13, Chapter 7 and Court Procedures for our readers. There are numerous changes affecting Creditors that I did not reprint but can make available upon request.

CHAPTER 13 ISSUES

If a Chapter 13 debtor fails to file a tax return in a timely fashion, the court shall dismiss or convert the case.	§1307(e)
If a debtor is proposing to pay all disposable income for a period of five years, then the plan may provide for payment of less than 100% to the holder of a claim under §507(a)(1)(B) [assigned support claims].	§1322(a)(4)
A Chapter 13 plan may provide for the payment of interest accruing post petition on any unsecured claim that is non-dischargeable, if the debtor has proposed a plan that pays all allowed claims in full.	§1322(b)(10)
If a Chapter 13 debtor’s income is greater than the applicable median income, the plan proposed by the debtor must be for at least five years.	§1322(d)(1)
A Chapter 13 plan may not materially alter the terms of a pension loan and the amounts required to pay such loan are not to be construed as disposable income.	§1322(f)
A hearing on confirmation of a Chapter 13 plan must take place no sooner than 20 days and not later than 45 days after a meeting of creditors.	§1324(b)
A Chapter 13 plan must provide that a secured creditor retain its lien until the payment of the entire underlying debt, not simply the secured portion of the debt.	§1325(a)(5)(B)(i)
Periodic payments to be made to a secured creditor must be made in equal monthly amounts, and such monthly amount must be sufficient to provide to the holder of the claim adequate protection.	§1325(a)(5)(B)(ii)
A Chapter 13 plan cannot be confirmed unless the debtor demonstrates that all post petition support payments have been made.	§1325(a)(8)
A Chapter 13 plan cannot be confirmed unless the debtor has filed all tax returns.	§1325(a)(9)
The provisions of §506 shall not apply to a claim treated under §1325(a)(5) if the creditor holds a purchase money security interest in a motor vehicle that was incurred within 3 years [5 years in the House version] or a purchase money security interest in any other thing of value incurred within 1 year of the filing. §1325(a)96. For debtors with income greater than the applicable median income, the amount which must be paid in a plan to unsecured creditors is determined by applying the means test of §707(b)(2).	§1325(b)
A Chapter 13 debtor must commence payments under a plan within 30 days of the filing of the petition but may reduce the payments to the trustee by the amounts that the debtor pays directly to lessors of personal property or purchase money secured creditors.	§1326(a)(1)
A Chapter 13 debtor must pay directly to the lessor of personal property the lease payments that become due after the filing of the petition and must provide to the trustee proof that such payments were made.	§1326(a)(1)(B)
A Chapter 13 trustee must pay directly to a purchase money secured creditor payments that are sufficient to provide adequate protection and must provide to the trustee proof that such payments were made.	§1326(a)(1)(C)
A Chapter 13 plan must provide payments to a Chapter 7 trustee awarded compensation for successfully dismissing or converting a case pursuant to §707(b), and the payments to the trustee should be prorated over the plan in amounts of 5% of the payments to unsecured creditors divided by 60 or \$25 per month.	§1326(b)(3)
A Chapter 13 debtor may not receive a discharge unless the debtor certifies that all amounts due to a support obligation are fully paid.	§1328(a)
No discharge would apply to support claims, taxes the debtor should have withheld, unfiled or late filed tax obligations, fraud claims, unlisted debts, defalcation debts, long term debts, student loan obligations, DUI obligations criminal restitution and criminal fines, restitution or damaged from a civil action due to willful or malicious injury to a person.	§1328(a)
A debtor may not receive a discharge in a Chapter 13 if the debtor received a discharge in a Chapter 7, 11 or 12 case filed within three years of the filing of the Chapter 13.	§1328(f)(1)
A Chapter 13 debtor may not receive a discharge if the debtor received a discharge in a previous Chapter 13 case filed within two years of the filing of the current case.	§1328(f)(2)
The court may not grant a Chapter 13 discharge unless the debtor has completed an educational course concerning personal financial management as approved by the United States Trustee.	§1328(g)
A debtor may modify a plan to reduce payments if the debtor’s health insurance costs have increased.	§1329(a)(4)

(Continued on page 4.)

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(Continued from page 3.)

