

THE **MARSHALL**
CHRONICLES

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42nd Annual NACTT Meeting: “Mo’ Better Baltimore”

The Baltimore Marriott Waterfront Hotel is set on the edge of the Baltimore Inner Harbor in the heart of Harbor East. We were steps from Inner Harbor restaurants and shopping, the National Aquarium, the Maryland Science Center and the USS Constellation. Our hotel was also within easy walking distance of downtown Baltimore, the Convention Center, and Camden Yards and M&T Bank Stadium sporting events.

I arrived at the Baltimore Marriott Waterfront Hotel for the 42nd NACTT Annual meeting on Saturday, August 4, 2007, after spending the morning at the airport waiting for Glenn Stearns (Chapter 13 Trustee, Lisle, IL) luggage. Glenn loves to tell the story that after they put my luggage on the plane there was no room for anyone else’s. However the story goes, my luggage was on the plane and Glenn’s wasn’t.

After arriving at the hotel, I quickly unpacked and set out to attend the NACTT Board of Directors meeting. Rhonda Winnecour (Chapter 13 Trustee, Pittsburgh, PA), and I were elected to serve a two-year term on the NACTT Board. This was announced on Sunday, August 5, 2007, at the Business Meeting. I am excited to serve on the Board and eager to learn more about the organization.

The agenda for this program was different from past years. The Monday and Tuesday sessions were opened to the whole audience and held in the Grand Ballroom to accommodate everyone. Disposable Income, Commitment Period and 910 Car Claims were the hot topics. Everyone weighed in on the *In Re Wright* decision out of the 7th Circuit and the *In Re Roberson* which was decided a few days later in the 6th Circuit. I spoke to Mr. Xiaoming Wu (Chicago, IL), the debtor attorney for the Wrights, about the case. Mr. Wu always attends the annual meeting with his wife and son. I know Mr. Wu wanted to step up to the microphone and re-argue his case all over again after all of the discussions.

There was a “mock” §341 Meeting of Creditors that was a good introduction into how bankruptcy works as seen from each per-

spective, including the debtor. Hank Hildebrand portrayed T. C. Mits, the debtor. The breakout sessions were held on Wednesday, all 24 of them, with topics ranging from “So you want Payoff in Month Two!” to “Is 1329 Alive and kicking after BAPCPA?” Ethics and Leadership, along with Human Resources and Labor Law, were sandwiched in between. On each panel, there appeared a Judge or Chapter 13 Trustee as moderators and a debtor attorney and creditor/creditor attorney.

The seminar opened with welcome addresses from the President, Paul Cheal (Chapter 13 Trustee, Merrillville, IN), Program Chair, Martha G Bronnitsky (Oakland, CA), and Chief Bankruptcy Judge Duncan W. Keir (Baltimore MD), followed by “The View from Washington” from Clifford J. White III (Director EOUST, Washington, DC). Everyone applauded when he announced that our operating reserve carry forward had increased from 17% to 25%.

Keith Lundin and Hank Hildebrand presented the Case Law update in two parts, but there were so many cases, with so many different decisions, it was hard to follow. Having a yellow highlighter to keep track of the decisions reviewed didn’t help. Moreover, I was disappointed because I didn’t win any GooGoo Clusters from Hank. The book “Recent Developments in Chapter 13” will turn out to be a prize, since all of the cases are listed in one book this year.

Since the implementation of BAPCPA, no program is complete without some attention or focus given to ethics. Professor Mark Yochum, of the Duquesne University of Law School, spent an entire hour speaking about “Recalibrating Your Ethical Compass.” Also, I moderated a breakout session targeted for staff participants on ethics entitled “Ethics and Leadership: Is the right decision always the most ethical?” I was surprised at the number of trustees who attended this session. The panelists, Erin Rogers (Operations Manager, Lexington, KY) and Huon Le (Director of Operations, Augusta, GA) focused on ethics as a discipline.

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There were quite a few committee meetings and committee reports. I can only highlight a few:

Regional Staff Training (Staff Symposia).

