



THE

MARSHALL CHRONICLES

JULY 2006

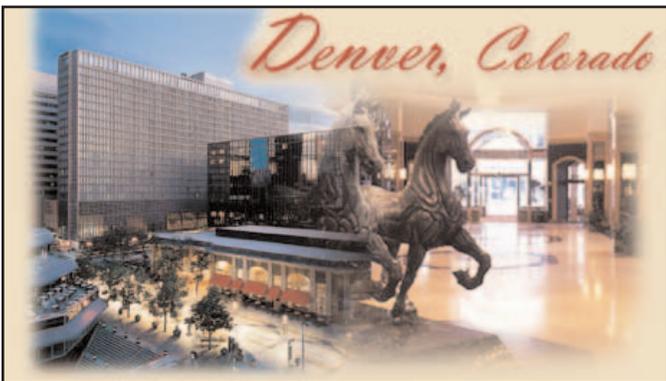
VOLUME V, NUMBER 7

The 41st Annual NACTT Seminar In Denver, CO

Preparing to attend the first seminar after the implementation of BAPCPA to be held in Denver was exciting because we all wanted to know how our colleagues were handling the new laws, the effect of the new law on the caseloads, and what new cases had developed as a result of the new law. Denver was the perfect setting, since the hotel was located near the mile-long 16th Street Pedestrian Mall, and outdoor cafes align both sides of the streets. As you walked down the mall, you witnessed colleagues and other attendees grouped together deeply engrossed in discussion. I had packed my mini-code and eagerly awaited the opportunity to pull it out of my purse.

The seminar focused on BAPCPA and its effect on all parties of the consumer bankruptcy process. Judges, trustees and their staff, representatives from the EOUST and the IRS, creditors, debtor practitioner, and other bankruptcy professionals from around the country discussed comprehensive analysis of the new law and its impact upon the consumer bankruptcy community.

The seminar opened, and appropriately so it seemed, with the New Trustee Orientation and Back to the Basics For All Trustees. This comprehensive, three and one half hour session covered it all, not only for "new" trustees but also for all trustees that needed their "vows" renewed. I am not sure if "new trustee" is defined as one that was appointed since the last annual meeting or one appointed within the last five years. The agenda included the following topics: Introduction: What All Trustees Should Know; Leadership and the Office: Making the Transition from Boss to Leader; Leadership in the Community: Successfully Working With The Court, The UST and The Bar; Leadership in Law: Addressing Challenging Legal Issues. The presenters were very good and each topic was explained thoroughly with examples. Hats off to the moderator and presenters of this session.



The Honorable Keith Lundin and Hank Hildebrand, once again, presented the case law update. We receive a separate book in our material entitled: "Recent Developments in Chapter 13." I have learned to bring the book along with a highlighter to this session because both the Judge and Trustee move very quickly in reviewing each case. I have highlighted and provide cites to some of the cases that appeared in the book. I advise you to read the case in its entirety to understand the proposition of law and its relationship to BAPCPA.

Highlights of cases covered:

II. ELIGIBILITY FOR CHAPTER 13 AFTER BAPCPA

Dixon v. Labarge (in re Dixon) 338 B.A.P. 383 (BAP 8th Cir. 2006) the bankruptcy court found that the certificate filed by the debtor did not merit a waiver.

In re Hawkins, 340 B.R. 642 (Bankr. D.D.C. 2006) Prepetition briefing requirement in §109(h) is not waivable because it is jurisdictional; distinguishing *In re Hollberg*, 208 B.R. 755 (Bankr. D.D.C. 1997), bankruptcy court has jurisdiction to determine its own jurisdiction and because of the enactment of §362(b)(21), automatic stay arises at least until the bankruptcy court makes that determination.

In re Salazar, 339 B.R. 622 (Bankr. S.D. Tex. 2006) (On motion to reconsider,... [W]hether a petition is "dismissed" or "stricken" for failure to comply with §109(h) carries the same consequences regardless of semantics... Because the Court sees no distinction between 'dismissing the petition' ... and 'striking the petition'...the Court declines to modify its order for any semantic reasoning.")

In re Sosa, 336 B.R. 113 (Bankr. W.D. Texas 2005) (Debtors who failed to request a briefing before filing the petition are not eligible and the Chapter 13 case must be dismissed....) The court held that because the debtors did not request credit counseling before filing the bankruptcy action, their caption must be dismissed no matter how dire the circumstances were which led them to filing the bankruptcy case.