CHAPTER SEVEN ISSUES

The compensation to be paid to a Chapter 7 trustee is in the nature of a commission, arguably eliminating the position that a trustee is to be compensation based on an hourly rate capped by the amounts specified in §326.	§330(a)(7)
A Chapter 7 debtor may personally assume a lease of personal property if the trustee does not assume such lease and the creditor consents to the assumption. Such an assumption only imposes liability upon the debtor, not upon the estate.	§365(p)(2)
Domestic support obligations are a first priority, trumping even the costs of administration. To the extent such support claims have been assigned to a governmental entity, such assigned claims are subordinated to the support claims that are not assigned.	§507(a)(1)
Retirement funds that are recognized as such by the IRC are exempt.	§522(b)(4)
A trustee cannot avoid a payment made to a creditor in accordance with an alternative repayment plan created by a credit counseling agency.	§547(h)
Dismissal of a Chapter 7 case for abuse based upon a presumption of abuse can be requested by the US Trustee, the Bankruptcy Administrator, or the court if the debtor's income is less than the median income. In addition, the trustee, or any creditor can bring a motion to dismiss based upon a presumption of abuse if the debtor's income is greater than the median income.	§707(b)(1)
Abuse is presumed the debtor's current monthly income, less secured contract payments due over five years divided by sixty, less arrearages which would need to be cured in a Chapter 13 plan divided by sixty, less priority debts divided by sixty, less the allowed expenses permitted by the IRS in its financial analysis standards – national, regional, and local – less other actual expenses as permitted by the IRS, less charitable contributions not to exceed 15% of the debtor's income, less an additional 5% allowance for food, less the actual monthly costs of caring for an elderly, ill or disabled family member, even if not a dependent, less the expenses of administering a Chapter 13 case, less \$125 per month for each child in school, less additional costs for utility expenses is greater than \$167 or is greater than \$100 and is greater than 25% of the debtor's non-priority, unsecured debts.	§707(b)(2)
A Chapter 7 debtor could not receive a discharge if the debtor received a discharge in a case commenced within 8 years of the filing of the petition.	§727(a)(8)

COURT PROCEDURES

The Court may dispense with the need for a meeting of creditors if the debtor has solicited acceptances to a plan prior to the commencement of a case. [NOTE: Although clearly intended to apply only to Chapter 11 cases – mindful of the prepackaged Chapter 11's that have been somewhat successful – the statute applies to any reorganization case (Chapter 11, 12, or 13).]	§341(e)
Final resolution of a motion for relief from the stay must be rendered within 60 days of the request.	§362(e)(2)
The court must provide a copy of a debtor's Chapter 13 plan within 5 days after receiving the request and may impose a reasonable cost for providing it.	§521(e)(3)(B)
Upon the request of any party, the debtor must file with the court a copy of the Federal tax return or transcript thereof for any tax period after the filing of the petition or, if tax returns were not filed, by the time of the filing of the petition, for the tax periods within three years prior to the filing of the petition.	§521(f)
If a debtor fails to file the documents required under §521 within 45 days of the filing of the petition, the case will be automatically dismissed on the 46th day. Any party may request an order of the court recognizing the automatic dismissal and the court must enter such an order within five days of a request. The court may permit additional time to a debtor to file the documents if request is made in the first 45 days. §521(j)83. The United States Trustee must review all materials filed by a Chapter 7 debtor and, not later than ten days after the initial meeting of creditors date, file a statement as to whether the presumption of abuse is triggered. The court must serve this statement within five days of filing. Within 30 days of filing the statement, for cases in which the debtor's income exceeds the median income, the United States Trustee must either file a motion to dismiss or convert or file a statement setting forth the reasons why the motion is not appropriate. The US Trustee may decline to file a motion if the debtor's income is less than 150% of the median income. §704(b)84. A Chapter 7 or Chapter 13 trustee must notify the holder of a support claim of its rights to use the services of a support enforcement agency, must disclose the address and phone number of the agency to the support creditor, must provide an explanation of the rights of the support creditor and must notify the support assistance agency in the state in which the holder resides of the name, address and telephone number of the holder of the claim.	§704(c)(1) and §1302(d)

Next year's Mid-Year Meeting will be held in Phoenix, Arizona. The planning committee will have to do a lot to top this year's meeting. Given the wintry weather in D.C., they are probably one step ahead already.

Marilyn O. Marshall, Standing Trustee

Inquiring Minds

Q: The trustee's office receives phone calls from time to time from insurance companies asking us to direct them on how to remit insurance proceeds after a car or home has been destroyed. How should the phone reps handle these calls?