Chairman Glenn Stearns announced the places and dates for next year’s training symposiums:

- Phoenix – February 8 and 9, 2008
- Miami – April 10 and 11, 2008
- Chicago – May 8 and 9, 2008

The training will start on Thursday and end on Friday. The Comptroller, Office Managers, Leadership and Case Administration/Skills sessions will return. There has been a slight twist added to the Case Administration/Skills session since it is usually so large. A new “baby trustee staff” session along with roundtable discussions for more experienced staff will be featured in this session. The training has been a huge success in the past and I know my staff is looking forward to attending next year in Chicago. They will probably ask: “Why can’t we go to Miami?”

There is a Non-Mortgage Committee and three other Mortgage Committees. There is the Mortgage Committee – Post Petition, Proper Payments and Claim Transfer. I made a note to check once

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✓ leaving them with Dave Latz.	
Please remember when making a submission to the newsletter, it must be:	
✓ type-written and	
✓ submitted by the third 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/ .	

I returned to the office to see if we were following the Mortgage Claims-Best Practices as recommend by the Mortgage Committee. The NACTT Mortgage Committee is comprised of Chapter 13 trustees, mortgage services and their attorneys. The goal of the committee is to foster communication between the parties, improve the bankruptcy systems, and provide the trustee and mortgage community with possible best practices and conduct. The working groups made the following recommendations of “best practices” regarding vouchers and disbursements by Chapter 13 Trustee to mortgage services:



Juliana Dunklin, the staff representative at this year’s NACTT meeting, enjoys a photo op with Ms. Marshall.

Recommended Information on Vouchers.

Committee recommends that the voucher checks, check stubs or vouchers provided with any other form of payment contain the following information, except to the extent prevented from doing so by local rule:

1. The name of the debtor and case number.
2. The trustee’s claim number.
3. The mortgagee’s account number (to the extent provided on the proof of claim).
4. If the mortgagee account number is not available e.g., not contained on the proof of claim, at least one other piece of identifying information e.g., property address.
5. The amount of the payment.
6. Whether the payment is for the ongoing mortgage payment or the mortgage arrearage
7. If for the mortgage arrears, the balance owing on the arrears claim after application of the payment
8. If the trustee has set up a separate claim for post-petition charges of the mortgagee, that the voucher clearly identifies that fact.
9. If any portion of the payment on arrears is intended to pay interest on the mortgage arrears, the amount of that interest portion of the payment.

There is a movement among servicers to redact all but the last four numbers of the mortgagors’ loan numbers on proofs of claim, because those claims are public records. While mortgage servicers in general want as much information as possible on the vouchers, the mortgage servicers on the working group felt that if the voucher had the bankruptcy case number, the name of the debtor and the redacted loan number from their filed claim, they would be able to post the payment. Using the account number to the extent provided in a filed proof of claim also insures that trustees are not disclosing information on their website that is not already disclosed in the public record.

I ate so many crab cakes in Baltimore that it will be a long time before you hear me ask for any seafood. Except, of course, for my

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mother's "gumbo." You would have thought that the Program Chair was from the South. Everywhere you looked, and at every break, you could find food, snack trays and more crab cakes. Juliana Dunklin, payroll specialist in my office, earned the right to attend the conference this year and kept



Jackie and Juliana Dunklin,

thanking me every time I ran into her for creating "MOM's pot plan." At the end of each month, the non-exempt staff members in the office who have no tardies or no unanticipated absences during the month have their name placed in "the pot." The goal

is to get your name in "the pot" as many times as you can in order to increase the odds of being selected. At the end of the year, at the December monthly meeting, a name is drawn from the pot. This person selected gets to represent the staff at the NACTT Annual Meeting. Someone from the financial area has won the last two years, and I am told that



Vickie and Jay Tribou,

the Paralegal/Confirmation team is working hard to change that next year. The 43rd Conference will be held in San Francisco, CA.

The best part of the meeting this year was the Reception and Banquet. Everyone was dressed-up and looking nice. Willie Banks, the Chapter 13 Trustee in Alexandria, LA, and my mentor, stepped out as if he was ready for a red carpet premier. I am usually so tired at the end of the conference that I don't get to enjoy the banquet. This year it was different. The band that played after the dinner was awesome. They started off playing my favorite Motown hits. There were people dancing, including me, who I had never seen on the dance floor. The music was great. I am voting this band the NACTT Band.



and Keisha Hooks enjoy their dinner with camera shy Anthony Olivadoti and Dan Lyons.