III. COMMENCEMENT OF A CHAPTER 13 CASE AFTER BAPCPA

IV. PRECONFIRMATION PRACTICE AFTER BAPCPA

In re Duffus, 339 B.R. 746 (Bankr. D. Or. 2006) (A trustee is not required to seek dismissal of a bankruptcy petition when debtors fail to comply with the strict requirement of §521(e); trustee holds prosecutorial discretion to file such motions when appropriate.)

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In re DeSardi, 340 B.R. 790, (Bankr. S.D. Tex. 2006) (Adequate protection payments in Chapter 13 cases prior to confirmation have administrative priority under §503(b)(1)(A) in the amount of 1.5% of the value of the vehicle for each 30 days that elapse from the date of the adequate protection order.)

V. AUTOMATIC STAY AND RELIEF FROM STAY

In re Jones, 339 B.R. 363-63 (Bankr. E.D. N.C. 2006) (The stay that expires in 30 days under §362(c)(3) is the stay with respect to “actions taken” against the debtor or against property of the debtor but does not include termination of the stay with respect to the property of the estate.

In re Johnson, 335 B.R. 805 (Bankr. W.D. Tenn. 2006) (When a debtor files a chapter 13 petition within a year of the dismissal of a prior case, the automatic stay in the second case terminates 30 days after the filing only as to the debtor or property of the debtor; property of the estate remained protected until the case is discharged or dismissed.)

VI. DRAFTING AND UNDERSTANDING PLANS

In re Sanders, 341 B.R. 47 (Bankr. N.D. Ala. 2006) (Attorney fees are second priority after BAPCPA but in a Chapter 13



case attorney’s fees can be paid in full before a first priority DSO is paid in full...)

In re Desardi, 340 B.R. 790 (Bankr. S.D. Tex. 2006) (Adequate protection payment to car lenders, both before and after confirmation are administrative expenses under §503(b) entitled to super priority under §507(b);

In re Montoya, 341 B.R. 41 (Bankr. D. Utah 2006) (Upon “independent review”, 910-day PMSI car claim holder is not deemed to have accepted plan that bifurcated its claim notwithstanding failure to object to confirmation after proper notice. “It is correct that, if a plan is properly noticed and otherwise met the requirements of §1325(a), the Court may deem a secured creditor’s silence to constitute acceptance of a plan and the plan may be confirmed...)

VII. DISPOSABLE INCOME

In re Barr, 341 B.R. 181 (Bankr. M.D. N.C. 2006) (For a Chapter 13 debtor with CMI greater than applicable median family income, the disposable income test in §1325(b), not the good faith test in §1325(a)(3), determines the amount that must be paid to unsecured creditors.

In re Jess, 340 B.R. 411 (Bankr. D. Utah 2006) (“projected disposable income” and “disposable income” are not the same thing when Form B22C shows substantially more income than the debtors actually have at confirmation. If the Court finds adequate evidence to rebut the presumption in favor of Form B22C, the Court will allow the debtor to use a projected budget in the form of Schedules I and j to determine the debtor’s ‘projected disposable income.’)

A mock appellate argument before the Honorable Marjorie O. Rendell of the United States Court of Appeal, Third Circuit, The Honorable R. Guy Cole, Jr. of the United States Court of Appeals, Sixth Circuit and the Honorable David H. Coar of the United States District Court for the Northern District of Illinois were presented as one of the highlights of the seminar. The presentation was a work of art and very entertaining. The committee members that participated had put a lot of time and hard work into this presentation and it was remarkable to see this production. I have reprinted the facts of the case as it appeared in our convention materials. The facts give you some insight into how the case developed. Although the facts may seem a little bizarre, the issues under BAPCPA are facing us each day. I am sure when the “right case” with the “right set of facts” presents itself, we will use this mock appellate argument as a guide. Can you identify the BAPCPA issues from the following facts?

In re Ginger Buffett

STATEMENT OF FACTS

INTRODUCTION AND BACKGROUND: The following sets forth the relevant facts from the record below. Unless otherwise noted the recitation is from the transcript of the Section 341(a) meeting, the depositions of the parties, the transcript of the contested confirmation hearing in the Bankruptcy Court, the debtor’s Bankruptcy Petition, Statement of Financial Affairs, and Schedules including the Official Bankruptcy Form B22C Statement of Monthly Income (“the Means Test Form”), debtor’s recent tax returns, payment advices and all of the other doc-

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THE MARSHALL CHRONICLES
The Editorial Staff: Cheri Johnson, Cheryl Jones, Joanne Coshonis, Shanika Thomas, 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/ .

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uments and evidence included in this Appeal. The record also includes the Objections to Confirmation filed by interested parties in the Bankruptcy Court.