A: First off, the trustee's office does not give legal advice. The trustee is continually asked for advisory letters and we simply do not give those. The person calling in should be instructed to contact their own legal counsel on the ramifications of the pending bankruptcy to their procedures and situation. Additionally, a docket entry should be made about the call with the specifics of the call and an e-mail sent to the trustee attorney assigned to that case at the time. Sometimes the insurance proceeds have an impact on the plan and other times they do not. Each case is unique, and a separate inquiry should be made on each occasion.







Anthony Olivadoti

Internet Tidbits

Is an airline trip in your future? Before you take your next flight, check out airline.meals.net. You can browse thousands of in-flight meal menus, get a list of the food served in airport lounges, and read reviews of airport restaurants. The site is filled with photos of actual airline meals, from economy to first class. If you take a picture of your own meal, you can send it in to be displayed as well.

There are many price comparison sites on the Internet. Next time you are in a shopping mood, take a look at these sites before you buy:

-  BizRate.com
-  MySimon.com
-  PricingCentral.com
-  Shopper.cnet.com (for electronics)

If you are interested in weather, wunderground.com is the site for you. You'll find current weather conditions across the United States, along with lots of weather details. Find snow depths, wind chill temperatures, satellite images, and even a map of flu activity for the country.

The Internet Archive was founded to build a permanent collection of the Internet in digital format. Since 1996, the Archive has been receiving data donations from various sources and has archived them at waybackmachine.org. The purpose of the Archive is to preserve historical records of the Internet, keeping the information and web pages on it from disappearing into the "digital void." The Internet Archive offers such treasures as past political campaign websites, the beginning of Amazon.com, pages from September 11th, and other pages that have been deleted off of the web. You can enter a specific web page address or simply browse the many collections they offer. Either way, you will be treated to a look back at our not so distant past.

ERC Update

On January 7, 2005, the Employee Relations Committee hosted a luncheon celebration honoring our co-worker Karen Barron. January 2, 2005, marked her 15th year of dedicated service to the trustee's office. Karen received a beautiful engraved crystal clock, along with flowers and many well wishes from the office. Congratulations, Karen!











To celebrate Valentine's Day and to show our appreciation to the office for all of their support during our many fund raisers and events, the ERC, along with Ms. Marshall, prepared a sweets extravaganza. There were cupcakes, cookies, pies, brownies, and we even had "King Cake," a New Orleans Mardi Gras favorite. At the end of the day, we held a drawing to raffle off a hand-made Valentine's Basket along with two other gifts that were purchased. Our raffle winners were Kenya, Patti, and Cheryl. Congratulations, ladies!



Darlene Odom

The Eyes Have It

Your eyes are a window into your overall health. Regular eye exams can not only determine eye health and vision, but can detect some systemic and chronic diseases. People who are ages 18 to 40 should have their vision checked every two to three years. Those ages 41 to 60 should have an eye exam every two years, and people over 60 should get their eyes checked every year. However, you may need your eyes checked more often if you have any of the following risk factors:

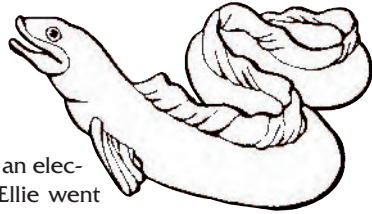
-  Diabetes, hypertension, or any other systemic or chronic disease
-  A family history of eye diseases
-  Difficulty reading smaller type
-  Frequent headaches
-  Burning in your eyes
-  Loss of peripheral vision
-  Difficulty driving at night
-  Difficulty with eye-hand-body coordination



The key to successfully treating many eye problems is prevention. By scheduling regular eye exams, you will increase your chances for long-term eye health.

Kid's Korner

Ellie The Electric Eel: The Longest Eel In The Universe!!!



Once upon a time there was an electric eel named Ellie. When Ellie went through a metamorphosis from a larva to an eel she was only a foot long. All her other brothers and sisters were at least three feet long. Ellie's parents were V.I.E.s (very important eels) at the Amazon Water heating and cooling systems.

One day when Ellie was five she went to prey-shocking camp. Prey-shocking camp was a five year camp where young electric eels learn how to become a good eel who can learn to survive in the Amazon by themselves. Ellie passed all the tests and challenges of camp. Soon enough Ellie was 10 feet long, strong, and healthy. Ellie proved to the whole Amazon how important not giving up because of your size because you can truly accomplish your goals. Ellie is now 12 feet long and is a role model for all eels all over the Amazon.

The End.

Written by Ally Pillar
daughter of Sandra Pillar

March Birthdays, Anniversaries And Other Notable Events

March is:

International Ideas Month

National Women's History Month

Optimism Month

NEA's Read Across America Day on March 2nd.