I caught the early morning flight on Thursday back to Chicago. I've been told that a storm rolled into Baltimore and most of my staff was struck on the tarmac for 4-5 hours, waiting to get out. Of course they wouldn't dare tell me about their dilemma. They should have learned from their Trustee, "the early bird gets the worm."

Marilyn O. Marshall, Trustee

Trustee Matters If You Can't Do The Time...



Marty Hollowell, EOUST, Washington, DC, at the UST Roundtable in Baltimore emphasized the importance of getting the word out to employees about this incident. It is important to maintain proper internal controls and segregation of duties in the office. We do things the way we do them for a reason. For example, mail must be processed under dual control, we don't accept any checks in the office or at court, everyone's work must be verified and everyone must take at least five consecutive days off to allow someone else to do their job. No matter what the position or title, no one is exempt from prosecution. Remember, "if you can't do the time, don't even think about doing the crime."

Marilyn O. Marshall, Trustee

Former Chapter 13 Trustee's Office Manager Sentenced For Embezzlement

On June 28, Tony Ferrer was sentenced in the Southern District of Texas to 18 months in prison, followed by three years supervised probation, and ordered to pay \$127,439 in restitution, after pleading guilty to embezzlement from a bankruptcy estate. Ferrer was the office manager for a former chapter 13 trustee. He admitted embezzling the funds through forged checks, unauthorized credit card use, and false rental expenses. The U.S. Trustee's Houston office referred the matter to the U.S. Attorney. Ferrer's case was included in "Operation Truth or Consequences," a nationwide bankruptcy fraud sweep announced on October 18, 2006.

(Region 7, Houston, U.S. Trustee Charles McVay)

We Have A Backup Plan

One of the most important functions of any Information Systems department is formulating a disaster recovery plan. A key component of a disaster recovery plan is having a system in place for backing up data.

CaseNET has its own backup program that kicks in each morning at 3:00 A.M. Then Dave copies the backed up data file to two removable hard drives, labeled for the day of the week. He keeps the two most recent hard drives in a fire-proof safe in his home. Ms. Marshall also receives three months of CaseNET backups once each quarter.

Every computer on the network in our office is on our backup schedule. Since we upgraded each computer to OS X, it takes too long to back up every computer every night. But we have a schedule of programs that run continuously, so each machine is getting backed up about three times a week.

It is inevitable that hardware will fail. Being able to restore data from a backup is crucial to getting our office back on-line and running. We saw this recently when we were experiencing problems with the ECF Files server. Dave was able to restore the data with minimal disruption to the office.

Sandra Pillar



"Good advice is always certain to be ignored, but that's no reason not to give it."

— Agatha Christie

Case Administration Claim Register Numbers

A new field was added to our system in April that stores the court claim register number. The purpose of adding the field was to enable the auditors to reconcile the claims on our system with claims that were filed with the court. The claim entry team took awhile to integrate this extra keystroke, but now it appears to be a habit for all. I think this is was one of those system modifications that actually made a bigger impact than what it was originally intended for. I asked my team to give some other ways that they utilize this new feature and these are their responses:

Alma Martinez

In my experience, I feel that the court claim numbers are beneficial mainly because they help identify claims with clarity and efficiency. They are especially handy when working with amended claims. When attempting to amend old claims that don't have court claim numbers, it becomes tedious because sometimes there will be more than one claim for the same creditor. We end up having to open up each claim to make sure that we will be amending the correct one. These numbers tend to avoid duplicate claims entry, which is a factor that influences accuracy.

Carlos Lagunas

The claim number helps find duplicate claims in CaseNET, if there are any. During post-confirmation review, we are able to verify if any claims are missing from our system versus the court claim register. It also helps with claim transfers and withdrawals since most creditors reference the number in their correspondences.

Curtis James

Having the claim number in CaseNET is helpful for many reasons. When claims first come in having the claim number makes it easier to determine whether or not the claim has been entered already thereby reducing the chances of entering a claim twice. Also when updating amended claims or making corrections, the claim number in CaseNET speeds up the process because one is able to just find the correct claim by its number instead of trying to find the matching creditor. Without the claim number, there would be a greater chance of error and the claim entry process would be more time consuming.