NATURE OF THE PROCEEDINGS: Ginger Buffett (“debtor”) filed a voluntary petition under Chapter 13 of the Bankruptcy Code on November 1, 2005. After her Section 341(a) meeting several objections to confirmation were filed. The Chapter 13 Trustee did not recommend confirmation of the plan. After a contested confirmation hearing the Bankruptcy Court issued a written opinion confirming the debtor’s plan with minor modifications. The Trustee, secured creditor and unsecured creditor appealed the Bankruptcy Court’s ruling. The appeals have been consolidated at the Circuit Court level.

FACTS: Ginger Buffett resides with her husband Warren Buffett in leafy Chester County Pennsylvania with the debtor’s three children who are 10, 12, and 14 years old. The debtor met Warren while vacationing about a year ago in Margaritaville, Mexico and after a fast courtship they married a month later during a Jimmy Buffett (distant cousin) concert. The debtor is divorced and has no idea where her first husband is located. Warren is also divorced and required to pay his ex-wife \$3,500 per month alimony.

The debtor and Warren live in a home that Warren purchased for cash and fully furnished for them shortly after they were married. The debtor’s children attend private school with tuition and after school care that averages a cost of \$3,750 per month. The family belongs to a local church where they have tithed for the past six months.

The debtor drives a 2005 Lexus she brought into the marriage. She purchased the vehicle less than 910 days prior to filing the Chapter 13 and financed it through Car-a-Lot at 13% interest. She still owes \$50,000 on the car. Warren drives a 1994 Ford Escort with no outstanding loan.

The debtor is an interior designer. She works for a firm that has obtained significant outsourcing contracts from Fortune 500 Companies as a result of her husband’s contact in the business world. The debtor’s current annual income is \$73,200 and within the next 12 months she expects to receive a bonus of \$50,000 and a salary increase of 20% as a result of her excellent sales performance. The debtor travels extensively for business and incurs unreimbursed expenses for clothing and meals. Since her marriage to Warren the debtor increased her 401(k) deductions to the maximum of \$14,000 per year in 2005 and \$15,000 in 2006. Further, within 90 days prior to filing the Petition the debtor exercised her right to borrow against her 401(k) account taking a loan out against almost all of the funds she had saved. The amount borrowed totaled \$7,500 and she immediately satisfied the outstanding balance remaining for her children’s school’s tuition for the rest of the current year. Also noted are mandatory deductions from Ginger’s payroll that include \$328 per month for the employer’s defined pension plan.

Warren receives significant income but the debtor alleges he does not support the debtor and her children. Warren has a large portfolio of investments and if necessary he could liquidate whatever he needs to cover his expenses. Due to the nature of Warren’s business activities, he requires a worldwide cell phone with 24/7 access.

Prior to meeting Warren the debtor had her own interior design business, Designs by Ginger, which was a sole proprietorship. However, the debtor lacked business acumen and incurred large trade debt of \$181,000 and federal and state



income taxes of \$102,000 prior to marrying Warren and closing the business. The taxes were assessed just prior to the filing of the Chapter 13 case when the debtor filed all of her missing returns.

The debtor has had to seek relief under Chapter 13 to address her lingering business debts and non-dischargeable tax liability. At first, Warren refused to pay the debtor’s business debts as he said it would be a good lesson for her. Now however, there is a possibility he would agree to assist and help her pay the plan off in less than sixty (60) months if it is at the reduced rate of less than 100% to unsecured creditors.

SUMMARY:

Debtor:	Ginger Buffett
Family:	Debtor, husband Warren, and three children (family of five)
Secured debt:	Loan for 2005 Lexus with a current balance of \$50,000
Taxes:	\$102,000
Unsecured debt:	\$181,000

After the mock arguments, there were back-to-back meetings. The hotel was like a maze, you had to find make your way from tower to tower and to and from session to session. There were too many mini-sessions the last two days. I had placed an asterisk by the sessions that I needed to attend. I think my staff took advantage of the maze, even though Dan Lyons, Anthony Olivadoti, and Denise Ashley attended the seminar, I think I only saw them once. Since I had to be at the External and Internal Conflicts presentation with Rick Fink, I made sure I could find that room. Dan was in the audience holding the cue cards at this session.