All Staff Meeting on March 4th.

Happy Birthday to **Karen Barron** on March 8th!

Happy 9th Anniversary to **Darlene Odom** on March 11th!

Ides of March on March 15th.

Lips Appreciation Day on March 16th.

St. Patrick's Day on March 17th.

International Goof-Off Day on March 22nd.

Happy 7th Anniversary to **Kimberly Grief** on March 23th!

Happy 7th Anniversary to **Santricia Mack** on March 25th!

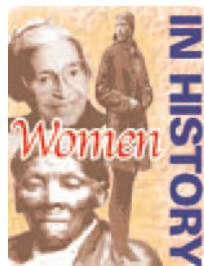
Good Friday on March 25th.

Make Up Your Own Holiday Day on March 26th.

Happy Birthday to **Sandra Pillar** on March 27th!

Happy 2nd Anniversary to **Telisha Emerson** on March 27th!

Easter Sunday on March 27th.



Employee Bio Santricia Mack

Nickname: Sandy.

Birth date: 02/05/?

Birthplace: Chicago.

Family: Boyfriend and two kids.

Position: Audit Specialist.

Hobbies: Skating and wrestling.

Favorite Food: Tacos and pizza.

Favorite TV program: It **WAS** "The Apprentice."

Favorite Color: Red.

Favorite expression: You said that?

Favorite Smell: Clean laundry.

Favorite Childhood memory: Don't have one.

If you could meet one person in the world, either dead or alive, who would it be? My Father (Don't know if he is dead or alive).

What's most important in life? Making someone else smile.

Is the glass half full or half empty? Doing this bio, I found out the glass might be half empty.

What's guaranteed to make you smile? The things my boys ask and the answer my boyfriend gives.

First thing you do in the morning when you wake? Say Good Morning.

My friends would describe me as: Crazy.

A perfect day for me would be: Receiving a lot of hugs and kisses.

Most embarrassing moment: Doing this Bio.

Proudest moment: When I received my GED.

In 5 years I see myself: Not living a regretful life.

Anything else you'd like to tell us? Smile and keep your head up!



Quick Tips

Money Tip

Rather than renting a movie tonight, take a trip to the library. Many libraries offer movies, including many recent releases, for free check-out. You get to keep the movies for longer than a night, usually a week or more. You'll also find videos and DVDs of classic movies, travel videos, and do-it-yourself instructional videos, all without rental charges.

Organizing Tip

If you feel that you've used every available space for shelving in your home, look up. Mount a pine board high on a wall or try an over-the-window shelf. If you want even more storage space, run shelving about 12 inches under the ceiling line along an entire wall. Using pre-made supports and various widths of lumber makes this a fairly simple project. The shelves can be finished with paint, stain, or a coat of polyurethane.



Spring Break Destinations

Spring break is that magical time for some students to let loose some energy before the last push to the end of the term. We have all heard the classic college student spring break shenanigans. You may even be able to look back and say, aah... those were the days! But I am going to suggest that younger children also need a real break from school. If you have not made any plans yet, here are some spring break destinations that are ideal for families.



I read an article that stated parents choose Orlando as their spring break destination of choice. The most popular places are listed below:

1. Outdoor theme parks in general are very appealing to school age children. As I mentioned, Orlando's Walt Disney World is the number one pick because of the size and variety of things to see.
2. Indoor water parks are just as fun. The Wisconsin Dells have many to choose from.
3. Golf resorts are an interesting option. If you can get out of town try, South Carolina's Myrtle Beach or Hilton Head. Activities can range from golf, tennis, swimming and water sports.
4. Ski resorts! Near the end of the season, Colorado has good deals, and the exercise will tire the kids out.
5. Family cruises are always a winner with kids. It is an all-inclusive vacation with tons of activities for parents and kids.

I have mentioned some ideas that require planning and a budget. For a less expensive alternative you can always do what my husband and I did...drag the kids with you backpacking for a week. :-)

Cheri Johnson

Dear Kyle...

Didn't receive any questions from you this month, so he decided to write a little Valentine's Day story for your enjoyment.



Raindrops On Roses And Whiskers On Kittens

Valentine's Day has recently passed. Can you smell the carnage? The blood of bad boyfriends puddles in the gutters of America and broken hearts litter the sidewalks. Eventually things will return to normal, but for now there is resentment, pain and bankruptcy. Like many men, I wonder why there's such a big deal made out of Valentine's Day. Logic tells me that February 14th is just another day. It's no one famous' birthday and doesn't commemorate anyone famous' death. Yet every year America erupts into a flurry of hearts, pink lace and mandated sweet talk. So where did all of this come from?