Cheryl Jones

Displaying the court docket number in CaseNET is beneficial in many different ways. (1) It allows us to determine if a claim has not yet been loaded in CaseNET. (2) When a creditor files multiple claims with different amounts, it's much easier to identify the claim. (3) You can better figure out which claim is amending which and (4) it's very helpful when verifying claims and processing Post Confirmation Review. Less time is spent trying to match creditors by name or claim amounts. This new feature has made my job a lot easier and less time consuming.

Elise Taylor

I believe that having the court number in CaseNET is very helpful. I often look back at cases that are from earlier in the year and claims are still coming in. Cases that have the court numbers can be easily put in order and the person entering claims can tell if they have been entered already or if the claim is linked properly or improperly.

When you are entering claims, most often times this is the only way that you can determine what claims belongs to what debt. Sometimes debtors have many unsecured accounts with the same creditor so using the claim numbers is the only logical way to keep them straight.

Recently, I had a case in which a debtor had many accounts with American Express. Some of the accounts had the same account number but they were in fact different accounts. The only way that I was able to keep them straight and identify them to the creditor when I called was by court number. I think that this is a very important component to have and we should all make a conscious effort to enter them when we are working with a case.

Laura Mendoza

Having the court number displayed in CaseNET helps me search claims that are being verified from the Claims Report. It also helps when a creditor files numerous claims with different account numbers. One is able to compare the claim number from the claims report, CaseNET and the image tab. The claim number also helps to determine if a claim is amended, duplicate or a copy.

Lavone Klzer-Merritt

Displaying the claim number is helpful while verifying claims and doing post confirmation review. While doing post confirmation review we have to compare our system against the PACER system and you can click on "Court N^o" column on our system (CaseNET) and it will put claims in order by number. This works well against the PACER system because it also has a selection for claims filed to be put in numerical order.

Paulina Garga

Since, from the very first day we were taught not to forget to enter the claim number while entering new claims, it is hard for me to draw a comparison on how that feature has improved the work overall. However, I have to say that it definitely helps me with the recognition of a duplicate or a copy of a previously filed claim. The first thing I do before entering a new claim is to look through the list of claims that are already there by looking at their claim numbers. When I see the same claim number, it triggers me to slow down and look further into what exactly I am supposed to do with that particular claim.

*Administrative Staff
with introduction by Rosalind Lanier*

Claims		
Court N ^o	Creditor	Accour
4	Asset Acceptance	883302
5	Asset Acceptance	155984
2	BTM Financial Services	100045
3	Capital One	41TD44
6	Citizens Financial Services	327-06-
8	Elite Recovery Services	151478
0	Lando Resorts Corporation	STR 095
9	Litton Loan Servicing	4038

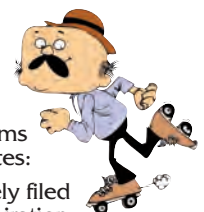
Legal 90/180 – Get That Claim Filed In Time!

Rule 3002 of the bankruptcy code sets time limits for unsecured creditors to file claims in order to be deemed "timely." The rule traditionally protected certain governmental claim filers by providing them with extra time to file claims. This extra time has been further clarified and not specifically protects certain tax claimants. Rule 3002 (c) provides that claims are timely if filed "not later than 90 days after the first date set for the meeting of creditors" and subsection (1) now states:

A proof of claim filed by a governmental unit, *other than for a claim resulting from a tax return filed under §1308*, is timely filed if it is filed not later than 180 days after the date of the order for relief. On motion of a governmental unit before the expiration of such period and for cause shown, the court may extend the time for filing of a claim by the governmental unit. *A proof of claim filed by a governmental unit for a claim resulting from a tax return filed under §1308 is timely filed if it is filed not later than 180 days after the date of the order for relief or 60 days after the date of the filing of the tax return, whichever is later* (emphasis added to the newly amended sections).

The new code doesn't change the fact that the basis of the claim is immaterial. The timing is solely based on **who is doing the filing of the claim**. Thus, if a governmental unit, i.e. the state's attorneys office files a claim for any reason other than a §1308 tax claim, they would be bound by the bar date 180 days from filing of the case. The tax provision was added to reflect the addition of §1308 that requires debtors to file tax returns during the pendency of their case.