The last session, which I made sure I found my direction to, was the UST Round Table. Martha Hollowell reviewed a list of “10 Most Common Audit Findings” from the audit reviews. The findings, which I made sure were not common in my office, are reprinted below:

1. Initial Control Over Receipt
2. Segregation of Duties
3. Disbursement Processing
4. Expense Accounts
5. Computer Access/User Profiles
6. Undeliverable Checks
7. Reconciliation of Bank Balance with Trust Ledgers
8. Reconciling Processes
9. Fixed Assets/Ledgers
10. Suspense Adjustment Accounts

These are the last notes I took at the sessions before I called back home to make an appointment to see my physician about “writer’s cramps.”

Strangely enough, but a welcome change, the banquet was not held on the last night of the seminar. The banquet featured James D. Scurlock, Producer/Director of *Maxed Out*, a feature length documentary that explores the effects of debt collection practices. Somehow, I will have to catch the documentary when it debuts. After the feast of steak and shrimp, I drifted off to sleep. It was Saturday night, who wanted to see a movie at a banquet. Besides, we had sessions to attend on Sunday morning.

Marilyn O. Marshall, Standing Trustee

Legal What I Learned In Denver



This year's NACTT convention was held in Denver, Colorado. We arrived in sunny Denver, landing at the Denver International Airport. The airport, built using canvases as a hanging roof, looks quite like something out of Star Wars.

After hopping the shuttle to downtown Denver and checking into the hotel, we went for a stroll down 16th Street to the mall. 16th Street in Denver is similar to State Street here in Chicago, but only the shuttle bus can run up and down the street.

After checking out the local shops, we made our way to the State Capitol building. The Capitol building has a plaque on the steps marking the one-mile high point above sea level. We took a mini tour of the building, discovering where a step was cracked from a suicide jumper, and then we met the Lieutenant Governor of Colorado, Jane Bergman Norton, who explained to me that it was not just a pretty building, but that people actually work within those hallowed walls (I didn't know at the time she was the Lt. Governor – a very pleasant person, though).

After sight-seeing Denver and stopping for a burger at the place that serves over 260 types of scotch, it was time to join the other bankruptcy practitioners and get down to business.

The NACTT conventions serve a great personal purpose in the grand scheme of things. These meetings help keep me sane. After meeting up with fellow trustee attorneys and hashing out the different code sections and the way they are being handled differently throughout the country, I was able to deduce that nothing is as clear cut as we all want it to be. Interpretation is alive and well and judicial opinions are starting to come out all over the place. We commiserated about having to deal with tax returns and the additional paper tracking. We discussed how "my Judge" and "my Trustee" handle his/her cases and we all chuckled about the alleged conformity that BAPCPA has brought us.

All in all it was very comforting to know that the entire bankruptcy community is trying its best to come to grips with the changes in the law and trying to implement those changes evenly and fairly. Commiserating with my fellow Trustee attorneys helps me to remember the big picture and not to get bogged down in the minutiae. I brought back with me some new insights into BAPCPA and hope to implement some of them into how we handle our cases for our Trustee. The optimism being expressed by the people neck deep in the bankruptcy practice re-energized me. I enjoyed being with such a great group of people who have such a huge impact on the bankruptcy practice. It's nice to feel that your efforts and contributions help define the practice of bankruptcy law and that your efforts may seem absurd in some places and to some people, yet completely appropriate and appreciated by others.

Anthony Olivadoti

"Always bear in mind that your own resolution to succeed is more important than any other one thing."

– Abraham Lincoln

Case Administration Petition Entry Revised



We have a new job in town and it's called the Petition Entry Job.

The word job can have multiple meanings, so I will give you Webster's dictionary definition for a computer job:

"A program application to be performed as a single logical unit."

Prior to the petition entry job a user would enter data in CaseNET from each schedule (A-J), then have the information verified. During the petition entry process, if a debt is scheduled in the plan to be paid by the trustee, the plan based claim field will be selected in the system. Upon confirmation and final verification of the case, a monthly job called Plan Based Claims would be run. This job would find any confirmed cases where the plan based claim box was selected and the creditor has not submitted a proof of claim. A claim would then be created, so that disbursement could begin to that creditor.

The new petition entry job has a phase in which the plan based claims will be created after the scheduled data is entered and verified. You will see a docket entry in CaseNET when the petition entry is initiated, plan based claims are created and the petition entry is completed. This new procedure is far more efficient than the old process because claims can be created and reviewed daily instead of monthly.

The new job was started on July 5th and is done by the Post Confirmation Review Team and the Case Administrator.

Rosalind Lanier

Inquiring Minds



Recently a debtor's attorney asked the question "if there is any sort of backlog in getting the website to say something is received after the docs are e-mailed? Will the website indicate if anything is missing?"