It started with the pagans, of course. Have you ever noticed that the pagans seem to think up all the good ideas? In this case, it was the Roman feast of Lupercalia. The feast was held to honor the god Lupercus who supposedly protected sheep and shepherds from packs of wolves. Also, in honor of the goddess Juno Februata, the names of young women were placed in a box and randomly pulled by young men of the area. Then those couples were matched up for the new year, which started in March. Think of it as blind dating in togas.

Enter the Christians. As one of their regular recruitment drives, the Catholic Church usurped the pagan festival and handed it off to one of their saints. Seven of their saints, actually. Unable to decide which man deserved it most, they made it a general celebration of guys named Valentine. In 496, Pope Gelasius merged all seven saints into one and declared February 14th to be the Feast of Saint Valentine. Eventually, Valentine evolved into the patron saint of lovers, engaged couples and people wishing to marry. Maybe he stopped short of actual married couples because by then the romance has died.

Yet none of this really explains the flowers, chocolates and requisite acts of self-sacrifice. And it won't. Valentine's Day was never meant to be a celebration of material wealth. It's a day of feasting in honor of the people who are dear to us. The cards, the roses, the chocolates and the expensive dinners are simply a conceit of modern man. Personally, I prefer a simple "I love you" and maybe a meaningful poem by Blake or Browning. But then, I'm still sleeping on the couch.

Kyle Issleb

Tickling the Funny Bone

Suburbia is where the developer bulldozes out the trees, then names the streets after them. – Bill Vaughan

Everything is funny as long as it is happening to somebody else. – Will Rogers

Once you can accept the universe as matter expanding into nothing that is something, wearing stripes with plaid comes easy. – Albert Einstein

Honest criticism is hard to take, particularly from a relative, a friend, an acquaintance, or a stranger. – Franklin P. Jones

I always pass on good advice. It is the only thing to do with it. It is never of any use to oneself. – Oscar Wilde

Experience is the name every one gives to their mistakes. – Oscar Wilde

The nice part about being a pessimist is that you are constantly being either proven right or pleasantly surprised. – George Will

Clothes make the man. Naked people have little or no influence on society. – Mark Twain



Gift Card Tricks And Traps

Gift cards are a popular option for holiday gift giving and many people keep their gift cards for several months before using them. If you have a gift card that is several months old, you may need to take a closer look at the fine print.

Some gift cards have expiration dates. Once you reach that expiration date, your card is worthless, even if there is a balance on the card. Others may have a monthly maintenance fee, which is deducted from the total value of the card each month after six months or a year. With these fees, a gift card can get whittled down to nothing before you know it.

What if you lose your card or it is stolen? For some gifts cards, this means you are out of luck, as many retailers will not replace stolen or lost cards. Other retailers are more lenient, but you will need to show proof of your most recent purchase. Often there is also a charge to replace the card ranging from \$5 to \$10.

You also may be restricted in how you can use your card. In general, you cannot get cash back for balances on your card. You also need to take care if you are making a purchases in which the total is larger than the amount on your gift card. Some retailers will not allow more than one type of payment for a single transaction, or will require you to pay the amount over the balance on your card with cash. Since many online merchants follow these guidelines, you may have a hard time using a card with a small balance to make an Internet purchase. Unless you can find an item for the exact amount remaining on your gift card, you are probably out of luck.



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A Bit Of Irish Wit

- ♣ A man from Texas was traveling through Ireland and met a farmer. After taking a look at the Irishman’s farm, the Texan said, “It takes me a whole day to drive from one side of my ranch to the other.”
 “Ah sure,” the Irish farmer said. “We have tractors like that over here, too.”
- ♣ An American tourist was driving in the Irish countryside when his engine stopped. He got out to see if he could locate the trouble. A voice behind him said, “The trouble is the transmission.”
 He turned around and only saw an old horse. The horse said again, “It’s the transmission that’s not working.”
 The American nearly died with fright, and dashed into the nearest pub, had a large whiskey, and told Finnegan the bartender what the horse had said to him. Finnegan said, “Well, don’t pay any attention to him, he knows nothing about cars anyway.”
- ♣ Murphy’s wife had been killed in an accident and the police were questioning him. “Did she say anything before she died?” asked the sergeant.
 “Ah, to be sure, she spoke without interruption for about forty years,” said Murphy.