O. Anthony Olivadoti



Financial NACTT Seminar In Baltimore



The 42nd annual NACTT seminar was recently held in Baltimore, MD. It is a chance to meet people from other Chapter 13 Trustee offices as well as debtor and creditor attorneys, and judges from around the country, to discuss current events in bankruptcy. There was the usual two-day session discussing current court rulings, an ethics session moderated by our own trustee, Marilyn O. Marshall, and numerous other sessions. As usual the sessions were very interesting, but I didn't learn anything that would be informative enough to write an article about, so instead I will discuss some of the sites of Baltimore.

Baltimore is built on a harbor and in recent years it has been developed, much like Chicago's Navy Pier, with numerous shops and restaurants. The harbor also contains a few historical ships, the most noteworthy being the USS Constellation, a civil war era naval ship. Also in the Inner Harbor area is the National Aquarium, which hosts dolphin shows and contains a shark tank. Similar to Chicago's lakefront, you could travel around the different sights of the harbor by water taxi. Our hotel overlooked this harbor and offered beautiful views both day and night. Just a few blocks from the harbor is one of Major League Baseball's most beautiful parks, Orioles Park at Camden Yards. I was able to attend a game while in Baltimore. The game was bad but the stadium more than made up for the bad baseball.

Just blocks from our hotel was another historic section of the city called Fells Point. This area was established in 1730 and originally was a shipbuilding and commercial center. It is now refurbished with cobblestone streets and the buildings have been restored to their 1700's look. Fells Point is home to a variety of shops, restaurants, coffee bars, music stores, and over 120 pubs. Located on the harbor and famous for its maritime past, it now boasts the greatest concentration of pubs/bars in the city.

A few miles into the harbor and accessible by a water taxi, is one this nation's most historic sights, Fort McHenry. The fort is best known for its role in the War of 1812, when it successfully defended Baltimore Harbor from an attack by the British navy in Chesapeake Bay. Just weeks after the British burned down the White House, the British were set on invading Baltimore. Beginning at dusk on September 13, 1814, British warships continuously bombarded the fort for 25 hours under heavy rain. The British ships were unable to pass Fort McHenry and penetrate Baltimore Harbor. The British ceased their attack on the morning of September 14, 1814, and the naval part of the British invasion of Baltimore had been repulsed. Francis Scott Key, a Washington lawyer who had come to Baltimore to negotiate the release of a civilian prisoner of war, witnessed the bombardment from a nearby truce ship. An oversized American flag had been sewn by Mary Pickersgill for exactly \$574.44 in anticipation of the British attack on the fort. When Key saw the flag emerge intact in the dawn of September 14, he was so moved that he began that very morning to compose the poem "The Defense of Fort McHenry" which would be renamed "The Star Spangled Banner" and become the United State's national anthem. It has become national tradition that when a new flag is designed it first flies over Fort McHenry. The first official 49- and 50-star American flags were flown over the fort and are still located on the premises.

All in all there are a lot of interesting things to do and see in Baltimore and it is located only 33 miles from Washington, DC, in case you run out of things to do in Baltimore. Because of its proximity to Chesapeake Bay, there is great seafood all around town. If you get the chance, you should definitely spend some time in Baltimore.

Dan Lyons

20 Questions For: Alma Martinez

Office Title: Case Administrator

If you could have named yourself, how would your name appear on your birth certificate? Nellie Ruiz

If you could build a house anywhere in the U.S., where would it be? In the state of Maryland near the ocean of course.

When you were a kid, what profession or job did you want to have when you grew up? I always enjoyed teaching others and I knew I wanted to become a teacher.

If they made a movie about your life, what current actor/actress would play you? America Ferrera a/k/a Ugly Betty.

What is your least favorite household chore? I hate mopping but it has to get done.

What are your favorite books? I enjoy reading Stephen King novels but I'm also into reading history literature books.

If you could bring anything back from your childhood, excluding people, what would it be? My very first red tricycle, I loved that thing but my mom gave it away.

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

Hair style/haircut? Hair bangs way up high held up with lots of hair spray.

Cartoon? Care Bears.

Cereal? Frosted Flakes.

Sport? Volleyball.

Subject in school? History

Author? No real favorite.