The website reflects what the paralegals have docketed. Paralegals receive the emails and make every effort to update our database daily. The volume of emails they have to process is hefty so it can take one to three days to process sometimes. What you should look for on the website, when the paralegals have updated the CaseNET database, is: **the document status: satisfied, partly satisfied, waived or NA.**

Cheri Johnson

August Birthdays And Other Notable Events

National Ice Cream Sandwich Day on August 2nd.

All Staff Meeting on August 4th.

Coast Guard Day on August 4th.

Happy Birthday to **Lavone Kizer-Merritt** on August 14th!

National Financial Awareness Day on August 14th.

National Golf Day on August 16th.

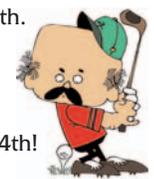
Bad Hair Day on August 20th.

Happy Birthday to **Dan Lyons** on August 21st!

Happy Birthday to **Joanne Coshonis** on August 24th!

Kiss and Make-Up Day on August 25th.

National Toasted Marshmallow Day on August 30th.

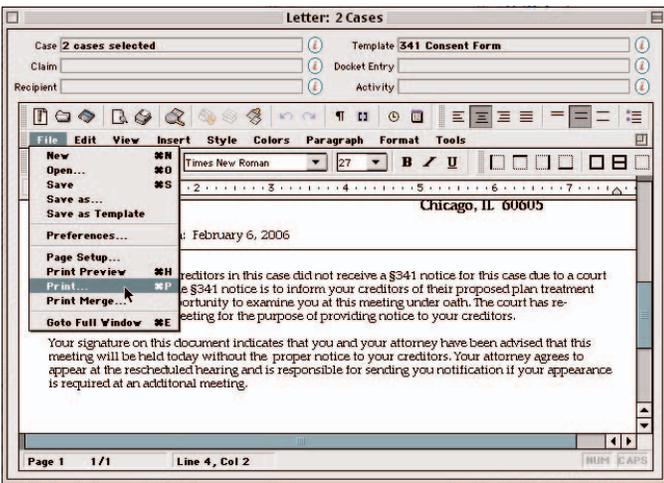


Information Services Printing And Faxing From CaseNET

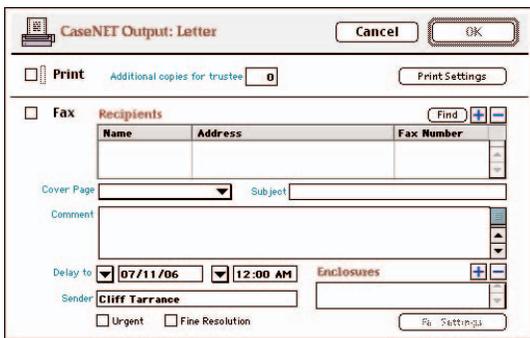
We have recently enabled faxing from the Letter module in CaseNET. Old timers among us will recall that we had the faxing capability once upon a time, but lost it when we upgraded computers to the newer machines running Mac OS X. A few months ago Dave installed an OS X compatible version of 4-Sight Fax Server, restoring the fax capability to most programs running on our computers, but the integrated faxing in CaseNET required an update to CaseNET that went live last week.

The new version has some quirks, and I will be making additional changes to CaseNET in the near future to reduce the impact of these problems. In the meantime, here are some things you should know.

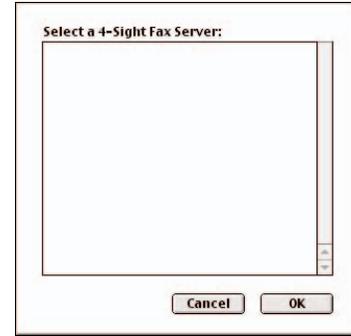
You access printing and faxing capabilities by choosing the Print command from the Letter module's File menu.



The normal result is that an Output dialog box opens, allowing both printing and faxing. Each area of this dialog has a checkbox that you must click to indicate which form(s) of output you want.



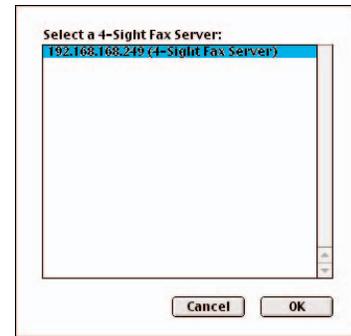
You won't see this dialog (in its entirety), however, if for some reason the 4-Sight Fax Server is unavailable on the network. The first thing you'll notice is a delay after you choose Print while CaseNET tries repeatedly to contact the fax server. After a period of time (around 30 seconds), CaseNET will give up and present a dialog asking you to select a 4-Sight Fax Server.



As you can see, it's possible that no fax server will be listed. In that case, click the Cancel button and contact Dave or me, as we will need to restart the fax server. After you click Cancel, you will see an output dialog box that allows you to print, but not fax.



After the fax server has been restarted, the next time you print from the letter module you may be prompted again to select a fax server.



This time the network address and name of the fax server is available. Click OK, and you will get the full output dialog.

In the near future, I will change the normal behavior so that the Print command does not directly allow faxing. Instead, the output dialog will contain a Fax button in addition to a Print button. Only if you click Fax will you then proceed to a separate dialog that connects to the fax server and allows you to specify the recipients and other settings that are relevant to faxing. While these changes won't keep the fax server running, they will restrict any delays associated with connecting to the fax server to those of you who are actually trying to send a fax.

In addition, Dave is contacting our software vendors to try to resolve an apparent conflict between our network backup program and the fax server software. Hopefully we will be able to get that cleared up to make the fax server more reliable. In the meantime, we have added to our daily backup procedure the task of restarting the fax server in order to minimize these disruptions.

Cliff Tarrance



**Financial
Random Audits**

One of the topics discussed at the NACTT annual conference held in Denver was “random audits.” The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 have a provision for select cases to be audited. The provision reads as follows,



“The U.S. trustee or bankruptcy administrator will be responsible for conducting random audits of .4% of chapter 7 and 13 cases with the purpose of determining the accuracy, veracity, and completeness of petitions and schedules. The debtor’s failure to cooperate in such an audit is grounds for revocation of discharge under §727(d)(4), and the debtor generally has a duty to cooperate.”

What we heard in Denver was how these audits would be conducted. Approximately one out of every 250 cases will be randomly audited. This will not affect our office directly, the information will be requested of the Debtor and it will be their responsibility to furnish what is asked of them, not us. The U.S. Trustee’s office has contracted with Auditing firms on a regional basis to conduct the audits. The auditing firm will contact the debtor directly and request that they furnish six months pay advices, two years of tax returns, six months of bank statements and what other information is necessary to prove the figures on petitions and schedules are accurate.

The debtor will have three weeks from the date of the notice to provide the information. An audit report will be generated within 63 days. We will not receive the report but our office will be informed if the findings are “grounds for revocation of discharge.” In summary, this provision is just another check to ensure that petitions and schedules are being filed with accurate information.

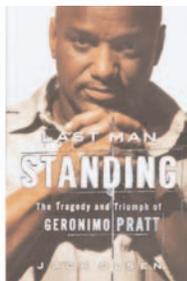
Dan Lyons

A Good Read

Last Man Standing: The Tragedy and Triumph of Geronimo Pratt

By: Jack Olson

I read this book about a year and a half ago and it really touched me. Last Man Standing is the true story of a young African-American man who became a political prisoner due to his affiliation with the Black Panther Party. In 1972 Pratt was sentenced to prison for a murder that he did not commit and would serve 27 years in the California State Prison system. Pratt’s lawyer at the time of the conviction, Johnnie Cochran, was certain that his client was innocent of the charges, however due to corruption in the L.A. District Attorney’s Office and other corrupted legal officials, in conjunction with the FBI, Pratt, a U.S. war veteran and UCLA student was sentenced to prison. Released in 1997, on the account of endless attempts by Cochran, Stuart Hanlon and others who worked diligently for years, pro bono, to secure Pratt’s freedom. This is truly the story of triumph!



Shanika Thomas

**Case Confirmation
Case Processing
And Petition Entry
Training A Success!**



In June, the Administrative Clerk, Client Services Representative, Case Administration, and Post Confirmation Review Team went through a training session on the new petition entry process. The training session was divided into four days and covered front-end entry, petition entry, creation of plan based claims and verification.

The procedure for the new petition entry process was formatted on a step-by-step document that each employee involved in the training session was responsible for reading. We also read and discussed the documentation as a group.

Each day we thoroughly went over a different section of the document and then eager volunteers demonstrated the new process.

We started with Devon Higgins, our Administrative Clerk who demonstrated how to download a new case and process the petition, plan and other documents (front-end entry). Then, each participant demonstrated how to enter the schedule information. Each loaded approximately two schedules from A-J.

It was obvious that everyone was paying attention because if the entry person missed something, the class yelled out, “Hey you forgot...!”

The majority of the class already knew how to enter the plan and schedules. However, the goal was to make sure everyone processes the information the same way – no shortcuts. It was stressed to the class that they must use the documentation since new changes have been implemented.