Singing group? New Kids on the Block.

Video game? Super Mario Brothers.

Family outing? Great America Theme Park and visits to the Zoo.

Movie? Nightmare on Elm Street

If you wanted to be cool: Like every girl I always wanted to hang out with the hottest guy in school.

I always wanted: to travel around the world and stay in Paris for a few weeks.

Now that I'm older I wish: I would of appreciated things in life more than I did when I was a kid.



September Birthdays, Anniversaries, And Other Notable Events



Happy 6th Anniversary to **Trustee Marilyn O. Marshall** on September 1st!

Labor Day on September 3rd.

All Staff Meeting on September 7th.

Happy 9th Anniversary to **Denise Ashley** on September 9th!

Happy Birthday to **Keisha Hooks** on September 11th!

Citizenship Day on September 17th.

National POW/MIA Recognition Day on September 21st.

Elephant Appreciation Day on September 21st.

Happy Birthday to **Paulina Garga** on September 25th!

Happy Birthday to **Juliana Dunklin** on September 30th!

5 Financial Bad Habits To Avoid

When you get over your head financially, it is easy to look for a single event to explain how you got where you are. But, it is not always a catastrophic event that leads to a large amount of debt. Instead, it is often the culmination of several bad financial habits, that all lead to an increase of debt beyond what you can handle. Read over this list of five of the most common mistakes people make to see if you are dealing with any of these financial pitfalls.

1. Not having a budget.

Many people shy away from having a written budget, thinking they won't stick with it, or that it will keep them from buying what they really want or even need. But a budget just helps you plan how to use your money in the best possible way, while providing for those unexpected expenses. The benefits are enormous when you know exactly where your money is going, and you have a plan you can stick with.

2. Not having an emergency fund.

Face it--some unexpected disaster will come up at some point in your life. It could be a job loss, a death in the family, a medical emergency, or a month in which everything that can break down, does. If you do not have any extra money socked away, you will be faced with having to tap into your credit cards, sometimes adding large amounts of debt to your current balances. A good rule of thumb is three to six months' living expenses. But even just \$1000 put away can head off many unexpected expenses. Start saving about 10% of your take-home pay each month until you have a savings account you can count on.

3. Making the minimum payments on your credit cards.

Many people will buy an item on sale, only to end up paying more than the savings in interest when they don't pay off their credit card. Paying only the minimum on your credit cards will extend the time to pay down your debt by years and will increase the amount of interest you pay. Any little bit helps, so consider where you can trim your budget to be able to send more each month. If possible, a part-time job could go a long way toward helping you to become debt free.

4. Overusing your credit cards.

Sure, some stores will offer you a discount for using their credit card for your purchases. But these cards often come with a very high interest rate. If you don't pay off the card, you will be faced with paying more in interest than you saved by getting a discount. If you are using your credit card to pay for small, everyday type of expenses, be sure to keep track of your spending. Small \$10 and \$20 purchases can add up, and before you know it, you owe more than you can pay that month, leading to more interest paid. If you are unable to keep track of these small purchases, make it a habit to pay for them with cash or a debit card.

5. Missing payments.

Paying a bill late is never a good idea. It is not just the late fee that will get you. Some credit card companies will up your interest rate to the maximum it will go. Even worse, you can fall into what is termed "universal default."

This means that the interest rates on your other, unrelated credit cards will also shoot upward. Even if you have never been late on that particular card, a company can still raise your interest rate if you've had a late payment with another company. This will all add up to be a lot of interest that you could have avoided and will keep you from paying down your debt in a reasonable amount of time.



Around Town...



On September 15th and 16th Chicago's Grant Park will become home to men in kilts and bagpipes as our city hosts its annual Celtic Fest, celebrating the music, dance and traditions of the seven original Celtic Nations: Ireland; Scotland; Wales; Isle of Man; Cornwall; Galicia, Spain and Brittany, France.

The inaugural Celtic Fest Chicago took place back in 1997 on Columbus Drive and Jackson Boulevard in Grant Park with a lofty goal of educating Chicago's public on Celtic music and culture, but soon has become city's major September's attraction, as more people have become keen on joining fun with a little history lesson.

Currently, the event has nine stages featuring over 150 performances by various musicians and artists dedicated to celebrating the Celtic traditions from regions of Western Europe, Canada and the United States.