With the new process, person #1 puts each petition into a batch through a petition entry job. This entry person loads schedules A-J. Next, Schedule D and the plan is verified by a second person that also creates the plan-based claims. Lastly, the entire petition and plan is verified by a third person.

Throughout the training sessions, participants received points for arriving on time, prepared, answering questions correctly, and basically just for participating. On the flip side, they also received demerits for not complying with the above or for talking out of turn. It kept the training lively and it was fun to see everyone trying to boost up his or her point total. In addition to a point, when a question was answered correctly, a piece of candy was hurled to that person. After one of the sessions, an employee commented that she wondered if we were really training because it sounded like we were having too much fun.

The final session consisted of a recap. To test their knowledge, we played a game of questions and answers. The questions were taken from all the information covered during the four-day sessions. It was good to see how eager and enthusiastic each person was striving to be the first to answer. The points were tallied up and we had three winners. First place was Angela Davis who received tickets to the Taste of Chicago; second place was Lavone Kizer-Merritt who received a credit towards free pop from the office and third place was Monica “Mony” Gonzalez who received a beautiful Chicago coffee mug.

Overall the training was successful and the staff eagerly grasped the information. Based on their responses during our question and answer sessions, they understand the new process and had fun learning it.

Okay “Chapter Thirteeners,” make us proud and do what you do with petition entry. Just make sure you’re doing it according to the documentation.

Karen Barron

August Festivals & Events In Chicago

Grant Park Music Festival



Jay Pritzker Pavilion, Millennium Park, 100 N. Michigan Ave. The 72nd annual classical music series is here for its second season. Performances will be by the Grant Park Orchestra and Chorus and a roster of international guests.

June 14 through August 19

Most concerts take place at 6:30 PM Wednesdays and Fridays; and 7:30 PM Saturdays.

Price: Free.

Chicago Outdoor Film Festival-Grant Park



Butler Field, Grant Park, 100 S. Lake Shore Drive Tuesday nights are movie nights in Grant Park. Watch classic movies for free under the stars. (Films will be shown in rainy weather as long as lightning, strong winds or other severe conditions are not present.). Chicago Sun-Times film critic Richard Roeper introduces the opening night screening at 8:15 PM on July 25th.

Jul. 25: 8:49 PM "Bringing Up Baby"

August 1: 8:41 PM "High Noon"

August 8: 8:32 PM "American Graffiti"

August 15: 8:22 PM "The Apartment"

August 22: 8:11 PM "On the Waterfront"

August 29: 7:59 PM "Ferris Bueller's Day Off"

Price: Free.

Lollapalooza



Grant Park, 300 S. Columbus Drive Three-day event in Grant Park (from Hutchinson Field to the Petrillo Music Shell) features more than 130 bands performing on eight stages.

August 4 through August 6: 11:00 AM - 10:00 PM

Price: Three-day pass: \$140-\$150

48th Annual Chicago Air & Water Show



Along the lakefront near North Avenue Beach Get great views and watch the largest free show of its kind in the country from North Avenue Beach to Oak Street Beach.

August 19 and August 20: 9 AM - 4 PM

Price: Free.

Viva! Chicago Latin Music Festival



Grant Park, 300 S. Columbus Drive Listen to the sounds of cumbias, merengue, salsa and more at the 18th annual festival of Latin music from around the world.

August 26 and August 27: 10:30 AM - 9:30 PM

Price: Free.

28th Annual Chicago Jazz Festival



Grant Park, 300 S. Columbus Drive The city's longest-running lakefront music festival features local, national and international performers on several stages, plus an art fair and outdoor wine garden.

August 31: 7:30 PM - 9:30 PM

September 1 through September 3: 11:00 AM - 9:30 PM

Price: Free. Opening night concert at Symphony Center: \$10-\$45

Cheri Johnson

Dog Days And Sweating Pigs



The dog days of summer are upon us, as in, "Dog! It sure is hot! I'm sweatin' like a pig."

Your reality critic gives two thumbs down to dog day afternoons – one thumb for the heat, and the other for the humidity.

Another thing your reality critic hates is when he refers to himself in the third person, so I'm switching back now to how normal people speak.

Ummm, what was I talking about? Oh, yes, *Dog Day Afternoon*. Good movie. How can you not love Pacino in his prime? No, wait, I'm not the movie critic. It's about our current reality: the dog days. Dog days and sweating pigs. That's it.

Stop me if you've heard this before, but it turns out that pigs don't sweat. It must be true: it says so on the Internet. You can look it up. But don't bother, I've got your internetty goodness right here. According to a message posted on a British site called The Phrase Finder, "Pigs, apparently, are pretty poor sweaters and in some breeds they hardly sweat at all."

So there you have it. Next winter, when you're doing your holiday shopping in the cold crisp dark days of December, if you're hoping to find a really nice sweater to give that special someone, be sure not to buy a pig. Maybe a horse would be better. Or a pony! A blue one!



But forget December. Be here now, as my Zen Master, Bucky, likes to say. Be the heat. Direct your attention to each rivulet of perspiration as it drips down your brow, joining with other streams into a frothy cascade, drenching your clothes and forming a pool at your feet. Just don't operate any electrical appliances at the same time, and Don't. Touch. Me. Just go away.

I don't know if you know this about me, but I live as something of a contrarian. I eschew much of what you moderns consider the essential comforts of life. Things like television, meat and air conditioning. But wait! One of these things is not like the others. Television numbs the mind. Meat clogs the arteries. But air conditioning is delightful! So I made a concession to reality this month: I bought an air conditioner. Suddenly I am no longer filled with dread as I scan the array of 90-plus degree days listed in the ten-day forecast. Yes, I'm feeling cool as a Thai cucumber salad with a minty green iced tea. And I owe it all to an appliance.

Next time: the reality critic deals with the guilt feelings from knowing that his impact on global warming has suddenly increased. Plus: his puzzlement over his annoying habit of repeatedly falling into third-person self references.

Cliff Tarrance

Out Of The Mouths Of Babes

A little girl accompanied her mother to visit some elderly relatives in a nursing home. Her mother had discussed with her things she might see during their visit, including canes and wheelchairs, which all intrigued the little girl. Finally, towards the end of the visit, the mother noticed the little girl staring at a pair of false teeth that were soaking in a glass. Bracing herself for the inevitable questions from her little girl, the mother heard her say, "The tooth fairy will never believe this!"



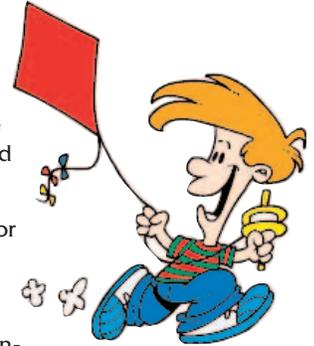
The History Of Kites

Although the exact date and origin of kites is unknown, it is believed that they were flown two thousand years ago in China. The first known recording of a kite in flight was a military maneuver from 200 B.C. Chinese General Han Hsin flew a kite over the walls of a city he was preparing to attack. From the length of the line, he determined how far to tunnel under the walls to get into the city. Their surprise attack gave the army the victory.

Kites eventually began to take on a cultural significance. They were used to dispel evil spirits, to bring good luck, and to send offering to the gods, but eventually, they were used for other purposes, including as vehicles, scientific research tools, and, of course, for recreation. Benjamin Franklin, Alexander Graham Bell, and the Wright brothers all used kites to study the wind and weather. In 1822, a school teacher named George Pocock used

two kites to pull a carriage, sometimes up to 100 miles per hour. Kites were used in World War I, but were soon replaced by airplanes. In World War II, kites were used again as recovery beacons and target practice.

Today, kites are mainly used for recreation. They are made from new materials such as nylon, fiberglass, and carbon graphite. In 1972, the toy dual-line kite was introduced, and a sport was born. New developments in the sport include kite sledding and the newest high-speed sport, kite surfing. If it has been awhile since you've tried a kite out, take time to enjoy the improvements of kites and the fun of kite flying.



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More Good Reads

The Broker By: John Grisham

A great thriller/ adventure book. The president who is leaving office pardons a power broker. The former broker is quietly smuggled out of the country given a new name, identity, and home in Italy. When he was a broker he obtained secrets the CIA want to expose. Once settled into his new life, the CIA will leak his whereabouts to the Israelis, the Russians, the Chinese, and the Saudis. Then it is a race for the broker to stay alive.



Cheri Johnson

Wicked By: Gregory Maguire

When Dorothy triumphed over the Wicked Witch of the West in

L. Frank Baum's classic tale, we heard only her side of the story. But what about her arch-nemesis, the mysterious witch? Gregory Maguire creates a fantasy world that is very vivid that you will never look at Oz the same way again. Wicked is about a land where animals talk and strive to be treated like first-class citizens, Munchkinlanders seek the comfort of middle-class stability and the Tin Man becomes a victim of domestic violence. And then there is the little green-skinned girl named Elphaba, who will grow up to be the infamous Wicked Witch of the West, a smart, prickly and misunderstood creature who challenges all our preconceived notions about the nature of good and evil.



Carolyn Donahue