Some of the hot action from last year's Men in Kilts competition!

In addition, there is a bagpipe area, a Kids' Oasis, the Scottish Heavy Athletics Competition, Sheep Herding Demonstrations, a coffee and tea garden, as well as several Celtic themed restaurants. The festival is unusual in that it highlights different Celtic instruments at two of its tents – the Harp Tent and Uilleann Pipe Tionól (featuring the Irish bagpipe). Among the other stages is a dance performance stage, dedicated to showcasing young students who are keeping the Celtic music scene alive far from the "motherland," as well as an interactive tent where the general public can learn how to Celtic dance. What is more, the courageous ones who want to get in touch with their Celtic side can grab a kilt and head to the Celtic Crossroad Stage on Saturday, September 15, at 4:45 pm for the Men in Kilts leg contest! So if you find yourself wondering what to do on a beautiful fall weekend, head back to the well-known location at Jackson Boulevard and Michigan Avenue to enjoy entertainment almost straight from the green hills and valleys of Scotland and its neighbors.

As for the logistics, hours of the event are 11:00 am to 9:30 pm both days and admission is free. For more info, check out the festival's official website at <http://www.celticfestchicago.us>.

Paulina Garga



Home Safe Home

We all expect to be safe in our homes. But sometimes that is easier said than done. Take these simple precautions to keep yourself and your loved ones safe.



Childproof Your Home

If you have children, you probably already realize the importance of this. Even if you don't have small children yourself, you should still take some simple steps to make your home safe for any children who may visit you. Use inexpensive outlet covers on all exposed electrical outlets. Keep all medications, cleaning chemicals, and poisonous substances out of the reach of children.

Lock Your Doors and Windows

Although it seems self-evident, always lock your doors and windows when you leave. It can be easy to forget to shut and lock windows and doors, especially during warmer weather. Take this extra step every time you leave. You should also ensure that your outdoor lighting is functional and adequate. If you have darkened areas in the front or back of your home, replace any faulty lighting and upgrade your existing lighting to provide sufficient light for safety.

Check for Hidden Hazards

Do a monthly safety check of your home. Look for electrical cords that are frayed or worn and replace them. Do not allow electrical cords to be placed in areas where they could be tripped over. Make sure any stair railings leading to your home are secure. Use rubber bath mats in your shower or bathtub to prevent falling.

Check Your Smoke Detector

Twice a year, replace the batteries in your smoke and carbon monoxide detectors. A good way to remember this is to change the batteries when Daylight Savings Time begins and ends. If you ever remove the batteries for any reason, remember to replace them as soon as possible. If your detectors are wired to your home's electrical system instead of using batteries, do a manual check of your detectors several times a year.

Are You Safe?

The U.S. Consumer Product Safety Commission (CPSC) is an independent federal regulatory agency designed to provide information about consumer products that could be dangerous or life threatening. This agency works to develop voluntary standards with manufacturers and suppliers, researches products, and arranges for recalls of unsafe consumer products. They educate the public by working with the media, state and local governments, and private organizations.

If you have had a problem with a product, need information about a product, or are looking for recall information, contact the CPSC by calling 800-638-2772 or 800-638-8270 for the hearing and speech impaired. You can also write to U.S. Consumer Product Safety Commission, Washington, D.C. 20207. To access their website and view recall information online, visit www.cpsc.gov.



How To Easily Lose One Pound A Week



It only takes a reduction of 500 calories a day to allow you to lose one pound a week. You can easily achieve this goal with some simple food substitutions. If you are motivated, you can also add some exercise to your week to make it even easier to lose the weight. Here are some ideas that you can use to cut those daily calories:

Instead of a fast food lunch, which can range from 600 to 1500 calories, opt for any number of frozen entrees that have under 300 calories. Great ones to try are Weight Watchers Smart Ones and the South Beach Diet line.

When having pasta, rice, or potatoes as part of your meal, cut the amount of these carbohydrates in half and substitute some sautéed vegetables. Add broccoli to your pasta, some onions and red peppers to your rice, and have a smaller serving of those mashed potatoes while adding a tossed salad. You can save 300 to 400 calories in one meal.

Instead of high calorie desserts like ice cream or brownies, choose low-fat yogurt or diet sparkling flavored water to satisfy your sweet tooth. Many ice creams now come in sugar-free varieties as well. You will save another 300 calories this way.

To dress up your sandwich, choose lower calorie condiments instead of high calorie mayonnaise or dressings. Light mayo has only 50 calories per tablespoon. Even lower calorie choices include spicy brown mustard at 5 calories per teaspoon, Tabasco sauce at 0 calories, and relish at only 5 calories per teaspoon.

If you want to walk away the pounds, use these guidelines: A moderate pace of 3-4 miles per hour for one hour will burn 200-300 calories.

Strange But True

In many places around the country, there are still laws on the books from years and years ago. Most are reasonable, but there are some laws that are unbelievable. Check out some of these strange, but true laws.

- In Ottumwa, IA, it is unlawful for any male person, within the corporate limits of the city, to wink at any female person with whom he is unacquainted.
- In Los Angeles you cannot bathe two babies in the same tub at the same time.
- In St. Louis it's illegal to sit on the curb of any city street and drink beer from a bucket.
- In Pennsylvania any motorist driving along a country road at night must stop every mile and send up a rocket signal, wait ten minutes for the road to be cleared of livestock, and continue.
- In New York it's against the law to throw a ball at someone's head for fun.
- In Utah it's against the law to fish from horseback.
- In Fairbanks it's illegal to feed alcoholic beverages to a moose.
- In San Francisco it's illegal to wipe one's car with used underwear.
- In Chicago it's illegal to fish in one's pajamas.
- In North Andover, MA, it's illegal for citizens to carry "space guns."
- In Alabama it's illegal for a driver to be blindfolded while operating a vehicle.
- In Zion, IL, it's illegal for anyone to give lighted cigars to dogs, cats, and other domesticated animals kept as pets.



Trivia Quiz: Mad About Mushrooms

September is National Mushroom Month. Test how much you know about these edible fungi with this trivia quiz.

1. True or False: Mushrooms grow from seeds.
2. How many different varieties of mushrooms are there?
3. Which U.S. state is the largest producer of mushrooms?
4. Which has more potassium: a portabella mushroom or a banana?
5. What is a mycologist?
6. What is the difference between a mushroom and a toadstool?



7. What is the term for a type of fungus that grows underground, and is highly prized by gourmet chefs?
8. In Irish folklore, what did leprechauns use mushrooms as?
9. True or False: Mushrooms are about 85 percent water.
10. As a fungi, are mushrooms vegetables or animals?



The Answers:

- | | |
|---|---|
| 1. False. | 6. There is no scientific difference between the two. |
| 2. 38,000 different varieties. | 7. Truffles. |
| 3. Pennsylvania. | 8. Umbrellas. |
| 4. A portabella mushroom. | 9. True. |
| 5. A botanist specializing in the study of fungi. | 10. Neither, fungi are classified in their own kingdom. |

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Did You know? Honey Trivia

September is National Honey Month.

- ⊗ Bees have been producing honey from flowering plants for 10 to 20 million years.
- ⊗ Honey never spoils and can be stored indefinitely at room temperature.
- ⊗ Honey is 25 percent sweeter than table sugar.
- ⊗ Americans consume about 1.31 pounds of honey each year per capita.
- ⊗ Honey's flavor and color depend on the location and kinds of flowers the bees visit, as well as the climate conditions in the area.
- ⊗ Napoleon chose the bee as a symbol of his empire in 1804, using it to denote industry, efficiency, and productivity.
- ⊗ Pinocembrin is an antioxidant that is only found in honey.



- ⊗ Almost all bees in the United States live in hives tended by beekeepers. It is estimated that fewer than one percent of bees in the United States are wild, due to the effects of pesticide use.
- ⊗ There are over 210,000 beekeepers and about three million honey producing colonies in the United States.
- ⊗ Almost all ancient Egyptian medicines contained honey.
- ⊗ Honey is the only food that contains all the substances necessary to sustain life, including water.
- ⊗ Honey is an anti-microbial agent that deters the growth of certain types of bacteria and molds. It was used on the battlefield in the First World War to dress wounds and combat infections.
- ⊗ To make one pound of honey, honey bees must visit two million flowers.

